

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 31 December, 2012

	Particulars	Schedule	For the Quarter Ended 31.12.12 (Rs.'000)	Up to the Quarter Ended 31.12.12 (Rs.'000)	For the Quarter Ended 31.12.11 (Rs.'000)	Up to the Quarter Ended 31.12.11 (Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	1,148,156	3,200,110	801,415	2,119,873
2	Profit/ Loss on sale/redemption of Investments		2,896	8,186	2,170	5,288
3	Others		-	-	-	-
4	Interest, Dividend & Rent - Gross		51,585	152,104	40,538	95,426
	TOTAL (A)		1,202,637	3,360,400	844,123	2,220,587
1	Claims Incurred (Net)	NL-5-Claims Schedule	694,143	1,903,912	455,967	1,214,264
2	Commission	NL-6-Commission Schedule	105,516	282,267	78,393	197,136
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	488,327	1,362,988	430,212	1,171,067
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,287,986	3,549,167	964,572	2,582,467
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(85,349)	(188,767)	(120,449)	(361,880)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(85,349)	(188,767)	(120,449)	(361,880)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(85,349)	(188,767)	(120,449)	(361,880)

Apollo Munich Health Insurance Company Limited
Registration No. 131 and Dated 3rd August 2007
Profit and Loss Account for the Period ended 31 December, 2012

	Particulars	Schedule	For the Quarter Ended 31.12.12 (Rs.'000)	Up to the Quarter Ended 31.12.12 (Rs.'000)	For the Quarter Ended 31.12.11 (Rs.'000)	Up to the Quarter Ended 31.12.11 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(85,349)	(188,767)	(120,449)	(361,880)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		40,896	115,185	20,877	85,361
	(b) Amortization of Discount / Premium		1,850	8,963	1,471	13,829
	(c) Profit on sale of investments		2,397	6,682	1,059	5,494
	Less: Loss on sale of investments		-	-	9	(61)
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		(10)	1,184	-	7
	(b) Others		4,220	10,498	1,558	1,677
	TOTAL (A)		(35,996)	(46,255)	(95,475)	(255,573)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		(36)	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		2,528	9,701	2,170	7,762
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		2,492	9,701	2,170	7,762
	Profit Before Tax		(38,488)	(55,956)	(97,645)	(263,335)
	Provision for Taxation		233	265	30	75
	Profit/(Loss) After Tax		(38,721)	(56,221)	(97,675)	(263,410)
	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		(3,190,890)	(3,173,390)	(2,864,853)	(2,699,118)
	Balance carried forward to Balance Sheet		(3,229,611)	(3,229,611)	(2,962,528)	(2,962,528)

FORM NL-3-B-BS

Apollo Munich Health Insurance Company Limited

Registration No. 131 and Dated 3rd August 2007

Balance Sheet as at 31 December, 2012

	Schedule	As at 31.12.12	As at 31.12.11
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	3,089,800	1,962,000
Share Application Money Pending Allotment		-	756,950
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,336,414	1,787,814
Fair Value Change Account		194	1,468
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		5,426,408	4,508,232
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	3,816,082	2,976,678
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	141,624	125,943
Deferred tax Asset		-	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	886,349	409,389
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	809,330	496,935
Sub-Total (A)		1,695,679	906,324
Current Liabilities	NL-17-Current Liabilities Schedule	1,155,035	929,078
Provisions	NL-18-Provisions Schedule	2,301,553	1,534,163
Deferred Tax Liability		-	-
Sub-Total (B)		3,456,588	2,463,241
NET CURRENT ASSETS (C) = (A - B)		(1,760,909)	(1,556,917)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		3,229,611	2,962,528
TOTAL		5,426,408	4,508,232

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

Particulars	For the Quarter Ended 31.12.12	Up to the Quarter Ended 31.12.12	For the Quarter Ended 31.12.11	Up to the Quarter Ended 31.12.11
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1,450,125	3,590,400	1,070,714	2,618,995
Service Tax				
Adjustment for change in reserve for unexpired risks	(84,872)	217,467	(105,876)	(45,106)
Gross Earned Premium	1,534,997	3,372,933	1,176,590	2,664,101
Add: Premium on reinsurance accepted	139	294	78	1,939
Less : Premium on reinsurance ceded	160,547	398,241	116,961	291,695
Net Premium	1,289,717	3,192,453	953,831	2,329,239
Adjustment for change in reserve for unexpired risks	56,689	209,810	46,540	164,260
Premium Earned (Net)	1,148,156	3,200,110	801,415	2,119,873

