

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

CURRENT YEAR (₹ IN' 000)

Sr	Particulars	Schedule	F	re	Ma	rine	Miscell	aneous	To	tal
No			QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
			Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20
1	Premiums earned (Net)	NL-4 (Premium Schedule)	7	7	-	-	508,006	1,177,691	508,013	1,177,698
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-	11,725	36,418	11,725	36,418
5	Others		-	-	-	-	-	-	-	-
3	Interest, Dividend & Rent (Gross)		-	-	-	-	44,624	120,276	44,624	120,276
	Total (A)		7	7	-	-	564,355	1,334,385	564,362	1,334,392
6	Claims Incurred (Net)	NL-5 (Claims Schedule)	7	7	-	-	486,360	941,526	486,367	941,533
7	Commission (Net)	NL-6 (Commission Schedule)	-	-	-	-	(13,838)	(75,331)	(13,838)	(75,331)
8	Operating expenses related to Insurance Business	NL-7 (Operating Expense Schedule)	34	36	-	-	798,811	1,584,884	798,845	1,584,920
9	Premium Deficiency		-	-	-	-	-	-	-	-
10	Others: Administration Charges		-	-	-	-	-	63	-	63
	Total (B)		41	43	-	-	1,271,333	2,451,142	1,271,374	2,451,185
	Operating Profit / (Loss) from Fire/ Marine / Miscellaneous Business C = (A-B)		(34)	(36)	-	-	(706,978)	(1,116,757)	(707,012)	(1,116,793)
	Appropriations:									
1	Transfer to Shareholders' Account		(34)	(36)	-	-	(706,978)	(1,116,757)	(707,012)	(1,116,793)
2	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
3	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	Total (C)		(34)	(36)	-	-	(706,978)	(1,116,757)	(707,012)	(1,116,793)

PREVIOUS YEAR (₹ IN' 000)

Sr	Particulars Particulars	Schedule	Fi	re	Ma	rine	Miscell	aneous	To	tal
No			QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
			Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19
1	Premiums earned (Net)	NL-4 (Premium Schedule)	-	-	-	-	456,202	1,230,601	456,202	1,230,601
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
	Total (A)		-		-	-	500,709	1,349,093	500,709	1,349,093
6	Claims Incurred (Net)	NL-5 (Claims Schedule)	-	-	-	-	271,105	808,224	271,105	808,224
7	Commission (Net)	NL-6 (Commission Schedule)	-	-	-	-	(35,045)	(104,956)	(35,045)	(104,956)
8	Operating expenses related to Insurance Business	NL-7 (Operating Expense Schedule)	-	-	-	-	826,603	2,279,088	826,603	2,279,088
9	Premium Deficiency		-	-	-	-	(20,174)	(34,526)	(20,174)	(34,526)
10	Others: Administration Charges		-	-	-	-	6	313	6	313
	Total (B)		-	-	-	-	1,042,495	2,948,143	1,042,495	2,948,143
	Operating Profit / (Loss) from Fire/ Marine / Miscellaneous		_	_	_	_	(541,786)	(1,599,050)	(541,786)	(1,599,050)
	Business C = (A-B)						(341,780)	(1,399,030)	(341,780)	(1,399,030)
	Appropriations:									
1	Transfer to Shareholders' Account		-	-	-	-	(541,786)	(1,599,050)	(541,786)	(1,599,050)
2	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
3	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	Total (C)		-	-	-	-	(541,786)	(1,599,050)	(541,786)	(1,599,050)



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

Sr.	Particulars Particulars	QTD	YTD	QTD	YTD
No.		Dec-20	Dec-20	Dec-19	Dec-19
1	OPERATING PROFIT / (LOSS)				
	(a) Fire Insurance	(34)	(36)	-	-
	(b) Marine Insurance	-	-	-	-
	(c) Miscellaneous Insurance	(706,978)	(1,116,757)	(541,786)	(1,599,050)
		(707,012)	(1,116,793)	(541,786)	(1,599,050)
2	INCOME FROM INVESTMENTS				
	(a) Interest, Dividend & Rent - Gross	17,129	66,749	26,470	82,733
	(b) Profit on sale of Investments	2,421	35,393	(474)	27,014
	Less: Loss on Sale of Investments	(1,594)	15,182	(697)	3,354
		21,144	86,960	26,693	106,393
3	OTHER INCOME				
	a) Provision for diminution in value of investments written back	-	25,000	-	-
		-	25,000	-	-
	TOTAL (A)	(685,868)	(1,004,833)	(515,093)	(1,492,657)
4	PROVISIONS (Other than taxation)				
	(a) For diminution in the value of investments	_	-	-	12,500
	(b) For doubtful debts	_	_	_	-
	(c) Others (to be specified)	_	_	_	_
5	OTHER EXPENSES				
5		1 500	4 152	2 222	12 570
	(a) Expenses other than those related to Insurance business	1,500	4,153	2,223	13,579
	(b) Bad Debts/ Advances written off (c) Others	-	-	-	-
	TOTAL (B)	1,500	4,153	2,223	26,079
	Profit/(Loss) Before Tax (A-B)	(687,368)	(1,008,986)	(517,316)	(1,518,736)
	Less: Provision for Taxation	(087,308)	(1,008,980)	(317,310)	(1,318,730)
	Current Tax	_	_	_	_
	Deferred Tax	_	_	_	_
	Profit/(Loss) After Tax	(687,368)	(1,008,986)	(517,316)	(1,518,736)
	Appropriations	(007,300)	(1,000,500)	(317,310)	(1,310,730)
	(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	(3,662,841)	(3,341,223)	(2,464,807)	(1,463,387)
	Balance carried forward to Balance sheet	(4,350,209)	(4,350,209)	(2,982,123)	(2,982,123)
	Basic & Diluted Earnings per share:	(4,555,265)	( 2,000,200)	(=,50=,123)	(=,502,123)
	- Basic EPS	(1.26)	(1.85)	(1.61)	(4.73)
	- Diluted EPS	(1.26)	(1.85)	(1.61)	(4.73)
	(Equity shares of face value of Rs. 10 each)	(1.20)	(1.03)	(1.01)	(4.73)
<u> </u>	TEMATES OF TACE VALUE OF NO. 10 EACH)				



# PERIODIC DISCLOSURES FORM NL-3B - BS

Sr.	Particulars	Schedule	YTD	YTD
No.	Turkeum 3	Schedule	Dec-20	Dec-19
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8 (Share Capital Schedule)	5,460,000	4,460,000
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10 (Reserves and Surplus Schedule)	-	-
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		447	111
	-Policyholders' Funds		1,405	171
5	BORROWINGS	NL-11 (Borrowings Schedule)	-	-
	TOTAL		5,461,852	4,460,282
	APPLICATION OF FUNDS			
6	INVESTMENTS (SHAREHOLDERS)	NL-12 (Investment Schedule)	1,038,070	1,617,351
7	INVESTMENTS (POLICYHOLDERS)	NL-12A (Investment Schedule)	3,261,650	2,479,175
8	LOANS	NL-13 (Loans Schedule)	-	-
9	FIXED ASSETS	NL-14 (Fixed Assets Schedule)	47,134	81,496
10	DEFERRED TAX ASSET (NET)		-	-
11	CURRENT ASSETS			
	Cash and Bank Balances	NL-15 (Cash and bank balance Schedule)	36,319	64,609
	Advances and Other Assets	NL-16 (Advances and other assets Schedule)	381,591	239,032
	Sub-Total (A)		417,910	303,641
12	CURRENT LIABILITIES	NL-17 (Current Liabilities Schedule)	2,689,663	2,340,125
13	PROVISIONS	NL-18 (Provisions Schedule)	963,458	663,379
	Sub-Total (B)		3,653,121	3,003,504
	NET CURRENT ASSETS (C) = (A-B)		(3,235,211)	(2,699,863)
15	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19 (Misc Expenditure Schedule)	-	-
16	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		4,350,209	2,982,123
	TOTAL		5,461,852	4,460,282

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ACKO GENERAL INSURANCE LIMITED

Registration No. 157 dated September 18, 2017

																		RIODIC DISCLO																				
																	FORM I	NL4 - PREMIUI	SCHEDULE																			
PREMIUM EARNED (NET) [CURRENT YEAR]																																						(₹ IN' 000)
Sr No Particulars		Fire					Marine																Miscellaneou	ius													T	Total
				Marine C	argo	Mari	ine Others		Marin	e Total	Mot	or OD	Mo	tor TP	Moto	r Total	Wor	ksmens'	Public/Proc	luct Liability	Engine	eering	Avia	ation	Personal	Accident	Health I	nsurance	Credit	insurance	Crop In	surance	0	hers	Total Misc	ellaneous		
																	Comp	ensation																				
	QTD	YTD	9	9	YTD	QTD	Y	ō	QTD	YTD	QTD	OTY	QTD	YTD	QTD	YTD	QTD	YTD	QTD	TTD	QΤD	YTD	QTD	YTD	QTD	O.A.	QTD	ata	QTD	YTD	QTD	YTD	QTD	YTD	QΤD	YTD	αтр	YTD
	Dec-20	Dec-2	Dec Dec	-20	Dec-20	Dec-20	Dec	-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20
1 Premium from direct business written		12	34								266,113	550,500	617,848	1,296,045	883,961	1,846,54	5 -		106,978	236,792					5,773	36,565	280,145	652,878	-					0	1,276,857	2,772,780	1,276,889	9 2,772,814
2 Add : Premium on reinsurance accepted				-									-								-	-				-					-							
		12	34	-				-			266,113	550,500	617,848	1,296,045	883,961	1,846,54	5 -	-	106,978	236,792	-	-		-	5,773	36,565	280,145	652,878			-			0	1,276,857	2,772,780	1,276,889	9 2,772,814
3 Less : Premium on reinsurance ceded		2	2	-							173,443	359,243	400,424	845,033	573,867	1,204,27	6 -		69,536	153,659	-	-			1,746	6,119	16,359	39,561			-			0	661,508	1,403,615	661,510	
Net Premium		10	32			-				-	92,670	191,257	217,424	451,012	310,094	642,26	9 -		37,442	83,133					4,027	30,446	263,786	613,317	7 -						615,349	1,369,165	615,379	9 1,369,197
4 Adjustments for changes in Reserve for Unexpired Risks		!3	25	-							32,627	20,965	78,453	57,806	111,080	78,77	1 -		3,593	(28,616)	-	-			325	4,457	(7,655)	136,862			-			0	107,343	191,474	107,366	6 191,499
Total Premium Earned (Net)		7	7			-				-	60,043	170,292	138,971	393,206	199,014	563,49	В -		33,849	111,749					3,702	25,989	271,441	476,455							508,006	1,177,691	508,013	1,177,698

