

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 Quarter ended 30 June , 2010**

	<b>Particulars</b>	<b>Schedule</b>	<b>Quarter Ended 30.06.10 (Rs.'000)</b>	<b>Quarter Ended 30.06.09 (Rs.'000)</b>
1	Premiums earned (Net)	NL-4-Premium Schedule	280,436	124,230
2	Profit/ Loss on sale/redemption of Investments		-	-
3	Others		-	-
4	Interest, Dividend & Rent – Gross		-	-
	<b>TOTAL (A)</b>		<b>280,436</b>	<b>124,230</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	185,668	110,279
2	Commission	NL-6-Commission Schedule	29,249	13,025
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	276,720	142,476
4	Premium Deficiency			
	<b>TOTAL (B)</b>		<b>491,637</b>	<b>265,780</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(211,201)</b>	<b>(141,550)</b>
	<b>APPROPRIATIONS</b>			
	Transfer to Shareholders' Account		<b>(211,201)</b>	<b>(141,550)</b>
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves		-	-
	<b>TOTAL (C)</b>		<b>(211,201)</b>	<b>(141,550)</b>

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Registration No. 131 and Dated 3rd August 2007

**Profit and Loss Account for the Quarter ended 30 June ,2010**

	Particulars	Schedule	Quarter Ended 30.06.10 (Rs.'000)	Quarter Ended 30.06.09 (Rs.'000)
1	<b>OPERATING PROFIT/(LOSS)</b>			
	(a) Fire Insurance		-	-
	(b) Marine Insurance		-	-
	(c) Miscellaneous Insurance		(211,201)	(141,550)
2	<b>INCOME FROM INVESTMENTS</b>			
	(a) Interest, Dividend & Rent - Gross		28,212	18,595
	(b) Amortization of Discount / Premium		700	2,104
	(c) Profit on sale of investments		1,436	3,450
	Less: Loss on sale of investments		-	-
3	<b>OTHER INCOME</b>		-	6
	<b>TOTAL (A)</b>		<b>(180,853)</b>	<b>(117,395)</b>
4	<b>PROVISIONS (Other than taxation)</b>			
	(a) For diminution in the value of investments		-	-
	(b) For doubtful debts		-	-
	(c) Others		-	-
5	<b>OTHER EXPENSES</b>			
	(a) Expenses other than those related to Insurance Business		-	-
	(b) Bad debts written off		-	-
	(c) Others		-	-
	<b>TOTAL (B)</b>		-	-
	<b>Profit Before Tax</b>		<b>(180,853)</b>	<b>(117,395)</b>
	Provision for Taxation		8	489
	<b>Profit/(Loss) After Tax</b>		<b>(180,861)</b>	<b>(117,884)</b>
	<b>APPROPRIATIONS</b>			
	(a) Interim dividends paid during the year		-	-
	(b) Proposed final dividend		-	-
	(c) Dividend distribution tax		-	-
	(d) Transfer to any Reserves or Other Accounts		-	-
	Balance of profit/ loss brought forward from last year		(1,904,704)	(1,007,722)
	Balance carried forward to Balance Sheet		<b>(2,085,565)</b>	<b>(1,125,606)</b>

**Apollo Munich Health Insurance Company Limited**  
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**Balance Sheet as at 30 June, 2010**

	<b>Schedule</b>	<b>As at 30.06.10</b>	<b>As at 30.06.09</b>
		(Rs.'000)	(Rs.'000)
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8-Share Capital Schedule	1,293,000	1,095,200
Share Application Money Pending Allotment		393,560	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	1,469,608	874,784
Fair Value Change Account		79	(1,027)
Borrowings	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>3,156,247</b>	<b>1,968,957</b>
<b>APPLICATION OF FUNDS</b>			
Investments	NL-12-Investment Schedule	1,521,867	712,375
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	192,329	204,966
Deferred tax Asset		-	-
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	121,055	227,912
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	261,757	181,455
<b>Sub-Total (A)</b>		<b>382,812</b>	<b>409,367</b>
Current Liabilities	NL-17-Current Liabilities Schedule	420,367	181,896
Provisions	NL-18-Provisions Schedule	605,959	301,461
Deferred Tax Liability		-	-
<b>Sub-Total (B)</b>		<b>1,026,326</b>	<b>483,357</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(643,514)</b>	<b>(73,990)</b>
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		2,085,565	1,125,606
<b>TOTAL</b>		<b>3,156,247</b>	<b>1,968,957</b>

