

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 31 December , 2010

	Particulars	Schedule	For the Quarter Ended 31.12.10 (Rs.'000)	Up to the Quarter Ended 31.12.10 (Rs.'000)	For the Quarter Ended 31.12.09 (Rs.'000)	Up to the Quarter Ended 31.12.09 (Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	366,363	963,567	197,085	474,608
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-
3	Others		-	-	-	-
4	Interest, Dividend & Rent – Gross		16,131	42,412	6,246	18,981
	TOTAL (A)		382,494	1,005,979	203,331	493,589
1	Claims Incurred (Net)	NL-5-Claims Schedule	223,641	595,663	169,245	433,413
2	Commission	NL-6-Commission Schedule	50,911	126,513	31,042	73,262
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	352,310	962,633	223,085	583,872
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		626,862	1,684,809	423,372	1,090,547
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(244,368)	(678,830)	(220,041)	(596,958)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(244,368)	(678,830)	(220,041)	(596,958)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(244,368)	(678,830)	(220,041)	(596,958)

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 31 December, 2010

	Particulars	Schedule	For the Quarter Ended 31.12.10 (Rs.'000)	Up to the Quarter Ended 31.12.10 (Rs.'000)	For the Quarter Ended 31.12.09 (Rs.'000)	Up to the Quarter Ended 31.12.09 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(244,368)	(678,830)	(220,041)	(596,958)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		22,133	55,806	17,908	42,792
	(b) Amortization of Discount / Premium		(903)	3,703	(1,645)	1,332
	(c) Profit on sale of investments		(451)	1,961	4,374	9,491
	Less: Loss on sale of investments		(75)	(75)	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		12	12	-	20
	(b) Others		30	116	81	79
	TOTAL (A)		(223,622)	(617,307)	(199,323)	(543,244)
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		1,626	5,814	1,786	4,741
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		1,626	5,814	1,786	4,741
	Profit Before Tax		(225,248)	(623,121)	(201,109)	(547,985)
	Provision for Taxation		37	63	47	47
	Profit/(Loss) After Tax		(225,285)	(623,184)	(201,156)	(548,032)
	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		(2,129,989)	(2,527,888)	(1,208,879)	(1,555,754)

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 31 December, 2010

	Schedule	As at 31.12.10	As at 31.12.09
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	1,640,443	1,095,200
Share Application Money Pending Allotment		356,185	504,232
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	1,635,165	874,785
Fair Value Change Account		219	(430)
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		3,632,012	2,473,787
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	1,817,627	1,132,812
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	174,932	195,811
Deferred tax Asset		-	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	121,990	133,577
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	279,748	279,770
Sub-Total (A)		401,738	413,347
Current Liabilities	NL-17-Current Liabilities Schedule	501,980	351,677
Provisions	NL-18-Provisions Schedule	788,193	472,260
Deferred Tax Liability		-	-
Sub-Total (B)		1,290,173	823,937
NET CURRENT ASSETS (C) = (A - B)		(888,435)	(410,590)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		2,527,888	1,555,754
TOTAL		3,632,012	2,473,787

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

Particulars	For the Quarter Ended 31.12.10	Up to the Quarter Ended 31.12.10	For the Quarter Ended 31.12.09	Up to the Quarter Ended 31.12.09
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	525,850	1,400,296	310,225	799,358
Service Tax				
Adjustment for change in reserve for unexpired risks	112,945	301,317	81,817	241,685
Gross Earned Premium	412,905	1,098,979	228,408	557,673
Add: Premium on reinsurance accepted	1,836	2,158	-	(81)
Less : Premium on reinsurance ceded	62,656	164,894	39,164	107,725
Net Premium	465,030	1,237,560	271,061	691,552
Adjustment for change in reserve for unexpired risks	14,278	27,324	7,841	24,741
Premium Earned (Net)	366,363	963,567	197,085	474,608