	PREMIUM EARNED (NET) [PREVIOUS YEAR]																																					(₹ IN' 000)
Sr No	Particulars						Marine																Miscellaneou														Tot	al
				Mari	ine Cargo	Ma	rine Others		Marine	Total	Motor	00	Moto	or TP	Mot	or Total	Work	smens'	Public/Proc	uct Liability	Engine	ering	Aviat	tion	Personal A	Accident	Health In	surance	Credit I	insurance	Crop le	surance	Ott	iers	Total Misce	ellaneous		/
																	Comp	ensation																				
		QTD	YTD	QTD	ALD	QTD	TY	D	QTD	YTD	QTD	ALD	QTD	YTD	QTD	YTD	QTD	OTY	QTD	YTD	QTD	YTD	QTD	YTD	QTD	OTY	QTD	YTD	QΤD	YTD	QTD	YTD	QTD	QTY	QTD	YTD	QTD	YTD
		Dec-19	Dec-19	Dec-19	Dec-1	9 Dec-1	Dec	-19 D	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19
1	Premium from direct business written										190,864	496,824	436,488	1,139,047	627,352	1,635,871			266,855	508,023	-				1,701	5,735	240,627	641,238							1,136,535	2,790,867	1,136,535	2,790,867
2	Add : Premium on reinsurance accepted	-								-	-	-					-				-	-	-	-	-	-	-					-	-					
											190,864	496,824	436,488	1,139,047	627,352	1,635,871			266,855	508,023		-			1,701	5,735	240,627	641,238							1,136,535	2,790,867	1,136,535	2,790,867
3	Less : Premium on reinsurance ceded	-								-	124,489	324,243	282,225	742,113	406,714	1,066,356	-		171,827	321,581	-	-	-	-	86	287	12,032	32,060				-	-		590,659	1,420,284	590,659	1,420,284
	Net Premium										66,375	172,581	154,263	396,934	220,638	569,515			95,028	186,442		-			1,615	5,448	228,595	609,178							545,876	1,370,583	545,876	1,370,583
4	Adjustments for changes in Reserve for Unexpired Risks										10,429	34,131	2,646	(9,669)	13,075	24,462		-	56,302	77,943	-	-			(287)	54	20,584	37,523			-		-	-	89,674	139,982	89,674	139,982
	Total Premium Earned (Net)	-									55,946	138,450	151,617	406,603	207,563	545,053	-		38,726	108,499	-				1,902	5,394	208,011	571,655							456,202	1,230,601	456,202	1,230,601



PERIODIC DISCLOSURES
FORM NL 5 - CLAIMS SCHEDULE CLAIMS INCURRED (NET) [CURRENT YEAR]
Particulars (₹ IN' 000) Marine Cargo Marine Others Marine Total Public/Product Liability Engineering QTD YTD Dec-20 Dec-20 
 QTD
 YTD
 QTD
 YTD
 QTD
 YTD
 QTD
 YTD
 QTD
 YTD

 Dec-20
 QTD Dec-20 
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 YTD Dec-20 QTD Dec-20 YTD Dec-20 QTD Dec-20 YTD QTD Dec-20 YTD Dec-20 YTD Dec-20 QTD Dec-20 YTD Dec-20 QTD Dec-20 YTD QTD Claims Paid 201.364 418.404 17,548 25,366 218,912 443,770 77,713 223,911 4,882 9,762 185,656 288.444 487,163 965,887 487,163 965,887 Direct Add : Reinsurance accepted 3 Less : Reinsurance ceded 130.397 270,413 5.953 9,334 136,350 279,747 50,513 145,542 488 9,283 14,422 196,390 440,199 196,390 440,199 Net Claims Paid

Add: Claims Outstanding at the end of the year **70,967** 50,500 147,991 50,500 11,595 795,064 16,032 795,064 82,562 164,023 845,564 845,564 **27,200** 41,323 **78,369** 41,323 **4,638** 19,817 9,274 176,373 274,022 19,817 173,438 173,438 **290,773** 1,080,142 **525,688** 1,080,142 **290,773** 1,080,149 **525,688** 1,080,149 5 Less : Claims Outstanding at the beginning of the year 44,960 46,379 670,836 552,403 715,796 598,782 38,621 23,787 1,135 113,529 40,600 884,555 664,304 884,555 664,304 Total Claims Incurred 76,507 152,112 135,823 258,693 212,330 410,805 29,902 95,905 7,846 27,956 236,282 406,860 486,360 941,526 486,367 941,533

	CLAIMS INCURRED (NET) [PREVIOUS YEAR]																																				(₹ IN' 000)
Sr	No Particulars	F	ire			M	arine															Miscellane	ous													Tq	otal
				Ma	rine Cargo	Marin	e Others	Marin	ie Total	Moto	r OD	Moto	or TP	Moto	r Total	Works	mens'	Public/Prod	uct Liability	Engin	eering	Avia	ation	Personal.	Accident	Health Ins	irance	Credit Insu	rance	Crop Insu	rance	Others		Total Misce	llaneous		
																Compe	nsation																				
		QTD	YTD	QTI	O 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 Y	TD	QTD	YTD	QTD	YTD
		Dec-19	Dec-19	Dec-	19 Dec-1	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19 D	ec-19 I	Dec-19	Dec-19	Dec-19 Dec	c-19	Dec-19	Dec-19	Dec-19	Dec-19
	Claims Paid																																				
	1 Direct	-	-	-	-	-	-	-	-	211,241	465,823	14,215	16,831	225,456	482,654	-	-	108,087	192,091	-	-	-	-	2,770	23,231	45,202	117,102	-	-	-	-	-	-	381,515	815,078	381,515	815,078
	2 Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		1 -
	3 Less : Reinsurance ceded	-	-	-	-	-	-	-	-	127,186	273,148	2,422	2,663	129,608	275,811	-	-	70,256	124,859	-	-	-	-	139	1,162	2,264	6,487	-	-	-	-	-	-	202,267	408,319	202,267	408,319
	Net Claims Paid	-	-		-		-	-	-	84,055	192,675	11,793	14,168	95,848	206,843	-	-	37,831	67,232	-	-	-	-	2,631	22,069	42,938	110,615	-	-	-	-	-	-	179,248	406,759	179,248	406,759
	4 Add : Claims Outstanding at the end of the year	-	-	-	-	-	-	-	-	56,476	56,476	437,877	437,877	494,353	494,353	-	-	26,589	26,589	-	-	-	-	2,263	2,263	94,957	94,957	-	-	-	-	-	-	618,162	618,162	618,162	618,162
	5 Less: Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	79,313	26,785	340,319	120,429	419,632	147,214	-	-	34,297	13,255	-	-	-	-	1,723	9,267	70,653	46,961	-	-	-	-	-	-	526,305	216,697	526,305	216,697
	Total Claims Incurred	-	-	-	-	-	-	-	-	61.218	222.366	109.351	331.616	170.569	553.982	-	-	30.123	80.566		-	-	-	3.171	15.065	67.242	158.611	-	-	-		-	-	271.105	808.224	271.105	808.224