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



<b>Particulars</b>	<b>Quarter Ended 30.06.10</b>	<b>Quarter Ended 30.06.09</b>
	(Rs.'000)	(Rs.'000)
Premium from direct business written	420,437	194,531
Service Tax		
Adjustment for change in reserve for unexpired risks	98,118	47,597
Gross Earned Premium	322,319	146,934
Add: Premium on reinsurance accepted	141	(81)
Less : Premium on reinsurance ceded	48,598	27,095
<b>Net Premium</b>	<b>371,980</b>	<b>167,355</b>
Adjustment for change in reserve for unexpired risks	6,574	4,472
<b>Premium Earned (Net)</b>	<b>280,436</b>	<b>124,230</b>



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

<b>Particulars</b>	<b>Quarter Ended 30.06.10</b>	<b>Quarter Ended 30.06.09</b>
	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>		
Direct claims	197,135	101,773
Add Claims Outstanding at the end of the year	191,600	103,081
Less Claims Outstanding at the beginning of the year	178,697	82,437
Gross Incurred Claims	210,038	122,417
Add Re-insurance accepted to direct claims	-	-
Less Re-insurance Ceded to claims paid	24,370	12,138
<b>Total Claims Incurred</b>	<b>185,668</b>	<b>110,279</b>

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



Particulars	Quarter Ended <b>30.06.10</b> (Rs.'000)	Quarter Ended <b>30.06.09</b> (Rs.'000)
Commission paid		
Direct	36,139	16,422
Add: Re-insurance Accepted	53	(8)
Less: Commission on Re-insurance Ceded	6,943	3,389
<b>Net Commission</b>	<b>29,249</b>	<b>13,025</b>

**Break-up of the expenses incurred to procure business**

Agents	13,239	6,620
Brokers	8,705	9,737
Corporate Agency	103	65
Referral	-	-
Others	14,092	-
<b>TOTAL (B)</b>	<b>36,139</b>	<b>16,422</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>Quarter Ended 30.06.10 (Rs.'000)</b>	<b>Quarter Ended 30.06.09 (Rs.'000)</b>
1	Employees' remuneration & welfare benefits	89,844	46,656
2	Travel, conveyance and vehicle running expenses	9,317	3,732
3	Training expenses	265	63
4	Rents, rates & taxes	16,808	15,806
5	Repairs	8,640	5,401
6	Printing & stationery	2,004	1,279
7	Communication	2,634	3,327
8	Legal & professional charges	44,948	27,069
9	Auditors' fees, expenses etc		
	(a) As auditor	-	-
	(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	4	74
10	Advertisement and publicity	45,364	11,222
11	Interest & Bank Charges	223	45
12	Other Expenses		
	(a) Outsourced Manpower Cost	3,246	1,944
	(b) Provision for Doubtful Advances/Deposits	-	-
	(c) Others	33,149	10,409
13	Depreciation	20,273	15,450
	<b>TOTAL</b>	<b>276,720</b>	<b>142,476</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.06.10</b>	<b>As at 30.06.09</b>
		(Rs.'000)	(Rs.'000)
<b>1</b>	<b>Authorised Capital</b>		
	200,000,000 Equity Shares of Rs. 10 each (Previous year 120,000,000 equity shares of Rs. 10 each)	2,000,000	1,200,000
<b>2</b>	<b>Issued Capital</b>		
	129,300,000 Equity Shares of Rs. 10 each (Previous year 109,520,000 equity shares of Rs. 10 each)	1,293,000	1,095,200
<b>3</b>	<b>Subscribed Capital</b>		
	129,299,994 Equity Shares of Rs. 10 each (Previous year 109,520,000 equity shares of Rs. 10 each)	1,293,000	1,095,200
<b>4</b>	<b>Called-up Capital</b>		
	129,299,994 Equity Shares of Rs. 10 each (Previous year 109,520,000 equity shares of Rs. 10 each)	1,293,000	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	-	-
	<b>TOTAL</b>	<b>1,293,000</b>	<b>1,095,200</b>

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE  
SHARE CAPITAL**

**PATTERN OF SHAREHOLDING**

[As certified by the Management]

Shareholder	As at 30.06.10		As at 30.06.09	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	96,894,342	74.94%	82,071,210	74.94%
· Foreign	32,405,652	25.06%	27,448,790	25.06%
Others				
<b>TOTAL</b>	<b>129,299,994</b>	<b>100%</b>	<b>109,520,000</b>	<b>100%</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.06.10</b>	<b>As at 30.06.09</b>
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,469,608	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	-	-
	<b>TOTAL</b>	<b>1,469,608</b>	<b>874,784</b>



