

FORM NL-1-B-RA

Apollo Munich Health Insurance Company Limited

Registration No. 131 and Dated 3rd August 2007

Miscellaneous Business Revenue Account for the Period ended 30 June, 2011

	Particulars	Schedule	For the Quarter Ended 30.06.11	Up to the Quarter Ended 30.06.11	For the Quarter Ended 30.06.10	Up to the Quarter Ended 30.06.10
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	606,592	606,592	280,436	280,436
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-
3	Others		-	-	-	-
4	Interest, Dividend & Rent - Gross		34,300	34,300	11,904	11,904
	TOTAL (A)		640,892	640,892	292,340	292,340
1	Claims Incurred (Net)	NL-5-Claims Schedule	355,091	355,091	185,668	185,668
2	Commission	NL-6-Commission Schedule	49,339	49,339	29,249	29,249
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	363,225	363,225	274,552	274,552
4	Premium Deficiency			-		-
	TOTAL (B)		767,655	767,655	489,469	489,469
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(126,763)	(126,763)	(197,129)	(197,129)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		-	-	-	-
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		-	-	-	-

Apollo Munich Health Insurance Company Limited
Registration No. 131 and Dated 3rd August 2007
Profit and Loss Account for the Period ended 30 June, 2011

	Particulars	Schedule	For the Quarter Ended 30.06.11	Up to the Quarter Ended 30.06.11	For the Quarter Ended 30.06.10	Up to the Quarter Ended 30.06.10
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(126,763)	(126,763)	(197,129)	(197,129)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		27,239	27,239	17,146	17,146
	(b) Amortization of Discount / Premium		5,525	5,525	425	425
	(c) Profit on sale of investments		2,677	2,677	873	873
	Less: Loss on sale of investments		(9)	(9)	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		-	-	-	-
	(b) Others		28	28	-	-
	TOTAL (A)		(91,303)	(91,303)	(178,685)	(178,685)
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		3,494	3,494	2,167	2,167
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		3,494	3,494	2,167	2,167
	Profit Before Tax		(94,797)	(94,797)	(180,852)	(180,852)
	Provision for Taxation		13	13	9	9
	Profit/(Loss) After Tax		(94,810)	(94,810)	(180,861)	(180,861)
	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		(2,699,118)	(2,699,118)	(1,904,704)	(1,904,704)
	Balance carried forward to Balance Sheet		(2,793,928)	(2,793,928)	(2,085,565)	(2,085,565)

Apollo Munich Health Insurance Company Limited

Registration No. 131 and Dated 3rd August 2007

Balance Sheet as at 30 June, 2011

	Schedule	As at 30.06.11 (Rs.'000)	As at 30.06.10 (Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	1,962,000	1,293,000
Share Application Money Pending Allotment		325,600	393,560
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	1,787,814	1,469,608
Fair Value Change Account		245	76
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		4,075,659	3,156,244
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	2,765,732	1,521,868
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	135,930	192,329
Deferred tax Asset		-	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	328,094	121,055
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	431,601	261,757
Sub-Total (A)		759,695	382,812
			-
Current Liabilities	NL-17-Current Liabilities Schedule	1,035,658	420,371
Provisions	NL-18-Provisions Schedule	1,343,967	605,959
Deferred Tax Liability		-	-
Sub-Total (B)		2,379,625	1,026,329
			-
NET CURRENT ASSETS (C) = (A - B)		(1,619,930)	(643,518)
			-
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		2,793,928	2,085,565
TOTAL		4,075,659	3,156,244

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

Particulars	For the Quarter Ended 30.06.11	Up to the Quarter Ended 30.06.11	For the Quarter Ended 30.06.10	Up to the Quarter Ended 30.06.10
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	715,908	715,908	420,437	420,437
Service Tax				
Adjustment for change in reserve for unexpired risks	32,238	32,238	98,118	98,118
Gross Earned Premium	683,670	683,670	322,319	322,319
Add: Premium on reinsurance accepted	2,395	2,395	141	141
Less : Premium on reinsurance ceded	80,536	80,536	48,598	48,598
Net Premium	637,767	637,767	371,980	371,980
Adjustment for change in reserve for unexpired risks	63,413	63,413	6,574	6,574
Premium Earned (Net)	606,592	606,592	280,436	280,436