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

Particulars	For the Quarter Ended 31.12.10	Up to the Quarter Ended 31.12.10	For the Quarter Ended 31.12.09	Up to the Quarter Ended 31.12.09
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	239,317	640,201	157,378	396,470
Add Claims Outstanding at the end of the year	12,082	209,681	28,475	163,732
Less Claims Outstanding at the beginning of the year	-	178,697	-	82,437
Gross Incurred Claims	251,399	671,185	185,853	477,765
Add Re-insurance accepted to direct claims	-	767	-	-
Less Re-insurance Ceded to claims paid	27,758	76,289	16,608	44,352
Total Claims Incurred	223,641	595,663	169,245	433,413

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



Particulars	For the Quarter Ended 31.12.10	Up to the Quarter Ended 31.12.10	For the Quarter Ended 31.12.09	Up to the Quarter Ended 31.12.09
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	61,121	152,283	37,695	89,315
Add: Re-insurance Accepted	689	809	0	(8)
Less: Commission on Re-insurance Ceded	10,899	26,579	6,653	16,045
Net Commission	50,911	126,513	31,042	73,262

Break-up of the expenses incurred to procure business

Agents	23,664	59,456	10,293	26,004
Brokers	13,174	39,233	13,561	44,363
Corporate Agency	1,968	2,876	125	339
Referral	-	-	-	-
Others	22,315	50,718	13,716	18,609
TOTAL (B)	61,121	152,283	37,695	89,315

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

S.No	Particulars	For the Quarter Ended 31.12.10	Up to the Quarter Ended 31.12.10	For the Quarter Ended 31.12.09	Up to the Quarter Ended 31.12.09
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	117,750	318,473	69,888	184,296
2	Travel, conveyance and vehicle running expenses	14,402	33,701	7,316	16,643
3	Training expenses	839	3,417	142	245
4	Rents, rates & taxes	20,605	56,144	15,780	46,955
5	Repairs	9,377	30,362	7,073	20,094
6	Printing & stationery	9,701	15,448	1,562	4,698
7	Communication	4,078	18,146	5,681	13,251
8	Legal & professional charges	53,601	140,737	47,392	129,405
9	Auditors' fees, expenses etc				
	(a) As auditor	500	1,000	(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	200	247	(74)	-
10	Advertisement and publicity	49,899	168,312	52,124	90,652
11	Interest & Bank Charges	703	1,669	498	581
12	Other Expenses				
	(a) Outsourced Manpower Cost	2,549	8,247	2,866	8,067
	(b) Others	45,666	102,352	(4,479)	17,929
13	Depreciation	22,440	64,378	17,817	51,056
	TOTAL	352,310	962,633	223,085	583,872

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

S.No	Particulars	As at 31.12.10	As at 31.12.09
		(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		
	164,044,267 Equity Shares of Rs. 10 each (Previous year 109,520,00 equity shares of Rs. 10 each)	1,640,443	1,095,200
4	Called-up Capital		
	164,044,267 Equity Shares of Rs. 10 each (Previous year 109,520,00 equity shares of Rs. 10 each)	1,640,443	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	-	-
	Less: Expenses including commission or brokerage on underwriting or subscription of shares.	-	-
	TOTAL	1,640,443	1,095,200



FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31.12.10		As at 31.12.09	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	122,440,980	74.64%	82,071,210	74.94%
· Foreign	41,603,287	25.36%	27,448,790	25.06%
Others				
TOTAL	164,044,267	100%	109,520,000	100%

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

S.No	Particulars	As at 31.12.10	As at 31.12.09
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,635,165	874,785
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	1,635,165	874,785

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

S.No	Particulars	As at 31.12.10	As at 31.12.09
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENTS SCHEDULE
Investments

S.No	Particulars	As at 31.12.10 (Rs.'000)	As at 31.12.09 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	616,436	356,777
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	404,587	230,851
	(e) Other Securities (Housing Bonds)	161,606	133,245
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	427,744	220,236
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills		
2	Other Approved Securities	98,030	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	109,224	141,887
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities	-	49,816
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	TOTAL	1,817,627	1,132,812