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

Particulars	For the Quarter Ended 31.12.12	Up to the Quarter Ended 31.12.12	For the Quarter Ended 31.12.11	Up to the Quarter Ended 31.12.11
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	844,584	2,162,589	492,346	1,341,983
Add Claims Outstanding at the end of the year	502,080	502,080	416,179	416,179
Less Claims Outstanding at the beginning of the year	504,974	381,730	356,184	268,151
Gross Incurred Claims	841,690	2,282,939	552,341	1,490,011
Add Re-insurance accepted to direct claims	18	460	116	276
Less Re-insurance Ceded to claims paid	147,565	379,487	96,490	276,023
Total Claims Incurred	694,143	1,903,912	455,967	1,214,264

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



Particulars	For the Quarter Ended 31.12.12	Up to the Quarter Ended 31.12.12	For the Quarter Ended 31.12.11	Up to the Quarter Ended 31.12.11
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	131,574	352,221	97,176	252,629
Add: Re-insurance accepted	51	107	29	727
Less: Commission on Re-insurance ceded	26,109	70,061	18,812	56,220
Net Commission	105,516	282,267	78,393	197,136

Break-up of the expenses incurred to procure business

Agents	63,052	166,932	47,205	118,138
Brokers	20,528	62,718	17,907	49,933
Corporate Agency	3,076	9,577	1,579	4,396
Referral	-	-	-	-
Others	44,918	112,994	30,485	80,162
TOTAL (B)	131,574	352,221	97,176	252,629

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

S. No	Particulars	For the Quarter Ended 31.12.12	Up to the Quarter Ended 31.12.12	For the Quarter Ended 31.12.11	Up to the Quarter Ended 31.12.11
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	160,938	482,618	140,564	442,670
2	Travel, conveyance and vehicle running expenses	9,015	50,055	15,977	43,332
3	Training expenses	9,210	11,413	588	4,706
4	Rents, rates & taxes	24,420	69,038	17,176	56,989
5	Repairs	14,978	43,053	15,141	42,792
6	Printing & stationery	5,549	16,420	7,745	19,168
7	Communication	11,726	28,182	8,673	24,827
8	Legal & professional charges	53,065	151,191	50,394	109,000
9	Auditors' fees, expenses etc				
	(a) As auditor	250	1,350	250	1,350
	(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		15	13	19
10	Advertisement and publicity	80,803	197,948	66,204	152,306
11	Interest & Bank Charges	1,673	4,504	877	2,640
12	Other Expenses				
	(a) Business Support	23,082	70,735	20,539	60,562
	(b) Information Technology Services	55,006	128,761	47,418	114,133
	(c) Others	18,521	45,905	18,204	32,490
13	Depreciation	20,091	61,800	20,449	64,083
	TOTAL	488,327	1,362,988	430,212	1,171,067

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S. No	Particulars	As at 31.12.12	As at 31.12.11
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	310,000,000 Equity Shares of Rs. 10 each (Previous year 255,000,000 equity shares of Rs. 10 each)	3,100,000	2,550,000
2	Issued Capital		
	309,080,006 Equity Shares of Rs 10 each (Previous year 254,750,006 equity shares of Rs. 10 each)	3,090,800	2,547,500
3	Subscribed Capital		
	308,980,000 Equity Shares of Rs. 10 each (Previous year 196,200,000 equity shares of Rs. 10 each)	3,089,800	1,962,000
4	Called-up Capital		
	308,980,000 Equity Shares of Rs. 10 each (Previous year 196,200,000 equity shares of Rs. 10 each)	3,089,800	1,962,000
	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	3,089,800	1,962,000

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31.12.12		As at 31.12.11	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	229,936,221	74.42%	146,116,221	74.47%
· Foreign	79,043,779	25.58%	50,083,779	25.53%
Others	-	-	-	-
TOTAL	308,980,000	100%	196,200,000	100%

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

S. No	Particulars	As at 31.12.12	As at 31.12.11
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,336,414	1,787,814
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	2,336,414	1,787,814

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

S. No	Particulars	As at 31.12.12	As at 31.12.11
		(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 31.12.12 (Rs.'000)	As at 31.12.11 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	1,577,623	1,155,672
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	823,583	629,577
	(e) Other Securities (Housing Bonds)	441,336	260,762
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	566,456	560,480
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	49,048	49,477
2	Other Approved Securities	97,896	145,992
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	260,140	166,763
	(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	3,816,082	2,976,678

a. Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs. 118,405 thousand (Previous Year Rs. 102,619 thousand).

b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.3,815,886 thousand (Previous Year-Rs.2,975,204 thousand). Market value of such investments as at 31.12.2012 is Rs 3,797,927 thousand (Previous Year-Rs. 2,925,366 thousand).

