

FORM NL-1-B-RA

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

Miscellaneous Business Revenue Account for the Period ended 30 September 2015

	Particulars	Schedule	For the Quarter Ended 30.09.15 (Rs.'000)	Up to the Quarter Ended 30.09.15 (Rs.'000)	For the Quarter Ended 30.09.14 (Rs.'000)	Up to the Quarter Ended 30.09.14 (Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	1,901,450	3,693,059	1,642,854	3,240,145
2	Profit/ Loss on sale/redemption of Investments		19,339	26,193	5,831	13,484
3	Others		5,705	5,705	5,711	5,711
4	Interest, Dividend & Rent - Gross		94,502	191,803	80,775	166,211
	TOTAL (A)		2,020,996	3,916,760	1,735,171	3,425,551
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,309,936	2,456,233	1,060,727	2,060,070
2	Commission	NL-6-Commission Schedule	121,017	243,966	111,317	222,194
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	608,919	1,327,522	605,968	1,263,179
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,039,872	4,027,721	1,778,012	3,545,443
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(18,876)	(110,961)	(42,841)	(119,892)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(18,876)	(110,961)	(42,841)	(119,892)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(18,876)	(110,961)	(42,841)	(119,892)

Apollo Munich Health Insurance Company Limited
Registration No. 131 and Dated 3rd August 2007
Profit and Loss Account for the period ended 30 September 2015

	Particulars	Schedule	For the Quarter Ended 30.09.15 (Rs.'000)	Up to the Quarter Ended 30.09.15 (Rs.'000)	For the Quarter Ended 30.09.14 (Rs.'000)	Up to the Quarter Ended 30.09.14 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(18,876)	(110,961)	(42,841)	(119,892)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		59,115	118,934	56,478	110,087
	(b) Amortization of Discount / Premium		380	1,568	1,613	3,408
	(c) Profit on sale of investments		12,158	16,456	4,245	9,208
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		110	100	3,520	3,784
	(b) Others		596	4,365	(1,539)	4,945
	TOTAL (A)		53,483	30,462	21,476	11,540
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		5,584	10,048	5,020	8,928
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		5,584	10,048	5,020	8,928
	Profit Before Tax		47,899	20,414	16,456	2,612
	Provision for Taxation		-	-	108	144
	Profit/(Loss) After Tax		47,899	20,414	16,348	2,468
	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		(3,512,895)	(3,485,410)	(3,505,935)	(3,492,055)
	Balance carried forward to Balance Sheet		(3,464,996)	(3,464,996)	(3,489,587)	(3,489,587)

FORM NL-3-B-BS
Apollo Munich Health Insurance Company Limited

Registration No. 131 and Dated 3rd August 2007

Balance Sheet as at 30 September 2015

	Schedule	As at 30.09.15	As at 30.09.14
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	3,492,288	3,492,288
Share Application Money Pending Allotment		1,294	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,536,414	2,536,414
Fair Value Change Account		213	206
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		6,030,209	6,028,908
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	4,999,695	4,562,816
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	245,989	228,085
Deferred tax Asset		149,806	149,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	2,385,465	1,597,531
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	870,113	938,748
Sub-Total (A)		3,255,578	2,536,279
Current Liabilities	NL-17-Current Liabilities Schedule	2,214,549	1,718,184
Provisions	NL-18-Provisions Schedule	3,871,306	3,219,481
Deferred Tax Liability		-	-
Sub-Total (B)		6,085,855	4,937,665
NET CURRENT ASSETS (C) = (A - B)		(2,830,277)	(2,401,386)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		3,464,996	3,489,587
TOTAL		6,030,209	6,028,908

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

Particulars	For the Quarter Ended 30.09.15	Up to the Quarter Ended 30.09.15	For the Quarter Ended 30.09.14	Up to the Quarter Ended 30.09.14
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2,040,804	3,660,711	1,435,372	2,817,180
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	140,219	561,203	229,310	430,990
Gross Earned Premium	1,900,585	3,099,508	1,206,062	2,386,190
Add: Premium on reinsurance accepted	201,690	390,304	182,565	183,370
Less : Premium on reinsurance ceded	585,161	944,149	409,673	743,675
Net Premium	1,657,333	3,106,866	1,208,264	2,256,875
Adjustment for change in reserve for unexpired risks	(103,898)	(24,990)	(205,280)	(552,280)
Premium Earned (Net)	1,901,450	3,693,059	1,642,854	3,240,145