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

Particulars	For the Quarter Ended 30.06.11	Up to the Quarter Ended 30.06.11	For the Quarter Ended 30.06.10	Up to the Quarter Ended 30.06.10
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	361,460	361,460	197,135	197,135
Add Claims Outstanding at the end of the year	341,429	341,429	191,600	191,600
Less Claims Outstanding at the beginning of the year	268,151	268,151	178,697	178,697
Gross Incurred Claims	434,738	434,738	210,038	210,038
Add Re-insurance accepted to direct claims	-	-	-	-
Less Re-insurance Ceded to claims paid	79,647	79,647	24,370	24,370
Total Claims Incurred	355,091	355,091	185,668	185,668

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



Particulars	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter
	Ended 30.06.11	Ended 30.06.11	Ended 30.06.10	Ended 30.06.10
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	70,454	70,454	36,139	36,139
Add: Re-insurance accepted	898	898	53	53
Less: Commission on Re-insurance ceded	22,013	22,013	6,943	6,943
Net Commission	49,339	49,339	29,249	29,249

Break-up of the expenses incurred to procure business

Agents	29,979	29,979	13,239	13,239
Brokers	14,414	14,414	8,705	8,705
Corporate Agency	1,212	1,212	103	103
Referral	-	-	-	-
Others	24,849	24,849	14,092	14,092
TOTAL (B)	70,454	70,454	36,139	36,139

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

S. No	Particulars	For the Quarter Ended 30.06.11	Up to the Quarter Ended 30.06.11	For the Quarter Ended 30.06.10	Up to the Quarter Ended 30.06.10
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	140,917	140,917	87,677	87,677
2	Travel, conveyance and vehicle running expenses	10,709	10,709	9,317	9,317
3	Training expenses	613	613	265	265
4	Rents, rates & taxes	17,805	17,805	16,808	16,808
5	Repairs	11,691	11,691	8,640	8,640
6	Printing & stationery	4,851	4,851	2,004	2,004
7	Communication	8,697	8,697	2,634	2,634
8	Legal & professional charges	27,614	27,614	11,703	11,703
9	Information Technology Services	33,352	33,352	33,245	33,245
10	Auditors' fees, expenses etc				
	(a) As auditor	550	550	490	490
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	0	0	0	0
	(iii) Management services; and	0	0	0	0
	(c) in any other capacity	5	5	4	4
10	Advertisement and publicity	47,701	47,701	45,364	45,364
11	Interest & Bank Charges	470	470	223	223
12	Other Expenses				
	(a) Business Outsourcing & Support	3,703	3,703	2,225	2,225
	(b) Others	33,041	33,041	34,170	34,170
13	Depreciation	21,506	21,506	19,783	19,783
	TOTAL	363,225	363,225	274,552	274,552

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S. No	Particulars	As at 30.06.11	As at 30.06.11
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	255,000,000 Equity Shares of Rs. 10 each (Previous year 200,000,000 equity shares of Rs. 10 each)	2,550,000	2,000,000
2	Issued Capital		
	254,750,006 Equity Shares of Rs 10 each (Previous year 129,300,000 equity shares of Rs. 10 each)	2,547,500	1,293,000
3	Subscribed Capital		
	196,200,000 Equity Shares of Rs. 10 each (Previous year 129,299,994 equity shares of Rs. 10 each)	1,962,000	1,293,000
4	Called-up Capital		
	196,200,000 Equity Shares of Rs. 10 each (Previous year 129,299,994 equity shares of Rs. 10 each)	1,962,000	1,293,000
	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	1,962,000	1,293,000



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

[As certified by the Management]

Shareholder	As at 30.06.11		As at 30.06.10	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	146,116,221	74.47%	96,894,342	74.94%
· Foreign	50,083,779	25.53%	32,405,652	25.06%
Others				
TOTAL	196,200,000	100%	129,299,994	100%

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

S. No	Particulars	As at 30.06.11	As at 30.06.10
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,787,814	1,469,608
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	1,787,814	1,469,608

