



FORM NL-1-B-RA

Apollo Munich Health Insurance Company Limited

(Formerly known as "Apollo DKV Insurance Company Limited)

Registration No. 131 and Dated 3rd August 2007

Miscellaneous Business Revenue Account for the Period ended 30 September , 2010

(Rs.'000)

	Particulars	Schedule	For the Quarter Ended 30.09.10	Up to the Quarter Ended 30.09.10	For the Quarter Ended 30.09.09	Up to the Quarter Ended 30.09.09
1	Premiums earned (Net)	NL-4-Premium Schedule	316,768	597,204	153,293	277,523
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-
3	Others		-	-	-	-
4	Interest, Dividend & Rent – Gross		11,904	26,281	12,735	12,735
	TOTAL (A)		328,672	623,485	166,028	290,258
1	Claims Incurred (Net)	NL-5-Claims Schedule	186,354	372,022	153,889	264,168
2	Commission	NL-6-Commission Schedule	46,353	75,602	29,195	42,220
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	333,604	610,323	218,309	360,787
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		566,311	1,057,947	401,393	667,175
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(237,639)	(434,462)	(235,365)	(376,917)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(237,639)	(434,462)	(235,365)	(376,917)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(237,639)	(434,462)	(235,365)	(376,917)

Apollo Munich Health Insurance Company Limited

(Formerly known as "Apollo DKV Insurance Company Limited")

Registration No. 131 and Dated 3rd August 2007

Profit and Loss Account for the Period ended 30 September ,2010

(Rs.'000)

	Particulars	Schedule	For the Quarter Ended 30.09.10	Up to the Quarter Ended 30.09.10	For the Quarter Ended 30.09.09	Up to the Quarter Ended 30.09.09
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(237,639)	(434,462)	(235,365)	(376,917)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		5,461	33,673	6,289	24,884
	(b) Amortization of Discount / Premium		3,906	4,606	873	2,977
	(c) Profit on sale of investments		976	2,412	1,667	5,117
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets				12	20
	(b) Others		86	86		(2)
	TOTAL (A)		(227,210)	(393,685)	(226,523)	(343,921)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		4,188	4,188	2,955	2,955
	(b) Bad debts written off					
	(c) Others					
	TOTAL (B)		4,188	4,188	2,955	2,955
	Profit Before Tax		(231,398)	(397,873)	(229,478)	(346,876)
	Provision for Taxation		18	26	28	517
	Profit/(Loss) After Tax		(231,416)	(397,899)	(229,506)	(347,393)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		(1,904,704)	(1,904,704)	(1,007,722)	(1,007,722)
	Balance carried forward to Balance Sheet		(2,136,120)	(2,302,603)	(1,237,228)	(1,355,115)

Apollo Munich Health Insurance Company Limited
(Formerly known as "Apollo DKV Insurance Company Limited")
Registration No. 131 and Dated 3rd August 2007
Balance Sheet as at 30 September, 2010

(Rs.'000)

	Schedule	As at 30.09.10	As at 30.09.09
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	1,320,000	1,095,200
Share Application Money Pending Allotment		473,091	260,336
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	1,482,517	874,784
Fair Value Change Account		63	(641)
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		3,275,671	2,229,679
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	1,577,824	932,315
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	184,526	205,982
Deferred tax Asset		-	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	123,413	203,800
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	263,865	216,432
Sub-Total (A)		387,278	420,232
Current Liabilities	NL-17-Current Liabilities Schedule	488,785	282,661
Provisions	NL-18-Provisions Schedule	687,775	401,304
Deferred Tax Liability		-	-
Sub-Total (B)		1,176,560	683,965
NET CURRENT ASSETS (C) = (A - B)		(789,282)	(263,733)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		2,302,603	1,355,115
TOTAL		3,275,671	2,229,679



**FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]**

(Rs.'000)

Particulars	For the Quarter Ended 30.09.10	Up to the Quarter Ended 30.09.10	For the Quarter Ended 30.09.09	Up to the Quarter Ended 30.09.09
Premium from direct business written	454,009	874,446	294,602	489,133
Service Tax				
Adjustment for change in reserve for unexpired risks	90,254	188,372	112,270	159,867
Gross Earned Premium	363,755	686,074	182,332	329,266
Add: Premium on reinsurance accepted	181	322	-	(81)
Less : Premium on reinsurance ceded	53,640	102,238	41,466	68,561
Net Premium	400,550	772,530	253,136	420,491
Adjustment for change in reserve for unexpired risks	6,472	13,046	12,427	16,899
Premium Earned (Net)	316,768	597,204	153,293	277,523



**FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]**

(Rs.'000)