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

Particulars	For the Quarter Ended 30.09.15	Up to the Quarter Ended 30.09.15	For the Quarter Ended 30.09.14	Up to the Quarter Ended 30.09.14
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	1,324,759	2,474,350	1,032,888	2,013,402
Add Claims Outstanding at the end of the year	1,079,080	1,079,080	742,858	742,858
Less Claims Outstanding at the beginning of the year	925,666	753,708	630,180	549,903
Gross Incurred Claims	1,478,173	2,799,722	1,145,566	2,206,357
Add Re-insurance accepted to direct claims	90,203	120,523	4,629	4,928
Less Re-insurance Ceded to claims paid	258,440	464,012	89,468	151,215
Total Claims Incurred	1,309,936	2,456,233	1,060,727	2,060,070

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



Particulars	For the Quarter Ended 30.09.15	Up to the Quarter Ended 30.09.15	For the Quarter Ended 30.09.14	Up to the Quarter Ended 30.09.14
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	246,983	434,747	181,312	355,832
Add: Re-insurance accepted	61,327	101,879	39,270	39,543
Less: Commission on Re-insurance ceded	187,293	292,660	109,265	173,181
Net Commission	121,017	243,966	111,317	222,194

Break-up of the expenses incurred to procure business

Agents	160,443	280,947	116,953	208,305
Brokers	48,892	90,648	37,643	79,680
Corporate Agency	29,112	48,300	14,256	19,135
Others (Insurance Companies)	8,536	14,852	12,460	48,712
TOTAL (B)	246,983	434,747	181,312	355,832

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

S. No	Particulars	For the Quarter Ended 30.09.15	Up to the Quarter Ended 30.09.15	For the Quarter Ended 30.09.14	Up to the Quarter Ended 30.09.14
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	279,448	544,629	275,578	499,867
2	Travel, conveyance and vehicle running expenses	19,446	34,627	15,453	28,995
3	Training expenses	3,972	6,476	3,619	5,227
4	Rents, rates & taxes	21,627	47,154	28,999	57,517
5	Repairs	28,619	48,425	24,314	44,498
6	Printing & stationery	3,555	6,041	9,563	18,080
7	Communication	12,045	26,078	7,344	27,135
8	Legal & professional charges	39,221	59,910	22,341	39,532
9	Auditors' fees, expenses etc				
	(a) As auditor	700	1,350	575	1,250
	(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	-	-	-	-
	Audit Fees - Others	10	10	55	70
	Out of pocket expenses	-	5	-	-
10	Advertisement and publicity	66,353	247,361	63,848	254,267
11	Interest & Bank Charges	4,150	7,702	2,460	5,009
12	Other Expenses				
	(a) Business Support	23,952	54,643	39,194	80,993
	(b) Information Technology Services	62,721	106,962	61,822	102,584
	(c) Others	13,446	85,148	33,184	60,279
13	Depreciation	29,624	50,864	17,594	37,686
14	Service Tax A/c	30	137	25	190
	TOTAL	608,919	1,327,522	605,968	1,263,179

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

S. No	Particulars	As at 30.09.15	As at 30.09.14
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	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
2	Issued Capital		
	349,328,756 Equity Shares of Rs 10 each (Previous year 349,328,756 equity shares of Rs. 10 each)	3,493,288	3,493,288
3	Subscribed Capital		
	349,228,750 Equity Shares of Rs. 10 each (Previous year 349,228,750 equity shares of Rs. 10 each)	3,492,288	3,492,288
4	Called-up Capital		
	349,228,750 Equity Shares of Rs. 10 each (Previous year 349,228,750 equity shares of Rs. 10 each)	3,492,288	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.	-	-
	TOTAL	3,492,288	3,492,288

