

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 2015**

	Particulars	Schedule	For the Quarter Ended 31.12.15 (Rs.'000)	Up to the Quarter Ended 31.12.15 (Rs.'000)	For the Quarter Ended 31.12.14 (Rs.'000)	Up to the Quarter Ended 31.12.14 (Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	2,004,738	5,697,797	1,642,067	4,882,212
2	Profit/ Loss on sale/redemption of Investments		4,246	30,439	3,198	16,682
3	Others		6,156	11,861	990	6,701
4	Interest, Dividend & Rent - Gross		90,628	282,431	77,465	243,676
	<b>TOTAL (A)</b>		<b>2,105,768</b>	<b>6,022,528</b>	<b>1,723,720</b>	<b>5,149,271</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,298,057	3,754,290	1,061,744	3,121,814
2	Commission	NL-6-Commission Schedule	161,055	405,021	136,924	359,118
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	694,342	2,021,864	618,651	1,881,830
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,153,454</b>	<b>6,181,175</b>	<b>1,817,319</b>	<b>5,362,762</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(47,686)</b>	<b>(158,647)</b>	<b>(93,599)</b>	<b>(213,491)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		<b>(47,686)</b>	<b>(158,647)</b>	<b>(93,599)</b>	<b>(213,491)</b>
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	<b>TOTAL (C)</b>		<b>(47,686)</b>	<b>(158,647)</b>	<b>(93,599)</b>	<b>(213,491)</b>

**Apollo Munich Health Insurance Company Limited**  
Registration No. 131 and Dated 3rd August 2007  
**Profit and Loss Account for the period ended 31 December 2015**

	Particulars	Schedule	For the Quarter Ended 31.12.15 (Rs.'000)	Up to the Quarter Ended 31.12.15 (Rs.'000)	For the Quarter Ended 31.12.14 (Rs.'000)	Up to the Quarter Ended 31.12.14 (Rs.'000)
1	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(47,686)	(158,647)	(93,599)	(213,491)
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		59,222	178,156	57,336	167,424
	(b) Amortization of Discount / Premium		137	1,706	1,321	4,729
	(c) Profit on sale of investments		2,929	19,384	2,589	11,797
	Less: Loss on sale of investments		-	-	(11)	(11)
3	<b>OTHER INCOME</b>					
	(a) Profit on sale of Fixed Assets		30	130	52	3,836
	(b) Others		1,624	5,990	275	5,220
	<b>TOTAL (A)</b>		<b>16,256</b>	<b>46,719</b>	<b>(32,037)</b>	<b>(20,496)</b>
4	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		6,496	16,544	4,464	13,393
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	<b>TOTAL (B)</b>		<b>6,496</b>	<b>16,544</b>	<b>4,464</b>	<b>13,393</b>
	<b>Profit Before Tax</b>		<b>9,760</b>	<b>30,175</b>	<b>(36,501)</b>	<b>(33,889)</b>
	Provision for Taxation		-	-	90	234
	<b>Profit/(Loss) After Tax</b>		<b>9,760</b>	<b>30,175</b>	<b>(36,591)</b>	<b>(34,123)</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		(3,464,995)	(3,485,410)	(3,489,587)	(3,492,055)
	Balance carried forward to Balance Sheet		<b>(3,455,235)</b>	<b>(3,455,235)</b>	<b>(3,526,178)</b>	<b>(3,526,178)</b>

**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 2015**

	<b>Schedule</b>	<b>As at 31.12.15</b>	<b>As at 31.12.14</b>
		(Rs.'000)	(Rs.'000)
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8-Share Capital Schedule	3,568,629	3,492,288
Share Application Money Pending Allotment		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,587,793	2,536,414
Fair Value Change Account		210	350
Borrowings	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>6,156,632</b>	<b>6,029,052</b>
<b>APPLICATION OF FUNDS</b>			
Investments	NL-12-Investment Schedule	5,189,727	4,396,149
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	239,411	242,312
Deferred tax Asset		149,806	149,806
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	2,132,019	1,626,060
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	928,522	880,522
<b>Sub-Total (A)</b>		<b>3,060,541</b>	<b>2,506,582</b>
Current Liabilities	NL-17-Current Liabilities Schedule	2,272,256	1,869,879
Provisions	NL-18-Provisions Schedule	3,665,832	2,922,096
Deferred Tax Liability		-	-
<b>Sub-Total (B)</b>		<b>5,938,088</b>	<b>4,791,975</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,877,547)</b>	<b>(2,285,393)</b>
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		3,455,235	3,526,178
<b>TOTAL</b>		<b>6,156,632</b>	<b>6,029,052</b>

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

<b>Particulars</b>	<b>For the Quarter Ended 31.12.15</b>	<b>Up to the Quarter Ended 31.12.15</b>	<b>For the Quarter Ended 31.12.14</b>	<b>Up to the Quarter Ended 31.12.14</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2,129,231	5,789,942	1,570,793	4,387,973
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	165,606	726,809	143,624	574,614
Gross Earned Premium	1,963,625	5,063,133	1,427,169	3,813,359
Add: Premium on reinsurance accepted	225,923	616,228	216,785	400,155
Less : Premium on reinsurance ceded	555,891	1,500,040	442,896	1,186,571
<b>Net Premium</b>	<b>1,799,263</b>	<b>4,906,130</b>	<b>1,344,682</b>	<b>3,601,557</b>
Adjustment for change in reserve for unexpired risks	(39,869)	(64,858)	(153,761)	(706,041)
<b>Premium Earned (Net)</b>	<b>2,004,738</b>	<b>5,697,797</b>	<b>1,642,067</b>	<b>4,882,212</b>