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

S.No	Particulars	As at 31.12.12	As at 31.12.11
		(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 01.04.2012	Additions	Deductions	As At 31.12.12	Upto 01.04.2012	For The Period	On Sales/ Adjustments	To Date 31.12.12	As at 31.12.2012	As at 31.03.2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	-	-	-	-	-
(a) Software	185,263	9,114	-	194,377	112,081	29,665	-	141,746	52,631	73,181
(b) Website	4,700	3,551	-	8,251	3,046	1,060	-	4,106	4,145	1,654
(c) Media Films	22,500	-	-	22,500	16,849	5,651	-	22,500	-	5,651
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	69,638	53	-	69,691	51,685	10,499	-	62,184	7,507	17,953
Information Technology Equipment	68,804	2,865	(6,370)	65,299	61,049	2,960	(6,350)	57,659	7,640	7,755
Vehicles	22,904	22,981	(10,169)	35,716	10,522	3,448	(7,612)	6,358	29,358	12,383
Office Equipment	62,257	2,187	(350)	64,094	48,257	8,517	(261)	56,513	7,581	14,000
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	436,066	40,751	(16,889)	459,928	303,489	61,800	(14,223)	351,066	108,862	132,577
Capital Work in progress	-	-	-	-	-	-	-	-	32,762	6,228
Grand Total	436,066	40,751	(16,889)	459,928	303,489	61,800	(14,223)	351,066	141,624	138,805
Previous Year	373,158	27,576	(7)	400,727	220,756	64,082	(7)	284,831	125,943	155,621

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

S.No	Particulars	As at 31.12.12	As at 31.12.11
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	9,119	10,362
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	774,361	374,744
	(bb) Others	72,848	-
	(b) Current Accounts	30,021	24,283
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	886,349	409,389
	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 31.12.12 (Rs.'000)	As at 31.12.11 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	227,919	137,395
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	12,999	9,185
6	Others		
	(a) Advances to Suppliers	7,892	27,703
	(b) Other advances	24,869	5,201
	TOTAL (A)	273,679	179,484
	OTHER ASSETS		
1	Income accrued on investments	165,899	92,490
2	Outstanding Premiums	178,519	86,956
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	131,866	81,952
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	59,367	56,053
	TOTAL (B)	535,651	317,451
	TOTAL (A+B)	809,330	496,935

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S.No	Particulars	As at 31.12.12	As at 31.12.11
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	13,760	17,784
2	Balances due to other insurance companies	-	1,658
3	Deposits held on re-insurance ceded	-	(3,988)
4	Premiums received in advance	31,346	84,187
5	Unallocated premium	300,154	122,779
6	Sundry creditors	24,539	24,472
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	502,080	416,179
9	Due to Officers/ Directors	-	-
10	Others		
	(a) Tax Deducted Payable	27,944	20,360
	(b) Other Statutory Dues	20,889	11,547
	(c) Employee related liability	90,494	59,355
	(d) Expenses Payable	143,829	174,745
	TOTAL	1,155,035	929,078

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

S.No	Particulars	As at 31.12.12	As at 31.12.11
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	2,281,392	1,521,753
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	3,431	(1,340)
	(b)For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	730	1,750
	(d) Provision for IT Expenses	16,000	12,000
	TOTAL	2,301,553	1,534,163

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

S.No	Particulars	As at 31.12.12	As at 31.12.11
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Statement of Liabilities									
Sl.No.	Particular	As at 31.12.12				As at 31.12.11			
		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	412	149	113	674	341	32	190	563
4	Health Insurance	22,402	2,560	2,199	27,161	14,877	1,788	2,151	18,816
5	Total Liabilities	22,814	2,709	2,312	27,835	15,218	1,820	2,341	19,379