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 30.09.15		As at 30.09.14	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	259,936,221	74.43%	259,936,221	74.43%
· Foreign	89,043,779	25.50%	89,043,779	25.50%
Others	248,750	0.07%	248,750	0.07%
TOTAL	349,228,750	100%	349,228,750	100%

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

S. No	Particulars	As at 30.09.15	As at 30.09.14
		(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	-	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	-	-
	TOTAL	2,536,414	2,536,414

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

S. No	Particulars	As at 30.09.15	As at 30.09.14
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENTS SCHEDULE
Investments

S. No	Particulars	As at 30.09.15 (Rs.'000)	As at 30.09.14 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,131,256	1,798,578
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	680,098	700,120
	(e) Other Securities (Housing Bonds)	791,435	440,767
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	701,277	561,639
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	49,870	195,346
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	365,853	215,496
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	20,000	150,000
	(e) Other Securities (Housing Bonds)	149,884	330,000
	(f) Subsidiaries	-	-
	(q) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	110,022	170,870
5	Other than Approved Investments	-	-
	TOTAL	4,999,695	4,562,816

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.4,999,695 thousand (Previous Year-Rs.4,562,816 thousand). Market value of such investments as at 30.09.2015 is Rs 5,115,742 thousand (Previous Year-Rs. 4,548,671 thousand).

b. Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs. 121,494 thousand (Previous Year Rs. 120,370 thousand).

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

S.No	Particulars	As at 30.09.15	As at 30.09.14
		(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 01.04.2015	Additions	Deductions	As At 30.09.2015	Upto 01.04.2015	For The Period	On Sales/	To Date 30.09.2015	As at 30.09.2015	As at 30.09.2014
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	320,931	49,163	-	370,094	216,315	21,507	-	237,822	132,272	93,983
(b) Website	10,116	-	-	10,116	7,160	542	-	7,702	2,414	3,496
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	64,411	1,078	-	65,489	51,103	3,522	-	54,625	10,864	9,812
Information Technology										
Equipment	164,281	10,519	(294)	174,506	89,545	16,689	(189)	106,045	68,461	81,108
Vehicles	46,443	1,560	-	48,003	22,458	4,617	-	27,075	20,928	24,890
Office Equipment	51,402	4,159	(198)	55,363	44,861	3,987	(195)	48,653	6,710	5,455
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	680,084	66,479	(492)	746,071	453,942	50,864	(384)	504,422	241,649	218,744
Capital Work in progress	-	-	-	-	-	-	-	-	4,340	9,341
Grand Total	680,084	66,479	(492)	746,071	453,942	50,864	(384)	504,422	245,989	228,085
Previous Year	660,982	27,489	(29,151)	659,320	431,823	37,686	(28,933)	440,576	228,085	-

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

S. No	Particulars	As at 30.09.15	As at 30.09.14
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	7,152	5,345
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,410,352	1,168,885
	(bb) Others	775,694	412,745
	(b) Current Accounts	192,267	10,556
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	2,385,465	1,597,531

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

S. No	Particulars	As at 30.09.15	As at 30.09.14
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	6,786	-
2	Application money for investments	-	-
3	Prepayments	163,531	234,282
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	9,008	10,306
6	Others		
	(a) Advances to Suppliers	31,764	9,015
	(b) Other advances	9,939	119,949
	TOTAL (A)	221,028	373,552
	OTHER ASSETS		
1	Income accrued on investments	320,370	292,170
2	Outstanding Premiums	49,526	53,684
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	184,452	127,784
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Rent & other deposits	84,030	90,252
	(b) Service Tax Unutilized Credit	10,707	1,306
	TOTAL (B)	649,085	565,196
	TOTAL (A+B)	870,113	938,748

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 30.09.15	As at 30.09.14
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	47,107	28,867
2	Balances due to other insurance companies	192,692	250,076
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	91,242	64,243
5	Unallocated premium	171,699	164,714
6	Unclaimed Amount of Policy Holders	30,794	39,754
7	Sundry Creditors	95,571	56,782
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	1,079,080	742,858
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	39,451	39,363
	(b) Other Statutory Dues	8,707	6,282
	(c) Employee related liability	39	906
	(d) Expenses Payable	415,404	277,862
	(e) Service Tax Liability	42,763	46,477
	TOTAL	2,214,549	1,718,184