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

<b>Particulars</b>	<b>For the Quarter Ended 31.12.15</b>	<b>Up to the Quarter Ended 31.12.15</b>	<b>For the Quarter Ended 31.12.14</b>	<b>Up to the Quarter Ended 31.12.14</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	1,599,733	4,074,083	1,153,589	3,166,991
Add Claims Outstanding at the end of the year	1,047,803	1,047,803	770,282	770,282
Less Claims Outstanding at the beginning of the year	1,079,080	753,708	742,858	549,903
Gross Incurred Claims	1,568,456	4,368,178	1,181,013	3,387,370
Add Re-insurance accepted to direct claims	58,189	178,712	16,804	21,732
Less Re-insurance Ceded to claims paid	328,588	792,600	136,073	287,288
<b>Total Claims Incurred</b>	<b>1,298,057</b>	<b>3,754,290</b>	<b>1,061,744</b>	<b>3,121,814</b>

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



Particulars	For the Quarter Ended 31.12.15	Up to the Quarter Ended 31.12.15	For the Quarter Ended 31.12.14	Up to the Quarter Ended 31.12.14
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	263,831	698,578	200,368	556,200
Add: Re-insurance accepted	66,064	167,943	46,609	86,152
Less: Commission on Re-insurance ceded	168,840	461,500	110,053	283,234
Net Commission	<b>161,055</b>	<b>405,021</b>	<b>136,924</b>	<b>359,118</b>

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

Agents	176,935	457,882	132,976	341,282
Brokers	47,223	137,871	36,198	115,877
Corporate Agency	33,134	81,434	17,968	37,103
Others (Insurance Companies)	6,539	21,391	13,226	61,938
<b>TOTAL (B)</b>	<b>263,831</b>	<b>698,578</b>	<b>200,368</b>	<b>556,200</b>

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

S. No	Particulars	For the Quarter Ended 31.12.15	Up to the Quarter Ended 31.12.15	For the Quarter Ended 31.12.14	Up to the Quarter Ended 31.12.14
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	252,544	797,173	200,546	700,413
2	Travel, conveyance and vehicle running expenses	19,724	54,351	17,556	46,551
3	Training expenses	2,298	8,774	1,690	6,917
4	Rents, rates & taxes	24,513	71,667	23,346	80,863
5	Repairs	14,339	62,764	16,783	61,281
6	Printing & stationery	3,047	9,088	10,303	28,383
7	Communication	16,202	42,280	8,223	35,358
8	Legal & professional charges	15,245	75,155	5,354	44,886
9	Auditors' fees, expenses etc				
	(a) As auditor	247	1,597	375	1,625
	(b) As adviser or in any other capacity, in respect of		-		-
	(i) Taxation matters		-		-
	(ii) Insurance matters		-		-
	(iii) Management services;		-		-
	(c) in any other capacity	-	10	69	139
	Out of pocket expenses	32	37	-	-
10	Advertisement and publicity	194,047	441,408	199,337	453,604
11	Interest & Bank Charges	4,669	12,371	3,098	8,107
12	Other Expenses				
	(a) Business Support	21,567	76,210	30,276	111,269
	(b) Information Technology Services	84,714	191,676	68,224	170,808
	(c) Others	17,163	102,311	14,118	74,397
13	Depreciation	23,948	74,812	19,304	56,990
14	Service Tax A/c	43	180	49	239
	<b>TOTAL</b>	<b>694,342</b>	<b>2,021,864</b>	<b>618,651</b>	<b>1,881,830</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.12.15</b>	<b>As at 31.12.14</b>
		(Rs.'000)	(Rs.'000)
<b>1</b>	<b>Authorised Capital</b>		
	500,000,000 Equity Shares of Rs. 10 each (Previous year 500,000,000 equity shares of Rs. 10 each)	5,000,000	5,000,000
<b>2</b>	<b>Issued Capital</b>		
	356,963,110 Equity Shares of Rs 10 each (Previous year 349,328,756 equity shares of Rs. 10 each)	3,569,631	3,493,288
<b>3</b>	<b>Subscribed Capital</b>		
	356,862,912 Equity Shares of Rs. 10 each (Previous year 349,228,750 equity shares of Rs. 10 each)	3,568,629	3,492,288
<b>4</b>	<b>Called-up Capital</b>		
	356,862,912 Equity Shares of Rs. 10 each (Previous year 349,228,750 equity shares of Rs. 10 each)	3,568,629	3,492,288
	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.	-	-
	<b>TOTAL</b>	<b>3,568,629</b>	<b>3,492,288</b>



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

**PATTERN OF SHAREHOLDING**

[As certified by the Management]