egistration No. 157 dated September 18, 201 PERIODIC DISCLOSURES

															FORM NL	6 - COMN	IISSION SC	HEDULE																			
	COMMISSION PAID (NET) [CURRENT YEAR]																																				(₹ IN' 000)
Sr	Particulars		Fire			N	Marine															Miscella	neous													To	otal
N				Marin	e Cargo	Mari	ine Other	s Mari	ne Total	Mot	or OD	Moto	or TP	Motor	r Total	Works	mens' ensation		Product bility	Engin	eering	Av	iation	Persona	al Acciden	t Health	Insurance	Credit I	Insurance	Crop Ins	urance	Oth	ers	Total Mi	iscellaneous		
		QTD	YTD	QTD	YTD	QTD	YTE	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-20	Dec-20	Dec-20	Dec-20	Dec-2	20 Dec-	20 Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20	Dec-20
	Commission Paid																																				
1	Direct	-	-	-	-	-	-	-	-	10,488	22,670	2,609	5,501	13,097	28,171	-	-	-	-	-	-	-	-	38	426	7,307	20,385	-	-	-	-		!	20,442	48,982	20,442	48,982
2	Add : Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		!	-	-	- 1	-
3	Less : Reinsurance ceded	(	) (	-	-	-	-	-	-	9,784	35,893	18,515	76,930	28,299	112,823	-	-	4,551	8,044	-	-	-	-	29	183	1,401	3,263	-	-	-	-		!	34,280	124,313	34,280	124,313
	Net Commission	-	-	-	-	-	-	-	-	704	(13,223)	(15,906)	(71,429)	(15,202)	(84,652)	-	-	(4,551)	(8,044)	-	-	-	-	9	243	5,906	17,122	-	-	-	-	- 1	-	(13,838)	(75,331)	(13,838)	(75,331)
	Break-up of the expenses (Gross) incurred to procure busi	ness to b	e furnishe	d as per de	tails indi	cated be	low:																														
	Agents	-	-	-	-	-	-	-	-	-		-		-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1	-	-	-	-
	Brokers	-	-	-	-	-	-	-	-	4,784	9,603	536	1,265	5,320	10,868	-	-	-	-	-	-	-	-	38	426	3,224	14,807	-	-	-	-	-	!	8,582	26,101	8,582	26,101
	Corporate Agency	-	-	-	-	-	-	-	-	5,704	12,969	2,073	4,145	7,777	17,114	-	-	-	-	-	-	-	-	-	-	4,083	5,578	-	-	-	-	-	-	11,860	22,692	11,860	22,692
	Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		!	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-	98	(0)	91	-	189	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	_	-	189	-	189
	Total (B)	-	-	-	-	-	-	-	-	10,488	22,670	2,609	5,501	13,097	28,171	-	-	-	-	-	-	-	-	38	3 426	7,307	20,385	-	-	-	-	-	-	20,442	48,982	20,442	48,982

	COMMISSION PAID (NET) [PREVIOUS YEAR]																																					(₹ IN' 000)
Sr	Particulars	F	ire				Marine																Miscellan	eous													To	tal
No				Marin	e Cargo	Ma	arine Oth	iers I	Marine'	Total	Moto	or OD	Moto	or TP	Moto	r Total	Work	csmens'	Public/	Product	Engin	eering	Avia	ation	Personal	Accident	Health Ir	nsurance	Credit In	nsurance	Crop Ins	urance	Oth	ers	Total Mis	cellaneous		
																	Comp	ensation	Lia	bility													1					
		QTD	YTD	QTD	YTD	Q.	TD Y	TD OT	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	Dec-19	Dec-19	Dec	c-19 De	c-19 D	ec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19
	Commission Paid																																					
1	Direct	-	-	-	-		-	-	-	-	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	Add : Reinsurance accepted	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Reinsurance ceded	-	-	-	-		-	-	-	-	12,684	33,335	26,186	70,075	38,870	103,410	-	-	9,973	30,159	-	-	-	-	9	29	1,203	3,206	-	-	-	-	-	-	50,055	136,804	50,055	136,804
	Net Commission	-	-	-	-		-	-	-	-	(1,283)	(8,680)	(24,179)	(64,493)	(25,462)	(73,173)	-	-	(9,973)	(30,159)	-	-	-	-	(9)	(29)	399	(1,595)	-	-	-	-	-	-	(35,045)	(104,956)	(35,045)	(104,956)
	Break-up of the expenses (Gross) incurred to procure busin	ness to be	furnished	l as per de	etails indic	cated l	below:																															
	Agents	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Brokers	-	-	-	-		-	-	-	-	9,053	21,349	1,221	3,931		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	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
L	Others	-	-	-	-		-	-	-	-	376	1,022	411	1,242	787	2,264	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	787	2,264	787	2,264
	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

**OCKO** 

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

PERIODIC DISCLOSURES

														FORM	1 NL 7 - O	PERATING EXPE	NSES SCHEDU	LE																		
	OPERATING EXPENSES [CURRENT YEAR]																																			(₹ IN' 000)
Sr No	Particulars	Fire	_			Marin															liscellaned														To	otal
				Marine	Cargo	Marine 0	Others	Marine To	tal	Motor OD		Motor TP		Motor To	tal	Worksmens'		uct Liability	Engine	ering	Avia	tion I	Personal .	Accident	Health In	nsurance	Credit I	nsurance	Crop In:	surance	Other	s	Total Misc	ellaneous		
																Compensation																				
				QTD	YTD				TD QT						YTD	QTD YTD		YTD	QTD				QTD	YTD	QTD	YTD	QTD		QTD			YTD	QTD	YTD	QTD	YTD
		Dec-20 D	Dec-20 I	Dec-20	Dec-20	Dec-20	Dec-20 D	ec-20 De					c-20 Dec			Dec-20 Dec-20		Dec-20	Dec-20		Dec-20	Dec-20			Dec-20		Dec-20	Dec-20	Dec-20	Dec-20	Dec-20 D		Dec-20	Dec-20	Dec-20	Dec-20
1	Employees' remuneration & welfare benefits	7	8	-	-	-	-	-	- 19,						160,966		7,685	20,835	-	-	-	-	27	7,630	53,114	153,710	-	-	-	-	-		126,191	343,141	126,198	343,149
2	Travel, conveyance and vehicle running expenses	0	0	-	-	-	-	-	-		28	13	65	19	93		2	12	-	-	-	-	(1)	4	11	88	-	-	-	-	-	-	31	197	31	197
3	Training expenses	0	0	-	-	-	-	-	-		10	11	24	16	34		2	4	-	-	-	-	0	2	13	32	-	-	-	-	-	-	31	72	31	72
	Rents, rates & taxes	1	1	-	-	-	-	-						,792	18,632		783	2,412	-	-	-	-	(58)	883	5,333	17,792	-	-	-	-	-	-	12,850	39,719	12,851	39,720
	Repairs & maintenance	0	0	-	-	-	-	-	-					,481	6,802		286	880	-	-	-	-	(21)	322	1,949	6,495	-	-	-	-	-	-	4,695	14,499	4,695	14,499
6	Printing & stationery	0	0	-	-	-	-	-	-		73			121	245		15	32	-	-	-	-	2	12	103	235	-	-	-	-	-	-	241	524	241	524
7	Communication	0	0	-	-	-	-	-						,032	2,486		122	322	-	-	-	-	2	118	843	2,374	-	-	-	-		-	1,999	5,300	1,999	5,300
8	Legal & professional charges	1	1	-	-	-	-	-	- 3,	063 8,2	214 7	7,166	9,369 10	,229	27,583		1,183	3,570	-	-	-	-	(73)	1,308	8,079	26,339	-	-	-	-		-	19,418	58,800	19,419	58,801
9	Auditors' fees, expenses etc																																			
1	(a) as auditor	0	0	-	-	-	-	-	-	(28)	98	(67)	231	(95)	329		(16)	43	-	-	-	-	(18)	16	(132)	314	-	-	-	-	-	-	(261)	702	(261)	702
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ı	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	(c) in any other capacity	0	0	-	-	-	-	-	-	3	21	8	49	11	70		1	9	-	-	-	-	(1)	3	5	67	-	-	-	-	-	-	16	149	16	149
10	Advertisement and publicity	19	20	-	-	-	-	-	- 74,	250 117,	398 174	1,610 276	5,841 248	,860	394,239		31,032	51,029	-	-	-	-	7,126	18,688	223,493	376,467	-	-	-	-	-	-	510,511	840,423	510,530	840,443
11	Interest & Bank Charges	0	0	-	-	-	-	-	- 1	190 2.4	114 2	2.793	5.693 3	.983	8.107		482	1.049	-	-	-		56	384	3.402	7.742	-	-	-	-	-	-	7.923	17.282	7.923	17,282
12	Others:								·																	-										
1	(a) Business Support Services	1	1	-	-	-	-	-	- 4.	085 8,5	516 9	9,583 20	0,083 13	,668	28,599		1.648	3.702	-	-	-		168	1,356	11,598	27.310	-	-	-	-	-	-	27,082	60,967	27,083	60,968
1	(b) Stamp Duty Expenses	0	0	-	-	-	-	-	- '		56	63	133	90	189		11	24	-	-	-	-	1	9	76	180	-	-	_	-	-	-	178	402	178	402
ı	(c) Office Administrative expenses	0	0	-	-	-	-	-		29	129	67	304	96	433		10	56	-	-	-		(6)	21	58	413	_	-	_	-	-	-	158	923	158	923
ı	(d) Recruitment Charges	0	0						_			125		178	300		22	39	_	-	_		5	14	158	286				_	-	-	363	639	363	639
ı	(e) Information Technology	4	4						- 11,						78,529		4,643	10,164	_	_	_		530	3,723	32,752	74.989				_			76,314	167,405	76,318	167,409
	(f) Miscellaneous Expenses	0	0			_		_			747			925	2,508		107	325	_	_	_		(7)	119	729	2,394				_		_	1,754	5,346	1,754	5,346
13	Depreciation	1	1				_	_							13,241		568	1,714		-	-	-	(35)	628	3.877	12,645				-	-	-	9,318	28,228	9,319	28,229
	GST/Service Tax	0	0	-	-	-			- 1,	1 3,:	23	3	55 4	4	78		300	1,/14		-	- 1		(2)	Δ.	3,077	74	-		-		-	-	9,310	166	9,319	166
	Total	34	36	-	-	-	-	-	- 118,	582 221,3	390 278	7 400 E22	33	,072 7	743,463		48,586	96,231	-		-		7 605	35,244	345,458	709,946		-			-	-	798,811	1,584,884	700 0AE	1,584,920
<u></u>	iotai	34	36	-	-	-	-	-	- 118,	221,	2/8	,430 522	2,0/3 39/	,012	/45,463		48,586	30,231	-	-	-		7,095	35,244	343,458	709,946	-	-	-		-	-	/30,811	1,304,884	130,845	1,504,920