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

S.No	Particulars	As at 30.09.15	As at 30.09.14
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	3,871,306	3,218,455
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
	TOTAL	3,871,306	3,219,481

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

S.No	Particulars	As at 30.09.15	As at 30.09.14
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Statement of Liabilities									
Sl.No.	Particular	As at 30.09.15				As at 30.09.14			
		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	Fire	-	-	-	-	-	-	-	-
2	Marine								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	1,267	319	371	1,957	882	177	188	1,247
4	Health Insurance	37,446	6,440	3,661	47,547	31,302	5,072	1,992	38,366
5	Total Liabilities	38,713	6,759	4,032	49,504	32,184	5,249	2,180	39,613

Insurer Reg No: 131 Date: 30.09.2015

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30.09.2015

(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															2.64	2.94	72.86	122.50	0.26	1.48							75.76	126.92
Assam															2.14	3.10	50.26	75.65	0.11	0.22							52.51	78.96
Bihar															1.07	1.64	35.14	55.73	0.00	0.00							36.20	57.38
Chandigarh															15.90	24.09	228.52	401.99	2.78	6.58							247.20	432.67
Chhattisgarh															1.82	3.24	21.32	28.85	0.04	0.05							23.18	32.14
Delhi															115.70	188.04	3873.13	7025.15	19.05	55.79							4007.88	7268.98
Gujarat															79.89	127.81	948.26	1591.25	8.68	25.55							1036.82	1744.61
Haryana															649.74	1607.81	1917.26	3646.78	83.78	260.38							2650.78	5514.97
Jharkhand															1.54	1.60	8.94	14.83	0.00	0.00							10.48	16.43
Karnataka															69.11	115.58	2516.54	4064.46	3.02	14.53							2588.67	4194.57
Kerala															26.83	43.42	471.19	851.15	1.01	3.48							499.02	898.05
Madhya Pradesh															33.46	52.98	187.00	299.87	2.15	5.25							222.61	358.10
Maharashtra															228.50	363.48	3235.85	5472.01	34.49	108.59							3498.84	5944.07
Orissa															1.52	2.06	97.52	165.19	0.17	0.97							99.21	168.22
Punjab															19.95	30.68	314.94	579.08	3.04	9.66							337.93	619.42
Rajasthan															84.27	141.39	528.52	898.69	3.17	11.57							615.96	1051.66
Tamil nadu															43.93	71.88	1110.08	1960.21	23.02	41.09							1177.02	2073.17
Telangana															63.68	120.01	951.62	2141.89	23.50	53.90							1038.79	2315.81
Uttar Pradesh															50.77	74.88	1297.92	2192.42	3.54	11.26							1352.22	2278.55
Uttrakhand															0.75	0.96	8.15	12.78	0.18	0.66							9.08	14.40
West Bengal															18.15	28.94	806.06	1379.45	3.66	9.66							827.87	1418.05

Reinsurance Risk Concentration - For the period ended 30.09.2015						
S. No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			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	103	10		1%
4	No. of Reinsurers with rating BBB but less than A	2	9,270	58		99%
5	No. of Reinsurers with rating less than BBB					
	Total	3	9,373	68		100%

Ageing of Claims as at 30.09.2015								
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	64,343	-	-	-	-	64,343	22,848
8	Overseas Travel	223	-	-	-	-	223	129
9	Personal Accident	334	-	-	-	-	334	340
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	-	-	-	-	-	-	79,483	436	607	-	-	-	-	80,526
3	Claims settled during the period	-	-	-	-	-	-	64,343	223	334	-	-	-	-	64,900
4	Claims repudiated during the period	-	-	-	-	-	-	5,832	56	81	-	-	-	-	5,969
5	Claims closed during the period	-	-	-	-	-	-	3,310	100	101	-	-	-	-	3,511
6	Claims O/s at the end of the period	-	-	-	-	-	-	14,436	196	215	-	-	-	-	14,847
	Less than 3 months	-	-	-	-	-	-	14,436	196	215	-	-	-	-	14,847
	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 period ended 30.09.2015