Particulars	For the Quarter Ended 30.09.10	Up to the Quarter Ended 30.09.10	For the Quarter Ended 30.09.09	Up to the Quarter Ended 30.09.09
<u>Claims paid</u>				
Direct claims	203,749	400,884	137,319	239,092
Add Claims Outstanding at the end of the year	5,999	197,599	32,177	135,258
Less Claims Outstanding at the beginning of the year	-	178,697	-	82,437
Gross Incurred Claims	209,748	419,786	169,496	291,913
Add Re-insurance accepted to direct claims	767	767	-	-
Less Re-insurance Ceded to claims paid	24,161	48,531	15,607	27,745
Total Claims Incurred	186,354	372,022	153,889	264,168

**FORM NL-6-COMMISSION SCHEDULE
COMMISSION -**

(Rs.'000)

Particulars	For the Quarter Ended 30.09.10	Up to the Quarter Ended 30.09.10	For the Quarter Ended 30.09.09	Up to the Quarter Ended 30.09.09
Commission paid				
Direct	55,023	91,162	35,198	51,620
Add: Re-insurance Accepted	67	120	-	(8)
Less: Commission on Re-insurance Ceded	8,737	15,680	6,003	9,392
Net Commission	46,353	75,602	29,195	42,220

Break-up of the expenses incurred to procure business

Agents	22,553	35,792	9,091	15,711
Brokers	17,354	26,059	21,065	30,802
Corporate Agency	805	908	149	214
Referral	-	-	-	-
Others	14,311	28,403	4,893	4,893
TOTAL (B)	55,023	91,162	35,198	51,620

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

S.No	Particulars	For the Quarter Ended 30.09.10	Up to the Quarter Ended 30.09.10	For the Quarter Ended 30.09.09	Up to the Quarter Ended 30.09.09
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	110,879	200,723	67,752	114,408
2	Travel, conveyance and vehicle running expenses	9,982	19,299	5,595	9,327
3	Training expenses	2,313	2,578	40	103
4	Rents, rates & taxes	18,731	35,539	15,369	31,175
5	Repairs	12,345	20,985	7,620	13,021
6	Printing & stationery	3,743	5,747	1,857	3,136
7	Communication	11,434	14,068	4,243	7,570
8	Legal & professional charges	42,188	87,136	54,944	82,013
9	Auditors' fees, expenses etc				
	(a) As auditor	500	500	500	500
	(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	43	47	-	74
10	Advertisement and publicity	73,049	118,413	27,306	38,528
11	Interest & Bank Charges	743	966	38	83
12	Other Expenses				
	(a) Outsourced Manpower Cost	2,452	5,698	3,257	5,201
	(b) Provision for Doubtful Advances/Deposits	-	-	-	-
	(c) Others	23,537	56,686	11,999	22,408
13	Depreciation	21,665	41,938	17,789	33,239
	TOTAL	333,604	610,323	218,309	360,787

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

S.No	Particulars	As at 30.09.10	As at 30.09.09
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	200,000,000 Equity Shares of Rs. 10 each (Previous year 130,000,000 equity shares of Rs. 10 each)	2,000,000	1,300,000
2	Issued Capital		
	196,200,006 Equity Shares of Rs. 10 each (Previous year 129,300,000 equity shares of Rs. 10 each)	1,962,000	1,293,000
3	Subscribed Capital		
	132,000,000 Equity Shares of Rs. 10 each (Previous year 129,299,994 equity shares of Rs. 10 each)	1,320,000	1,095,200
4	Called-up Capital		
	132,000,000 Equity Shares of Rs. 10 each (Previous year 129,299,994 equity shares of Rs. 10 each)	1,320,000	1,095,200
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	TOTAL	1,320,000	1,095,200



FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL
PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 30.09.10		As at 30.09.09	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	98,877,193	74.91%	82,071,210	74.94%
· Foreign	33,122,807	25.09%	27,448,790	25.06%
Others				
TOTAL	132,000,000	100%	109,520,000	100%

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE
 RESERVES AND SURPLUS**

S.No	Particulars	As at 30.09.10	As at 30.09.09
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,482,517	874,784
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	1,482,517	874,784



**FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS**

(Rs.'000)

S.No	Particulars	As at 30.09.10	As at 30.09.09
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENTS SCHEDULE
Investments

(Rs.'000)

S.No	Particulars	As at 30.09.10	As at 30.09.09
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	567,204	347,269
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	363,005	104,699
	(e) Other Securities (Housing Bonds)	153,155	132,340
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	408,654	237,673
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills		
2	Other Approved Securities	49,449	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	36,357	80,334
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	30,000
5	Other than Approved Investments	-	-
	TOTAL	1,577,824	932,315

- a. Government Securities include Deposits held under section 7 of Insurance Act 1938, having Book Value of Rs. 101,413 thousand (Previous Year Rs. 100,930 thousand). Market Value of such Investments is Rs 99,867 thousand (Previous Year Rs. 100,081 thousand).
- b. Aggregate amount of Company's Investments other than listed Equity Securities and Derivative Instruments is Rs.1,577,747 thousand (Previous Year-Rs. 1,343,115 thousand) Market value of such Investments as at 30.09.2010 is Rs. 1,576,583 thousand (Previous Year-Rs. 1,346,516 thousand)