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

S. No	Particulars	As at 30.06.11	As at 30.06.10
		(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 30.06.11 (Rs.'000)	As at 30.06.10 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	1,062,572	538,670
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	518,598	329,990
	(e) Other Securities (Housing Bonds)	210,474	133,185
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	538,488	378,752
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	47,697	-
2	Other Approved Securities	328,552	98,248
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	51,396	43,023
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,955	-
5	Other than Approved Investments	-	-
	TOTAL	2,765,732	1,521,868

- a. Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs. 102,134 thousand (Previous Year Rs. 101,171 thousand). Market Value of such investments is Rs 98,191 thousand (Previous Year Rs 100,826 thousand).
- b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.3,079,985 thousand (Previous Year-Rs.1,635,278 thousand). Market value of such investments as at 30.6.2011 is Rs. 3,031,155 thousand (Previous Year-Rs. 1,647,558 thousand).

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

S.No	Particulars	As at 30.06.11	As at 30.06.10
		(Rs.'000)	(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



(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation			Net Block		
	Opening As At 01.04.2011	Additions	Deductions	As At 30.06.11	Upto 01.04.2011	For The Period	On Sales/ Adjustments	To Date 30.06.11	As at 30.06.2011	As at 31.03.2011
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	-	-	-	-	-
(a) Software	147,605	-	-	147,605	79,520	7,337	-	86,857	60,748	68,084
(b) Website	4,700	-	-	4,700	1,900	285	-	2,185	2,515	2,800
(c) Media Films	22,500	-	-	22,500	9,349	1,865	-	11,214	11,286	13,151
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	59,709	20	-	59,729	32,656	4,206	-	36,861	22,868	27,053
Information Technology Equipment	63,721	321	-	64,042	54,866	3,572	-	58,438	5,604	8,855
Vehicles	17,247	-	-	17,247	6,832	858	-	7,690	9,557	10,415
Office Equipment	57,677	26	-	57,703	35,633	3,383	-	39,016	18,687	22,045
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	373,159	367	-	373,526	220,756	21,506	-	242,261	131,265	152,403
Capital Work in progress	3,218	1,447	-	4,665	-	-	-	-	4,665	3,218
Grand Total	376,377	1,814	-	378,191	220,756	21,506	-	242,261	135,930	155,621
Previous Year	340,500	5,843	-	346,343	133,741	20,273	-	154,014	192,329	206,759

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

S.No	Particulars	As at 30.06.11	As at 30.06.10
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	7,059	2,150
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	316,844	115,300
	(bb) Others	-	-
	(b) Current Accounts	4,191	3,605
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	328,094	121,055
	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 30.06.11	As at 30.06.10
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	110,709	74,753
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	6,798	4,411
6	Others		
	(a) Advances to Suppliers	11,503	7,100
	(b) Other advances	1,191	1,173
	TOTAL (A)	130,201	87,437
	OTHER ASSETS		
1	Income accrued on investments	81,591	43,803
2	Outstanding Premiums	93,395	17,657
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	63,873	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	48,971	49,423
	(b) Service tax on input services (Net)	13,570	7,137
	TOTAL (B)	301,400	174,320
	TOTAL (A+B)	431,601	261,757

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

S.No	Particulars	As at 30.06.11	As at 30.06.10
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	11,149	4,707
2	Balances due to other insurance companies	-	25,000
3	Deposits held on re-insurance ceded	-	(1,867)
4	Premiums received in advance	8,539	3,307
5	Unallocated premium	25,445	13,879
6	Sundry creditors	628,619	171,635
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	341,429	191,601
9	Due to Officers/ Directors	-	-
10	Others		
	(a) Tax Deducted Payable	16,294	9,124
	(b) Other Statutory Dues	4,183	2,985
	TOTAL	1,035,658	420,371

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

S.No	Particulars	As at 30.06.11	As at 30.06.10
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	1,343,562	604,661
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	(1,345)	1,298
	(b) For Fringe Benefit Tax	-	-
	(c) For Wealth Tax	-	-
	(d) For Doubtful Loans and Advances	1,750	-
	TOTAL	1,343,967	605,959

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

S.No	Particulars	As at 30.06.11	As at 30.06.10
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Statement of Liabilities									
Sl.No.	Particular	As at 30.06.11				As at 30.06.10			
		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	363	94	244	701	160	39	109	308
4	Health Insurance	13,072	1,287	1,789	16,149	5,886	841	926	7,653
5	Total Liabilities	13,435	1,381	2,033	16,850	6,046	880	1,035	7,961