Shareholder	As at 31.12.15		As at 31.12.14	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	265,394,871	74.37%	259,936,221	74.43%
· Foreign	90,913,698	25.48%	89,043,779	25.50%
Others-( Employees/Others)	554,343	0.16%	248,750	0.07%
<b>TOTAL</b>	<b>356,862,912</b>	<b>100%</b>	<b>349,228,750</b>	<b>100%</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.12.15</b>	<b>As at 31.12.14</b>
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
	Share Premium:-		
3	Opening Balance	2,536,414	2,446,414
	Add: Received during the year	51,379	90,000
	General Reserves	-	-
4	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>2,587,793</b>	<b>2,536,414</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.12.15</b>	<b>As at 31.12.14</b>
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

**FORM NL-12-INVESTMENTS SCHEDULE**  
**Investments**

S. No	Particulars	As at 31.12.15 (Rs.'000)	As at 31.12.14 (Rs.'000)
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,325,311	1,800,018
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	680,093	700,114
	(e) Other Securities (Housing Bonds)	741,430	341,531
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	801,199	561,554
5	Other than Approved Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	49,932	99,691
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	361,774	292,850
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	20,000	50,000
	(e) Other Securities (Housing Bonds)	99,973	379,375
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	110,015	171,016
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>5,189,727</b>	<b>4,396,149</b>

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.5,189,727 thousand (Previous Year-Rs.4,396,149 thousand ). Market value of such investments as at 31.12.2015 is Rs 5,281,489 thousand (Previous Year-Rs. 4,484,733 thousand).

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 31.12.15</b>	<b>As at 31.12.14</b>
		(Rs.'000)	(Rs.'000)
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**FORM NL-14-FIXED ASSETS SCHEDULE  
FIXED ASSETS**

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As At 01.04.2015	Additions	Deductions	As At 31.12.2015	Upto 01.04.2015	For The Period	On Sales/ Adjustments	To Date 31.12.2015	As at 31.12.2015	As at 31.12.2014
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	320,932	52,949	-	373,881	216,315	32,854	-	249,169	124,712	93,276
(b) Website	10,117	-	-	10,117	7,161	814	-	7,975	2,142	3,223
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	64,411	1,815	-	66,226	51,103	5,196	-	56,299	9,927	14,698
Information Technology Equipment	164,281	18,027	(294)	182,014	89,545	24,203	(189)	113,559	68,455	75,361
Vehicles	46,444	1,560	-	48,004	22,459	6,832	-	29,291	18,713	29,101
Office Equipment	51,402	4,838	(510)	55,730	44,861	4,913	(487)	49,287	6,443	5,483
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>680,087</b>	<b>79,189</b>	<b>(804)</b>	<b>758,472</b>	<b>453,944</b>	<b>74,812</b>	<b>(676)</b>	<b>528,080</b>	<b>230,392</b>	<b>221,142</b>
Capital Work in progress	-	-	-	-	-	-	-	-	9,019	21,170
<b>Grand Total</b>	<b>680,087</b>	<b>79,189</b>	<b>(804)</b>	<b>758,472</b>	<b>453,944</b>	<b>74,812</b>	<b>(676)</b>	<b>528,080</b>	<b>239,411</b>	<b>242,312</b>
Previous Year	660,985	49,190	(52,976)	657,199	431,825	56,990	(52,758)	436,057	242,312	-

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.12.15</b>	<b>As at 31.12.14</b>
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	13,926	8,238
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,145,152	1,268,264
	(bb) Others	815,116	270,201
	(b) Current Accounts	157,825	79,357
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>2,132,019</b>	<b>1,626,060</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.12.15</b> (Rs.'000)	<b>As at 31.12.14</b> (Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	149,384	196,247
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	9,341	10,718
6	Others		
	(a) Advances to Suppliers	17,478	8,289
	(b) Other advances	13,474	20,131
	<b>TOTAL (A)</b>	<b>189,677</b>	<b>235,385</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	334,692	295,192
2	Outstanding Premiums	8,900	74,397
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	303,098	199,248
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	91,423	74,751
	(b) Service Tax Unutilized Credit	732	1,549
	<b>TOTAL (B)</b>	<b>738,845</b>	<b>645,137</b>
	<b>TOTAL (A+B)</b>	<b>928,522</b>	<b>880,522</b>



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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.12.15</b>	<b>As at 31.12.14</b>
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	52,796	37,820
2	Balances due to other insurance companies	104,413	227,734
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	96,438	54,314
5	Unallocated premium	335,627	277,898
6	Unclaimed Amount of Policy Holders	28,652	42,817
7	Sundry Creditors	62,466	65,925
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	1,047,803	770,282
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	55,575	36,937
	(b) Other Statutory Dues	8,984	6,706
	(c) Employee related liability	9	48
	(d) Expenses Payable	382,666	330,107
	(e) Service Tax Liability	96,827	19,291
	<b>TOTAL</b>	<b>2,272,256</b>	<b>1,869,879</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 31.12.15</b>	<b>As at 31.12.14</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	3,665,832	2,921,070
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	-	-
	(b )For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	-	1,026
	<b>TOTAL</b>	<b>3,665,832</b>	<b>2,922,096</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 31.12.15</b>	<b>As at 31.12.14</b>
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