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs.'000)

S.No	Particulars	As at 30.09.10	As at 30.09.09
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS



(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As At 01.04.2010	Additions	Deductions	As At 30.09.10	Upto 01.04.2010	For The Period	On Sales/ Adjustments	To Date 30.09.10	As At 30.09.10	As At 30.09.09
	Goodwill	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	144,161	338	-	144,499	50,183	14,542	-	64,725	79,774	102,706
(b) Website	1,863	2,837	-	4,700	754	575	-	1,329	3,371	1,296
(c) Media Films	22,500	-	-	22,500	1,849	3,760	-	5,609	16,891	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	43,982	9,695	-	53,677	16,820	7,219	-	24,039	29,638	28,007
Information Technology Equipment	61,652	1,408	-	63,060	39,274	7,772	-	47,046	16,014	29,029
Vehicles	14,670	2,498	-	17,168	3,623	1,489	-	5,112	12,056	9,739
Office Equipment	50,977	3,461	(35)	54,403	21,238	6,580	12	27,806	26,597	34,864
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	339,805	20,237	(35)	360,007	133,741	41,937	12	175,666	184,341	205,641
Capital Work in progress	693	(509)	-	185	-	-	-	-	185	341
Grand Total	340,498	19,728	(35)	360,192	133,741	41,937	12	175,666	184,526	205,982

FORM NL-15-CASH AND BANK BALANCE SCHEDULE
CASH AND BANK BALANCES

(Rs.'000)

S.No	Particulars	As at 30.09.10	As at 30.09.09
1	Cash (including cheques, drafts and stamps)	4,777	1,764
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	115,810	175,435
	(bb) Others	-	-
	(b) Current Accounts	2,826	26,601
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	123,413	203,800
	Balances with non-scheduled banks included in 2 and 3 above	-	-

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE
ADVANCES AND OTHER ASSETS

(Rs.'000)

S.No	Particulars	As at 30.09.10	As at 30.09.09
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	65,840	53,380
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,497	31
6	Others		
	(a) Advances to Suppliers	5,718	6,902
	(b) Other advances	1,047	1,212
	TOTAL (A)	77,102	61,525
	OTHER ASSETS		
1	Income accrued on investments	49,749	37,442
2	Outstanding Premiums	14,859	2,857
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	53,356	27,114
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Rent Deposits & other assets	52,841	79,232
	(b) Service tax on input services (Net)	15,958	8,262
	TOTAL (B)	186,763	154,907
	TOTAL (A+B)	263,865	216,432



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

(Rs.'000)

S.No	Particulars	As at 30.09.10	As at 30.09.09
1	Agents' Balances	11,029	6,783
2	Balances due to other insurance companies	28,561	18,336
3	Deposits held on re-insurance ceded	-	(3,261)
4	Premiums received in advance	3,421	655
5	Unallocated Premium	25,613	10,219
6	Sundry creditors	207,237	109,110
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	197,599	135,258
9	Due to Officers/ Directors	-	-
10	Others		
	(a) Tax Deducted Payable	12,322	4,080
	(b) Other Statutory Dues	3,003	1,481
	TOTAL	488,785	282,661

**FORM NL-18-PROVISIONS SCHEDULE
 PROVISIONS**

(Rs.'000)

S.No	Particulars	As at 30.09.10	As at 30.09.09
1	Reserve for Unexpired Risk	688,444	363,236
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others		
	(a) For Employee Benefits	(669)	2,927
	(b) For Fringe Benefit Tax	-	-
	(c) For Wealth Tax	-	-
	(d) For Doubtful Loans and Advances	-	35,141
	TOTAL	687,775	401,304

**FORM NL-19 MISC EXPENDITURE SCHEDULE
MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)**

(Rs.'000)

S.No	Particulars	As at 30.09.10	As at 30.09.09
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Statement of Liabilities									
S.No.	Particular	As at 30.09.10				As at 30.09.09			
		Reserves for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	-	-	-	-	-	-	-	-
2	Marine								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	216	51	97	364	128	7	30	165
4	Health Insurance	6,669	929	900	8,498	3,504	624	691	4,819
5	Total Liabilities	6,885	980	997	8,862	3,632	631	721	4,984

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER AND UPTO THE QUARTER ENDED 30.09.2010

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total			
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr		
Andhra Pradesh															13	34	376	570	6	25					1	1	396	630
Chandigarh															2	3	38	62	5	9					0	0	45	74
Delhi															35	50	732	1447	42	100					8	10	816	1609
Gujarat															4	5	49	63	2	6					0	0	54	73
Haryana															6	9	1032	1998	1	2					145	314	1184	2322
Karnataka															7	16	225	726	9	23					1	1	242	766
Kerala															15	21	65	76	0	0					0	0	80	97
Maharashtra															41	64	589	1527	17	52					5	10	652	1653
Orissa															1	1	13	19	0	0					0	0	14	21
Punjab															3	5	51	78	2	4					0	0	55	86
Rajasthan															16	23	62	104	1	3					0	0	79	130
Tamil Nadu															11	19	583	762	5	8					0	1	598	790
UP															5	8	167	249	1	2					0	0	173	260
West Bengal															5	8	145	221	1	3					0	1	152	233