Insurer Reg No: 131 Date: 30.06.2011

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30.06.2011

(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															29.09	29.09	534.18	534.18	12.73	12.73			0.00	0.00	575.99	575.99
Chandigarh															1.60	1.60	43.81	43.81	1.49	1.49			0.00	0.00	46.90	46.90
Delhi															24.64	24.64	1267.53	1267.53	54.49	54.49			0.00	0.00	1346.66	1346.66
Gujarat															3.44	3.44	63.96	63.96	5.96	5.96			0.00	0.00	73.36	73.36
Haryana															243.82	243.82	1850.02	1850.02	3.32	3.32			0.00	0.00	2097.16	2097.16
Karnataka															7.17	7.17	380.50	380.50	18.02	18.02			0.00	0.00	405.70	405.70
Kerala															16.79	16.79	88.41	88.41	0.48	0.48			0.00	0.00	105.68	105.68
Maharashtra															45.65	45.65	1570.80	1570.80	53.64	53.64			0.00	0.00	1670.09	1670.09
Orissa															0.23	0.23	18.12	18.12	0.55	0.55			0.00	0.00	18.90	18.90
Punjab															2.82	2.82	64.09	64.09	1.36	1.36			0.00	0.00	68.27	68.27
Rajasthan															15.41	15.41	90.02	90.02	1.54	1.54			0.00	0.00	106.97	106.97
Tamil nadu															11.67	11.67	265.11	265.11	6.46	6.46			0.00	0.00	283.23	283.23
Uttar Pradesh															5.17	5.17	216.39	216.39	2.77	2.77			0.00	0.00	224.33	224.33
West Bengal															2.29	2.29	131.33	131.33	2.23	2.23			0.00	0.00	135.84	135.84

Reinsurance Risk Concentration - For the Quarter ended 30.06.2011						
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					-
2	No. of Reinsurers with rating AA but less than AAA					-
3	No. of Reinsurers with rating A but less than AA	2	48	23		9%
4	No. of Reinsurers with rating BBB but less than A	2	719	15		91%
5	No. of Reinsurers with rating less than BBB					-
	Total	4	767	38		100%

Ageing of Claims as at 30.06.2011								
S. 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	9,826	1,335	109	27	6	11303	3,150
8	Overseas Travel	30	17	0	0	-	47	35
9	Personal Accident	23	30	0	-	-	53	34
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	17	17	0	0	0	34	5

No. of claims only

S. 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	-	-	-	-	-	-	3,947	32	25	-	-	-	24	4,028
2	Claims reported during the period	-	-	-	-	-	-	14,356	89	74	-	-	-	84	14,603
3	Claims settled during the period	-	-	-	-	-	-	11,303	47	53	-	-	-	34	11,437
4	Claims repudiated during the period	-	-	-	-	-	-	1,484	12	10	-	-	-	28	1,534
5	Claims closed during the period	-	-	-	-	-	-	238	10	7	-	-	-	-	255
6	Claims O/s at the end of the period	-	-	-	-	-	-	5,278	52	29	-	-	-	46	5,405
	Less than 3 months	-	-	-	-	-	-	4,680	37	26	-	-	-	42	4,785
	3 months to 6 months	-	-	-	-	-	-	595	6	2	-	-	-	4	607
	6months to 1 year	-	-	-	-	-	-	3	9	1	-	-	-	-	13
	1 year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-



FORM NL-26 - CLAIMS INFORMATION - KG Table I

Apollo Munich Health Insurance Company Limited

Solvency for the quarter ended 30.06.2011

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	1,404	1,012	249	131	202	52	202
9	Health	29,919	24,512	6,715	5,756	4,903	1,727	4,903
	Total	31,323	25,524	6,964	5,887	5,105	1,779	5,105

**FORM NL-27 Offices information for Non-Life
 Apollo Munich Health Insurance Company Limited**
30.06.2011

S. No	Office Information		Number
1	No. of offices at the beginning of the year		40
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	7
5	No. of branches closed during the year		-
6	No of branches at the end of the year		47
7	No. of branches approved but not opened		3
8	No. of rural branches		-
9	No. of urban branches		47