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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.06.10</b>	<b>As at 30.06.09</b>
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

**FORM NL-12-INVESTMENTS SCHEDULE**

<b>Investments</b>			
<b>S.No</b>	<b>Particulars</b>	<b>As at 30.06.10</b>	<b>As at 30.06.09</b>
		(Rs.'000)	(Rs.'000)
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	538,670	317,423
2	Other Approved Securities	-	-
3	Other Investments		
	( a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	329,990	-
	(e) Other Securities (Housing Bonds)	133,185	120,034
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	378,751	124,032
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills		
2	Other Approved Securities	99,248	98,798
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	42,023	52,088
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>1,521,867</b>	<b>712,375</b>

- a. Government Securities include Deposits held under section 7 of Insurance Act 1938, having Book Value of Rs. 101,171 thousand (Previous Year Rs. 100,208 thousand). Market Value of such Investments is Rs 100,826 thousand (Previous Year Rs. 104,646 thousand).
- b. Aggregate amount of Company's Investments other than listed Equity Securities and Derivative Instruments is Rs.1,521,868 thousand (Previous Year-Rs. 712,376 thousand ) Market value of such Investments as at 30.06.2010 is Rs. 1,535,058 thousand (Previous Year-Rs. 731,727 thousand )

**FORM NL-13-LOANS SCHEDULE  
LOANS**

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.06.10</b>	<b>As at 30.06.09</b>
		(Rs.'000)	(Rs.'000)
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**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 30.06.10	Upto 01.04.2010	For The Period	On Sales/ Adjustments	To Date 30.06.10	As At 30.06.10	As At 30.06.09
	Goodwill	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	144,161	47,992	-	144,161	50,183	7,180	-	57,363	86,798	94,633
(b) Website	1,863	-	-	2,521	754	138	-	891	1,630	1,390
(c) Media Films	22,500	22,500	-	22,500	1,849	1,870	-	3,719	18,781	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	43,982	11,500	-	47,654	16,820	3,375	-	20,195	27,459	25,460
Information Technology										
Equipment	61,652	1,019	-	61,983	39,274	3,839	-	43,113	18,870	32,818
Vehicles	14,670	2,678	-	17,348	3,623	731	-	4,355	10,315	10,343
Office Equipment	50,977	2,953	(35)	53,895	21,237	3,140	-	24,377	27,184	37,059
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>339,806</b>	<b>88,642</b>	<b>(35)</b>	<b>350,062</b>	<b>133,740</b>	<b>20,273</b>	<b>-</b>	<b>154,013</b>	<b>191,037</b>	<b>201,703</b>
Capital Work in progress	694	(6,704)	-	(6,010)	-	-	-	-	1,292	3,263
<b>Grand Total</b>	<b>340,500</b>	<b>81,938</b>	<b>(35)</b>	<b>344,052</b>	<b>133,740</b>	<b>20,273</b>	<b>-</b>	<b>154,013</b>	<b>192,329</b>	<b>204,966</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.06.10</b>	<b>As at 30.06.09</b>
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	2,150	1,081
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	115,300	195,434
	(bb) Others	-	-
	(b) Current Accounts	3,605	31,397
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>121,055</b>	<b>227,912</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.06.10</b>	<b>As at 30.06.09</b>
		(Rs.'000)	(Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	74,753	50,888
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,411	31
6	Others		
	(a) Advances to Suppliers	7,100	11,584
	(b) Other advances	1,173	477
	<b>TOTAL (A)</b>	<b>87,437</b>	<b>62,980</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	43,803	30,205
2	Outstanding Premiums	17,657	424
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	56,300	-
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	49,423	77,289
	(b) Service tax on input services (Net)	7,137	10,557
	<b>TOTAL (B)</b>	<b>174,320</b>	<b>118,475</b>
	<b>TOTAL (A+B)</b>	<b>261,757</b>	<b>181,455</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.06.10</b>	<b>As at 30.06.09</b>
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	4,706	2,502
2	Balances due to other insurance companies	25,000	12,580
3	Deposits held on re-insurance ceded	(1,867)	(1,621)
4	Premiums received in advance	3,306	1,075
5	Unallocated Premium	13,879	10,227
6	Sundry creditors	171,635	45,364
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	191,601	103,081
9	Due to Officers/ Directors	-	-
10	Others		
	(a) Tax Deducted Payable	9,123	7,176
	(b) Other Statutory Dues	2,984	1,512
	<b>TOTAL</b>	<b>420,367</b>	<b>181,896</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.06.10</b>	<b>As at 30.06.09</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	604,661	263,393
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	1,298	2,927
	(b) For Fringe Benefit Tax	-	-
	(c) For Wealth Tax	-	-
	(d) For Doubtful Loans and Advances	-	35,141
	<b>TOTAL</b>	<b>605,959</b>	<b>301,461</b>