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	5,603	2,237	553	450	784	135	784
9	Health	91,007	70,448	39,379	34,093	14,090	10,228	14,090
	Total	96,610	72,685	39,932	34,543	14,874	10,363	14,874

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

30.09.2015

S. No	Office Information		Number
1	No. of offices at the beginning of the year		83
2	No. of branches approved during the year		-
3	No. of branches opened during the year	Out of approvals of previous year	2
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		85
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		85

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

Statement as on: 30.09.2015

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lacs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	49,997
2	Loans	9	-
3	Fixed Assets	10	2,460
4	Current Assets		
	a. Cash & Bank Balance	11	23,855
	b. Advances & Other Assets	12	8,701
5	Current Liabilities		
	a. Current Liabilities	13	22,145
	b. Provisions	14	38,713
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		34,650
	Application of Funds as per Balance Sheet (A)		180,521
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	2,460
3	Cash & Bank Balances	11	2,227
4	Advances & Other Assets	12	8,701
5	Current Liabilities	13	22,145
6	Provisions	14	38,713
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		34,650
	TOTAL (B)		108,896
	'Investment Assets' As per FORM 3B (A-B)		71,625

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM ⁺ (b)						
1	G. Sec.	Not less than 20%		1,679	13,632	15,311	21		15,311	15,597
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%		2,479	19,332	21,811	30		21,811	22,209
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		812	16,715	17,527	25		17,527	17,951
	2. Approved Investments (Not exceeding 55%)		-	1300	29,550	30,850	43	2	30,852	31,190
	3. Other Investments (not exceeding 25%)			-	1,435	1,435	2	-	1,435	1,435
	Total Investment Assets	100%	-	4,591	67,032	71,623	100	2	71,625	72,785

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 30/09/2015	As % of total for this class	As at 30/09/2014 Of the previous year	As % of total for this class	As at 30/09/2015	As % of total for this class	As at 30/09/2014 Of the previous year	As % of total for this class
Break down by credit rating								
AAA rated	21,388	29%	21,317	35%	20,727	29%	21,234	35%
AA or better	3,902	5%	2,335	4%	3,800	5%	2,300	4%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	47,495	65%	37,224	61%	47,096	66%	37,481	61%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	21,027	29%	22,244	37%	21,007	29%	22,250	36%
more than 1 year and upto 3 years	17,114	24%	12,990	21%	16,912	24%	12,922	21%
More than 3 years and up to 7 years	23,112	32%	13,726	23%	22,508	31%	13,793	23%
More than 7 years and up to 10 years	8,177	11%	9,527	16%	7,918	11%	9,594	16%
above 10 years	3,355	5%	2,389	4%	3,278	5%	2,456	4%
Breakdown by type of the issuer								
a. Central Government	15,597	21%	14,856	24%	15,311	21%	15,032	25%
b. State Government	6,612	9%	4,824	8%	6,501	9%	4,907	8%
c. Corporate Securities	50,576	69%	41,196	68%	49,811	70%	41,076	67%