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

Statement as on: 30.06.2011

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Yearly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	27,657
2	Loans	9	-
3	Fixed Assets	10	1,359
4	Current Assets		
	a. Cash & Bank Balance	11	3,281
	b. Advances & Other Assets	12	4,316
5	Current Liabilities		
	a. Current Liabilities	13	10,357
	b. Provisions	14	13,440
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		27,939
	Application of Funds as per Balance Sheet (A)		88,349
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	1,359
3	Cash & Bank Balances	11	136
4	Advances & Other Assets	12	4,316
5	Current Liabilities	13	10,357
6	Provisions	14	13,440
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		27,939
	TOTAL (B)		57,547
	'Investment Assets' As per FORM 3B (A-B)		30,802

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)						
1	G. Sec.	Not less than 20%		3,585	6,087	9,672	31		9,672	9,497
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%		4,386	6,717	11,103	36		11,103	10,881
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		1,840	5,729	7,569	25		7,569	7,395
	2. Approved Investments (Not exceeding 55%)			4,769	7,097	11,866	39	0	11,867	11,772
	3. Other Investments (not exceeding 25%)			-	262	262	1	2	264	264
	Total Investment Assets	100%	0	10,995	19,805	30,799	100	2	30,802	30,312

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 30/06/2011	As % of total for this class	As at 30/06/2010 Of the previous year	As % of total for this class	As at 30/06/2011	As % of total for this class	As at 30/06/2010 Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	14,715	55%	7,468	50%	14,963	55%	7,332	50%
AA or better	1,057	4%	1,122	8%	1,077	4%	1,087	7%
Rated below AA but above A	181	1%	200	1%	200	1%	200	1%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other	10,700	40%	6,141	41%	10,903	40%	6,169	42%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	4,859	18%	1,182	8%	4,864	18%	1,182	8%
more than 1 year and upto 3 years	6,018	23%	2,444	16%	6,109	23%	2,383	16%
More than 3 years and up to 7 years	7,114	27%	4,184	28%	7,305	27%	4,101	28%
More than 7 years and up to 10 years	6,072	23%	6,508	44%	6,210	23%	6,496	44%
above 10 years	2,589	10%	612	4%	2,656	10%	625	4%
Breakdown by type of the issuer								
a. Central Government	9,497	36%	3,936	26%	9,672	36%	3,956	27%
b. State Government	1,384	5%	1,423	10%	1,431	5%	1,431	10%
c. Corporate Securities	15,772	59%	9,572	64%	16,041	59%	9,402	64%

FORM NL-30 Analytical Ratios

Apollo Munich Health Insurance Company Limited

Analytical Ratios for Non-Life companies



S. No	Particular	As at 30.06.11	As at 30.06.10
1	Gross Premium Growth Rate	1.71	2.16
2	Gross Premium to shareholders' fund ratio	0.56	0.39
3	Growth rate of shareholders' fund	1.20	1.27
4	Net Retention Ratio	0.89	0.88
5	Net Commission Ratio	0.08	0.08
6	Expense of Management to Gross Direct Premium Ratio	0.51	0.66
7	Combined Ratio	1.11	1.21
8	Technical Reserves to net premium ratio	2.64	2.14
9	Underwriting balance ratio	-0.20	-0.53
10	Operating Profit Ratio	-0.14	-0.48
11	Liquid Assets to liabilities ratio	0.19	0.15
12	Net earning ratio	-0.15	-0.49
13	Return on net worth ratio	-0.07	-0.17
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.20	1.93
15	NPA Ratio		
	Gross NPA Ratio	-	-
	Net NPA Ratio	-	-
Equity Holding Pattern for Non-Life Insurers			
1	(a) No. of shares	196,200,000	129,299,994
2	(b) Percentage of shareholding (Indian / Foreign)		
	-Indian	74.47%	74.94%
	-Foreign	25.53%	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-(0.48) Diluted EPS-(0.40)	Basic EPS-(1.40) Diluted EPS-(1.37)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(0.48) Diluted EPS-(0.40)	Basic EPS-(1.40) Diluted EPS-(1.37)
6	(iv) Book value per share (Rs)	6.53	8.28