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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.06.10</b>	<b>As at 30.06.09</b>
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

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



<b>Statement of Liabilities</b>					
<b>As at 30.06.10</b>					
<b>Sl.No.</b>	<b>Particular</b>	<b>Reserves for Unexpired Risks</b>	<b>Reserve for Outstanding Claims</b>	<b>IBNR Reserves</b>	<b>Total Reserves</b>
1	<b>Fire</b>	-	-	-	-
2	<b>Marine</b>				
a	Marine Cargo	-	-	-	-
b	Marine Hull	-	-	-	-
3	<b>Miscellaneous</b>				
a	Motor	-	-	-	-
b	Engineering	-	-	-	-
c	Aviation	-	-	-	-
d	Liabilities	-	-	-	-
e	Others	160	39	109	308
4	<b>Health Insurance</b>	5,886	841	926	7,653
5	<b>Total Liabilities</b>	<b>6,046</b>	<b>880</b>	<b>1,035</b>	<b>7,961</b>

**GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30.06.2010**

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															20.81	20.81	193.60	193.60	18.99	18.99					0.36	0.36	233.75	233.75
Chandigarh															1.27	1.27	23.82	23.82	4.69	4.69					-	-	29.78	29.78
Delhi															15.22	15.22	730.84	730.84	58.66	58.66					2.66	2.66	807.38	807.38
Gujarat															1.04	1.04	13.86	13.86	4.64	4.64					-	-	19.54	19.54
Haryana															2.27	2.27	24.61	24.61	1.17	1.17					154.59	154.59	182.64	182.64
Karnataka															9.10	9.10	500.99	500.99	13.41	13.41					0.68	0.68	524.17	524.17
Kerala															5.72	5.72	11.20	11.20	0.14	0.14					-	-	17.05	17.05
Maharastra															22.79	22.79	938.40	938.40	35.05	35.05					5.29	5.29	1,001.53	1,001.53
Orissa															0.29	0.29	6.45	6.45	0.18	0.18					-	-	6.92	6.92
Punjab															1.79	1.79	27.31	27.31	2.19	2.19					-	-	31.30	31.30
Rajasthan															7.73	7.73	41.70	41.70	1.76	1.76					-	-	51.19	51.19
Tamil nadu															8.17	8.17	179.35	179.35	3.55	3.55					0.41	0.41	191.48	191.48
Uttar Pradesh															3.73	3.73	82.22	82.22	0.83	0.83					-	-	86.78	86.78
West Bengal															3.57	3.57	1,014.68	1,014.68	2.42	2.42					0.20	0.20	1,020.87	1,020.87

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



<b>Reinsurance Risk Concentration ( For the Quarter Ended 30.06.2010)</b>						
<b>S.No.</b>	<b>Reinsurance Placements</b>	<b>No. of reinsurers</b>	<b>Premium ceded to reinsurers</b>			<b>Premium ceded to reinsurers</b>
			<b>Proportional</b>	<b>Non-Proportional</b>	<b>Facultative</b>	
1	No. of Reinsurers with rating of AAA and above	1	50.04	6.70		0.11
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	1	3.78	2.99		0.01
4	No. of Reinsurers with rating BBB but less than A	2	432.15	8.98		0.87
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
6	Total		485.98	18.67		1.00

Ageing of Claims ( For the Quarter ended 30.06.2010)								
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	4,514	1,732	93	31	9	6,379	1,696
8	Overseas Travel	30	16	1			47	14
9	Personal Accident	26	24	7	-	-	57	88
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	10	-	-	-	-	10	0.15

*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	-	-	-	-	-	-	6,590	81	72	-	-	-	22	6,765
3	Claims Settled during the period	-	-	-	-	-	-	6,379	47	57	-	-	-	10	6,493
4	Claims Repudiated during the period	-	-	-	-	-	-	631	24	9	-	-	-	5	669
5	Claims closed during the period	-	-	-	-	-	-	-	2	7	-	-	-	-	9
6	Claims O/S at End of the period	-	-	-	-	-	-	1,265	28	28	-	-	-	9	1,330
	Less than 3months	-	-	-	-	-	-	1,234	28	28	-	-	-	9	1,299
	3 months to 6 months	-	-	-	-	-	-	30	-	-	-	-	-	-	30
	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 for the Quarter ended 30.06.2010