FORM NL-23 Reinsurance Risk Concentration
Apollo Munich Health Insurance Company Limited
 (Formerly known as "Apollo DKV Insurance Company Limited")



Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1	87.46	6.70		9.21%
2	No. of Reinsurers with rating AA but less than AAA		-	-		0.00%
3	No. of Reinsurers with rating A but less than AA	1	12.90	2.99		1.55%
4	No. of Reinsurers with rating BBB but less than A	2	903.36	8.98		89.24%
5	No. of Reinsurers with rating less than BBB			-		0.00%
6	Total		1,003.71	18.67		100.00%

FORM NL-24 Ageing of Claims
Apollo Munich Health Insurance Company Limited
 (Formerly known as "Apollo DKV Insurance Company Limited")

30.09.2010

Ageing of Claims as at 30.09.2010								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid Rs in Lakhs
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	9502	2824	324	89	17	12756	3,376
8	Overseas Travel	58	22	18	-	-	98	49
9	Personal Accident	45	34	27	-	-	106	13
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	17	-	0	0	0	17	0

FORM NL-25 : Claims data for Non-Life
Apollo Munich Health Insurance Company Limited
 (Formerly known as "Apollo DKV Insurance Company Limited")

30.09.2010



Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	No. of claims only					Total
										Personal Accident	Liability	Crop	Credit	Miscellaneous	
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	1,685	20	29	-	-	-	2	1,736
2	Claims reported during the period	-	-	-	-	-	-	14,114	153	130	-	-	-	29	14,426
3	Claims Settled during the period	-	-	-	-	-	-	12,756	98	106	-	-	-	17	12,977
4	Claims Repudiated during the period	-	-	-	-	-	-	1,402	37	14	-	-	-	8	1,461
5	Claims closed during the period	-	-	-	-	-	-	-	11	3	-	-	-	5	19
6	Claims O/S at End of the period	-	-	-	-	-	-	1,641	27	36	-	-	-	1	1,705
	Less than 3months	-	-	-	-	-	-	1,605	26	36	-	-	-	1	1,668
	3 months to 6 months	-	-	-	-	-	-	34	1	-	-	-	-	-	35
	6months to 1 year	-	-	-	-	-	-	2	-	-	-	-	-	-	2
	1year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-



FORM NL-26 - CLAIMS INFORMATION - KG Table I

Apollo Munich Health Insurance Company Limited

(Formerly known as "Apollo DKV Insurance Company Limited")

Solvency for the Quarter ended 30.09.2010

Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)

S.No	Class of Business	Gross Premium	Net Premium	Gross Incurred Claims	Net Incurred Claims	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Others	999	719	68	64	144	19	144
9	Health	14,325	12,726	4,384	3,656	2,545	1,097	2,545
	Total	15,324	13,445	4,452	3,720	2,689	1,116	2,689

FORM NL-27 Offices information for Non-Life
Apollo Munich Health Insurance Company Limited
 (Formerly known as "Apollo DKV Insurance Company Limited")

30.09.2010

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		30
2	No. of branches approved during the year		
3	No. of branches opened during the year	Out of approvals of previous year	10
4		Out of approvals of this year	
5	No. of branches closed during the year		
6	No of branches at the end of the year		40
7	No. of branches approved but not opened		
8	No. of rural branches		
9	No. of urban branches		

FORM NL-28-STATEMENT OF ASSETS - 3B
Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007

(Formerly known as "Apollo DKV Insurance Company Limited")

Statement as on: 30.09.2010

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

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Yearly

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	15778.24
2	Loans	9	-
3	Fixed Assets	10	1845.26
4	Current Assets		
	a. Cash & Bank Balance	11	1234.13
	b. Advances & Other Assets	12	2638.66
5	Current Liabilities		
	a. Current Liabilities	13	4887.85
	b. Provisions	14	6877.75
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		23026.03
	Application of Funds as per Balance Sheet		-13295.34
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	1845.26
3	Cash & Bank Balance (if any)	11	99.3
4	Advances & Other Assets (if any)	12	2638.66
5	Current Liabilities	13	4887.85
6	Provisions	14	6877.75
7	Misc. Exp not Written Off	15	0
8	Debit Balance of P&L A/c		23026.03
	TOTAL		-30208.41
	'Investment Assets' As per FORM 3B	(A-B)	16913.07