- a. Government Securities include Deposits held under section 7 of Insurance Act 1938, having Book Value of Rs. 101,656 thousand (Previous Year Rs. 100,693 thousand). Market Value of such Investments is Rs 99,512 thousand (Previous Year Rs. 100,385 thousand).
- b. Aggregate amount of Company's Investments other than listed Equity Securities and Derivative Instruments is Rs.1,8,17,627 thousand (Previous Year-Rs. 11,32,812 thousand) Market value of such Investments as at 31.12.2010 is Rs. 1,832,126 thousand (Previous Year-Rs. 11,34,904 thousand)

FORM NL-13-LOANS SCHEDULE
LOANS

S.No	Particulars	As at 31.12.10 (Rs.'000)	As at 31.12.09 (Rs.'000)
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**

Particulars	Cost/ Gross Block				Depreciation			Net Block		
	Opening As At 01.04.2010	Additions	Deductions	As At 31.12.10	Upto 01.04.2010	For The Period	On Sales/ Adjustments	To Date 31.12.10	As At 31.12.10	As At 31.12.09
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	144,161	449	-	144,610	50,183	21,821	-	72,004	72,606	95,599
(b) Website	1,863	2,837	-	4,700	754	864	-	1,618	3,082	1,201
(c) Media Films	22,500	-	-	22,500	1,849	5,651	-	7,500	15,000	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	43,982	14,064	-	58,046	16,820	11,529	-	28,349	29,697	26,452
Information Technology Equipment	61,652	1,670	-	63,322	39,274	11,755	-	51,029	12,293	25,642
Vehicles	14,670	2,498	-	17,168	3,623	2,354	-	5,977	11,191	10,418
Office Equipment	50,977	5,518	(12)	56,483	21,237	10,405	(12)	31,630	24,853	32,222
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	339,805	27,036	(12)	366,829	133,740	64,379	(12)	198,107	168,722	191,534
Capital Work in progress	693	5,517	-	6,210	-	-	-	-	6,210	4,277
Grand Total	340,498	32,553	(12)	373,039	133,740	64,379	(12)	198,107	174,932	195,811

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

S.No	Particulars	As at 31.12.10	As at 31.12.09
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	2,954	1,829
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	115,810	88,800
	(bb) Others	-	-
	(b) Current Accounts	3,226	42,948
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	121,990	133,577
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

S.No	Particulars	As at 31.12.10	As at 31.12.09
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	61,819	58,716
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,558	1,118
6	Others		
	(a) Advances to Suppliers	4,775	25,224
	(b) Other advances	1,507	690
	TOTAL (A)	72,659	85,748
	OTHER ASSETS		
1	Income accrued on investments	61,056	31,149
2	Outstanding Premiums	4,936	6,388
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	74,108	72,487
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	52,898	80,223
	(b) Service tax on input services (Net)	14,091	3,775
	TOTAL (B)	207,089	194,022
	TOTAL (A+B)	279,748	279,770

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S.No	Particulars	As at 31.12.10	As at 31.12.09
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	10,399	4,504
2	Balances due to other insurance companies	24,725	16,937
3	Deposits held on re-insurance ceded	(1,864)	(1,587)
4	Premiums received in advance	5,366	2,116
5	Unallocated Premium	27,684	19,971
6	Sundry creditors	212,965	135,646
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	209,681	163,732
9	Due to Officers/ Directors	-	-
10	Others		
	(a) Tax Deducted Payable	10,161	8,525
	(b) Other Statutory Dues	2,863	1,833
	TOTAL	501,980	351,677

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

S.No	Particulars	As at 31.12.10	As at 31.12.09
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	787,111	437,211
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	1,082	(92)
	(b) For Fringe Benefit Tax	-	-
	(c) For Wealth Tax	-	-
	(d) For Doubtful Loans and Advances	-	35,141
	TOTAL	788,193	472,260

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

S.No	Particulars	As at 31.12.10	As at 31.12.09
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-21 Statement of Liabilities
Apollo Munich Health Insurance Company Limited
(Formerly known as "Apollo DKV Insurance Company Limited")



(Rs in Lakhs)

Statement of Liabilities									
SI.No.	Particular	As at 31.12.10				As at 31.12.09			
		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	292	98	146	536	165	54	133	352
4	Health Insurance	7,580	831	1,022	9,433	4,207	795	655	5,657
5	Total Liabilities	7,872	929	1,168	9,969	4,372	849	788	6,009