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	Net Incurred	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-
8	Others	943	635	46	36	132	11	132
9	Health	12,785	11,335	2,074	1,820	2,267	546	2,267
	<b>Total</b>	<b>13,728</b>	<b>11,970</b>	<b>2,120</b>	<b>1,856</b>	<b>2,399</b>	<b>557</b>	<b>2,399</b>

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

**30.06.2010**

<b>Sl. No.</b>	<b>Office Information</b>		<b>Number</b>
1	No. of offices at the beginning of the year		30
2	No. of branches approved during the year		10
3	No. of branches opened during the year	Out of approvals of previous year	
4		Out of approvals of this year	9
5	No. of branches closed during the year		Nil
6	No of branches at the end of the year		39
7	No. of branches approved but not opened		1
8	No. of rural branches		
9	No. of urban branches		39

**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: 30.06.2010

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	15218.68
2	Loans	9	0
3	Fixed Assets	10	1923.29
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	1210.55
	b. Advances & Other Assets	12	2617.56
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	4203.69
	b. Provisions	14	6059.59
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		20855.65
	<b>Application of Funds as per Balance Sheet</b>		<b>-10148.85</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	1923.29
3	Cash & Bank Balance (if any)	11	75.67
4	Advances & Other Assets (if any)	12	2617.56
5	Current Liabilities	13	4203.69
6	Provisions	14	6059.59
7	Misc. Exp not Written Off	15	0
8	Debit Balance of P&L A/c		20855.65
	<b>TOTAL</b>		<b>-26502.41</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>16353.56</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM <sup>+</sup> (b)						
1	G. Sec.	Not less than		2768.89	1186.61	3,955.51	24.19		3955.51	3,935.77
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than		3569.97	1816.74	5,386.71	32.94		5386.71	5,358.78
3	<b>Investment subject to Exposure Norms</b>									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than		475.18	4644.17	5,119.35	31.31		5119.36	5,209.77
	2. Approved Investments	Not exceeding 55%		3447.67	2036.6	5,484.27	33.54	(0.80)	5483.46	5,563.89
	3. Other Investments (not exceeding 25%)			154.28	208.17	362.45	2.22	1.59	364.04	364.04
	<b>Total Investment Assets</b>	<b>100%</b>		<b>7,647.10</b>	<b>8,705.68</b>	<b>16,352.78</b>	<b>100</b>	<b>0.79</b>	<b>16353.57</b>	<b>16,496.48</b>

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

**30.06.2010**



<b>Detail Regarding debt securities</b>								
	<b>MARKET VALUE</b>				<b>Book Value</b>			
	<b>As at 30/06/2010</b>	<b>As % of total for this class</b>	<b>As at 30/06/2009 Of the previous year</b>	<b>As % of total for this class</b>	<b>As at 30/06/2010</b>	<b>As % of total for this class</b>	<b>As at 30/06/2009 Of the previous year</b>	<b>as % of total for this class</b>
<b>Break down by credit rating</b>								
AAA rated	7467.97	50.02	2284.77	33.62	7331.77	49.58	2141.78	32.44
AA or better	1122.14	7.52	302.58	4.45	1087.48	7.35	298.90	4.53
Rated below AA but above A	199.84	1.34	179.24	2.64	200.00	1.35	200.00	3.03
Rated below A but above B	0.00	0	0.00	0.00	0.00	0	0.00	0.00
Any other	6141.31	41.13	4029.80	59.29	6169.07	41.72	3962.21	60.01
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	1182.43	7.92	953.90	14.04	1182.38	8.00	987.98	14.96
more than 1 year and upto 3 years	2444.34	16.37	1484.06	21.84	2383.05	16.11	1405.07	21.28
More than 3 years and up to 7 years	4184.44	28.02	0.00	0.00	4101.47	27.73	0.00	0.00
More than 7 years and up to 10 years	6508.43	43.59	3920.09	57.68	6496.25	43.93	3787.27	57.36
above 10 years	611.61	4.10	438.34	6.45	625.18	4.23	422.56	6.40
<b>Breakdown by type of the issuer</b>								
a. Central Government	3935.77	26.36	2545.20	37.45	3955.51	26.75	2477.31	37.52
b. State Government	1423.01	9.53	709.94	10.45	1431.20	9.68	696.92	10.55
c. Corporate Securities	9572.47	64.11	3541.25	52.10	9401.62	63.57	3428.65	51.93