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance (a)	FRSM ⁺ (b)						
1	G. Sec.	Not less than		2101.18	2139.71	4,240.90	25.38		4240.90	4,178.62
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than		2902.22	2769.83	5,672.05	33.94		5672.05	5,598.35
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than		774.95	4843.12	5,618.07	33.62		5618.08	5,693.72
	2. Approved Investments	Not exceeding 55%		3002.44	2376.97	5,379.41	32.19	0.25	5379.65	5,382.21
	3. Other Investments (not exceeding 25%)		201.08		41.84	41.84	0.25	0.34	42.18	42.18
	Total Investment Assets	100%	201.08	6,679.61	10,031.76	16,711.37	100	0.59	16711.96	16,716.46

FORM NL-29 **Detail regarding debt securities**
Apollo Munich Health Insurance Company Limited
(Formerly known as "Apollo DKV Insurance Company Limited")
(Rs in Lakhs)

30.09.2010



Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30/09/2010	As % of total for this class	As at 30/09/2009 Of the previous year	As % of total for this class	As at 30/09/2010	As % of total for this class	As at 30/09/2009 Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	8223.00	53.00	4366	50.00	8163.00	53.00	4222.00	50.00
AA or better	1103.00	7.00	865.00	10.00	1085.00	7.00	824.00	10.00
Rated below AA but above A	191.00	1.00	183.00	2.00	200.00	1.00	200.00	2.00
Rated below A but above B								
Any other	5886.00	38.00	3320.00	38.00	5966.00	39.00	3274.00	38.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	979.00	6.00	212.00	2.00	985.00	6.00	205.00	2.00
more than 1 year and upto 3 years	2250.00	15.00	937.00	11.00	2255.00	15.00	906.00	11.00
More than 3 years and up to 7 years	4583.00	30.00	1301.00	15.00	4578.00	30.00	1248.00	15.00
More than 7 years and up to 10 years	6974.00	45.00	5561.00	64.00	6970.00	45.00	5438.00	64.00
above 10 years	617.00	4.00	723.00	8.00	626.00	4.00	723.00	8.00
Breakdown by type of the issuer								
a. Central Government	4179.00	27.00	2492.00	29.00	4241.00	28.00	2472.00	29.00
b. State Government	1420.00	9.00	1010.00	11.00	1431.00	9.00	1001.00	12.00
c. Corporate Securities	9804.00	64.00	5232.00	60.00	9742.00	63.00	5047.00	59.00

FORM NL-30 Analytical Ratios**Apollo Munich Health Insurance Company Limited**

(Formerly known as "Apollo DKV Insurance Company Limited")

**Analytical Ratios for Non-Life companies**

S.No.	Particular	As at 30.09.10	As at 30.09.09
1	Gross Premium Growth Rate	1.79	3.72
2	Gross Premium to shareholders' fund ratio	0.90	0.56
3	Growth rate of shareholders' fund	1.09	0.79
4	Net Retention Ratio	0.88	0.86
5	Net Commission Ratio	0.10	0.10
6	Expense of Management to Gross Direct Premium Ratio	0.70	0.74
7	Combined Ratio	1.16	1.23
8	Technical Reserves to net premium ratio	1.15	1.19
9	Underwriting balance ratio	(0.56)	(0.93)
10	Operating Profit Ratio	(0.51)	(0.83)
11	Liquid Assets to liabilities ratio	0.13	0.40
12	Net earning ratio	(0.52)	(0.83)
13	Return on net worth ratio	(0.41)	(0.40)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.72	1.58
15	NPA Ratio		
	Gross NPA Ratio	-	-
	Net NPA Ratio	-	-
Equity Holding Pattern for Non-Life Insurers			
1	(a) No. of shares	132,000,000	109,520,000
2	(b) Percentage of shareholding (Indian / Foreign)		
	-Indian	98,877,193	82,071,210
	-Foreign	33,122,807	27,448,790
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-(3.06) Diluted EPS-(2.45)	Basic EPS-(3.19) Diluted EPS-(3.01)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(3.06) Diluted EPS-(2.45)	Basic EPS-(3.19) Diluted EPS-(3.01)
6	(iv) Book value per share (Rs)	7.37	7.99

30.09.2010

(Rs in Lakhs)