FORM NL-22

Geographical Distribution of Business



Insurer: 131 Date: 31-12-2010

Apollo Munich Health Insurance Company Limited

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

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 31.12.2010 (APR 10 -DEC 10)

(Rs in Lakhs)

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															21.43	55.19	263.83	833.53	7.43	32.20			0.00	1.47	292.69	922.39
Chandigarh															1.89	4.71	41.54	103.83	2.79	12.11			0.00	0.00	46.22	120.65
Delhi															22.53	72.95	938.01	2385.42	40.43	140.82			0.00	10.48	1000.97	2620.00
Gujarat															3.04	7.61	62.53	125.16	1.04	7.26			0.00	0.00	66.61	140.03
Haryana															4.40	13.00	1667.35	3674.23	1.19	2.87			159.57	455.40	1830.70	4145.50
Karnataka															7.34	23.72	195.06	920.66	7.81	30.38			0.00	1.44	210.22	976.19
Kerala															14.32	34.84	146.96	222.85	0.10	0.55			0.00	0.00	161.37	258.24
Maharashtra															60.15	125.40	796.23	2323.19	26.26	78.32			0.00	10.24	882.64	2537.14
Orissa															0.51	1.36	18.27	37.63	0.02	0.50			0.00	0.00	18.79	39.49
Punjab															2.20	6.72	50.94	128.79	1.03	5.02			0.00	0.00	54.17	140.53
Rajasthan															15.52	39.02	78.40	182.15	0.79	3.86			0.00	0.00	94.71	225.03
Tamil Nadu															49.55	68.26	232.17	994.27	2.57	10.79			0.00	0.72	284.29	1074.04
Uttar Pradesh															4.62	13.04	176.00	425.23	1.40	3.65			0.00	0.00	182.02	441.92
West Bengal															2.50	10.18	147.46	368.06	1.64	5.08			0.00	0.52	151.59	383.85

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



Reinsurance Risk Concentration (Upto the period ended 31.12.2010)						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1	114.38	6.70		7%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-		-
3	No. of Reinsurers with rating A but less than AA	1	34.44	2.99		2%
4	No. of Reinsurers with rating BBB but less than A	2	1,481.45	8.98		91%
5	No. of Reinsurers with rating less than BBB	-	-	-		0%
6	Total		1,630.27	18.67		100%

Ageing of Claims as at 31.12.2010								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	15829	3892	424	108	6	20259	5,302
8	Overseas Travel	46	77	8	-	-	131	110
9	Personal Accident	60	84	3	-	-	147	168
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	48	4	0	0	0	52	3

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	1,685	20	29	-	-	-	2	1,736
2	Claims reported during the period	-	-	-	-	-	-	22,820	233	191	-	-	-	130	23,374
3	Claims Settled during the period	-	-	-	-	-	-	20,259	131	147	-	-	-	52	20,589
4	Claims Repudiated during the period	-	-	-	-	-	-	2,811	74	52	-	-	-	51	2,988
5	Claims closed during the period	-	-	-	-	-	-	-	11	3	-	-	-	5	19
6	Claims O/S at End of the period	-	-	-	-	-	-	1,435	48	21	-	-	-	30	1,534
	Less than 3months	-	-	-	-	-	-	1,405	46	19	-	-	-	30	1,500
	3 months to 6 months	-	-	-	-	-	-	29	2	2	-	-	-	-	33
	6months to 1 year	-	-	-	-	-	-	1	-	-	-	-	-	-	1
	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 Upto the Quarter ended 31.12.2010

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	Laibilities	-	-	-	-	-	-	-
8	Others	1,132	822	397	159	164	83	164
9	Health	16,367	14,562	6,528	5,798	2,912	1,739	2,912
	Total	17,499	15,384	6,925	5,957	3,076	1,822	3,076

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

31.12.2010

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		31
2	No. of branches approved during the year		9
3	No. of branches opened during the year	Out of approvals of previous year	
4		Out of approvals of this year	
5	No. of branches closed during the year		Nil
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: 31.12.2010