**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 30.06.10	As at 30.06.09
1	Gross Premium Growth Rate	2.16	3.01
2	Gross Premium to shareholders' fund ratio	0.39	0.23
3	Growth rate of shareholders'fund	1.27	1.34
4	Net Retention Ratio	0.88	0.86
5	Net Commission Ratio	0.08	0.08
6	Expense of Management to Gross Direct Premium Ratio	0.66	0.73
7	Combined Ratio	1.13	1.26
8	Technical Reserves to net premium ratio	2.14	2.19
9	Underwriting balance ratio	(0.57)	(0.85)
10	Operating Profit Ratio	(0.49)	(0.70)
11	Liquid Assets to liabilities ratio		
12	Net earning ratio	(0.49)	(0.70)
13	return on net worth ratio	(0.17)	(0.14)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.93	1.52
15	NPA Ratio		
	Gross NPA Ratio	-	-
	Net NPA Ratio	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>			
1	(a) No. of shares	129,299,994	107,370,000
2	(b) Percentage of shareholding (Indian / Foreign)		
	-Indian	74.94%	74.94%
	-Foreign	25.06%	25.06%
3	( c ) %of Government holding (in case of public sector insurance companies)	Nil	Nil
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(1.40) Diluted EPS-(1.37)	Basic EPS-(1.10) Diluted EPS-(1.10)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(1.40) Diluted EPS-(1.37)	Basic EPS-(1.10) Diluted EPS-(1.10)
6	(iv) Book value per share (Rs)	8.28	7.85

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

(Rs in Lakhs)

30.06.2010

Related Party Transactions					
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received	
				Quarter Ended 30.06.10	Quarter Ended 30.06.09
1	Family Health Plan Limited	Associates	Premium Income	21.75	0.00
			Claim Payments	1.23	6.41
			TPA Fees	100.41	56.57
			Payables	0	0.00
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	0.80	0.06
			Claim Payments	61.96	60.47
			Establishment & Other expenditure	0	0.00
			Advance Paid	0.00	-
3	Lifetime Wellness Rx Intl. Ltd	Associates	Expenses towards services rendered	1.47	24.73
4	Apollo Gleneagales Hospitals Ltd.	Associates	Claim Payments	7.85	6.27
			Expenses towards services rendered	0.00	0.04
5	Mr. Antony Jacob	Key management personnel	Expenses towards services rendered	22.66	0
6	Indraprastha Medical Corporation Ltd	Associates	Premium Income	-19.01	203.73
			Claim Payments	57.91	59.47
			Expenses towards services rendered	0.08	0.18
			Advance premium Received		
7	Apollo Hospitals Intl. Ltd.	Associates	Premium Income	0.00	0.16
			Claim Payments	0.00	10.20
8	Munchener Ruckversicherung Gesellschaft	Associates	Premium on cessions to re-insurers	56.75	58.60
			Reinsurance Commission earned	0.00	0.40
			Losses recovered from Reinsures	6.33	16.54
9	Ms Shobana Kamineni	Key management personnel	Expenses towards Services Rendered	11.49	12.00
			Payables		12.00
10	Imperial Hospital And Research Centre Ltd.	Associates	Premium Income	0.00	0.00
11	Emed Life Insurance Broking Services Ltd.	Associates	Premium Income	0.00	0.10
			Expenses towards services rendered		
12	Apollo Health and Lifestyle Ltd.	Associates	Payables		
			Premium Income	1.92	1.80
13	Apollo Sindhoori Capital Investment Ltd	Associates	Premium Income	-	0.00
			Claim Payments	0.00	1.71
14	Healthnet Global Pvt. Ltd	Associates	Expenses towards services rendered	6.29	0

<b>Products Information</b>							
<i>List below the products and/or add-ons introduced during the period</i>							
<b>Sl. No.</b>	<b>Name of Product</b>	<b>Co. Ref. No.</b>	<b>IRDA Ref.no.</b>	<b>Class of Business</b>	<b>Category of product</b>	<b>Date of filing of Product</b>	<b>Date IRDA confirmed filing/ approval</b>
	<b>NIL</b>						

**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 30.06.2010  
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)		8706.00
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		7961.00
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		153.00
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>592.00</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		11229.00
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		2147.00
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>9082.00</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>9674.00</b>
9	Total Required Solvency Margin [RSM]		5000.00
10	Solvency Ratio (Total ASM/Total RSM)		<b>1.93</b>

*BOD and Key Person information*

<b>Sl. No.</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
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
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 Ramachandran	COO	
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:30.06.2010