Related Party Transactions				Consideration paid / received			
S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 30.09.10	Up to the Quarter Ended 30.09.10	For the Quarter Ended 30.09.09	Up to the Quarter Ended 30.09.09
1	Family Health Plan Limited	Associates	Premium Income	-0.28	21.47	6.09	6.09
			Claim Pavments	1.97	3.20	-4.13	2.28
			TPA Fees	84.88	185.29	74.60	131.17
			Pavables	0	0	0.00	0.00
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	79.44	80.24	56.56	56.62
			Claim Payments	108.11	170.07	68.68	129.15
			Establishment & Other exoenditure	0.04	0.04	-	0.00
			Expenses towards services rendered	9.00	10.47	1.52	26.25
3	Lifetime Wellness Rx Intl. Ltd	Associates	Claim Pavments	12.15	20.00	7.62	13.89
			Expenses towards services rendered	0.02	0.02	0.02	0.06
4	Apollo Gleneagales Hospitals Ltd.	Associates	Expenses towards services rendered	40.49	63.15	22.83	45.68
			Premium Income	3.11	-15.90	-1.11	202.62
5	Mr. Antony Jacob	Key management personnel	Claim Payments	92.50	150.41	49.32	108.79
			Expenses towards services rendered	0.14	0.22	0.22	0.40
			Premium Income	0.00	0.00	0.69	0.85
			Claim Pavments	0.98	0.98	8.04	18.24
6	Indraprastha Medical Corporation Ltd	Associates	Premium on cessions to re-insurers	37.42	94.17	36.05	94.65
			Reinsurance Commission earned	0.00	0.00	0.11	0.51
			Losses recovered from Reinsures	16.30	22.63	16.13	32.67
			Expenses towards Services Rendered	11.49	22.99	12.00	24.00
7	Apollo Hospitals Intl. Ltd.	Associates	Pavables	-	-	-	12.00
			Expenses towards services rendered	14.76	14.76	-	64.22
			Premium Income	-	-	-0.10	0.00
			Pavables	1.31	1.31	0.29	0.29
8	Munchener Ruckversicherung Gesellschaft	Associates	Premium Income	0.00	1.92	0.00	1.80
			Claim Pavments	0.00	0.00	0.00	1.71
9	Ms Shobana Kamineni	Key management personnel	Expenses towards services rendered	6.28	12.57	0.00	0.00
			Expenses towards Services Rendered	-	4.80	0.00	0.00
10	Emed Life Insurance Broking Services Ltd.	Associates	Expenses towards services rendered	-	5.92	4.86	4.86
			Expenses towards Services Rendered	-	-	-	-
11	Apollo Health and Lifestvle Ltd.	Associates	Premium Income	0.00	1.92	0.00	1.80
			Claim Pavments	0.00	0.00	0.00	1.71
12	Apollo Sindhoori Capital Investment Ltd	Associates	Expenses towards services rendered	6.28	12.57	0.00	0.00
			Expenses towards Services Rendered	-	4.80	0.00	0.00
13	Healthnet Global Pvt. Ltd	Associates	Expenses towards services rendered	-	5.92	4.86	4.86
			Expenses towards Services Rendered	-	-	-	-
14	DISHNET WIRELESS LIMITED	Associates	Premium Income	0.00	1.92	0.00	1.80
			Claim Pavments	0.00	0.00	0.00	1.71
15	HDFC ERGO GENERAL INSURANCE CO LIMITED	Associates	Expenses towards services rendered	6.28	12.57	0.00	0.00
			Expenses towards Services Rendered	-	4.80	0.00	0.00

Products Information

List below the products and/or add-ons introduced during the period

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Optima Plus	018/IH/112009	ADKV/IRDA/2009-10/103	Health	Individual	22-Feb-10	9-Sep-10

FORM NL-33 - SOLVENCY MARGIN - KGII
Apollo Munich Health Insurance Company Limited
(Formerly known as "Apollo DKV Insurance Company Limited")
Solvency for the Quarter ended 30.09.2010
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)		10149
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		8862
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		290
4	Excess in Policyholders' Funds (1-2-3)		997
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		10194
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		2615
7	Excess in Shareholders' Funds (5-6)		7579
8	Total Available Solvency Margin [ASM] (4+7)		8576
9	Total Required Solvency Margin [RSM]		5000
10	Solvency Ratio (Total ASM/Total RSM)		1.72

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Dr. Prathap C Reddy	Chairman	
2	Ms. Shobana Kamineni	Whole Time Director	
3	Ms. Suneeta Reddy	Director	
4	Dr. Wolfgang Strassl	Director	
5	Mr. Wolfgang Diels	Director	Appointed as additional Director on 18.05.2009
6	Mr. Antony Jacob	Whole Time Director & CEO	Appointed as CEO on 01.04.2009. Inducted in the Board of Directors as Whole Time Director & CEO on 25.02.2010.
7	Mr. Roberto Leonardi	Alternate Director	Appointed as Alternate Director to Dr. Wolfgang Strassl on 03.08.2010
8	Mr. MBN Rao	Additional Director	Appointed as Additional Director on 06.05.2010.
9	Mr. Bernhard Steinruecke	Additional Director	Appointed as Additional Director on 06.05.2010.
10	Mr. K. Srikanth	CFO & Company Secretary	Designated as CFO on 01.12.2009
11	Mr. Ravi Vishwanath	Chief Marketing Officer	
12	Mr. Krishnan Ramamchandran	Chief Operating Officer	
13	Mr. Herbert Meister	Consultant Actuary	Appointed as Consultant Actuary with effect from 01.07.2009

FORM NL-35-NON PERFORMING ASSETS-7A

Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007

(Formerly known as "Apollo DKV Insurance Company Limited")