Statement of Liabilities									
Sl.No.	Particular	As at 31.12.15				As at 31.12.14			
		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	<b>Fire</b>	-	-	-	-	-	-	-	-
2	<b>Marine</b>								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	<b>Miscellaneous</b>								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	1,492	232	307	2,031	1,119	193	170	1,482
4	<b>Health Insurance</b>	35,167	6,170	3,769	45,106	28,092	4,959	2,381	35,432
5	<b>Total Liabilities</b>	<b>36,659</b>	<b>6,402</b>	<b>4,076</b>	<b>47,137</b>	<b>29,211</b>	<b>5,152</b>	<b>2,551</b>	<b>36,914</b>

Insurer Reg No: 131 Date: 31.12.2015

Apollo Munich Health Insurance Company Limited (Rs in Lacs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UPTO THE QUARTER ENDED 31.12.2015

(Rs in Lacs)

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	For the qtr	Upto the qtr
Andhra Pradesh															2.42	5.36	92.73	215.24	1.03	2.50							96.18	223.10
Assam															2.35	5.45	46.55	122.19	0.02	0.24							48.93	127.89
Bihar															0.34	1.98	33.58	89.31	0.07	0.07							33.98	91.36
Chandigarh															9.23	33.32	233.46	635.45	2.27	8.86							244.97	677.64
Chhattisgarh															2.77	6.01	23.49	52.34	0.06	0.11							26.32	58.46
Delhi															84.98	273.01	3820.46	10845.61	18.57	74.36							3924.01	11192.98
Gujarat															66.89	194.70	1007.96	2599.22	7.36	32.91							1082.21	2826.82
Haryana															1124.25	2732.06	1900.37	5547.15	93.70	354.07							3118.32	8633.28
Jammu & Kashmir															0.02	0.02	0.76	0.76	0.00	0.00							0.78	0.78
Jharkhand															0.77	2.37	8.81	23.63	0.07	0.07							9.65	26.07
Karnataka															112.92	228.50	2498.44	6562.91	4.50	19.02							2615.86	6810.43
Kerala															24.02	67.44	444.02	1295.17	1.35	4.83							469.39	1367.45
Madhya Pradesh															27.91	80.89	192.35	492.22	2.37	7.62							222.63	580.73
Maharastra															196.04	559.52	2819.24	8291.24	32.08	140.67							3047.35	8991.42
Orissa															1.34	3.40	88.98	254.17	0.19	1.16							90.51	258.73
Punjab															16.50	47.18	342.39	921.47	4.85	14.51							363.75	983.16
Rajasthan															65.23	206.62	549.10	1447.79	2.67	14.25							617.00	1668.66
Tamil nadu															92.64	164.51	1376.52	3336.72	9.06	50.15							1478.21	3551.38
Telangana															44.24	164.26	1603.54	3745.43	10.49	64.39							1658.27	3974.07
Uttar Pradesh															40.88	115.76	1339.60	3532.02	4.65	15.91							1385.14	3663.69
Uttrakhand															0.98	1.94	11.62	24.40	0.32	0.98							12.92	27.32
West Bengal															7.90	36.84	734.45	2113.90	3.60	13.25							745.95	2164.00

(Rs in Lakhs)

Reinsurance Risk Concentration - For the period ended 31.12.2015						
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	1	163	20		1%
4	No. of Reinsurers with rating BBB but less than A	3	14,701	116		99%
5	No. of Reinsurers with rating less than BBB					
	<b>Total</b>	<b>4</b>	<b>14,864</b>	<b>136</b>		<b>100%</b>

Ageing of Claims as at 31.12.2015								
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	107,040	-	-	-	-	107,040	37,820
8	Overseas Travel	481	-	-	-	-	481	234
9	Personal Accident	526	-	-	-	-	526	662
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

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	-	-	-	-	-	-	8,438	139	124	-	-	-	-	8,701
2	Claims reported during the period	-	-	-	-	-	-	124,551	698	873	-	-	-	-	126,122
3	Claims settled during the period	-	-	-	-	-	-	107,040	481	526	-	-	-	-	108,047
4	Claims repudiated during the period	-	-	-	-	-	-	8,187	67	104	-	-	-	-	8,358
5	Claims closed during the period	-	-	-	-	-	-	5,976	173	116	-	-	-	-	6,265
6	Claims O/s at the end of the period	-	-	-	-	-	-	11,786	116	251	-	-	-	-	12,153
	Less than 3 months	-	-	-	-	-	-	11,786	116	251	-	-	-	-	12,153
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-



**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

**Apollo Munich Health Insurance Company Limited**

Solvency for the quarter ended 31.12.2015

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	6,201	2,481	684	559	868	168	868
9	Health	96,085	64,405	45,259	36,984	14,413	11,095	14,413
	<b>Total</b>	<b>102,286</b>	<b>66,886</b>	<b>45,943</b>	<b>37,543</b>	<b>15,281</b>	<b>11,263</b>	<b>15,281</b>

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

**31.12.2015**

<b>S. No</b>	<b>Office Information</b>		<b>Number</b>
1	No. of offices at the beginning of the year		85
2	No. of branches approved during the year		18
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	14
5	No. of branches closed during the year		-
6	No of branches at the end of the year		99
7	No. of branches approved but not opened		4
8	No. of rural branches		-
9	No. of urban branches		99