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	18176
2	Loans	9	0
3	Fixed Assets	10	1749
4	Current Assets		
	a. Cash & Bank Balance	11	1220
	b. Advances & Other Assets	12	2797
5	Current Liabilities		
	a. Current Liabilities	13	5020
	b. Provisions	14	7882
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		25279
	Application of Funds as per Balance Sheet		-14239
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	1749
3	Cash & Bank Balance (if any)	11	85.1
4	Advances & Other Assets (if any)	12	2797
5	Current Liabilities	13	5020
6	Provisions	14	7882
7	Misc. Exp not Written Off	15	0
8	Debit Balance of P&L A/c		25279
		TOTAL	-33550
	'Investment Assets' As per FORM 3B	(A-B)	19311

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)						
					2137.68					
1	G. Sec.	Not less than		2595.57	2137.68	4,733.26	25.12		4733.26	4,651.70
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than		3396.57	2767.8	6,164.37	32.72		6164.37	6,078.72
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than		1151.42	4742.07	5,893.49	31.28		5893.50	5,867.00
	2. Approved Investments (Not exceeding 55%)		170	3308.18	2852.85	6,161.03	32.70	-	6161.02	6,113.53
	3. Other Investments (not exceeding 25%)		300	450	170.04	620.04	3.29	1.78	621.82	621.83
	Total Investment Assets	100%	470	8,306.17	10,532.76	18,838.93	100	1.78	18840.71	18,681.08

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

31.12.2010



Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31/12/2010	As % of total for this class	As at 31/12/2009 Of the previous year	As % of total for this class	As at 31/12/2010	As % of total for this class	As at 31/12/2009 Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	8786.00	51.91	4789	48.22	8857.00	51.85	4751	47.94
AA or better	2063.00	12.19	1108	11.16	2062.00	12.07	1093	11.03
Rated below AA but above A	187.00	1.10	197	1.98	200.00	1.17	200	2.02
Rated below A but above B								
Any other	5891.00	34.80	3837	38.64	5964.00	34.91	3866	39.01
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1653.00	9.77	706	7.12	1649.00	9.65	701	7.07
more than 1 year and upto 3 years	3114.00	18.40	1413	14.23	3163.00	18.52	1358	13.70
More than 3 years and up to 7 years	4086.00	24.14	2207	22.22	4132.00	24.19	2242	22.64
More than 7 years and up to 10 years	6970.00	41.18	5189	52.25	7019.00	41.09	5184	52.31
above 10 years	1105.00	6.51	415	4.18	1120.00	6.55	424	4.28
Breakdown by type of the issuer								
a. Central Government	4652.00	27.48	3034	29.00	4733.00	27.71	3065	30.94
b. State Government	800.00	4.73	803	11.00	800.00	4.69	801	8.08
c. Corporate Securities	11476.00	67.80	6094	60.00	11550.00	67.60	6043	60.98

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**

Sl.No.	Particular	As at 31.12.10	As at 31.12.09
1	Gross Premium Growth Rate	1.75	2.40
2	Gross Premium to shareholders' fund ratio	1.27	0.87
3	Growth rate of shareholders'fund	1.20	1.09
4	Net Retention Ratio	0.88	0.87
5	Net Commission Ratio	0.10	0.11
6	Expense of Management to Gross Direct Premium Ratio	0.69	0.73
7	Combined Ratio	1.25	1.00
8	Technical Reserves to net premium ratio	0.81	0.87
9	Underwriting balance ratio	(0.55)	(0.86)
10	Operating Profit Ratio	(0.50)	(0.79)
11	Liquid Assets to liabilities ratio	0.12	0.21
12	Net earning ratio	(0.50)	(0.79)
13	return on net worth ratio	(0.56)	(0.61)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.94	1.68
15	NPA Ratio		
	Gross NPA Ratio	-	-
	Net NPA Ratio	-	-
Equity Holding Pattern for Non-Life Insurers			
1	(a) No. of shares	164,044,267	109,520,000
2	(b) Percentage of shareholding (Indian / Foreign)		
	-Indian	74.64%	74.94%
	-Foreign	25.36%	25.06%
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 -(4.72) Diluted EPS-(3.80)	Basic EPS -(4.98) Diluted EPS-(3.20)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS -(4.72) Diluted EPS-(3.80)	Basic EPS -(4.98) Diluted EPS-(3.20)
6	(iv) Book value per share (Rs)	6.73	6.92