	PERATING EXPENSES [PREVIOUS YEAR]																																	(₹ IN' 000)
Sr No	Particulars	Fi	ire				arine														Miscell	laneous											T	otal
				Marin	e Cargo	Marine	e Others	Marin	e Total	Motor	OD	Moto	or TP	Motor	Total	Worksm		Public/Produ	uct Liability	Engine	ring	Aviation	Persona	al Accident	Health Ir	nsurance	Credit In	surance	Crop Insurance	Others	Tota	al Miscellaneous		
																Compen	sation																	
		QTD	YTD			QTD				QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD Q1	TY D	D QTD	YTD	QTD	YTD	QTD	YTD	QTD YTD	QTD Y1	D QT		QTD	YTD
		Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19		Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19	Dec-19			Dec-19	Dec-19 Dec	-19 Dec	_		Dec-19	Dec-19	Dec-19	Dec-19	Dec-19 Dec-19	Dec-19 Dec			Dec-19	Dec-19
	mployees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	14,380	43,128	33,505	99,193	47,885	142,321	-	-	21,846	46,591	-	-		- 323		49,212	152,232	-	-		-		,266 342,505		
	ravel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	689	2,092	1,605	4,812	2,294	6,904	-	-	1,052	2,260	-		-   -	- 15	66	2,355	7,384	-	-		-	- 5	,716 16,614		16,614
	raining expenses	-	-	-	-	-	-	-	-	15	31	34	72	49	103	-	-	20	34	-	-		-	1	50	110	-	-		-	-	119 248		248
	ents, rates & taxes	-	-	-	-	-	-	-	-	1,474	4,078	3,430	9,380	4,904	13,458	-	-	2,165	4,406	-		-   -	- 35		5,064	14,395	-	-				,168 32,388		32,388
5	epairs & maintenance	-	-	-	-	-	-	-	-	641	1,617	1,493	3,721		5,338	-	-	909	1,748	-			- 16	51	2,216	5,710	-	-		-	- 5	,275 12,847	5,275	12,847
6	rinting & stationery	-	-	-	-	-	-	-	-	179	352	410	807	589	1,159	-	-	229	379	-		-   -	- 5	11	616	1,239	-	-			- 1	,439 2,788	1,439	2,788
7 (	ommunication	-	-	-	-	-	-	-	-	280	894	652	2,054	932	2,948	-	-	437	965	-			- 6	28	955	3,153	-	-			- 2	,330 7,094	2,330	7,094
	egal & professional charges	-	-	-	-	-	-	-	-	3,626	9,205	8,429	21,174	12,055	30,379	-	-	5,145	9,946	-			- 90	291	12,507	32,496	-	-			- 29	,797 73,112	29,797	73,112
9	uditors' fees, expenses etc									-	-	-	-					-	-				-	-	-	-								
	(a) as auditor	-	-	-	-	-	-	-	-	34	159	83	365	117	524	-	-	65	171	-			- 1	. 5	117	560	-	-			-	300 1,260	300	1,260
	(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	-	-	-	-	-	-	-	-	7	19	17	43	24	62	-	-	10	20	-			- 1	1	25	67	-	-			-	60 150	60	150
10	dvertisement and publicity	-	-	-	-	-	-	-	-	66,377	169,997	154,230	390,992	220,607	560,989	-	-	94,463	183,651	-			1,626	5,366	228,742	600,058	-	-		-	- 545	,438 1,350,064	545,438	1,350,064
11	nterest & Bank Charges	-	-	-	-	-	-	-	-	824	2,120	1,916	4,877	2,740	6,997	-	-	1,175	2,291	-			- 20	67	2,841	7,485	-	-		-	- 6	,776 16,840	6,776	16,840
12	others:									-	-	-	-					-	-				-	-	-	-								
	(a) Business Support Services	-	-	-	-	-	-	-	-	3,787	10,621	8,811	24,426	12,598	35,047	-	-	5,591	11,473	-			- 88	335	12,998	37,487	-	-			- 31	,275 84,342	31,275	84,342
	(b) Stamp Duty Expenses	-	-	-	-	-	-	-	-	17	48	38	107	55	155	-	-	24	50	-				1	56	165	-	-			-	135 371	135	371
	(c) Office Administrative expenses	-	-	-	-	-	-	-	-	170	659	399	1,517	569	2,176	-	-	291	712	-			- 3	21	574	2,328	-	-			- 1	,437 5,237	1,437	5,237
	(d) Recruitment Charges	-	-	-	-	-	-	-	-	697	1,109	1,608	2,549	2,305	3,658	-	-	843	1,197	-			- 20	35	2,436	3,912	-	-			- 5	,604 8,802	5,604	8,802
	(e) Information Technology	-	-	-	-	-	-	-	-	5,270	35,531	12,575	81,720	17,845	117,251	-	-	12,337	38,384	-			- 30	1,122	16,975	125,416	-	-			- 47	,187 282,173	47,187	282,173
	(f) Miscellaneous Expenses	-	-	-	-	-	-	-	-	348	990	808	2,275	1,156	3,265	-	-	516	1,069	-			- 8	31	1,192	3,492	-	-			- 2	,872 7,857	2,872	7,857
13	epreciation	-	-	-	-	-	-	-	-	1,116	3,451	2,604	7,938	3,720	11,389	-	-	1,720	3,729	-			- 25	109	3,818	12,183	-	-		-	- 9	,283 27,410	9,283	27,410
14	ST/Service Tax	-	-	-	-	-	-	-	-	(3)	880	4	2,023	1	2,903	-	-	190	950	-		.   .	- (4	) 28	(61)	3,105	-	-		-	- [	126 6,986	126	6,986
	otal	-	-	-	-	-	-	-	-	99,928	286,981	232,651	660,045	332,579	947,026	-	-	149,028	310,026	-		-   -	2,308	9,059	342,688	1,012,977	-	-			826	,603 2,279,088	826,603	2,279,088



# PERIODIC DISCLOSURES FORM NL 8 - SHARE CAPITAL SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
		Dec-20	Dec-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	4,460,000
	(Previous period : 446000000 Equity Shares of ₹10 each)		
3	Subscribed Capital		
	546000000 Equity Shares of ₹10 each	5,460,000	4,460,000
	(Previous period : 446000000 Equity Shares of ₹10 each)		
4	Called up Capital		
	546000000 Equity Shares of ₹10 each	5,460,000	4,460,000
	(Previous period : 446000000 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	4,460,000



# PERIODIC DISCLOSURES FORM NL 9 - PATTERN OF SHAREHOLDING SCHEDULE

Sr. No	Particulars Particulars	YTD		YTD		
		Dec-20		Dec-19		
		Number of Shares	% of	Number of Shares	% of	
			Holding		Holding	
1	Promoters					
	a) Indian					
	- Acko Technologies & Services Private Limited	546,000,000	100	446,000,000	100	
	b) Foreign	-	-	-	-	
2	Others	-	-	-	-	
	Total	546,000,000	100	446,000,000	100.00	



# PERIODIC DISCLOSURES FORM NL 10 - RESERVES AND SURPLUS SCHEDULE

Sr. No	Particulars	YTD	YTD
		Dec-20	Dec-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	-	-



### **ACKO GENERAL INSURANCE LIMITED**

### Registration No. 157 dated September 18, 2017

## PERIODIC DISCLOSURES FORM NL 11 - BORROWINGS SCHEDULE

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



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

(₹ IN' 000)

Sr. No	Particulars Particulars	Sharel	nolders	Policy	nolders	(₹ <i>IN' 000)</i> Total		
		YTD	YTD	YTD	YTD	YTD	YTD	
		Dec-20	Dec-19	Dec-20	Dec-19	Dec-20	Dec-19	
(A)	LONG TERM INVESTMENTS :							
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	438,689	386,426	1,378,372	592,337	1,817,061	978,763	
2	Other Approved Securities	-	-	-	-	-	-	
3	Other Investments							
	(a) Shares							
	(i) Equity Shares	-	-	-	-	-	-	
	(ii) Preference Shares	-	-	-	-	-	-	
	(b) Mutual Funds	-	-	-	-	-	-	
	(c) Debenture /Bonds	29,470	225,770	92,596	346,074	122,066	571,844	
	(d) Investment Properties - Real Estate	-	-	-	-	-	-	
	(e) Other Securities	-	-	-	-	-	-	
4	Investment In Infrastructure and social sector							
	(a) Approved Investments (Bonds & Debentures)	417,777	657,781	1,312,668	1,008,286	1,730,445	1,666,067	
	(b) Other Investments	-	-	-	-	-	-	
5	Other than approved investments	-	-	-	-	-	-	
	Total	885,936	1,269,977	2,783,636	1,946,697	3,669,572	3,216,674	
(B)	SHORT TERM INVESTMENTS:							
1	Govt Securities, Govt guaranteed Bonds incl. Treasury Bills	-	153,601	-	235,450	-	389,051	
2	Other Approved Securities	-	-	-	-	-	-	
3	Other Investments							
	(a) Shares							
	(i) Equity Shares	-	-	-	-	-	-	
	(ii) Preference Shares	-	-	-	-	-	-	
	(b) Mutual Funds	38,051	70,005	119,557	107,308	157,608	177,313	
	(c) Debenture /Bonds	26,911	58,875	84,556	90,247	111,467	149,122	
	(d) Investment Properties - Real Estate	-	-	-	-	-	-	
	(e) Other Securities (FDs, CDs and CPs.)	70,673	30,273	222,056	46,405	292,729	76,678	
4	Investments in Infrastructure & Social Sector							
	(a) Approved Investments (Bonds & Debentures)	-	19,815	-	30,373	-	50,188	
	(b) Other Investments	-	14,805	-	22,695	-	37,500	
	Less: Provision for Diminution in value of investment	-	-	-	-	-	-	
5	Other than approved investments	16,499	-	51,845	-	68,344	-	
	Total	152,134	347,374	478,014	532,478	630,148	879,852	
	Grand Total	1,038,070	1,617,351	3,261,650	2,479,175	4,299,720	4,096,526	

#### NOTE (NL 12 & NL 12A):

Aggregate book value of Investments (other than listed equities) is Rs. 42,99,720 thousand (previous period Rs. 40,96,526 thousand). Aggregate market value of Investments (other than listed equities) is Rs. 43,84,825 thousand (previous period Rs. 41,20,569 thousand).