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

Statement as on: 31.12.2015

Statement of Investment Assets (General Insurer)

(Business within India)

*Rs. In Lacs*

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	51,897
2	Loans	9	-
3	Fixed Assets	10	2,394
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	21,320
	b. Advances & Other Assets	12	9,285
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	22,723
	b. Provisions	14	36,658
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		34,553
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>178,830</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans	9	-
2	Fixed Assets	10	2,394
3	Cash & Bank Balances	11	1,847
4	Advances & Other Assets	12	9,285
5	Current Liabilities	13	22,723
6	Provisions	14	36,658
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		34,553
	<b>TOTAL (B)</b>		<b>107,460</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>71,370</b>

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%		1,681	15,161	16,842	24		16,842	17,029
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%		2,481	21,271	23,752	33		23,752	24,022
3	<b>Investment subject to Exposure Norms</b>									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		811	16,715	17,526	25		17,526	17,877
	2. Approved Investments (Not exceeding 55%)		-	1,300	27,791	29,091	41	2	29,093	29,390
	3. Other Investments (not exceeding 25%)			-	999	999	1	-	999	999
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>4,592</b>	<b>66,776</b>	<b>71,368</b>	<b>100</b>	<b>2</b>	<b>71,370</b>	<b>72,288</b>

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/12/2015	As % of total for this class	As at 31/12/2014 Of the previous year	As % of total for this class	As at 31/12/2015	As % of total for this class	As at 31/12/2014 Of the previous year	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	21,290	29.45%	20,637	34%	20,727	29.04%	20,236	34%
AA or better	3,885	5.37%	1,872	3%	3,800	5.32%	1,800	3%
Rated below AA but above A	-	0.00%	-	0%	-	0.00%	-	0%
Rated below A but above B	-	0.00%	-	0%	-	0.00%	-	0%
Any other	47,112	65.17%	37,592	63%	46,841	65.63%	37,176	63%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	17,829	24.66%	22,590	38%	17,816	24.96%	22,576	38%
more than 1 year and upto 3 years	20,197	27.94%	10,937	18%	19,959	27.97%	10,790	18%
More than 3 years and up to 7 years	21,871	30.26%	16,162	27%	21,376	29.95%	15,802	27%
More than 7 years and up to 10 years	7,558	10.46%	8,417	14%	7,417	10.39%	8,119	14%
above 10 years	4,833	6.69%	1,995	3%	4,801	6.73%	1,925	3%
<b>Breakdown by type of the issuer</b>								
a. Central Government	17,029	23.56%	14,408	24%	16,842	23.60%	14,091	24%
b. State Government	6,992	9.67%	5,002	8%	6,911	9.68%	4,906	8%
c. Corporate Securities	48,266	66.77%	40,692	68%	47,616	66.72%	40,215	68%

S. No	Particular	For the Quarter Ended 31.12.15 (%/Times)	Up to the Quarter Ended 31.12.15 (%/Times)	For the Quarter Ended 31.12.14 (%/Times)	Up to the Quarter Ended 31.12.14 (%/Times)
1	Gross Direct Premium Growth Rate	36%	32%	13%	18%
2	Gross Direct Premium to Net Worth Ratio	0.79	2.14	0.63	1.75
3	Growth Rate of Net Worth	6%	6%	11%	11%
4	Net Retention Ratio	76%	77%	75%	75%
5	Net Commission Ratio	9%	8%	10%	10%
6	Expenses of Management to Gross Direct Premium Ratio	45%	47%	52%	56%
7	Expenses of Management to Net Written Premium Ratio	53%	55%	61%	68%
8	Net Incurred Claims to Net Earned Premium	65%	66%	65%	64%
9	Combined Ratio	112%	115%	121%	126%
10	Technical Reserves to Net Premium Ratio	2.62	0.96	2.75	1.02
11	Underwriting Balance Ratio	(0.07)	(0.08)	(0.11)	(0.10)
12	Operating Profit Ratio	-2%	-3%	-6%	-4%
13	Liquid Assets to Liabilities Ratio	0.54	0.54	0.64	0.64
14	Net Earnings Ratio	1%	0.62%	-3%	-0.95%
15	Return on Net Worth	0.36%	1.12%	-1.46%	-1.36%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.60	1.60	1.68	1.68
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	0	0	0	0
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	74.37%	74.37%	74.43%	74.43%
	-Foreign	25.48%	25.48%	25.50%	25.50%
	Others-( Employees/Others)	0.16%	0.16%	0.07%	0.07%
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-0.03 Diluted EPS-0.03	Basic EPS-0.09 Diluted EPS-0.09	Basic EPS-(0.10) Diluted EPS-(0.10)	Basic EPS-(0.10) Diluted EPS-(0.10)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-0.03 Diluted EPS-0.03	Basic EPS-0.09 Diluted EPS-0.09	Basic EPS-(0.10) Diluted EPS-(0.10)	Basic EPS-(0.10) Diluted EPS-(0.10)
6	(iv) Book value per share (Rs)	7.57	7.57	7.17	7.17