FORM NL-31 : Related Party Transactions
Apollo Munich Health Insurance Company Limited
 (Formerly known as "Apollo DKV Insurance Company Limited")

31.12.2010

(Rs in Lakhs)

Related Party Transactions					
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Up to the Quarter Ended	Up to the Quarter Ended
				31.12.10	31.12.09
1	Family Health Plan Limited	Associates	Premium Income	21.46	-
			Claim Payment	2.88	5.81
			TPA Fees	279.14	207.33
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Payables	17.25	-
			Premium Income	91.54	63.45
			Claim Payment	328.40	211.07
			Expenses towards Services Rendered	5.58	-
			Establishment & Other expenditure	-	1.00
3	Lifetime Wellness Rx Intl. Ltd	Associates	Payables	4.60	-
			Expenses towards Services Rendered	13.50	29.25
4	Apollo Gleneagales Hospitals Ltd.	Associates	Claim Payment	28.93	27.28
			Expenses towards Services Rendered	0.02	0.06
			Payables	4.72	-
5	Mr. Antonv Jacob	Key management personnel	Premium Income	0.04	-
			Expenses towards Services Rendered	89.62	-
6	Indraprastha Medical Corporation Ltd	Associates	Premium Income	261.90	202.61
			Claim Payment	221.76	248.34
			Expenses towards Services Rendered	0.19	0.49
			Payables	11.61	-
7	Apollo Hospitals Intl. Ltd.	Associates	Premium Income	-	0.90
			Claim Payment	4.79	32.47
			Expenses towards Services Rendered	0.49	-
8	Munchener Ruckversicherung Gesellschaft	Associates	Payables	3.80	-
			Premium on cessions to reinsurers	127.76	127.72
			Reinsurance Commission earned	-	0.51
			Losses recovered from Reinsurers	51.95	39.71
9	Ms Shobana Kamineni	Key management personnel	Receivables	0.98	-
			Premium Income	-	0.04
			Expenses towards Services Rendered	34.49	36.00
10	Emed Life Insurance Broking Services Ltd.	Associates	Payables	-	99.47
			Premium Income	-	0.10
			Expenses towards Services Rendered	19.94	74.66
11	Apollo Health and Lifestyle Ltd.	Associates	Premium Income	1.96	1.80
			Expenses towards Services Rendered	0.42	-
12	Apollo Sindhoori Capital Investment Ltd	Associates	Claim Payment	-	-
				-	-
13	HDFC ERGO GENERAL Insurance Co. Ltd.	Associates	Premium Income	3,402.79	-
			Claim Payment	316.82	-
			TPA Fees	169.06	-
			Expenses towards Services Rendered	1,199.13	-
			Receivables	741.08	-
14	Dishnet Wireless Limited	Associates	Expenses towards Services Rendered	7.51	-
				-	-
15	Healthnet Global Pvt. Ltd	Associates	Premium Income	1.71	-
			Expenses towards Services Rendered	11.40	-

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 as at 31.12.2010
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)		10535
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		9969
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		312
4	Excess in Policyholders' Funds (1-2-3)		254
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		12087
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		2622
7	Excess in Shareholders' Funds (5-6)		9465
8	Total Available Solvency Margin [ASM] (4+7)		9719
9	Total Required Solvency Margin [RSM]		5000
10	Solvency Ratio (Total ASM/Total RSM)		1.94

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	CMO	
12	Mr. Krishnan Ramamchandram	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:31.12.2010