### **ACKO GENERAL INSURANCE LIMITED**

### Registration No. 157 dated September 18, 2017

# PERIODIC DISCLOSURES FORM NL 13 - LOANS SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
3	- di dedidi 5	Dec-20	Dec-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		- - - - - Dec-13
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 31st December, 2020									
		Cost / Gross Block				Depreciation				Net Block	
Sr. No.	Particulars	Balance at the	Additions	Sales/	Balance at	Balance at the	Additions	Sales/	Balance at	Balance at	Balance at the
31. NO.	Particulars	beginning of the period	during the period	Adjustments during the Year	the end of the period	beginning of the period	during the period	Adjustments during the Year	the end of the period	the end of the period	beginning of the period
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	86,385	-	-	86,385	29,912	21,634	-	51,546	34,839	56,473
3	Land - Freehold	-	-	-	-	-	-	-	-	-	_ !
4	Leasehold Improvements	155	-	-	155	90	39	-	129	26	65
5	Buildings	-	-	-	-	-	-	-	-	-	- !
6	Furniture & Fittings	959	-	-	959	230	241	-	471	488	729
7	Information Technology Equipment	23,652	1,953	-	25,605	9,551	5,586	-	15,137	10,468	14,101
8	Vehicles	-	-	-	-	-	-	-	-	-	- !
9	Office Equipment	3,431	-	-	3,431	1,389	729	-	2,118	1,313	2,042
10	Others	-	ı	-	-	-	ı	-	-	-	-
	Total	114,582	1,953	-	116,535	41,172	28,229	-	69,401	47,134	73,410
	Capital Work In Progress	-	-	-	-	-	-	-	-	-	-
	Grand Total	114,582	1,953	-	116,535	41,172	28,229	-	69,401	47,134	73,410
	Previous Period Total	24,414	95,649	6,770	113,293	7,741	27,409	3,353	31,797	81,496	16,673



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

Sr. No	Particulars Particulars	YTD	YTD
		Dec-20	Dec-19
1	Cash (including cheques, drafts and stamps)	719	439
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	25,768	64,170
	(c ) Others	-	-
3	Money at call & short notice	-	-
	With banks	-	-
	With other institutions	-	-
4	Others	9,832	-
	Total	36,319	64,609
	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

Sr. No	Particulars Particulars	YTD	YTD
		Dec-20	Dec-19
(A)	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	9,596	4,947
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision	134	100
	for taxation)		
6	Others:	-	-
	(a) Security Deposits	24,657	26,233
	(b) GST input balance recoverable (net)	167,844	26,302
	(c) Other Advances	81,680	27,001
	Sub Total (A)	283,911	84,583
(B)	OTHER ASSETS		
1	Income accrued on Investments / FDRs	75,455	131,199
2	Outstanding Premiums	-	-
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including	-	-
	reinsurers)		
6	Due from Subsidiaries/ Holdings	-	-
7	Others	-	-
	(a) Unsettled investment contract receivable	-	-
	(b) Other recoverable	22,225	23,250
	Sub Total (B)	97,680	154,449
	Total (A) + (B)	381,591	239,032



## PERIODIC DISCLOSURES FORM NL 17 - CURRENT LIABILITIES SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
		Dec-20	Dec-19
1	Agents' Balances	36,192	14,252
2	Balances due to other insurance companies	597,838	796,156
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance	466,654	353,476
5	Unallocated premium	-	-
6	Sundry Creditors	262,194	395,706
7	Due to subsidiaries/holding company	9,100	58,802
8	Claims outstanding	1,080,150	618,163
9	Due to Officers / Directors	-	-
10	Deposit Premium	139,544	55,587
11	Others:		
	(a) Employee Benefits	74,070	35,313
	(b) Statutory Dues Payable	20,623	11,481
	(c) Due to Solatium fund	3,298	1,189
	(d) Unsettled investment contract payable	-	-
	Total	2,689,663	2,340,125



# PERIODIC DISCLOSURES FORM NL 18 - PROVISIONS SCHEDULE

Sr. No	Particulars Particulars	YTD	YTD
		Dec-20	Dec-19
1	Reserve for Unexpired Risk	941,990	641,539
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:		
	(a) Provisions for Gratuity	21,468	17,560
	(b) Provisions for Leave Encashment	-	4,280
_	Total	963,458	663,379



### **ACKO GENERAL INSURANCE LIMITED**

### Registration No. 157 dated September 18, 2017

## PERIODIC DISCLOSURES FORM NL 19 -MISC EXPENDITURE SCHEDULE

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



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

(₹ in Lacs)

Sr No		As at 31st December, 2020				As at 31st December, 2019				
	Particulars	Reserves for	Reserve for	IBNR	Total	Reserves for	Reserve for	IBNR	Total	
		unexpired	Outstanding	Reserves	Reserves	unexpired	Outstanding	Reserves	Reserves	
		risks	Claims			risks	Claims			
1	Fire	0	-	0	0	-	-	-	-	
2	Marine	-	-	-	-	-	-	-	-	
а	Marine Cargo	-	-	-	-	-	-	-	-	
b	Marine Hull	-	-	-	-	-	-	-	-	
3	Miscellaneous	-	-	-	-	-	-	-	-	
а	Motor	5,255	1,827	6,629	13,710	4,488	1,109	3,836	9,433	
b	Engineering	-	-	-	-	-	-	-	-	
С	Aviation	-	-	-	-	-	-	-	-	
d	Liabilities	1,086	143	270	1,500	1,514	168	98	1,780	
е	Rural insurances	-	-	-	-	-	-	-	-	
f	Others	52	60	138	250	10	3	19	32	
4	Health Insurance	3,027	1,037	697	4,761	403	446	503	1,352	
	Total Liabilities	9,420	3,067	7,734	20,221	6,415	1,726	4,456	12,597	