S. No	Particular	For the Quarter Ended 30.09.15 (%/Times)	Up to the Quarter Ended 30.09.15 (%/Times)	For the Quarter Ended 30.09.14 (%/Times)	Up to the Quarter Ended 30.09.14 (%/Times)
1	Gross Premium Growth Rate	42%	30%	16%	21%
2	Gross Direct Premium to Net Worth Ratio	0.80	1.43	0.57	1.11
3	Growth Rate of Net Worth	1%	1%	12%	12%
4	Net Retention Ratio	74%	77%	75%	75%
5	Net Commission Ratio	7%	8%	9%	10%
6	Expenses of Management to Gross Direct Premium Ratio	42%	48%	55%	57%
7	Expenses of Management to Net Written Premium Ratio	52%	57%	65%	72%
8	Net Incurred Claims to Net Earned Premium	69%	67%	65%	64%
9	Combined Ratio	113%	117%	124%	129%
10	Technical Reserves to Net Premium Ratio	2.99	1.59	3.28	1.76
11	Underwriting Balance Ratio	(0.07)	(0.09)	(0.08)	(0.09)
12	Operating Profit Ratio	-1%	-3%	-3%	-4%
13	Liquid Assets to Liabilities Ratio	0.59	0.59	0.63	0.63
14	Net Earnings Ratio	2.89%	0.66%	1.35%	0.11%
15	Return on Net Worth	1.87%	0.80%	0.64%	0.10%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.51	1.51	1.73	1.73
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	349,228,750	349,228,750	349,228,750	349,228,750
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	74.43%	74.43%	74.43%	74.43%
	-Foreign	25.50%	25.50%	25.50%	25.50%
	Other	0.07%	0.07%	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-0.14 Diluted EPS-0.14	Basic EPS-0.06 Diluted EPS-0.06	Basic EPS-0.05 Diluted EPS-0.05	Basic EPS-(0.01) Diluted EPS-(0.01)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-0.14 Diluted EPS-0.14	Basic EPS-0.06 Diluted EPS-0.06	Basic EPS-0.05 Diluted EPS-0.05	Basic EPS-(0.01) Diluted EPS-(0.01)
6	(iv) Book value per share (Rs)	7.34	7.34	7.27	7.27

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 30.09.2015	Up to the Quarter Ended 30.09.2015	For the Quarter Ended 30.09.2014	Up to the Quarter Ended 30.09.2014
1	Family Health Plan Limited	Significant Influence	Premium Income	(3.82)	69.84	(1.82)	56.67
			Claim Payment	4.58	29.21	6.91	8.66
			TPA Fees	397.43	1,022.44	707.79	827.55
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	96.36	272.34	95.95	301.66
			Claim Payment	375.02	821.57	294.31	695.05
			Sponsorship of Patient Safety	-	-	-	0.38
			Advance Paid	-	-	1.19	1.19
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Premium Income	2.20	12.30	(0.23)	11.46
			Advertisement Charges	1.18	1.48	-	-
			Consultancy Charges	-	-	-	0.70
4	Apollo Gleneagales Hospitals Ltd.	Significant Influence	Premium	0.10	0.19	0.03	0.03
			Claim Payment	72.18	140.33	62.11	143.10
5	Indraprastha Medical Corporation Ltd	Significant Influence	Premium Income	29.28	8.13	(2.63)	352.83
			Claim Payment	219.18	466.31	231.82	391.72
			Expenses towards Services Rendered	0.01	0.01	-	0.21
6	Apollo Hospitals International Limited	Significant Influence	Premium Income	(0.85)	(1.71)	(0.30)	(0.46)
			Claim Payment	59.50	101.62	25.76	57.85
7	Ms Shobana Kamineni	Wholtime Director	Remuneration	12.00	24.00	10.99	22.99
8	Apollo Health and Lifestyle Ltd.	Significant Influence	Premium Income	0.19	1.27	1.58	20.32
			Claim Payments	1.09	5.29	-	-
			Expenses towards Services Rendered	1.24	1.27	-	0.10
9	Imperial Hospital And Research Centre Ltd	Significant Influence	Claim Payment	81.62	137.02	138.65	215.72
			Ambulance Service Charges for IBM	-	-	-	4.00
10	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Premium Income	(0.19)	15.45	(0.68)	15.51
			Claim Payment	0.56	1.28	1.17	1.82
11	Samudra Healthcare Enterprises Limited	Significant Influence	Claim Payment	-	-	3.61	8.70
12	Apollo Reach Hospital Enterprise Limited	Significant Influence	Premium Income	0.51	0.51	-	-
			Claim Payment	1.88	2.01	0.32	0.32
13	Mr. Antony Jacob, Mr. Krishnan Ramachandran Mr. Srikanth Kandikonda, Ms. Deepti Rustagi, Mr. Suraj Mishra, Mr. Sanjay Kulshrestha, Mr. Vishwanath Mahendra	Key Persons As Per IRDA Regulations	Remuneration	155.89	441.15	125.86	357.92
14	Mr MBN Rao	Independent Directors	Directors Sitting Fees	-	1.50	1.20	1.20
15	Mr Bernhard Steinruecke	Independent Directors	Directors Sitting Fees	-	1.50	1.20	1.20
16	APOLLO HEALTH RESOURCES LIMITED	Significant Influence	Premium Income	(0.24)	13.00	(1.57)	12.59
			Claim Payment	0.04	0.04	-	-
17	KEIMED LIMITED	Significant Influence	Premium Income	(0.17)	(0.28)	(0.10)	0.02
			Claim Payment	-	-	0.54	0.81
18	APEX AGENCIES	Significant Influence	Premium Income	0.02	0.06	0.02	0.02
19	Medvarsity Online Ltd.	Significant Influence	Premium Income	-	0.14	-	-