Details of Investment Portfolio

Periodicity of Submission : Quarterly



Name of the Fund Investment Corpus I- FRSM+PH

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	6.01	NO	52.93	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CDSS	GOVERNMENT OF INDIA	GILTS	6.25	NO	739.19	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CDSS	GOVERNMENT OF INDIA	GILTS	7.95	NO	194.39	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	8.33	NO	9.99	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	NO	4.14	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	6.17	NO	144.98	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	6.35	NO	452.48	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	6.9	NO	465.42	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	7.02	NO	488.26	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	7.27	NO	100.67	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	7.4	NO	305.49	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	NO	487.45	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	7.99	NO	25.13	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	NO	493.47	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	11.5	NO	90.69	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
CGSB	GOVERNMENT OF INDIA	GILTS	12.6	NO	658.52	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECCP	EDELWEISS CAPITAL LIMITED	BONDS	0	NO	493.59	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.5	NO	514.61	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	HDFC LIMITED	BONDS	6.29	NO	9.61	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	HDFC LIMITED	BONDS	9.9	NO	100	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	HDFC LIMITED	BONDS	9.9	NO	301.23	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	ICICI BANK LIMITED	BONDS	7.6	NO	19.66	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25	NO	500.27	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	RELIANCE CAPITAL LIMITED	BONDS	9.25	NO	453.03	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	NO	501.85	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	TATA MOTORS LIMITED	BONDS	7.2	NO	362.38	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
ECOS	TATA SONS LIMITED	BONDS	8.97	NO	300.14	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
EDCD	PUNJAB NATIONAL BANK	BONDS	0	NO	486.57	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	10.09	NO	519.3	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	11.1	NO	263.8	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	NO	500	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.4	NO	495.66	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.9	NO	200	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08	NO	121.21	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
HTDA	PNB HOUSING FINANCE	BONDS	9.25	NO	299.19	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	NO	496.34	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	NO	301.83	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.8	NO	500	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	INDUSTRIAL DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	8.15	NO	101.15	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	KONKAN RAILWAY CORPORATION LIMITED	BONDS	8.9	NO	423.91	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	BONDS	9.9	NO	78.89	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	6.8	NO	100	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.45	NO	200	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.9	NO	200	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.9	NO	200	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.9	NO	10.3	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.28	NO	31.66	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.9	NO	21.18	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.96	NO	300.14	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER GRID CORPORATION LIMITED	BONDS	8.64	NO	62.44	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	POWER GRID CORPORATION LIMITED	BONDS	10.9	NO	500	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	7.6	NO	300	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.8	NO	50	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	10.95	NO	399.58	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
SGGB	ANDHRA PRADESH	GILTS	8.45	NO	202.52	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
SGGB	KARNATAKA	GILTS	7.76	NO	294.83	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
SGGB	TAMIL NADU	GILTS	8.28	NO	303.66	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	NO	430.12	NIL	NIL	NA	NA	NIL	NL	NO	NIL	NA	STANDARD	NIL	NIL
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.5	NO	200	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:31.12.2010