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 31.12.2015	Up to the Quarter Ended 31.12.2015	For the Quarter Ended 31.12.2014	Up to the Quarter Ended 31.12.2014
1	Family Health Plan Limited	Significant Influence	Premium Income	-1.00	68.84	-1.52	55.15
			TPA Fees Paid	556.97	1,579.41	320.29	1,147.84
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	91.70	364.04	71.86	373.52
			Claim Payment	639.82	1,461.40	386.70	1,081.75
			Advance Paid	-	-	1.00	1.00
			Sponsorship of Patient Safety	-	-	0.89	2.08
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Premium Income	1.13	13.43	1.09	12.55
			Advertisement Charges	0.58	2.06	-	-
4	Apollo Gleneagles Hospitals Limited	Significant Influence	Premium Income	0.32	0.51	0.01	0.04
			Claim Payment	91.34	231.66	78.71	221.81
5	Indraprastha Medical Corporation Ltd	Significant Influence	Premium Income	9.28	17.42	3.66	356.49
			Claim Payment	329.19	795.50	176.60	568.32
			Expenses towards Services Rendered	0.01	0.02	-	0.21
6	Apollo Hospitals International Limited	Significant Influence	Premium Income	0.12	(1.60)	-	(0.46)
			Claim Payment	49.38	151.00	20.09	77.93
7	Ms Shobana Kamineni	Wholetime Director	Remuneration	12.00	36.00	11.50	34.49
8	Apollo Health and Lifestyle Ltd.	Significant Influence	Premium Income	0.03	1.30	6.01	26.33
			Claim Payment	0.16	5.45	0.20	0.20
			Expenses towards Services Rendered	0.20	1.47	0.49	0.49
9	Imperial Hospital And Research Centre Ltd	Significant Influence	Premium Income	0.09	0.09	0.03	0.03
			Claim Payment	63.37	200.40	(48.38)	167.34
			Ambulance Service Charges for IBM	-	-	8	11.90
10	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Premium Income	0.34	15.79	2.96	18.47
			Claim Payment	0.00	1.28	0.90	2.72
11	Samudra Healthcare Enterprises Limited	Significant Influence	Claim Payment	-	-	1.08	9.78
12	Apollo Reach Hospital Enterprise Limited	Significant Influence	Premium Income	0.05	0.56	-	-
			Claim Payment	0.00	2.01	2.46	2.78
13	Apollo Health Resources Limited	Significant Influence	Premium Income	-0.29	12.71	(0.09)	12.50
			Claim Payment	0.00	0.04	-	-
14	Keimed Private Limited	Significant Influence	Premium Income	7.03	6.75	20.73	20.75
			Claim Payment	0.12	0.12	0.21	1.02
15	Apex Agencies	Significant Influence	Premium Income	0.00	0.06	(0.02)	-
16	Associated Electrical Agencies	Significant Influence	Premium Income	-	-	0.03	(0.02)
17	Medversity Online Limited, Hyderabad	Significant Influence	Premium Income	13.33	13.47	-	-
18	Dishnet Wireless Limited	Significant Influence	Expenses towards Services Rendered	5.89	42.07	44.80	61.44
19	Blue Star Limited	Significant Influence	Premium Income	-	-	318.77	318.77
			Receivables	-	-	249.29	249.29
20	Apollo Home Healthcare Limited	Significant Influence	Expenses towards Services Rendered	-	-	6.12	6.12
21	Mr. Antony Jacob, Mr. Krishnan Ramachandran/Mr. K Srikanth, Ms. Deepti Rustagi, Suraj Mishra, Sanjay Kulshetra, Vishwanath Mahendra	Key Persons As Per IRDA Regulations	Remuneration	137.87	579.01	219.19	577.12
22	Mr MBN Rao	Independent Directors	Directors Sitting Fees	5.50	7.00	3.00	4.20
23	Mr Bernhard Steinruecke	Independent Directors	Directors Sitting Fees	4.50	6.00	3.05	4.25

<b>Products Information</b>							
<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	Optima Restore	021/IH/032013	UIN: IRDA/NL-HLT/AMHI/P-H/V.II/1/14-15	Health	Internal Tariff rated 19	28-03-14	09-07-14
2	Critical Advantage Rider	034/IH/022015	UIN: IRDA/NL-HLT /AMHI/P-H/V.1/59/14-15	Health	Indemnity	10-03-15	19-06-15
3	Educare	032/SST/12014	(UIN: IRDA/NL-HLT/AMHI/P-T/V.I/72/14-15)	Travel	Indemnity	30-12-14	19-06-15

**FORM NL-33 - SOLVENCY MARGIN - KG II**  
**Apollo Munich Health Insurance Company Limited**  
Solvency as at 31.12.2015  
Available Solvency Margin and Solvency Ratio



<b>(Rs. in Lacs)</b>			
<b>S. No</b>	<b>Description</b>	<b>Notes No.</b>	<b>Amount</b>
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA)		66,775
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		47,137
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		4,607
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>15,031</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		17,042
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		7,637
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>9,405</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>24,436</b>
9	Total Required Solvency Margin [RSM]		15,281
10	Solvency Ratio (Total ASM/Total RSM)		<b>1.60</b>