Related Party Transactions					
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Period Ended 30.06.2011	Period Ended 30.06.2010
1	Family Health Plan Limited	Associates	Premium Income	54.32	21.75
			Claim Payment	24.02	1.23
			TPA Fees	86.20	100.41
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	0.16	0.80
			Claim Payment	148.68	61.96
3	Lifetime Wellness Rx Intl. Ltd	Associates	Claim Payment	5.98	-
			Expenses towards Services Rendered	-	1.47
4	Apollo Gleneagles Hospitals Ltd.	Associates	Claim Payment	25.91	7.85
5	Mr. Antony Jacob	Key management personnel	Salary	50.17	22.66
6	Indraprastha Medical Corporation Ltd	Associates	Premium Income	268.40	(19.01)
			Claim Payment	61.32	57.91
			Expenses towards Services Rendered	3.50	0.08
7	Apollo Hospitals Intl. Ltd.	Associates	Premium Income	2.05	-
			Claim Payment	7.24	-
8	Munchener Ruckversicherung Gesellschaft	Associates	Premium on cessions to re-insurers	54.65	56.75
			Losses recovered from Reinsures	15.49	6.33
			Payables	21.02	43.71
9	Ms Shobana Kamineni	Key management personnel	Salary	11.50	11.49
10	Emed Life Insurance Broking Services Ltd.	Associates	Expenses towards Services Rendered	40.40	6.54
			Payables	2.37	1.51
			Premium Income	3.45	1.92
11	Apollo Health and Lifestyle Ltd.	Associates	Expenses towards Services Rendered	0.02	-
			Premium Income	-	-
12	Indo-German Chamber of Commerce	Associates	Expenses towards Services Rendered	-	0.03
13	Dishnet Wireless Limited	Associates	Expenses towards Services Rendered	5.00	4.35
			Premium Income	1.77	1.71
14	Healthnet Global Pvt. Ltd	Associates	Claim Payment	8.21	6.29
			Premium Income	23.73	-
15	Imperial Hospital And Research Centre Ltd	Associates	Claim Payment	44.62	12.93
			Premium Income	0.28	(0.08)
16	Apollo Health Street Inc Limited	Associates	Claim Payment	0.07	-
			Premium Income	-	-
17	Faber Sindoori Managemnt Service Private Ltd	Associates	Claim Payment	0.07	-

Products Information							
<i>List below the products and/or add-ons introduced during the period</i>							
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	NA	NA	NA	NA	NA	NA	NA

FORM NL-33 - SOLVENCY MARGIN - KGII
Apollo Munich Health Insurance Company Limited
Solvency as at 30.06.2011
Available Solvency Margin and Solvency Ratio



(Rs. in Lacs)

S. No	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)		19,805
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		16,850
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		340
4	Excess in Policyholders' Funds (1-2-3)		2,615
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		15,213
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		6,606
7	Excess in Shareholders' Funds (5-6)		8,607
8	Total Available Solvency Margin [ASM] (4+7)		11,222
9	Total Required Solvency Margin [RSM]		5,105
10	Solvency Ratio (Total ASM/Total RSM)		2.20

**FORM NL-34 : Board of Directors & Key Person
Apollo Munich Health Insurance Company Limited**

30.06.2011



BOD and Key Person information

S. 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	
6	Mr. Antony Jacob	Whole Time Director & CEO	
7	Mr. Roberto Leonardi	Alternate Director	
8	Mr. MBN Rao	Additional Director	
9	Mr. Bernhard Steinruecke	Additional Director	
10	Mr. K. Srikanth	CFO & Company Secretary	
11	Mr. Ravi Vishwanath	CMO	
12	M. Krishnan Ramachandran	COO	
13	Mr. Herbert Meister	Consultant Actuary	