Statement of Investment and Income on Investment

Periodicity of Submission: Yearly

Fund : Investment Corpus I PH+FRSM

Rs. Lakhs

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	3716.68	3656.58	64.3	7.43%	7.43%	3716.68	3656.58	165.17	7.37%	7.37%	2013.96	1994.74	122.1	7.60%	7.60%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1016.56	995.12	20.5	8.01%	8.01%	1016.56	995.12	61.47	8.05%	8.05%	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	799.77	16.22	8.03%	8.03%	801	799.77	48.66	8.06%	8.06%	801.11	798.5	53.28	8.12%	8.12%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	630.12	627.25	13.33	8.39%	8.39%	630.12	627.25	35.62	8.40%	8.40%	200	197.5	17	8.50%	8.50%
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	1616.06	1642.95	31.67	9.38%	9.38%	1616.06	1642.95	77.7	9.49%	9.49%	1332.15	1382.43	141.85	11.10%	11.10%
7	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	4277.43	4224.05	91.29	8.69%	8.69%	4277.43	4224.05	254.21	8.69%	8.69%	3300.92	3284.74	241.54	12.01%	12.01%
8	CORPORATE SECURITIES	EPBT	783.1	777.8	17.06	8.63%	8.63%	783.1	777.8	50.98	8.60%	8.60%	791.03	798.08	33.29	8.53%	8.53%
9	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	3262.78	3224.05	71.33	8.58%	8.58%	3262.78	3224.05	208.63	9.30%	9.30%	1512.06	1538.44	34.6	6.05%	6.05%
10	DEPOSITS WITH BANKS	ECDB	1135	1135	21.07	7.37%	7.37%	1135	1135	59.93	7.24%	7.24%	490	490	156.21	10.21%	10.21%
11	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	486.57	486.57	3.47	8.72%	8.72%	486.57	486.57	3.47	8.72%	8.72%	0	0	11.83	7.94%	7.94%
12	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	493.59	493.59	10.34	7.78%	7.78%	493.59	493.59	38.63	7.09%	7.09%	994.46	994.28	29.74	8.39%	8.39%
13	APPLICATION MONEY	ECAM	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	0	0	0.47	12.05%	12.05%	0	0	12.78	6.91%	6.91%	667.37	670.61	17.47	3.27%	3.27%
15	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	620.04	621.83	5.99	5.48%	5.48%	620.04	621.83	16.71	5.19%	5.19%	258.83	257.17	8.09	2.43%	2.43%
			18838.93	18684.56	367.04	8.22%	8.22%	18838.93	18684.56	1035.65	8.24%	8.24%	13919.51	13955.55	953.43	8.83%	8.83%

Fund : Investment Corpus II Balance Share holder

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	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	300	300.27	1.19	2.48%	2.48%	300	300.27	2.28	2.48%	2.48%	0	0	0.27	4.25%	4.25%
2	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	170	170.15	0.11	5.72%	5.72%	170	170.15	0.11	5.93%	5.93%	0	0	0	0.00%	0.00%
			470	470.42	1.3	5.16%	5.16%	470	470.42	2.39	5.58%	5.58%	0	0	0.27	4.25%	4.25%



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:31.12.2010

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") (Rs in Lakhs)

**Business Returns across line of Business**

S.No.	Line of Business	Quarter Ended 31.12.10		Quarter Ended 31.12.09		Upto the Quarter Ended 31.12.10		Upto the Quarter Ended 31.12.09	
		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	209	5,555	123	4,489	476	20,588	311	13,247
10	Health	4,820	135,012	2,782	64,526	12,725	323,014	7,005	97,971
11	Others	248	164,939	197	116,257	825	446,609	677	326,124



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

Apollo Munich Health Insurance Company Limited

Date: 31.12.2010

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

Rural & Social Obligations Upto the Quarter Ended 31.12.2010					
Sl.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	13969	20.05	0
		Social	13096	3.42	0
10	Health	Rural	36259	969.15	0
		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							
		For the Quarter ended 31.12.10		For the Quarter ended 31.12.09		Upto the Quarter ended 31.12.10		Upto the Quarter ended 31.12.09	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	33950	1,435	11985	572	98,925	4212	40206	1,812
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	500	286	403	9	929	346	872	25
4	Brokers	4095	1,320	2123	1,031	10448	4046	6429	3,499
5	Micro Agents	-	-	-	-	0	-	-	-
6	Direct Business	266961	2,236	170761	1,490	679909	5421	389835	2,657
	Total (A)	305506	5,277	185272	3,102	790211	14025	437342	7,993
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	305506	5,277	185272	3,102	790211	14025	437342	7,993

FORM NL-41

GREIVANCE DISPOSAL

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

01.04.2010 to
31.12.2010
(Rs in Lakhs)



GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	6	558	302	47	174	41
a)	Sales Related		222	78	29	105	10
b)	Policy Administration Related		228	194	6	24	4
c)	Insurance Policy Coverage related		7	5	1	1	0
d)	Claims related	6	94	22	11	40	27
e)	others		7	3	0	4	0
d)	Total Number	6	558	302	47	174	41

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	0	-	-
b)	Greater than 15 days	41	-	41
	Total Number	41	-	41

NOTE

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

out of 20, 10 cases are pending with consumer court and remaining 9 cases are related to sales and 1 is related to policy admin