*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	Mr. Antony Jacob	Whole Time Director & CEO	None
5	Dr. Doris Sophia Hoepke	Director	None
6	Mr. Andrew Kielty	Director	None
7	Mr. MBN Rao	Independent Director	None
8	Mr. Bernhard Steinruecke	Independent Director	None
9	Mr. Srikanth Kandikonda	CFO and Company Secretary	CFO, Company Secretary & Chief of Internal Audit till 4th Nov 15
10	Mr. Krishnan Ramachandran	Deputy CEO, COO, CMO	None
11	Mr. Sanjay Kulshrestha	Chief Investment Officer	None
12	Mr. Vishwanath Mahendra	Appointed Actuary & Chief Risk Officer	None
13	Ms. Deepti Rustagi	Chief Compliance Officer	None
14	Mr. Vipul Sharma	Chief of Internal Audit	With Effect from 5 Nov 2015

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:31.12.2015

Details of Investment Portfolio

Periodicity of Submission : Quarterly

Name of the Fund Investment Corpus I- FRSM+PH



COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book)	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	-	56	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.17	-	153	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.25	-	783	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	7.95	-	196	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.20	-	20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.33	-	10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	-	4	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	486	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.16	-	957	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	-	497	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	499	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	494	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	1,483	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	990	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.95	-	489	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.99	-	25	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.07	-	100	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08	-	1,041	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.13	-	1,507	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.15	-	505	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	496	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	469	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	496	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	1,528	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	994	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.32	-	1,018	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.35	-	1,017	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.15	-	529	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ADITYA BIRLA FINANCE LIMITED	BONDS	9.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	AXIS BANK LIMITED	BONDS	9.15	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	9.55	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD.	BONDS	10.09	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SUNDARAM FINANCE LIMITED	BONDS	10.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.75	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.76	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.78	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.85	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LIMITED	BONDS	9.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LIMITED	BONDS	9.50	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-

HTDA	HDFC LIMITED	BONDS	8.50	-	500	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-	
HTDA	HDFC LIMITED	BONDS	9.70	-	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.75	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.90	-	300	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	INDIABULLS HOUSING FINANCE LTD	BONDS	9.35	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.55	-	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	10.57	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08	-	114	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.25	-	300	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	TATA CAPITAL HOUSING FINANCE LTD	BONDS	9.00	-	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.10	-	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.70	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	-	499	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	-	301	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	8.73	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	8.85	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	KONKAN RAILWAY CORPORATION LIMITED	BONDS	8.90	-	100	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	L&T INFRASTRUCTURE FINANCE COMPANY LIMITED	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	BONDS	9.90	-	405	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.28	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.62	-	200	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.72	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.81	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.90	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.96	-	20	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	8.64	-	300	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	300	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	50	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.38	-	497	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.63	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ANDHRA PRADESH	GILTS	8.45	-	201	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ASSAM	GILTS	8.95	-	503	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	BIHAR	GILTS	9.39	-	534	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	GUJRAT	GILTS	9.39	-	535	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	298	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	9.19	-	507	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KERALA	GILTS	8.65	-	1,021	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MANIPUR	GILTS	8.91	-	519	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	NAGALAND	GILTS	8.98	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RAJASTHAN	GILTS	9.24	-	526	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	302	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TELANGANA	GILTS	8.27	-	501	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	9.25	-	501	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	-	344	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.50	-	120	-	-	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-

**FORM NL-36-YIELD ON INVESTMENTS 1**

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

Statement as on:31.12.2015

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 (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value*	Market Value				Book Value*	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	14,252	15,815	291	2.04%	2.04%	14,039	15,815	1,069	7.62%	7.62%	12,735	12,652	817	6.42%	6.42%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,216	1,215	23	1.93%	1.93%	1,214	1,215	70	5.79%	5.79%	1,202	1,153	70	5.85%	5.85%
3	TREASURY BILLS	CTRB	-	-	-	0.00%	0.00%	1,841	-	18	0.97%	0.97%	1,114	1,105	62	5.60%	5.60%
4	STATE GOVERNMENT BONDS	SGGB	5,965	6,520	125	2.09%	2.09%	6,104	6,520	440	7.21%	7.21%	4,317	4,254	284	6.59%	6.59%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	547	472	12	2.19%	2.19%	549	472	36	6.52%	6.52%	589	588	37	6.36%	6.36%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
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	9,088	8,623	213	2.34%	2.34%	7,702	8,623	548	7.12%	7.12%	7,760	7,828	573	7.38%	7.38%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	8,895	9,254	203	2.28%	2.28%	8,344	9,254	572	6.85%	6.85%	7,331	7,347	507	6.92%	6.92%
9	CORPORATE SECURITIES	EPBT	1,000	1,075	24	2.43%	2.43%	1,000	1,075	73	7.30%	7.30%	1,164	1,193	84	7.21%	7.21%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	6,001	6,224	145	2.42%	2.42%	6,277	6,224	455	7.25%	7.25%	7,030	7,122	516	7.34%	7.34%
11	DEPOSITS WITH BANKS	ECDB	19,653	19,473	464	2.36%	2.36%	22,461	19,473	1,582	7.04%	7.04%	15,973	15,973	1,182	7.40%	7.40%
12	DEPOSITS-CDS WITH SCHEDULED BANK COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	EDCD	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
13	FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-	-
14	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-	-
15	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	2,599	2,618	64	2.48%	2.48%	2,470	2,618	189	7.66%	7.66%	1,838	2,080	147	7.99%	7.99%
16	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	685	999	7	1.07%	1.07%	840	999	28	3.31%	3.31%	1,083	1,155	23	0	0
			<b>69,901</b>	<b>72,288</b>	<b>1,571</b>	<b>2.25%</b>	<b>2.25%</b>	<b>72,841</b>	<b>72,288</b>	<b>5,080</b>	<b>6.97%</b>	<b>6.97%</b>	<b>62,136</b>	<b>62,450</b>	<b>4,302</b>	<b>6.92%</b>	<b>6.92%</b>