Insurer Reg No: 131 Date: 31.12.2012

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 31.12.2012

(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 Miscella		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															45.21	95.99	2871.47	4342.36	7.09	25.58			0.00	0.00	2923.77	4463.93
Chandigarh															3.48	9.78	106.94	287.22	3.35	10.34			0.00	0.00	113.77	307.34
Delhi															38.31	117.95	1605.45	4840.15	35.66	133.57			0.00	0.00	1679.42	5091.67
Gujarat															21.25	43.61	314.09	719.09	2.38	13.14			0.00	0.00	337.72	775.84
Haryana															3.44	20.39	4264.08	10958.77	78.20	108.02			270.88	638.22	4616.59	11725.39
Karnataka															20.05	44.11	1365.89	2294.48	4.12	26.71			0.00	0.00	1390.06	2365.30
Kerala															19.41	55.55	237.73	721.90	0.27	0.67			0.00	0.00	257.41	778.12
Madhya Pradesh															2.91	6.75	51.90	102.38	0.30	1.22			0.00	0.00	55.11	110.35
Maharastra															86.13	226.79	1515.42	4993.69	19.78	86.95			0.00	0.00	1621.33	5307.43
Orissa															1.02	1.71	50.98	129.29	0.02	1.32			0.00	0.00	52.02	132.32
Punjab															5.47	16.41	120.79	338.05	0.84	4.85			0.00	0.00	127.10	359.31
Rajasthan															28.56	82.90	201.80	547.91	2.79	6.55			0.00	0.00	233.15	637.36
Tamil nadu															7.49	52.79	289.15	1580.17	4.73	16.45			0.00	0.00	301.37	1649.41
Uttar Pradesh															11.58	31.85	496.13	1372.75	3.54	13.19			0.00	0.00	511.25	1417.79
West Bengal															5.28	17.79	276.58	761.53	0.71	6.06			0.00	0.00	282.57	785.38

Reinsurance Risk Concentration - For the period ended 31.12.2012						
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	86	13		2%
4	No. of Reinsurers with rating BBB but less than A	2	3,809	74		98%
5	No. of Reinsurers with rating less than BBB					-
	Total	4	3,895	87		100%

Ageing of Claims as at 31.12.2012								
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	74,109	7,819	1,047	233	42	83,250	20,449.01
8	Overseas Travel	59	40	9	12	3	123	71.44
9	Personal Accident	58	100	17	8	-	183	172.56
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	10	2	-	-	-	12	0.42

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	-	-	-	-	-	-	4,436	58	53	-	-	-	20	4,567
2	Claims reported during the period	-	-	-	-	-	-	93,400	267	300	-	-	-	78	94,045
3	Claims settled during the period	-	-	-	-	-	-	83,250	123	183	-	-	-	12	83,568
4	Claims repudiated during the period	-	-	-	-	-	-	5,711	43	20	-	-	-	10	5,784
5	Claims closed during the period	-	-	-	-	-	-	1,501	91	74	-	-	-	50	1,716
6	Claims O/s at the end of the period	-	-	-	-	-	-	7,374	68	76	-	-	-	26	7,544
	Less than 3 months	-	-	-	-	-	-	7,222	45	69	-	-	-	26	7,362
	3 months to 6 months	-	-	-	-	-	-	50	9	3	-	-	-	-	62
	6months to 1 year	-	-	-	-	-	-	10	1	4	-	-	-	-	15
	1 year and above	-	-	-	-	-	-	92	13	-	-	-	-	-	105

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Apollo Munich Health Insurance Company Limited

Solvency for the period ended 31.12.2012

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	1,907	1,251	318	175	267	67	267
9	Health	55,375	47,230	22,826	18,864	9,446	5,659	9,446
	Total	57,282	48,481	23,144	19,039	9,713	5,726	9,713

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

31.12.2012

S. No	Office Information		Number
1	No. of offices at the beginning of the year		50
2	No. of branches approved during the year		27
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		-
6	No of branches at the end of the year		50
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		50

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

Statement as on: 31.12.2012

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	46,497
2	Loans	9	-
3	Fixed Assets	10	1,416
4	Current Assets		
	a. Cash & Bank Balance	11	527
	b. Advances & Other Assets	12	8,093
5	Current Liabilities		
	a. Current Liabilities	13	11,550
	b. Provisions	14	23,016
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		32,296
	Application of Funds as per Balance Sheet (A)		123,396
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	1,416
3	Cash & Bank Balances	11	527
4	Advances & Other Assets	12	8,093
5	Current Liabilities	13	11,550
6	Provisions	14	23,016
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		32,296
	TOTAL (B)		76,899
	'Investment Assets' As per FORM 3B	(A-B)	46,497

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%		1,758	9,057	10,814	25		10,814	10,846
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%		2,559	13,708	16,267	37		16,267	16,389
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		1,749	8,329	10,078	23		10,078	10,118
	2. Approved Investments (Not exceeding 55%)		2599.46	3,750	13,800	17,551	40		17,551	17,631
	3. Other Investments (not exceeding 25%)			-		-	-		-	-
	Total Investment Assets	100%	2599.46	8,057.62	35,837.80	43,895	100	0.00	43,895	44,139