PERIODIC DISCLOSURES																										
FORM NL-22 - GEOGRAPHICA	L DISTRIBUTI	ON OF BU	SINESS																							
Public Disclosure Q3 2020-21																									Amou	unt in Lakhs
	Fire	2	Marine (	Cargo)	Marin	ne (Hull)	Engine	ering	Motor O	wn Damage	Motor T	hird Party	Liability	insurance	Persona	l Accident	Medical	Insurance	Oversea	s medical	Crop Ins	urance	All Ot	her	Grand 1	Total
STATES		Upto the		Upto the				Upto the														Upto the		Upto the		
	For the gtr	qtr	For the qtr	qtr	For the qtr	Upto the qtr	For the qtr	qtr	For the gtr	Upto the qtr	For the qtr	Upto the gtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the gtr	For the qtr	qtr	For the qtr	qtr	For the gtr U	pto the qtr
Andhra Pradesh	0.00	0.00	-	-	-	-	-	-	55	124	166	346	-	-	0	-	51	81	0	0	-	-	-	-	272	551
Arunachal Pradesh	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0	1
Assam	0.01	0.01	-	-	-	-	-	-	2	4	5	18	-	-	-	-	15	26	0	0	-	-	-	-	22	48
Bihar	0.04	0.04	-	-	-	-	-	-	32	59	99	198	-	-	-	-	24	38	0	0	-	-		-	156	295
Chhattisgarh	0.01	0.01	-	-	-	-	-	,	11	19	28	53	-	-	-	-	8	16	0	0	-	-	-	-	47	89
Goa	-	-	-	-	-	-	-	-	9	21	24	51	-	-	-	-	3	3	0	0	-	-	-	-	36	75
Gujarat	0.01	0.01	-	-	-	-	-	•	137	223	265	466	-	-	-	-	46	73	0	1	-	-	1	-	449	762
Haryana	0.00	0.00	-	-	-	-	-	-	126	264	266	654	-	-	21	287	511	1,489	0	0	-	-	-	-	925	2,694
Himachal Pradesh	-	-	-	-	-	-	-	-	3	6	17	39	-	-	-	-	2	3	0	0	-	-	-	-	22	48
Jammu & Kashmir	-	-	-	-	-	-	-	-	1	2	7	12	-	-	-	-	1	1	0	0	-	-	-	-	9	16
Jharkhand	0.01	0.01	-	-	-	-	-	-	16	30		97	-	-	-	-	13	26		0	-	-	-	-	73	153
Karnataka	0.01	0.01	-	-	-	-	-	-	700	1,454	1,668	3,365	-	-	36	56	954	1,989		0	-	-	0	0	3,358	6,864
Kerala	-	-	-	-	-	-	-	-	36	78	110	219	-	-	-	-	12	23		0	-	-	-	-	158	320
Madhya Pradesh	0.03	0.03	-	-	-	-	-	-	9		35	86	-	-	-	-	28	51		0	-	-	-	-	73	156
Maharashtra	0.03	0.03	-	-	-	-	-	-	490	985	1,001	1,989	1,070	2,368	1	18	217	725	1	1	-	-	-	-	2,780	6,086
Manipur	0.01	0.01	-	-	-	-	-	-	0	0	0	0	-	-	-	-	1	2	0	0	-	-	-	-	2	2
Meghalaya	-	-	-	-	-	-	-	-	0	0	0	1	-	-	-	-	1	1	-	-	-	-	-	-	1	2
Mizoram	-	-	-	-	-	-	-	-	-	0	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0	0
Nagaland	-	-	-	-	-	-	-	-	0		0	0	-	-	-	-	0	0	-	-	-	-	-	-	0	0
Orissa	0.01	0.01	-	-	-	-	-	-	19	35	51	92	-	-	-	-	17	31		0	-	-	-	-	87	157
Punjab	-	-	-	-	-	-	-	-	3	8	64	106	-	-	-	-	14	23		0	-	-	-	-	82	136
Rajasthan	0.00	0.00	-	-	-	-	-	-	29	58	109	237	-	-	-	-	32	53		0	-	-	-	-	171	348
Sikkim	-	-	-	-	-	-	-	-	0	1	1	2	-	-	-	-	0	0		-	-	-	-	-	1	2
Tamil Nadu	0.00	0.00	-	-	-	-	-	-	199	428	628	1,361	-	-	-	-	183	323		0	-	-	-	-	1,010	2,112
Telangana	0.05	0.05	-	-	-	-	-	-	225	479	385	828	-	-	(0)	4	436	1,118	0	0	-	-	-	-	1,046	2,430
Tripura	-	-	-	-	-	-	-	-	0	0	0	2	-	-	-	-	1	2	-	-	-	-	-	-	2	4
Uttar Pradesh	0.05	0.05	-	-	-	-	-	-	205	420	399	903	-	-	0	0	68	145		0	-	-	-	-	671	1,468
Uttrakhand	0.00	0.00	-	-	-	-	-	-	3	7	26	54	-	-	-	-	7	11		0	-	-	-	-	36	73
West Bengal	0.03	0.03	-	-	-	-	-	-	45	111	134	329	-	-	-	-	53	106	0	0	-	-	-	-	233	546
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	1	1	3	6	-	-	-	-	1	1	-	-	-	-	-	-	4	8
Chandigarh	-	-	-	-	-	-	-	-	4	6	11	22	-	-	-	-	3	5	0	0	-	-	-	-	18	34
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	1	2	3	5	-	-	-	-	0	0	-	-	-	-	-	-	4	8
Daman & Diu	-	-	-	-	-	-	-	-	0	1	1	2	-	-	-	-	0	0	-	-	-	-	-	-	1	3
Delhi	0.01	0.01	-	-	-	-	-	-	295	652	614	1,397	-	-	0	0	94	157	1	1	-	-	-	-	1,004	2,207
Lakshadweep	-	-	-	-	-	-	-	-	<u> </u>	0	1	2	-	-	-	-	-	-	-	-	-	-	-	-	1	2
Puducherry	-	-	-	-	-	-	-	-	4	7	12	20	-	-	-	-	1	1	-	-	-	-	-	-	17	29
Total	0	0	-	-	-	-	-	-	2,661	5,505	6,178	12,960	1,070	2,368	58	366	2,799	6,525	2	4	-	-	0	0	12,769	27,728



	PERI	ODIC DISC	CLOSURES			
	FORM NL-23 - REIN	ISURANCI	RISK CONCE	NTRATION		
	Public	Disclosure	Q3 2020-21			
	Reinsurance Risk Cond	centration				(₹ in lakhs)
S.No.	Reinsurance Placements	No. of reinsurer				Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non- Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	2	4,257	53	-	65.15%
2	No. of Reinsurers with rating AA but less than AAA	2	1	5	47.29	0.79%
3	No. of Reinsurers with rating A but less than AA	-			1	0.00%
4	No. of Reinsurers with rating BBB but less than A	1	2,209.31	40.74	3.11	34.06%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	
6	No. of Indian Insurers	-	-	-	-	-
7	Not Rated	-	-	-	-	-
8	Placement by lead insurer	-	-	-	-	-
	Total	5	6,466.59	98.97	50.40	100%



PERIODIC	ERIODIC DISCLOSURES											
FORM NL	24 - AGEING OF CLAIMS FO	R THE QUARTER ENI	DED 31st December	2020			9					
								(`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	-	-	ı	-	-	-	-				
2	Marine Cargo	-	-	ı	-	1	ı	-				
3	Marine Hull	-	-	-	-	-	-	-				
4	Engineering	-	-	ı	-	1	ı	-				
5	Motor OD	10,585	1,133	123	103	46	11,990	2,137				
6	Motor TP	-	1	2	24	8	35	175				
7	Health	11,971	304	151	64	68	12,558	1,856				
8	Overseas Travel	-	-	•	-	-	1	-				
9	Personal Accident	814	66	27	8		915	49				
10	Liability	8,504	3,205	669	93	8	12,479	777				
11	Crop	-	-	-	-	-	-	-				
12	Miscellaneous	-	-	-	-	-	-	-				



#### PERIODIC DISCLOSURES

### FORM NL-25 - CLAIMS DATA FOR NON LIFE FOR THE QUARTER ENDED 31st December 2020



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	-	-	-	-	1,845	255	2,020	-	151	11,450	-	-	-	15,721
2	Claims reported during the period	-	-	-	-	15,426	105	14,700	-	1,803	16,713	-	-	-	48,747
3	Claims Settled during the period	-	-	-	-	11,990	35	12,558	-	915	12,479	1	-	1	37,977
4	Claims Repudiated during the period	-	-	-	-	276	-	170	-	7	41	-	-	-	494
5	Claims closed during the period	-	-	-	-	2,673	1	1,993	-	892	10,067	1	-	1	15,626
6	Claims O/S at End of the period	-	-	-	-	2,332	324	1,999	-	140	5,576	1	-	1	10,371
7	Less than 3 months	-	-	-	-	1,884	105	1,643	-	139	5,558	1	-	1	9,329
8	3 months to 6 months	-	-	-	-	178	62	83	-	1	16	1	-	1	340
9	6 months to 1 year	-	-	-	-	155	85	125	-	-	1	1	-	-	366
10	1 year and above	-	-	-	-	115	72	148	-	-	1	-	-	-	336
11	3 years and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-



				PERIODIC DISCLOS	URES			
		FORM NL-26	6 - CLAIMS INFO	DRMATION - KG TA	BLE I AS AT 31st D	ecember 202	0	
			Pu	blic Disclosure Q3	2020-21			
c No	Description	Prem	nium	Cla	im			
S. No.	Description	Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	33,900	32,205	7,468	7,095	6,441	2,129	6,441
	Marine	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous	12,605,221	7,683,831	20,207,866	19,197,475	1,764,731	5,759,242	5,759,242
4	Motor	2,398,112,436	839,453,343	1,631,196,266	583,245,569	359,716,865	367,019,160	367,019,160
5	Engineering	-	-	1	-	-	-	-
6	Aviation	-	-	1	-	-	-	-
7	Liabilities	306,035,646	108,234,851	365,182,287	123,449,144	45,905,347	82,166,015	82,166,015
8	Rural insurances	-	-	1	-	-	-	-
9	Others	-	-	1	-	-	-	-
10	Health Insurance	555,013,019	520,335,680	422,141,766	401,029,372	104,067,136	120,308,812	120,308,812
11	Total	3,271,800,222	1,475,739,910	2,438,735,653	1,126,928,655	511,460,520	575,255,357	575,259,669

PERIODIC DISCLOSURES
FORM NL-27 Offices information for Non-Life Q3-FY 2020-21



Date: Acko General Insurance Limited 31-Dec-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	nches approved during the year			
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 General Insurance Limited / 157

Statement as on: 31st December, 2020

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

(Business within India)

Periodicity of Submission: Quarterly (Q3 - FY 2020-21)



#### ₹ in Lakhs

			≺ in Lak
No	PARTICULARS	SCH	AMOUNT
1	Investments		
	a. Shareholders Fund	8	10,379.53
	b. PolicyholdersFund	8A	32,617.69
2	Loans	9	-
3	Fixed Assets	10	471.34
4	Deferred Tax Assets		
5	Current Assets		
	a. Cash & Bank Balance	11	363.18
	b. Advances & Other Assets	12	3,815.90
6	Current Liabilities		
	a. Current Liabilities	13	(26,896.62)
	b. Provisions	14	(9,634.57)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		43,502.08
	Application of Funds as per Balance Sheet (A)		54,618.52
	Less: Other Assets	SCH	AMOUNT
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	471.34
3	Deferred Tax Assets		=
4	Cash & Bank Balance (if any)	11	363.18
5	Advances & Other Assets (if any)	12	3,815.90
6	Current Liabilities	13	(26,896.62)
7	Provisions	14	(9,634.57)
8	Misc. Exp not Written Off	15	=.
9	Debit Balance of P&L A/c		43,502.08
		TOTAL (B)	11,621.31
	'Investment Assets' As per FORM 3B	(A-B)	42,997.21