Products Information							
<i>List below the products and/or add-ons introduced during the period</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Dengue Care	031/IH/012014	IRDA/NL-HLT/AMHI/P-H/V.1/74/14-16	Health	Indemnity	01/08/2015	23/05/2015

FORM NL-33 - SOLVENCY MARGIN - KGII
Apollo Munich Health Insurance Company Limited
Solvency as at 30.09.2015
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)		67,032
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		49,504
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		2,937
4	Excess in Policyholders' Funds (1-2-3)		14,591
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		16,341
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		8,417
7	Excess in Shareholders' Funds (5-6)		7,924
8	Total Available Solvency Margin [ASM] (4+7)		22,515
9	Total Required Solvency Margin [RSM]		14,874
10	Solvency Ratio (Total ASM/Total RSM)		1.51

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, Company Secretary & Chief of Internal Audit	None
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

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

FORM NL-35-NON PERFORMING ASSETS-7A

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



Statement as on:30.09.2015

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	-	56	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.17	-	153	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.25	-	780	-	-	-	-	-	-	-	-	-	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	-	485	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.16	-	955	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	-	496	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	499	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	493	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	1,482	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	988	-	-	-	-	-	-	-	-	-	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	-	1,508	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	496	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	468	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	496	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	1,529	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	994	-	-	-	-	-	-	-	-	-	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	9.39	-	999	-	-	-	-	-	-	-	-	-	-	-	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	8.73	-	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	-	406	-	-	-	-	-	-	-	-	-	-	-	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	-	535	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	GUJRAT	GILTS	9.39	-	536	-	-	-	-	-	-	-	-	-	-	-	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	-	527	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	302	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	9.25	-	501	-	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	-	430	-	-	-	-	-	-	-	-	-	-	-	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:30.09.2015

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 (%) 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	13,849	14,380	481	3.48%	3.48%	13,931	14,380	779	5.59%	5.59%	12,663	12,753	542	4.28%	4.28%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,214	1,218	23	1.93%	1.93%	1,212	1,218	47	3.87%	3.87%	1,201	1,151	47	3.90%	3.90%
3	TREASURY BILLS	CTRB	-	-	-	-	-	1,841	-	18	0.97%	0.97%	1,158	952	50	4.36%	4.36%
4	STATE GOVERNMENT BONDS	SGGB	6,388	6,053	189	2.95%	2.95%	6,175	6,053	316	5.12%	5.12%	4,318	4,237	190	4.39%	4.39%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	550	559	12	2.14%	2.11%	550	559	24	4.33%	4.33%	589	587	25	4.21%	4.21%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-	-	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	7,565	9,672	180	2.38%	2.38%	7,005	9,672	335	4.79%	4.79%	7,794	7,756	383	4.91%	4.91%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	8,113	8,279	186	2.29%	2.29%	8,067	8,279	369	4.57%	4.57%	7,334	7,309	337	4.59%	4.59%
9	CORPORATE SECURITIES	EPBT	1,000	1,083	24	2.43%	2.43%	1,000	1,083	49	4.88%	4.88%	1,246	1,016	60	4.78%	4.78%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	6,333	6,256	153	2.42%	2.42%	6,416	6,256	310	4.83%	4.83%	6,903	7,571	338	4.89%	4.89%
11	DEPOSITS WITH BANKS	ECDB	22,647	21,628	532	2.35%	2.35%	23,873	21,628	1,118	4.68%	4.68%	16,389	15,389	802	4.89%	4.89%
12	DEPOSITS-CDS WITH SCHEDULED BANK COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
13	APPLICATION MONEY	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	2,333	2,223	60	2.58%	2.58%	2,406	2,223	125	5.18%	5.18%	2,140	2,155	115	5.38%	5.38%
16	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	876	1,435	9	1.08%	1.08%	937	1,435	21	2.19%	2.19%	1,383	-	21	1.51%	1.51%
			70,868	72,785	1,850	2.61%	2.61%	73,413	72,785	3,509	4.78%	4.78%	63,118	60,876	2,910	4.61%	4.61%