**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	Rollover?	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	52.58										STANDARD		
CDSS	GOVERNMENT OF INDIA	GILTS	6.25	NO	734.81										STANDARD		
CDSS	GOVERNMENT OF INDIA	GILTS	7.95	NO	194.26										STANDARD		
CDSS	GOVERNMENT OF INDIA	GILTS	8.2	NO	20.06										STANDARD		
CDSS	GOVERNMENT OF INDIA	GILTS	8.33	NO	9.99										STANDARD		
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	NO	4.11										STANDARD		
CGSB	GOVERNMENT OF INDIA	GILTS	6.17	NO	144.17										STANDARD		
CGSB	GOVERNMENT OF INDIA	GILTS	6.35	NO	449.82										STANDARD		
CGSB	GOVERNMENT OF INDIA	GILTS	6.9	NO	463.38										STANDARD		
CGSB	GOVERNMENT OF INDIA	GILTS	7.02	NO	487.20										STANDARD		
CGSB	GOVERNMENT OF INDIA	GILTS	7.27	NO	100.79										STANDARD		
CGSB	GOVERNMENT OF INDIA	GILTS	7.4	NO	307.55										STANDARD		
CGSB	GOVERNMENT OF INDIA	GILTS	7.99	NO	25.14										STANDARD		
CGSB	GOVERNMENT OF INDIA	GILTS	11.5	NO	92.98										STANDARD		
CGSB	GOVERNMENT OF INDIA	GILTS	12.25	NO	200.02										STANDARD		
CGSB	GOVERNMENT OF INDIA	GILTS	12.6	NO	668.63										STANDARD		
SGGB	ANDHRA PRADESH	GILTS	8.45	NO	202.69										STANDARD		
SGGB	KARNATAKA	GILTS	7.76	NO	294.51										STANDARD		
SGGB	TAMIL NADU	GILTS	8.28	NO	303.87										STANDARD		
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.5	NO	200.00										STANDARD		
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	NO	430.13										STANDARD		
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	NO	496.11										STANDARD		
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	NO	301.94										STANDARD		
IPTD	INDUSTRIAL DEVELOPMENT FINANCE CORPORATION	BONDS	8.15	NO	500.00										STANDARD		
IPTD	KONKAN RAILWAY CORPORATION LIMITED	BONDS	8.9	NO	101.25										STANDARD		
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	BONDS	9.9	NO	425.84										STANDARD		
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.45	NO	100.00										STANDARD		
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.9	NO	200.00										STANDARD		
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.9	NO	200.00										STANDARD		
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.9	NO	200.00										STANDARD		
IPTD	POWER GRID CORPORATION LIMITED	BONDS	10.9	NO	63.11										STANDARD		
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	7.6	NO	500.00										STANDARD		
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.8	NO	300.00										STANDARD		
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	10.95	NO	399.25										STANDARD		
HTDA	HDFC LIMITED	BONDS	6.29	NO	9.51										STANDARD		
HTDA	HDFC LIMITED	BONDS	9.9	NO	100.00										STANDARD		
HTDA	HDFC LIMITED	BONDS	9.9	NO	301.30										STANDARD		
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	NO	500.00										STANDARD		
HTDA	UC HOUSING FINANCE LIMITED	BONDS	11.08	NO	121.95										STANDARD		
HTDA	PNB HOUSING FINANCE	BONDS	9.25	NO	299.08										STANDARD		
ECCP	FUTURE CAPITAL HOLDINGS LIMITED	BONDS	0	NO	496.69										STANDARD		
ECCP	DLF LIMITED	BONDS	0	NO	485.68										STANDARD		
ECOS	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.5	NO	517.10										STANDARD		
ECOS	ICICI BANK LIMITED	BONDS	7.6	NO	19.58										STANDARD		
ECOS	RELIANCE CAPITAL LIMITED	BONDS	9.25	NO	453.86										STANDARD		