- 1		investment Assets: As per FORIVI 3B	(A-B)	42,997.21							
ı				SI	1	PH	Book Value (SH +	%	FVC	Total	
١	No	'Investment' represented as	Reg. %	Balance	FRSM <sup>†</sup>		PH)	Actual	Amount		Market Value
				(a)	(b)	(c)	d = (b+c)	Actual	(e)	(d + e)	
Ī	1	G. Sec.	Not less		3.781.61	11,883.72	15,665.33	36.45		15,665.33	15,760.76
	1	G. Sec.	than 20%	-	3,/81.01	11,883.72	15,005.33	30.45	-	15,005.33	15,760.76
İ	2	C. Connect Others Assessment Const. (2) all and (2)	Not less		4.386.38	12 704 22	10 170 60	42.20		10 170 60	10 200 05
	2	G. Sec or Other Apporved Sec. (incl. (1) above)	than 30%	-	4,300.36	8 13,784.22	18,170.60	42.28	-	18,170.60	18,269.05
İ	3	Investment subject to Exposure Norms		-	5,988.67	18,819.41	24,808.09	57.72	18.52	24,826.61	25,579.20
ſ		a llaurina / lafaa 0 laana ta CC faa llaurina and FFF	Not less		4 177 20	12 127 16	17 204 45	40.26		17 204 45	17.070.44
		a. Housing / Infra & Loans to SG for Housing and FFE	than 15%	-	4,177.29	13,127.16	17,304.45	40.26	-	17,304.45	17,979.44
ĺ		3. Approved Investments	Not	-	1,650.60	5,187.03	6,837.63	15.91	1.08	6,838.72	6,916.32
		4. Other Investments (not exceeding 25%)	exceeding	-	160.77	505.23	666.00	1.55	17.44	683.44	683.44
		Total Investment Assets	100%	-	10.375.06	32.603.63	42,978,69	100.00	18.52	42,997,21	43.848.25

NL-29-Debt Sec

#### PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

**OCKO** 

	Acko General		
nsurer:	Insurance Limited	Date:	31-Dec-20
		•	

(Rs in Lakhs)

	Detail Regarding debt securities											
		MARKET	VALUE			Book	Value					
	As at Dec 31, 2020	as % of total for this class	As at Dec 31, 2019	as % of total for this class	As at Dec 31, 2020	as % of total for this class	As at Dec 31, 2019	as % of total for this class				
Break down by credit rating												
AAA rated	20,392.38	52.75	24,114.36	60.03	19,639.79	51.94	23,878.21	59.78				
AA or better	-	-	2,012.61	5.01	-	-	2,009.43	5.03				
Rated below AA but above A	-	-	-	-	-	-	-	-				
Rated below A but above B	-	-	-	-	-	-	-	-				
Rated B and Below B	-	-	375.00	0.93	-	-	375.00	0.94				
Any other	18,269.05	47.25	13,669.14	34.03	18,170.60	48.06	13,678.15	34.25				
Total (A)	38,661.43	100.00	40,171.11	100.00	37,810.39	100.00	39,940.78	100.00				
DDE MADOUAL DV												
BREAKDOWN BY RESIDUALMATURITY												
Up to 1 year	1,135.12	2.94	6,274.74	15.62	1,114.67	2.95	6,258.62	15.67				
More than 1 year and upto 3 years	19,168.33	49.58	15,853.93	39.47	18,584.49	49.15	15,788.81	39.53				
More than 3 years and up to 7years	15,849.69	41.00	13,894.87	34.59	15,605.95	41.27	13,787.88	34.52				
More than 7 years and up to 10 years	-	-	3,657.46	9.10	-	-	3,606.78	9.03				
Above 10 years	2,508.29	6.49	490.11	1.22	2,505.28	6.63	498.70	1.25				
Total (B)	38,661.43	100.00	40,171.11	100.00	37,810.39	100.00	39,940.78	100.00				
Breakdown by type of the												
issurer	45 700 70	10.77	10.105.00	00.70	45.005.00	11.10	10 101 00	20.05				
a. Central Government	15,760.76	40.77	13,135.82	32.70	15,665.33	41.43	13,161.99	32.95				
b. State Government	2,508.29	6.49	533.33	1.33	2,505.28	6.63	516.15	1.29				
c.Corporate Securities	20,392.38	52.75	26,501.97	65.97	19,639.79	51.94	26,262.64	65.75				
Total (C )	38,661.43	100.00	40,171.11	100.00	37,810.39	100.00	39,940.78	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	Dec-20	Dec-20	Dec-19	Dec-19
1	Gross Premium Growth Rate	12.35%	(0.65%)	72.28%	213.97%
2	Gross Premium to Networth Ratio	1.15	2.50	0.77	1.89
3	Growth rate of Net Worth	(25%)	(25%)	40%	40%
4	Net Retention Ratio	48.19%	49.38%	48.03%	49.11%
5	Net Commission Ratio	(2.25%)	(5.50%)	(6.42%)	(7.66%)
6	Expense of Management to Gross Direct Premium Ratio	64.16%	58.93%	74.05%	82.80%
7	Expense of Management to Net Written Premium	133.14%	119.33%	154.18%	168.61%
8	Net Incurred Claims to Net Earned premium	95.74%	79.95%	59.43%	65.68%
9	Combined ratio	223.30%	190.20%	214.43%	234.31%
10	Technical Reserves to Net Premium Ratio	3.29	1.48	2.31	0.92
11	Underwriting Balance Ratio	(1.50)	(1.08)	(1.29)	(1.40)
12	Operating Profit Ratio	(139.17%)	(94.83%)	(118.76%)	(129.94%)
13	Liquid Assets to Liabilities Ratio	0.20	0.20	0.38	0.38
14	Net Earning Ratio	(111.70%)	(73.69%)	(94.77%)	(110.81%)
15	Return on Net Worth Ratio	(61.94%)	(90.92%)	(35.00%)	(102.76%)
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.93	1.93	2.94	2.94
17	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
Equity	Holding Pattern for Non-Life Insurers				
1	(a) No. of shares	546,000,000	546,000,000	446,000,000	446,000,000
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				
7	(not to be annualized)				
	- Basic EPS	-1.26	-1.85	-1.61	-4.73
	- Diluted EPS	-1.26	-1.85	-1.61	-4.73
5	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period				
3	(not to be annualized)				
	- Basic EPS	-1.26	-1.85	-1.61	-4.73
	- Diluted EPS	-1.26	-1.85	-1.61	-4.73
6	(iv) Book value per share (Rs)	2.03	2.03	3.31	3.31



#### 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 p	oaid / received*	
				QTD	YTD	QTD	YTD
				Dec-20	Dec-20	Dec-19	Dec-19
1	Acko Technology and Services Pvt Ltd	Holding Company	Subscription received for additional share capital	-	-	6,500	21,000
			Premium received	702	1,479	2,027	2,773
			Payment for technology support services / Brand usage fee	231	692	234	692
			Premium Deposit	1,144	2,394	216	216
			Payment for software asset transfer & other support services	-	-	-	821
			Amount payable / (receivable) at the balance sheet date	66	883	592	592
			Claims paid	614	1,854	11	22
2	Coverfox Insurance Broking Private Limited	Private company in which director is a shareholder	Commission towards broking services	46	84	34	73
			Amount payable / (receivable) at the balance sheet date	17	56	50	50
3	Ms. Ruchi Deepak	Non Executive Director	Director Sitting Fees	6	24	6	20
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 &					
		Chief Risk Officer (from 1st April 2020 to 19th	Salary Bonus and Other Allowances	157	428	132	421
		November 2020)	Salary Borius and Other Allowances	137	428	132	421
(e)	Mr. Virendra Agarwal	Chief Risk Officer w.e.f. 20th November 2020					
(f)	Mr. Manish Thakur	Chief Investment Officer					
(g)	Mr. Animesh Das	Chief Underwriting Officer					
(h)	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary					



						(	CKO
			PERIODIC DISCLOSURES	S			
			FORM NL-32 - PRODUCTS INFOR	RMATION			
			Products and/or add-ons intro	oduced			
			Public Disclosure Q3 2020	-21			
SI. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	None	-	NA	-	-	-	-



### FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Acko General Insurance Limited Solvency for the Quarter ended on December 31, 2020 Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value		
	of Assets as mentioned in Form IRDA-Assets-AA):		32,643
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		20,222
3	Other Liabilities (other liabilities in respect of		
	Policyholders' Fund as mentioned in Balance Sheet)		12,421
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):		14,982
	Deduct:		·
6	Other Liabilities (other liabilities in respect of		
	Shareholders' Fund as mentioned in Balance Sheet)		3,889
7	Excess in Shareholders' Funds (5-6)		11,093
8	Total Available Solvency Margin [ASM] (4+7)		11,093
9	Total Required Solvency Margin [RSM]		5753
9	Total Nequiled Solvericy Margin [NSW]		3/33
10	Solvency Ratio (Total ASM/Total RSM)		1.93



### FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS Public Disclosure O3 20-21

			Disclosure Q3 20-21
		В	oard 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. 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	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. Virendra Agarwal	Chief Risk Officer	Mr. Biresh Giri resigned as the Chief Risk Officer and Mr. Virendra Agarwal was appointed as the Chief Risk Officer of the Company w.e.f. 20 November 2020
7	Mr. Animesh Das	Chief Underwriting Officer	No Change
8	Ms. Karishma Desai	Chief Compliance Officer & Company Secretary	No Change
	Key Persons as o	lefined in IRDA (Registration of Insurance Companies) R	egulations, 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: 31st December, 2020
Details of Investment Portfolio
Periodicity of Submission: Quarterly (Q3 - 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 E Principal		Rolled Over?		been any Waiver? 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