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/12/2012	As % of total for this class	As at 31/12/2011 Of the previous year	As % of total for this class	As at 31/12/2012	As % of total for this class	As at 31/12/2011 Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	17,331	48%	12,802	39%	17,231	48%	13,016	39%
AA or better	2,083	6%	1,558	5%	2,062	6%	1,572	5%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other	16,389	46%	18,606	56%	16,267	46%	18,876	56%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	4,849	14%	7,518	23%	4,853	14%	7,510	22%
More than 1 year and upto 3 years	8,483	24%	9,403	29%	8,459	24%	9,480	28%
More than 3 years and up to 7 years	10,456	29%	7,816	24%	10,403	29%	8,017	24%
More than 7 years and up to 10 years	9,881	28%	5,653	17%	9,740	27%	5,799	17%
above 10 years	2,134	6%	2,576	8%	2,104	6%	2,658	8%
Breakdown by type of the issuer								
a. Central Government	10,846	30%	9,887	30%	10,814	30%	10,119	30%
b. State Government	5,543	15%	1,879	6%	5,452	15%	1,933	6%
c. Corporate Securities	19,414	54%	21,200	64%	19,293	54%	21,413	64%

S. No	Particular	For the Quarter Ended 31.12.12	Up to the Quarter Ended 31.12.12	For the Quarter Ended 31.12.11	Up to the Quarter Ended 31.12.11
1	Gross Premium Growth Rate	1.35	1.37	2.03	1.87
2	Gross Premium to shareholders' fund ratio	0.66	1.63	0.69	1.70
3	Growth rate of shareholders' fund	1.42	1.42	1.40	1.40
4	Net Retention Ratio	0.89	0.89	0.89	0.89
5	Net Commission Ratio	0.08	0.09	0.08	0.08
6	Expense of Management to Gross Direct Premium Ratio	0.34	0.38	0.40	0.45
7	Combined Ratio	1.01	1.08	0.95	1.06
8	Technical Reserves to net premium ratio	2.16	0.87	2.03	0.83
9	Underwriting balance ratio	(0.07)	(0.06)	(0.13)	(0.16)
10	Operating Profit Ratio	-0.03	(0.02)	(0.10)	(0.11)
11	Liquid Assets to liabilities ratio	0.28	0.28	0.19	0.19
12	Net earning ratio	-0.03	(0.02)	(0.10)	(0.11)
13	Return on net worth ratio	-0.02	(0.03)	(0.06)	(0.17)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.08	2.08	2.09	2.09
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	308,980,000	308,980,000	196,200,000	196,200,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	74.42%	74.42%	74.47%	74.47%
	-Foreign	25.58%	25.58%	25.53%	25.53%
3	(c) % of Government holding (in case of public sector insurance companies)	Nil	Nil	Nil	Nil
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(0.13) Diluted EPS-(0.13)	Basic EPS-(0.20) Diluted EPS-(0.20)	Basic EPS-(0.50) Diluted EPS-(0.50)	Basic EPS-(1.34) Diluted EPS-(1.34)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(0.13) Diluted EPS-(0.13)	Basic EPS-(0.20) Diluted EPS-(0.20)	Basic EPS-(0.50) Diluted EPS-(0.50)	Basic EPS-(1.34) Diluted EPS-(1.34)
6	(iv) Book value per share (Rs)	7.11	7.11	7.87	7.87