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

FORM NL-35-NON PERFORMING ASSETS-7A

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



Statement as on:30.06.2011

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	6.01	-	53.28	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.25	-	743.49	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	7.95	-	194.52	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.20	-	20.06	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.33	-	9.99	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	-	4.16	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.17	-	145.78	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.35	-	455.09	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.72	-	486.53	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	467.43	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.02	-	489.29	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.17	-	972.81	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.27	-	100.54	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.40	-	303.45	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	-	488.39	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	488.28	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	487.15	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	485.31	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.99	-	527.27	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.07	-	99.85	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08	-	1,036.83	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.13	-	497.26	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	55.81	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	493.66	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	BONDS	11.50	-	88.44	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CTRB	GOVERNMENT OF INDIA	BONDS	-	-	476.97	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	EXPORT IMPORT BANK OF INDIA	BONDS	9.50	-	512.15	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	EXPORT IMPORT BANK OF INDIA	BONDS	9.85	-	50.08	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	6.29	-	9.70	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	9.90	-	100.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	9.90	-	301.15	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ICICI BANK LIMITED	BONDS	7.60	-	19.74	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD	BONDS	10.09	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25	-	500.21	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	9.25	-	452.21	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.75	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA	BONDS	8.72	-	501.75	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS LIMITED	BONDS	2.00	-	580.77	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300.14	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	BANK OF INDIA	BONDS	-	-	479.53	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMIT	BONDS	-	-	467.64	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMIT	BONDS	-	-	461.64	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	KOTAK MAHINDRA BANK LIMITED	BONDS	-	-	468.17	-	-	-	-	-	-	-	-	-	STANDARD	-	-

EDCD	KOTAK MAHINDRA BANK LIMITED	BONDS	-	-	460.55	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	ORIENTAL BANK OF COMMERCE	BONDS	-	-	468.66	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	STATE BANK OF BIKANER & JAIPUR	BONDS	-	-	479.31	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	ICICI BANK LIMITED	BONDS	10.15	-	80.20	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMIT	BONDS	10.09	-	516.58	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMIT	BONDS	11.10	-	261.30	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.40	-	496.48	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.90	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08	-	120.48	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.25	-	299.30	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDN	NATIONAL HOUSING BANK	BONDS	8.20	-	488.48	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	-	496.57	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	-	301.72	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMIT	BONDS	8.15	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMIT	BONDS	9.95	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE & RURAL DEV	BONDS	8.90	-	101.05	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE & RURAL DEV	BONDS	9.65	-	500.75	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.90	-	422.01	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	6.80	-	79.55	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.45	-	100.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.28	-	10.28	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.90	-	31.53	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.96	-	21.09	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION	BONDS	8.64	-	300.13	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	POWER GRID CORPORATION	GILTS	10.90	-	49.84	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	7.60	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	8.80	-	300.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	50.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.75	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	10.95	-	399.92	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ANDHRA PRADESH	GILTS	8.45	-	202.34	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	295.14	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	303.45	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATIO	BONDS	8.35	-	430.11	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATIO	BONDS	8.50	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-36-YIELD ON INVESTMENTS 1
Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007

Statement as on: 30.06.2011

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

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 Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	8,173.33	8,038.43	153.08	8.05%	8.05%	8,173.33	8,038.43	153.08	8.05%	8.05%	6,221.70	6,222.27	246.98	6.75%	6.75%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,021.34	981.91	20.47	8.07%	8.07%	1,021.34	981.91	20.47	8.07%	8.07%	1,018.94	1,002.03	81.91	8.08%	8.08%
3	TREASURY BILLS	CTRB	476.97	476.97	8.81	7.49%	7.49%	476.97	476.97	8.81	7.49%	7.49%	468.16	468.16	5.08	5.75%	5.75%
4	STATE GOVERNMENT BONDS	SGGB	800.94	771.72	16.22	8.15%	8.15%	800.94	771.72	16.22	8.15%	8.15%	800.97	788.90	64.88	8.10%	8.10%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	630.11	611.82	13.19	8.42%	8.42%	630.11	611.82	13.19	8.42%	8.42%	630.11	623.01	48.66	8.40%	8.40%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	488.48	483.30	11.55	9.52%	9.52%	488.48	483.30	11.55	9.52%	9.52%	487.15	483.97	0.89	9.51%	9.51%
7	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	1,616.26	1,598.62	37.10	9.23%	9.23%	1,616.26	1,598.62	37.10	9.23%	9.23%	1,616.16	1,623.48	141.34	9.42%	9.42%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	5,464.43	5,313.21	107.26	8.89%	8.89%	5,464.43	5,313.21	107.26	8.89%	8.89%	4,276.53	4,180.37	345.89	8.69%	8.69%
9	CORPORATE SECURITIES	EPBT	858.07	841.43	18.83	8.81%	8.81%	858.07	841.43	18.83	8.81%	8.81%	860.77	847.40	67.99	8.62%	8.62%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	4,327.91	4,249.68	79.56	8.82%	8.82%	4,327.91	4,249.68	79.56	8.82%	8.82%	3,320.37	3,252.32	251.81	9.11%	9.11%
11	DEPOSITS WITH BANKS	ECDB	3,145.00	3,145.00	91.11	9.66%	9.66%	3,145.00	3,145.00	91.11	9.66%	9.66%	4,420.00	4,420.00	124.38	7.76%	7.76%
12	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	3,285.50	3,285.50	86.71	9.57%	9.57%	3,285.50	3,285.50	86.71	9.57%	9.57%	3,842.99	3,842.99	60.25	9.24%	9.24%
13	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	46.46	7.36%	7.36%
14	APPLICATION MONEY	ECAM	-	-	0.76	10.33%	10.33%	-	-	0.76	10.33%	10.33%	-	-	0	0.00%	0.00%
15	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	250.00	250.17	14.85	16.71%	16.71%	250.00	250.17	14.85	16.71%	16.71%	637.00	643.88	22.61	6.29%	6.29%
16	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	261.52	263.79	34.75	15.43%	15.43%	261.52	263.79	34.75	15.43%	15.43%	1,004.92	1,021.42	32.71	4.76%	4.76%
			30,799.86	30,311.55	694.25	9.07%	9.07%	30,799.86	30,311.55	694.25	9.07%	9.07%	29,605.77	29,420.20	1541.84	8.07%	8.07%