**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 (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	DEPOSITS WITH BANKS	ECDB	-	-	-	-	-	-	-	0.00%	0.00%	2,658	2,658	25	0.01	0.01	
2	DEPOSITS-CDS WITH SCHEDULED BANK COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	-	-	-	0.00%	0.00%	1,460	-	40	2.76%	2.76%	1,589	1,746	112	7.06%	7.06%
5	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	OMGS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	492	497	3	0.01	0.01
	<b>TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1,460</b>	<b>0</b>	<b>40</b>	<b>2.76%</b>	<b>2.76%</b>	<b>4,739</b>	<b>4,901</b>	<b>140</b>	<b>2.96%</b>	<b>2.96%</b>

\* Book Value of Investments shows daily average of Investments holding under the category.

**FORM NL-37-DOWN GRADING OF INVESTMENT-2**

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

Statement as on:31.12.2015

**Name of Fund Investment Corpus I-FRSM+PH**

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. Lacs)

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

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

NIL



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 31.12.15		Quarter Ended 31.12.14		Upto the Quarter Ended 31.12.15		Upto the Quarter Ended 31.12.14	
		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	1,925	18,840	1,326	15,678	4,931	55,281	3,150	45,884
10	Health	19,168	131,755	14,175	109,679	52,148	364,844	40,033	305,099
11	Others	199	8,514	207	8,425	820	37,623	697	31,995
	<b>Total</b>	<b>21,292</b>	<b>159,109</b>	<b>15,708</b>	<b>133,782</b>	<b>57,899</b>	<b>457,748</b>	<b>43,880</b>	<b>382,978</b>

Rural & Social Obligations Upto the Quarter Ended 31.12.2015					
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	20,754	105	
		Social	-	-	
10	Health	Rural	63,706	3,325	
		Social	-	-	
11	Others	Rural	-	-	
		Social	-	-	

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



(Rs in Lacs)

		Business Acquisition through different channels							
		For the Quarter ended 31.12.15		For the Quarter ended 31.12.14		Upto the Quarter ended 31.12.15		Upto the Quarter ended 31.12.14	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	115,281	11,841	99,006	8,847	330,679	31,447	282,531	23,705
2	Corporate Agents-Banks	270	2,035	252	1,169	1,052	5,208	1,101	2,405
3	Corporate Agents -Others	248	24	152	15	841	91	777	752
4	Brokers	16,652	2,791	13,103	2,196	44,823	9,181	38,136	7,514
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	26,658	4,601	21,269	3,480	80,353	11,972	60,433	9,504
	<b>Total (A)</b>	<b>159,109</b>	<b>21,292</b>	<b>133,782</b>	<b>15,708</b>	<b>457,748</b>	<b>57,899</b>	<b>382,978</b>	<b>43,880</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>159,109</b>	<b>21,292</b>	<b>133,782</b>	<b>15,708</b>	<b>457,748</b>	<b>57,899</b>	<b>382,978</b>	<b>43,880</b>



**GRIEVANCE DISPOSAL REPORT**

SI No.	Particulars	Opening Balance	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Proposal Related	1	27	14	0	12	0
b)	Claims	7	357	72	16	263	15
c)	Policy Related	4	214	172	3	38	6
d)	Premium	0	24	8	0	16	0
e)	Refund	0	14	10	0	4	0
f)	Coverage	0	9	3	1	5	0
g)	Cover Note Related	0	0	0	0	0	0
h)	Product	0	7	3	0	4	0
i)	Others	1	97	51	0	45	1
j)	Unfair Business Practices	0	0	0	0	0	0
k)	<b>Total Number</b>	<b>13</b>	<b>749</b>	<b>333</b>	<b>20</b>	<b>387</b>	<b>22</b>

2	Total No of policies during previous year	5,92,870
3	Total No of claims during previous year	1,35,904
4	Total No of policies during current year	457,748
5	Total No of claims during current year	126,122
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	8.6
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	28.3

\*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	15	-	15
b)	7-15 days	7	-	7
c)	15-30 days	0	-	0
d)	30-90 days	0	-	0
e)	90 days & Beyond	0	-	0
	<b>Total No of Complaints</b>	<b>22</b>	<b>-</b>	<b>22</b>

\* Status of complaints as on report preparation date i.e. 01-01-16