Related Party Transactions					
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Period Ended 31.12.2012	Period Ended 31.12.2011
1	Family Health Plan Limited	Associates	Premium	34.73	55.34
			Claim Payment	312.70	257.14
			TPA Fees	1,009.09	654.46
			Payables	60.12	-
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium	305.74	153.04
			Claim Payment	744.44	526.41
3	Lifetime Wellness Rx Intl. Ltd	Associates	Premium	2.66	-
			Expenses towards Services Rendered	46.77	56.58
4	Apollo Gleneagles Hospitals Ltd.	Associates	Claim Payment	140.66	80.47
5	Mr. Antony Jacob	Key management personnel	Premium	0.05	0.01
			Salary	110.53	98.12
6	Indraprastha Medical Corporation Ltd	Associates	Premium	-23.52	274.40
			Claim Payment	402.30	287.34
			Expenses towards Services Rendered	0.02	0.11
7	Apollo Hospitals Intl. Ltd.	Associates	Premium	-1.20	4.07
			Claim Payment	39.84	22.87
8	Munchener Ruckversicherung Gesellschaft	Associates	Premium on cessions to re-insurers	-0.02	55.66
			Reinsurance Commission earned	0.27	-
			Losses recovered from Reinsures	3.35	50.25
			Receivables	0.03	-
9	Ms Shobana Kamineni	Key management personnel	Salary	34.49	34.49
10	Emed Life Insurance Broking Services Ltd.	Associates	Expenses towards Services Rendered	58.81	58.00
			Payables	0.31	-
11	Apollo Health and Lifestyle Ltd.	Associates	Premium	4.69	5.19
			Expenses towards Services Rendered	10.80	0.03
12	Indo-German Chamber of Commerce	Associates	Expenses towards Services Rendered	10.03	-
13	Dishnet Wireless Limited	Associates	Expenses towards Services Rendered	39.50	33.35
14	Healthnet Global Private Limited	Associates	Premium	1.09	1.96
			Consultancy Charges & PPC application	22.50	36.46
15	Imperial Hospital And Research Centre Ltd	Associates	Premium	36.63	28.08
			Claim Payment	204.04	155.01
			Ambulance Service Charges for IBM	46.04	40.80
16	Apollo Health Street Limited	Associates	Premium	146.13	7.63
			Claim Payment	-	0.07
17	Faber Sindoori Managemnt Service Private Ltd	Associates	Premium	22.30	-
			Claim Payment	0.83	0.07
18	Samudra Healthcare Enterprises Limited	Associates	Claim Payment	5.82	3.30
19	Apollo Reach Hospital Enterprise Limited	Associates	Premium	4.09	2.92
			Claim Payment	2.68	0.19
20	HDFC ERGO General Insurance Co Limited	Associates	Premium	6,214.15	2,605
			Claim Payment	950.89	480
			TPA Fees	298.53	129
			Management & Business Promotion expenses	2,070.13	896
21	APOLLO HEALTH RESOURCES LIMITED	Associates	Premium	8.99	-
22	KEIMED LIMITED	Associates	Premium	-0.04	-
			Claim Payment	1.81	-
23	Quintiles Phase One Clinical Trials India Pvt Ltd	Associates	Premium	0.16	-
24	Aragonda Apollo Medical & Educational Research Foundation	Associates	Claim Payment	0.83	0.41

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 Senior	022/1H/062011	IRDA/NL/AP-Mun/Misc(H)/1999/V.I/10-1	Health	Individual	4 July 2011	19 January 2012
2	Easy Health Revision	Co. Ref. No.	IRDA/NL/AP-MUN/p/Misc/ 2038/004/V.I/	Health	Individual	30 March 2012	11 July 2012

FORM NL-33 - SOLVENCY MARGIN - KGII
Apollo Munich Health Insurance Company Limited
Solvency as at 31.12.2012
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)		35,838
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		27,835
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		3,315
4	Excess in Policyholders' Funds (1-2-3)		4,688
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		18,957
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		3,416
7	Excess in Shareholders' Funds (5-6)		15,541
8	Total Available Solvency Margin [ASM] (4+7)		20,229
9	Total Required Solvency Margin [RSM]		9,713
10	Solvency Ratio (Total ASM/Total RSM)		2.08

BOD and Key Person information

S. No	Name of person	Role/designation	Details of change in the period
1	Dr. Prathap C Reddy	Chairman	None
2	Ms. Shobana Kamineni	Whole Time Director	None
3	Ms. Suneeta Reddy	Director	None
4	Dr. Wolfgang Strassl	Director	None
5	Mr. Wolfgang Diels	Director	None
6	Mr. Antony Jacob	Whole Time Director & CEO	None
7	Mr. Roberto Leonardi	Alternate Director	None
8	Mr. MBN Rao	Independent Director	None
9	Mr. Bernhard Steinruecke	Independent Director	None
10	Mr. Srikanth Kandikonda	CFO & Company Secretary	None
11	Mr. Ravi Vishwanath	CMO	None
12	Mr. Krishnan Ramachandran	COO	None
13	Mr. Sanjay Kulshrestha	CIO	None
14	Mr. Vishwanath Mahendra	Appointed Actuary	None