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	-	-	-	-	-	-	-	-	-	2,658	-	25	0.93%	0.93%	
2	DEPOSITS-CDS WITH SCHEDULED BANK COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	696	-	5	0.65%	0.65%	1,460	-	40	2.76%	2.76%	1,847	-	89	4.83%	4.83%
5	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	OMGS	-	-	-	-	-	-	-	-	-	-	-	2	0.26%	0.26%	
	TOTAL		696	-	5	0.65%	0.65%	1,460	-	40	2.76%	2.76%	4,505	-	116	2.57%	2.57%

* 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: 30.09.2015

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 30.09.15		Quarter Ended 30.09.14		Upto the Quarter Ended 30.09.15		Upto the Quarter Ended 30.09.14	
		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	1,511	17,646	975	20,261	3,006	36,441	1,824	30,206
10	Health	18,681	138,719	13,197	111,414	32,980	233,089	25,858	195,420
11	Others	216	16,437	182	7,645	621	29,109	490	23,570
	Total	20,408	172,802	14,354	139,320	36,607	298,639	28,172	249,196

Rural & Social Obligations Upto the Quarter Ended 30.09.2015					
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	17,727	72	
		Social	-	-	
10	Health	Rural	52,520	2,286	
		Social	-	-	
11	Others	Rural	-	-	
		Social	-	-	

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



(Rs in Lakhs)

		Business Acquisition through different channels							
		For the Quarter ended 30.09.15		For the Quarter ended 30.09.14		Upto the Quarter ended 30.09.15		Upto the Quarter ended 30.09.14	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	130,405	11,583	105,859	8,568	215,398	19,606	183,525	14,857
2	Corporate Agents-Banks	366	1,908	492	727	782	3,173	849	1,235
3	Corporate Agents -Others	264	39	382	720	593	66	625	738
4	Brokers	16,164	3,505	14,123	2,535	28,171	6,391	25,033	5,317
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	25,603	3,373	18,464	1,804	53,695	7,371	39,164	6,025
	Total (A)	172,802	20,408	139,320	14,354	298,639	36,607	249,196	28,172
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	172,802	20,408	139,320	14,354	298,639	36,607	249,196	28,172

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						
a)	Proposal Related	1	23	12	0	10	2
b)	Claims	7	232	46	10	170	13
c)	Policy Related	4	137	113	1	22	5
d)	Premium	0	21	7	0	14	0
e)	Refund	0	10	7	0	3	0
f)	Coverage	0	5	1	0	4	0
g)	Cover Note Related	0	0	0	0	0	0
h)	Product	0	5	2	0	3	0
i)	Others	1	68	33	0	34	2
j)	Unfair Business Practices	0	0	0	0	0	0
k)	Total Number	13	501	221	11	260	22

2	Total No of policies during previous year	5,92,870
3	Total No of claims during previous year	135,904
4	Total No of policies during current year	298,639
5	Total No of claims during current year	80,526
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	9.01
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	28.81

*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	14	2	16
b)	7-15 days	6	-	6
c)	15-30 days	0	-	0
d)	30-90 days	0	-	0
e)	90 days & Beyond	0	-	0
	Total No of Complaints	20	2	22

* Status of complaints as on report preparation date i.e. 01-10-15