Statement as on:30.09.2010

Name of the Fund Investment Corpus I- FRSM+PH

Details of Investment Portfolio

Periodicity of Submission : Quarterly



COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
CDSS	GOVERNMENT OF INDIA	GILTS	6.25	NO	376.05	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CDSS	GOVERNMENT OF INDIA	GILTS	6.25	NO	360.95	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CDSS	GOVERNMENT OF INDIA	GILTS	8.2	NO	20.06	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CDSS	GOVERNMENT OF INDIA	GILTS	6.01	NO	52.76	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CDSS	GOVERNMENT OF INDIA	GILTS	7.95	NO	194.32	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CDSS	GOVERNMENT OF INDIA	GILTS	8.33	NO	9.99	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	11.5	NO	91.83	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	7.4	NO	306.52	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	7.27	NO	100.73	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	7.02	NO	487.73	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	7.99	NO	25.14	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	NO	486.98	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	12.6	NO	663.57	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	6.9	NO	464.40	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	6.35	NO	451.15	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	6.17	NO	144.58	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	NO	4.12	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECCP	DLF LIMITED	BONDS	0	NO	494.35	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	RELIANCE CAPITAL LIMITED	BONDS	9.25	NO	453.45	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	ICICI BANK LIMITED	BONDS	7.6	NO	19.62	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25	NO	500.30	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.5	NO	515.85	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	TATA MOTORS LIMITED	BONDS	2	NO	553.03	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	NO	501.90	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	TATA SONS LIMITED	BONDS	8.97	NO	300.15	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	11.1	NO	265.07	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	10.09	NO	520.69	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
HTDA	HDFC LIMITED	BONDS	9.9	NO	100.00	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
HTDA	HDFC LIMITED	BONDS	6.29	NO	9.56	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
HTDA	PNB HOUSING FINANCE	BONDS	9.25	NO	299.13	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08	NO	121.58	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
HTDA	HDFC LIMITED	BONDS	9.9	NO	301.27	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	NO	500.00	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.9	NO	200.00	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	10.95	NO	399.42	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	7.6	NO	500.00	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.45	NO	100.00	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.9	NO	200.00	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	INDUSTRIAL DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	8.15	NO	500.00	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER GRID CORPORATION LIMITED	BONDS	10.9	NO	62.77	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER GRID CORPORATION LIMITED	BONDS	8.64	NO	300.15	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	KONKAN RAILWAY CORPORATION LIMITED	BONDS	8.9	NO	101.20	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	BONDS	9.9	NO	424.88	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	NO	496.22	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	NO	301.89	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL

FORM NL-36-YIELD ON INVESTMENTS 1

Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007

(Formerly known as "Apollo DKV Insurance Company Limited")

Statement as on:30.09.2010

Statement of Investment and Income on Investment

Periodicity of Submission: Yearly

Fund : Investment Corpus I PH+FRSM



Rs. Lakhs

S.No	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on	Gross Yield	Net Yield (%) ²	Investment (Rs.)		Income on	Gross Yield	Net Yield (%) ²	Investment (Rs.)		Income on	Gross Yield	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	3226.75	3179.96	53.41	7.30%	7.30%	3226.75	3179.96	100.88	7.34%	7.34%	2013.96	1994.74	122.1	7.6	7.6
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1014.13	998.67	20.5	8.03%	8.03%	1014.13	998.67	40.97	8.08%	8.08%	1009.31	1000.81	81.91	8.15	8.15
3	TREASURY BILLS	CTRB	0	0	0	0%	0.00%	0	0	1.69	3.88%	3.88%	548.31	548.25	4.52	3.87	3.87
4	STATE GOVERNMENT BONDS	SGGB	801.04	789.81	16.22	8.03%	8.03%	801.04	789.81	32.44	8.08%	8.08%	801.11	798.5	53.28	8.12	8.12
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	630.12	629.91	13.33	8.39%	8.39%	630.12	629.91	22.29	8.40%	8.40%	200	197.5	17	8.5	8.5
6	BONDS/DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING/BUILDING SCHEME APPROVED BY CENTRAL/STATE ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL /STATE ACT	HTDA	1531.55	1599.93	34.38	9.54%	9.54%	1531.55	1599.93	66.22	9.56%	9.56%	1332.15	1382.43	141.85	11.1	11.1
7	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	4086.53	4093.79	85.18	8.69%	8.69%	4086.53	4093.79	162.93	8.70%	8.70%	3300.92	3284.74	241.54	12.01	12.01
8	CORPORATE SECURITIES	EPBT	785.75	793.14	17.06	8.60%	8.60%	785.75	793.14	33.92	8.58%	8.58%	791.03	798.08	33.29	8.53	8.53
9	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	2844.3	2839.45	83.76	12.16%	12.16%	2844.3	2839.45	117.12	9.74%	9.74%	1512.06	1538.44	34.6	6.05	6.05
10	DEPOSITS WITH BANKS	ECDB	1135	1135	20.68	7.23%	7.23%	1135	1135	38.86	7.17%	7.17%	490	490	156.21	10.21	10.21
11	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	0	0	0	0%	0.00%	0	0	0	0.00%	0.00%	0	0	11.83	7.94	7.94
12	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	494.35	494.35	11.98	6.94%	6.94%	494.35	494.35	28.29	6.87%	6.87%	994.46	994.28	29.74	8.39	8.39
13	APPLICATION MONEY	ECAM	0	0	0	0%	0.00%	0	0	0	0.00%	0.00%	0	0	0	0	0
14	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	120.02	120.27	1.09	1.97%	1.97%	120.02	120.27	12.31	6.80%	6.80%	667.37	670.61	17.47	3.27	3.27
15	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	41.84	42.18	7.58	6.90%	6.90%	41.84	42.18	10.72	5.04%	5.04%	258.83	257.17	8.09	2.43	2.43
			16711.38	16716.46	365.17	8.70%	8.70%	16711.38	16716.46	668.64	8.25%	8.25%	13919.51	13955.55	953.43	8.83	8.83