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:31.12.2012

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	-	54.33	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.17	-	148.20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.25	-	756.57	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	7.95	-	194.91	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.20	-	20.05	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.33	-	9.99	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	-	4.24	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.72	-	494.17	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	473.53	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.17	-	983.17	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.27	-	100.17	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	-	491.23	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	491.97	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	489.34	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	484.20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	975.80	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.99	-	25.08	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.07	-	99.89	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08	-	1,038.21	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.13	-	497.63	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	493.45	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	491.80	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	992.36	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.79	-	513.68	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CTRB	GOVERNMENT OF INDIA	GILTS	0.00	-	490.48	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	AXIS BANK LIMITED	BONDS	9.15	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.50	-	504.68	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	6.29	-	9.99	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	9.90	-	300.92	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ICICI BANK LIMITED	BONDS	7.60	-	19.98	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD.	BONDS	10.09	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25	-	500.04	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.30	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.75	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	10.30	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	501.45	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SUNDARAM FINANCE LIMITED	BONDS	10.30	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS LIMITED	BONDS	2.00	-	636.66	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300.11	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.67	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.75	-	200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.84	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.85	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	AXIS BANK LIMITED	BONDS	0.00	-	496.25	-	-	-	-	-	-	-	-	-	STANDARD	-	-

EDCD	AXIS BANK LIMITED	BONDS	0.00	-	482.69	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	10.09	-	508.30	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	11.10	-	253.70	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.68	-	300.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.40	-	498.96	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.90	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	9.80	-	1,000.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	9.85	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	10.02	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08	-	118.26	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.25	-	299.64	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDN	NATIONAL HOUSING BANK	BONDS	8.20	-	496.49	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	-	497.26	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	-	301.37	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY	BONDS	8.15	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY	BONDS	9.65	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY	BONDS	9.95	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	KONKAN RAILWAY CORPORATION LIMITED	BONDS	8.90	-	100.75	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVEL	BONDS	9.90	-	416.25	-	-	-	-	-	-	-	-	-	-	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	-	10.21	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.62	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.72	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.90	-	31.13	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.96	-	20.81	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	8.64	-	300.09	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	10.90	-	36.70	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	7.60	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	300.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	50.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.75	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ANDHRA PRADESH	GILTS	8.45	-	201.82	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ASSAM	GILTS	8.95	-	504.41	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	BIHAR	GILTS	8.97	-	501.02	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	296.09	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	9.19	-	510.45	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	NAGALAND	GILTS	8.98	-	500.50	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	302.82	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.93	-	501.36	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	9.25	-	501.46	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	WEST BENGAL	GILTS	9.01	-	1,002.25	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	-	430.08	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	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:31.12.2012

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Fund : Investment Corpus I PH+FRSM



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	9,139.92	9,196.15	178.58	8.18%	8.18%	9,139.92	9,196.15	512.56	8.20%	8.20%	9,582.84	9,448.00	642.22	7.49%	7.49%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,184.05	1,159.64	23.45	7.87%	7.87%	1,184.05	1,159.64	70.31	7.91%	7.91%	1,028.59	981.94	81.93	8.00%	8.00%
3	TREASURY BILLS	CTRB	490.48	490.48	2.02	8.06%	8.06%	490.48	490.48	73.68	8.25%	8.25%	497.83	497.83	40.07	7.53%	7.53%
4	STATE GOVERNMENT BONDS	SGGB	4,822.18	4,919.20	75.38	8.64%	8.64%	4,822.18	4,919.20	139.56	8.59%	8.59%	1,302.42	1,269.21	82.16	8.31%	8.31%
5	STATE GOVERNMENT GURANTEED LOANS	SGGL	630.08	623.84	13.28	8.36%	8.36%	630.08	623.84	40.41	8.51%	8.51%	630.10	608.70	52.96	8.41%	8.41%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	496.49	495.66	11.67	9.34%	9.34%	496.49	495.66	34.90	9.37%	9.37%	492.48	486.52	46.44	9.48%	9.48%
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	3,916.87	3,968.55	94.58	9.58%	9.58%	3,916.87	3,968.55	278.40	9.58%	9.58%	3,416.57	3,406.02	195.33	9.37%	9.37%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	5,664.56	5,654.05	127.18	8.91%	8.91%	5,664.56	5,654.05	376.11	8.80%	8.80%	5,684.10	5,560.82	476.35	8.93%	8.93%
9	CORPORATE SECURITIES	EPBT	762.00	760.93	17.06	8.86%	8.86%	762.00	760.93	50.82	8.81%	8.81%	769.93	758.35	75.6	8.85%	8.85%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	7,473.83	7,555.46	169.68	9.44%	9.44%	7,473.83	7,555.46	464.83	9.36%	9.36%	5,400.70	5,335.44	415.69	9.09%	9.09%
11	DEPOSITS WITH BANKS	ECDB	8,336.00	8,336.00	207.47	10.28%	10.28%	8,336.00	8,336.00	639.19	10.17%	10.17%	9,137.00	9,137.00	444.08	9.88%	9.88%
12	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	978.93	978.93	22.97	9.42%	9.42%	978.93	978.93	81.76	9.51%	9.51%	1,942.51	1,942.51	247.77	9.49%	9.49%
13	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%
14	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	0.76	5.37%	5.37%
15	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	-	-	16.51	9.36%	9.36%	-	-	103.85	9.72%	9.72%	1,997.73	2,001.61	69.15	9.99%	9.99%
16	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	-	-	-	-	-	-	-	-	-	-	-	68.63	11.74%	11.74%	
			43,895.39	44,138.88	959.83	9.04%	9.04%	43,895.39	44,138.88	2866.38	9.08%	9.08%	41,882.80	41,433.94	2939.14	8.78%	8.78%