**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:30.06.2010

Statement of Investment and Income on Investment

Periodicity of Submission: Yearly



Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on	Gross Yield	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on	Gross Yield	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on	Gross Yield	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	2943.8	1008.2615	47.47	7.38	7.38	2943.8	1008.2615	47.47	7.38	7.38	2013.96	1994.74	122.1	7.6	7.6
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1011.71	2927.5055	20.47	8.13	8.13	1011.71	2927.5055	20.47	8.13	8.13	1009.31	1000.81	81.91	8.15	8.15
3	TREASURY BILLS	CTRB	0	0	1.69	3.88	3.88	0	0	1.69	3.88	3.88	548.31	548.25	4.52	3.87	3.87
4	STATE GOVERNMENT BONDS	SGGB	801.07	800.9281708	16.22	8.12	8.12	801.07	800.9281708	16.22	8.12	8.12	801.11	798.5	53.28	8.12	8.12
5	STATE GOVERNMENT GURANTEED LOANS	SGGL	630.13	622.086749	8.96	8.42	8.42	630.13	622.086749	8.96	8.42	8.42	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	1331.85	1395.43	31.84	9.59	9.59	1331.85	1395.428852	31.84	9.59	9.59	1332.15	1382.43	141.85	11.1	11.1
7	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	3787.51	3814.339346	77.75	8.7	8.7	3787.51	3814.339346	77.75	8.7	8.7	3300.92	3284.74	241.54	12.01	12.01
8	CORPORATE SECURITIES	EPBT	788.41	808.9160074	16.87	8.57	8.57	788.41	808.9160074	16.87	8.57	8.57	791.03	798.08	33.29	8.53	8.53
9	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	2511.49	2571.415796	33.36	6.56	6.56	2511.49	2571.415796	33.36	6.56	6.56	1512.06	1538.44	34.6	6.05	6.05
10	DEPOSITS WITH BANKS	ECDB	1135	1135	18.18	7.1	7.1	1135	1135	18.18	7.1	7.1	490	490	156.21	10.21	10.21
11	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	0	0	0	0	0	0	0	0	0	0	0	0	11.83	7.94	7.94
12	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	982.37	982.37	16.22	6.79	6.79	982.37	982.37	16.22	6.79	6.79	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	67	66.19610242	11.22	8.93	8.93	67	66.19610242	11.22	8.93	8.93	667.37	670.61	17.47	3.27	3.27
15	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	362.45	364.04	3.15	3.06	3.06	362.45	364.0358813	3.15	3.06	3.06	258.83	257.17	8.09	2.43	2.43
			<b>16352.79</b>	<b>16496.48</b>	<b>303.40</b>	<b>7.78</b>	<b>7.78</b>	<b>16352.79</b>	<b>16496.48</b>	<b>303.40</b>	<b>7.78</b>	<b>7.78</b>	<b>13919.51</b>	<b>13955.55</b>	<b>953.43</b>	<b>8.83</b>	<b>8.83</b>

**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:30.06.2010

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
<b>A.</b>	<b><i>During the Quarter <sup>1</sup></i></b>								
<b>B.</b>	<b><i>As on Date <sup>2</sup></i></b>								

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**

Sl.No.	Line of Business	Quarter Ended 30.06.10		Quarter Ended 30.06.09	
		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	103	6171	57	3424
10	Health	3,937	96465	1,797	17755
11	Others	164	136467	91	90253



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

**Apollo Munich Health Insurance Company Limited**

**Date: 30.06.2010**

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

<b>Rural &amp; Social Obligations For the Quarter Ended 30.06.2010</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
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	2088	0.25	
		Social	3072	1.70	
10	Health	Rural	5400	191.83	
		Social	442	1.17	
11	Others	Rural			
		Social			

**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)

Sl.No.	Channels	Business Acquisition through different channels			
		Quarter ended 30.06.10		Quarter ended 30.06.09	
		No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	25003	938	17618	612
2	Corporate Agents-Banks	-	-	-	-
3	Corporate Agents -Others	176	7	188	5
4	Brokers	2819	1,439	1836	914
5	Micro Agents	-	-	-	-
6	Direct Business	148337	1,820	92012	419
	Total (A)	<b>176335</b>	<b>4,204</b>	<b>111654</b>	<b>1,950</b>
1	Referral (B)	-	-	-	-
	Grand Total (A+B)	<b>176335</b>	<b>4,204</b>	<b>111654</b>	<b>1,950</b>

FORM NL-41

## GREIVANCE DISPOSAL

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

**01.04.2010 to**  
**30.06.2010**  
(Rs in Lakhs)



## GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>	6	102	47	4	37	<b>20</b>
a)	Sales Related		41	11	2	19	9
b)	Policy Administration Related		39	28	2	7	2
c)	Insurance Policy Coverage related		2	1	<b>0</b>	1	0
d)	Claims related	6	19	6	0	10	9
e)	others		1	1	0	0	0
<b>d)</b>	<b>Total Number</b>	6	102	47	4	37	20

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	1+5+14(1 for year 08-09 and 5 for year 09-10 , 14 for year 10-11)		20
	<b>Total Number</b>	<b>20</b>	0	20

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 remaning 9 cases are related to sales and 1 is related to policy admin