FORM NL-37-DOWN GRADING OF INVESTMENT-2

Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007

(Formerly known as "Apollo DKV Insurance Company Limited")

Statement as on:30.09.2010

Statement of Down Graded Investments

Periodicity of Submission: Yearly

Name of Fund Investment Corpus I-FRSM+PH

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<i>During the Quarter ¹</i>								
B.	<i>As on Date ²</i>								

NIL

Name of Fund Investment Corpus I-FRSM+PH

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<i>During the Quarter ¹</i>								
B.	<i>As on Date ²</i>								

NIL

FORM NL-38 Quarterly Business Returns across line of Business**Apollo Munich Health Insurance Company Limited**

(Formerly known as "Apollo DKV Insurance Company Limited")

**Business Returns across line of Business***(Rs in Lakhs)*

S.No.	Line of Business	Quarter Ended 30.09.10		Quarter Ended 30.09.09		Upto the Quarter Ended 30.09.10		Upto the Quarter Ended 30.09.09	
		Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies
1	Fire								
2	Cargo & Hull								
3	Motor TP								
4	Motor OD								
5	Engineering								
6	Workmen's Compensation								
7	Employer's Liability								
8	Aviation								
9	Personal Accident	162	8862	131	5334	265	15033	188	8758
10	Health	4245	105238	2711	29753	8183	201703	4508	47508
11	Others	132	131502	105	105551	296	267969	196	195804



FORM NL-39 Rural & Social Obligations (Quarterly Returns)

Apollo Munich Health Insurance Company Limited

Date: 30.09.2010

(Formerly known as "Apollo DKV Insurance Company Limited") (Rs in Lakhs)

Rural & Social Obligations upto the Quarter Ended 30.09.2010					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural			
		Social			
2	Cargo & Hull	Rural			
		Social			
3	Motor TP	Rural			
		Social			
4	Motor OD	Rural			
		Social			
5	Engineering	Rural			
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	8318	5.46	0
		Social	9096	2.72	0
10	Health	Rural	23587	550.46	4855
		Social	9689	45.85	0
11	Others	Rural	0	0.00	0
		Social	0	0.00	0

FORM NL-40 Business Acquisition through different channels
Apollo Munich Health Insurance Company Limited
(Formerly known as "Apollo DKV Insurance Company Limited")



(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		Quarter ended 30.09.10		Quarter ended 30.09.09		Upto the Quarter ended 30.09.10		Upto the Quarter ended 30.09.09	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	39972	1,839	10603	628	64,975	2777	28221	1240
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	253	53	281	10	429	60	469	15.47
4	Brokers	3534	1,287	2470	1,555	6353	2726	4306	2469
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	264611	1,361	127062	748	412948	3181	219074	1167
	Total (A)	308370	4,540	140416	2,941	484705	8744	252070	4891
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	308370	4,540	140416	2,941	484705	8744	252070	4891

FORM NL-41

GREIVANCE DISPOSAL

Apollo Munich Health Insurance Company Limited
(Formerly known as "Apollo DKV Insurance Company Limited")

01.04.2010 to
30.09.2010
(Rs in Lakhs)



GRIEVANCE DISPOSAL

S.No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	6	337	167	23	108	45
a)	Sales Related	-	144	47	16	69	12
b)	Policy Administration Related	-	128	102	6	17	3
c)	Insurance Policy Coverage related	-	4	3	0	1	0
d)	Claims related	6	60	15	1	20	30
e)	others	-	1	0	0	1	0
d)	Total Number	6	337	167	23	108	45

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	6	-	6
b)	Greater than 15 days	39	-	39
	Total Number	45	-	45

NOTE

The above data includes complaints made directly by customers, through customer service, IRDA, Ombudsman office, Consumer Court and other source