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	ECDB	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%
2	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%
3	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
4	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	2,599.46	2,601.40	36.42	8.02%	8.02%	2,599.46	2,601.40	44.83	8.30%	8.30%	-	-	40.84	9.43%	9.43%
5	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	2.92	8.59%	8.59%
	TOTAL		2,599.46	2,601.40	36.42	8.02%	8.02%	2,599.46	2,601.40	44.83	8.30%	8.30%	-	-	43.76	9.37%	9.37%

FORM NL-37-DOWN GRADING OF INVESTMENT-2
Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007

Statement as on: 31.12.2012

Name of Fund Investment Corpus I-FRSM+PH

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

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

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.	<u>During the Quarter</u> ¹								
B.	<u>As on Date</u> ²								

NIL



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 31.12.12		Quarter Ended 31.12.11		Upto the Quarter Ended 31.12.12		Upto the Quarter Ended 31.12.11	
		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	570	8,832	243	7,910	1,463	24,463	1,004	23,174
10	Health	13,768	74,391	10,172	54,517	33,990	197,135	24,615	143,968
11	Others	164	5,504	292	4,734	455	19,264	591	18,003
	Total	14,503	88,727	10,707	67,161	35,907	240,862	26,209	185,145

Rural & Social Obligations Upto the Quarter Ended 31.12.2012					
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	1,480	19.98	
		Social	-	-	
10	Health	Rural	508,968	3,527.49	
		Social	77,508	340.00	
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 31.12.12		For the Quarter ended 31.12.11		Upto the Quarter ended 31.12.12		Upto the Quarter ended 31.12.11	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	67,181	4,612	52,552	3,242	182,927	12,192	139,017	8,284
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	157	215	65	112	340	662	177	300
4	Brokers	9,832	1,854	6,867	1,376	25,668	6,612	15,570	5,224
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	11,557	7,821	7,677	5,977	31,927	16,441	30,381	12,401
	Total (A)	88,727	14,503	67,161	10,707	240,862	35,907	185,145	26,209
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	88,727	14,503	67,161	10,707	240,862	35,907	185,145	26,209

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31.12.2012 DURING THE FINANCIAL YEAR 2012-13
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Apollo Munich Health Insurance Company Limited

GRIEVANCE DISPOSAL REPORT

SI No.	Particulars	Opening Balance	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	0	908	471	4	433	0
a)	Proposal Related	0	23	11	0	12	0
b)	Claims	0	355	81	2	272	0
c)	Policy Related	0	289	255	1	33	0
d)	Premium	0	2	1	0	1	0
e)	Refund	0	23	18	0	5	0
f)	Coverage	0	41	13	0	28	0
g)	Cover Note Related	0	0	0	0	0	0
h)	Product	0	33	15	0	18	0
i)	Others	0	142	77	1	64	0
j)	Total Number	0	908	471	4	433	0

2	Total No of policies during previous year	299,105
3	Total No of claims during previous year	91814
4	Total No of policies during current year	240862
5	Total No of claims during current year	94,469
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	23.0
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	37.6

*Please note that Point 6, total no of Policy complaints does not include claim complaints

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	0	-	0
b)	7-15 days	0	-	0
c)	15-30 days	0	-	0
d)	30-90 days	0	-	0
e)	90 days & Beyond	0	-	0
	Total No of Complaints	0	-	0

* Status of complaints as on report preparation date i.e. 15-01-13