Fund : Investment Corpus II Balance Share holder

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	DEPOSITS WITH BANKS	IPTD	-	-	-	-	-	-	-	-	-	-	-	-	31.89	9.24%	9.24%
2	DEPOSITS-CDS WITH SCHEDULED BANK	ECCOS	-	-	-	-	-	-	-	-	-	-	-	-	1.46	9.92%	9.92%



FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on:30.06.2011

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



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 30.06.11		Quarter Ended 30.06.10		Upto the Quarter Ended 30.06.11		Upto the Quarter Ended 30.06.10	
		Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies
1	Fire								
2	Marine Cargo & Hull								
3	Motor TP								
4	Motor OD								
5	Engineering								
6	Workmen's Compensation								
7	Employer's Liability								
8	Aviation								
9	Personal Accident	410	7,267	268	5,996	410	7,267	268	5,996
10	Health	6,584	132,881	3,774	88,044	6,584	132,881	3,774	88,044
11	Others	165	7,292	163	7,346	165	7,292	163	7,346

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

Apollo Munich Health Insurance Company Limited

Date:

30.06.2011



(Rs in Lakhs)

Rural & Social Obligations For the Quarter Ended 30.06.2011					
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	2157	12.55	
		Social	751	0.08	
10	Health	Rural	33663	551.48	
		Social	14055	56.32	
11	Others	Rural	-	-	
		Social	-	-	

FORM NL-40 Business Acquisition through different channels
Apollo Munich Health Insurance Company Limited



(Rs in Lakhs)

		Business Acquisition through different channels							
		For the Quarter ended 30.06.11		For the Quarter ended 30.06.10		Upto the Quarter ended 30.06.11		Upto the Quarter ended 30.06.10	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	37,846	2,144	30,501	2,007	37,846	2,144	30,501	2,007
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	46	81	176	7	46	81	176	7
4	Brokers	3,950	2,217	2,819	1,439	3,950	2,217	2,819	1,439
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	11,157	2,717	1,094	751	11,157	2,717	1,094	751
	Total (A)	52,999	7,159	34,590	4,204	52,999	7,159	34,590	4,204
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	52,999	7,159	34,590	4,204	52,999	7,159	34,590	4,204

FORM NL-41

GREIVANCE DISPOSAL

Apollo Munich Health Insurance Company Limited

01.04.2011 to
30.06.2011
(Rs in Lakhs)

GREIVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	68	264	189	30	58	55
	a) Sales Related	26	44	22	19	21	8
	b) Policy Administration Related	7	188	158	7	22	8
	c) Insurance Policy Coverage related	0	1	0	0	1	0
	d) Claims related	35	26	7	4	11	39
	e) others	0	5	2	0	3	0
	Total Number	68	264	189	30	58	55

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	17	0	17
	b) Greater than 15 days	38	0	38
	Total Number	55	0	55

NOTE

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