TOTAL

48,753.72

43,848.25

774.93

6.31%

4.34%

Name of the Fund	

47,639.31

43,848.25

2,686.54 7.48% 5.15%



33,042.14

2,123.68

41,205.69

8.53%

5.87%

#### Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

				Curre	ent Quarter				Year to Date	(current year)				Year to Date	(previous year)2	evious year)2	
I I			Investm	ent (Rs.)¹				Investm	ent (Rs.)¹	i .	on National		Investment (Rs.) <sup>1</sup>		"		
No	Category of Investment	Category Code	Book Value	Market Value	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%) <sup>2</sup>	Book Value	Market Value	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%)²	Book Value	Market Value	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%) <sup>2</sup>
1	S. Sec																1
	Central Government Bonds	CGSB	17,703.01	15,760.76	313.42	7.02%	4.83%	13,170.20	15,760.76	973.26	9.81%	6.75%	7,129.70	9,245.31	603.50	11.23%	7.73%
	Freasury Bills	CTRB	4,543.61	-	10.18	0.89%	0.61%	6,753.94	-	142.89	2.81%	1.93%	3,258.99	3,890.51	117.80	4.80%	3.30%
2	Other Approved Sec/Guaranteed Sec																
	Deposit under Section 7 of Insurance Act, 1938	CDSS		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	2.682.13	2,508,29	43.35	6.41%	4.41%	2.682.45	2,508,29	43.35	2.14%	1.48%	861.90	533.33	132.82	20,45%	14.07%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA			-	-	-		-	-	-	-	-	-	-	-	
3	Housing & Loans to State Govt. for Housing / FFE																
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,558.30	5,849.60	134.30	9.59%	6.60%	5,557.98	5,849.60	357.27	8.53%	5.87%	3,904.31	4,655.67	278.24	9.46%	6.51%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments	HORD	ı	-	-	-	-	500.00	-	-145.00	(38.49%)	(26.48%)	449.48	375.00	-150.46	(0.44)	(0.31
4	nfrastructure Investment																-
	nfrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	nfrastructure - Corporate Securities - Equity shares-Quoted	ITCE		-	-	-	-	1	-	-	-	-	-	-	-	-	-
	nfrastructure - PSU - Debentures / Bonds	IPTD	7,360.27	9,505.35	120.73	6.51%	4.48%	8,238.12	9,505.35	673.65	10.85%	7.47%	6,728.77	8,646.76	443.05	8.74%	6.01%
	nfrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	nfrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,516.46	2,624.48	43.08	6.79%	4.67%	2,473.68	2,624.48	188.29	10.10%	6.95%	3,010.75	4,074.32	196.51	8.66%	5.96%
	nfrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Approved Investments																
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE		-	-	-	-	1	-	-	-	-	-	-	-	-	-
	PSU - Equity shares - Quoted	EAEQ		-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Commercial Papers - Approved Investment	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting nvestment). CCIL. RBI	ECDB	2,926.38	2,927.29	37.25	5.05%	3.47%	1,767.12	2,927.29	70.97	5.33%	3.67%	563.14	766.78	31.70	7.47%	5.14%
	Corporate Securities - Debentures	ECOS	2,701.85	2,412.94	57.55	8.45%	5.81%	3.691.15	2,412.94	283.58	10.20%	7.02%	5,483.37	7,244.89	398.28	9.64%	6.63%
H	Deposits - CDs with Scheduled Banks	EDCD	2,702.03		-	-	3.01%		2,112.51	-		- 10270	-	7,244.05	-	-	- 0.0370
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	2,095.71	1,576.08	15.07	2.85%	1.96%	1,421.21	1.576.08	31.07	2.90%	2.00%	930.47	1,773.13	40.99	5.85%	4.02%
-	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Other Investment																-
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	666.00	683.44	-	-	-	1,383.44	683.44	67.21	6.45%	4.44%	721.27	-	31.26	5.75%	3.96%
1 1		1		I	l	1	1		I	T .	l	1	ı	I	1		1

#### FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code: ACKO General Insurance Limited & 157

Statement as on: 31st December, 2020 Statement of Down Graded Investments Name of Fund



Statement of Down Graded Investmen 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
Α.	During the Quarter <sup>1</sup>								
				NIL					
В.	As on Date 2								
	NIL								



PERIOD	OIC DISCLOSURES											
FORM I	NL-38 - BUSINESS RETURNS ACRO	SS LINE OF BUSINES	S									
Public [	Disclosure Q3 20-21								(Amount in Lakhs)			
			Quarterly	Business Returns acro	oss line of Busine	ess						
		For the Quarter Decemb		Upto the period of December		For the Quarte Decemb			iod ended 30th ber 2019			
SI.No.	No. Line of Business Premium No. of Policies Premium No. of Policies Premium No. of Policies Premium No. of Policies											
1	Fire	0	0	0	1	NA	NA	NA	NA			
2	Cargo	NA	NA	NA	NA	NA	NA	NA	NA			
3	Motor TP	6,178	350002	12,960	746600	4,365	268395	11,390	722133			
4	Motor OD	2,661	257422	5,505	530271	1,909	212006	4,968	560982			
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	58	13	366	30	17.01	0	57.35	2			
10	Health	2,801	366	6,529	484	2,406	6	6,412	21			
11	Public/ Product Liability	1,070	23	2,368	58	2,669	29	5,080	100			
12	Others*	0	1	0	1	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 Q3 20-21

(`in Lakhs)

	Rural & Social Obliga		ended December 31	, 2020	( III EURIIS)
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	0	-	-
	THE	Social	0	-	-
2	Cargo & Hull	Rural	0	-	-
2	Cargo & Hull	Social	0	-	-
3	Motor TP	Rural	137797	2,301	-
3	MOTOL 14	Social	0	-	=
4	Motor OD	Rural	99366	947	131,280
4	Wiotor OD	Social	0	-	-
F	Facinossino	Rural	0	-	-
5	Engineering	Social	0	-	-
6	Markman's Componentian	Rural	0	-	-
0	Workmen's Compensation	Social	0	-	-
7	Fundamenta Linkilita	Rural	0	-	-
/	Employer's Liability	Social	0	-	-
0	Autotion	Rural	0	-	-
8	Aviation	Social	0	-	-
	Daniel Accident	Rural	0	-	-
9	Personal Accident	Social	0	19	1,942,203
10	11146	Rural	115	7	550
10	Health	Social	2	428	51,466,356
44	0.1	Rural	0	-	-
11	Others*	Social	0	-	-

<sup>\*</sup>any other segment contributing more than 5% needs to be shown separately

<sup>\*</sup> Motor TP Policy count includes Comprehensive and Standalone TP Policies



#### PERIODIC DISCLOSURES

FORM NL-40 - BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

Amount in Lakhs

#### Public Disclosure Q3 20-21

			Busine	ss Acquisition th	rough different cha	annels			
			ter ended 30th ember 2020	•	rter ended 30th aber 2020	_	ter ended 30th ember 2019	•	ter ended 30th ber 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	2	0	4	(0)	1	0	513	37
3	Corporate Agents -Others	48452	1,525	101350	3,060	8851	437	8873	447
4	Brokers	55798	1,927	139157	5,246	112162	1,540	290242	4,020
5	Micro Agents	0	-	0	-	0	-	0	-
6	Direct Business	244935	9,178	503858	19,090	145264	9,116	416595	22,647
7	Others	1218	139	2805	333	2152	272	6033	759
	Total (A)	350405	12,769	747174	27,728	268430	11,365	722256	27,909
1	Referral (B)	0	-	0	-	0	-	0	-
	Grand Total (A+B)	350405	12,769	747174	27,728	268430	11,365	722256	27,909

#### 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

PERIODIC DISCLOFORM NL-41 - G	OSURES REIVANCE DISPOSAL FOR THE QUARTER ENDED December 31, 2020							<b>OCKO</b>
SI No.	Particulars	Opening Balance * As on beginning of the Quarter	Quarter	Fully Accepted	Partial	Rejected	Complaints Pending at the end of the Quarter	Total Complaints Registered upto the quarter during the financial Year
1	Complaints made by customers	5	68	45	6	21	1	175
a)	Proposal Related	0	0	0	0	0	0	0
b)	Claim	5	32	20	6	10	1	81
c)	Policy Related	0	8	7	0	1	0	29
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	1	1	0	0	0	5
f)	Coverage	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	12	5	0	7	0	36
i)	Others	0	15	12	0	3	0	24
	Total Number	5	68	45	6	21	1	175

2	Total no. of policies during previous year	268430
3	Total no. of Claims during previous year	195695
4	Total no. of Policies during Current year	350405
5	Total no. of Claims during Current year	128891
6	Total no.of Policy Complaints (Current year) per 10,000 policies Current year	2.68
7	Total no.of Claim Complaints (Current year) per 10,000 Claims registered (Current year)	6.28

8	Duration wise Pending Status	Complaints made	Complaints made by	Total
		by customers	intermediaries	
a)	Upto 7 Days	172	0	172
b)	7 - 15 Days	3	0	3
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	175	0	175

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

Name of the Insurer: Acko General Insurance Limited

Period of Reporting: FY 2020-21 (Quarter 3)

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 February 14, 2021