

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 2016

	Particulars	Schedule	For the Quarter Ended 31.12.16	Up to the Quarter Ended 31.12.16	For the Quarter Ended 31.12.15	Up to the Quarter Ended 31.12.15
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	2,545,993	7,168,583	2,003,586	5,696,645
2	Profit/ Loss on sale/redemption of Investments		26,469	68,191	4,246	30,439
3	Others		8,655	17,851	6,156	11,861
4	Interest, Dividend & Rent – Gross		122,646	373,001	90,626	282,429
	TOTAL (A)		2,703,763	7,627,626	2,104,614	6,021,374
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,528,446	4,520,949	1,298,057	3,754,290
2	Commission	NL-6-Commission Schedule	190,620	426,289	160,804	404,770
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	788,074	2,332,586	693,439	2,020,961
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,507,140	7,279,824	2,152,300	6,180,021
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		196,623	347,802	(47,686)	(158,647)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		196,623	347,802	(47,686)	(158,647)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		196,623	347,802	(47,686)	(158,647)

Apollo Munich Health Insurance Company Limited
Registration No. 131 and Dated 3rd August 2007
Profit and Loss Account for the period ended 31 December 2016

	Particulars	Schedule	For the Quarter Ended 31.12.16 (Rs.'000)	Up to the Quarter Ended 31.12.16 (Rs.'000)	For the Quarter Ended 31.12.15 (Rs.'000)	Up to the Quarter Ended 31.12.15 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		196,623	347,802	(47,686)	(158,647)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		41,549	132,720	59,222	178,156
	(b) Amortization of Discount / Premium		(243)	(176)	137	1,705
	(c) Profit on sale of investments		9,027	24,232	2,928	19,384
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		1,096	1,268	30	130
	(b) Others		1,476	5,232	1,625	5,990
	TOTAL (A)		249,528	511,078	16,256	46,718
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		7,265	23,199	6,496	16,544
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		7,265	23,199	6,496	16,544
	Profit Before Tax		242,263	487,879	9,760	30,174
	Provision for Taxation		-	-	-	-
	Profit/(Loss) After Tax		242,263	487,879	9,760	30,174
	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		(3,165,196)	(3,410,812)	(3,464,996)	(3,485,410)
	Balance carried forward to Balance Sheet		(2,922,933)	(2,922,933)	(3,455,236)	(3,455,236)

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 2016

	Schedule	As at 31.12.16	As at 31.12.15
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	3,572,710	3,568,629
Share Application Money Pending Allotment		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,587,793	2,587,793
Fair Value Change Account		346	210
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		6,160,849	6,156,632
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	6,663,873	5,189,724
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	277,354	239,412
Deferred tax Asset		149,806	149,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,752,270	2,132,019
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,144,879	928,521
Sub-Total (A)		2,897,149	3,060,540
			-
Current Liabilities	NL-17-Current Liabilities Schedule	2,833,440	2,272,254
Provisions	NL-18-Provisions Schedule	3,916,826	3,665,832
Deferred Tax Liability		-	-
Sub-Total (B)		6,750,266	5,938,086
NET CURRENT ASSETS (C) = (A - B)		(3,853,117)	(2,877,546)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		2,922,933	3,455,236
TOTAL		6,160,849	6,156,632

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

Particulars	For the Quarter Ended 31.12.16	Up to the Quarter Ended 31.12.16	For the Quarter Ended 31.12.15	Up to the Quarter Ended 31.12.15
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2,810,055	7,442,708	2,129,231	5,789,942
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	361,633	1,713,568	165,606	726,808
Gross Earned Premium	2,448,422	5,729,140	1,963,625	5,063,134
Add: Premium on reinsurance accepted	(2,193)	(19,513)	225,924	616,228
Less : Premium on reinsurance ceded	634,509	1,690,536	557,043	1,501,192
Net Premium	2,173,353	5,732,659	1,798,112	4,904,978
Adjustment for change in reserve for unexpired risks	(11,007)	277,644	(39,868)	(64,859)
Premium Earned (Net)	2,545,993	7,168,583	2,003,586	5,696,645

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

Particulars	For the Quarter Ended 31.12.16	Up to the Quarter Ended 31.12.16	For the Quarter Ended 31.12.15	Up to the Quarter Ended 31.12.15
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	1,953,057	5,246,739	1,599,733	4,074,083
Add Claims Outstanding at the end of the year	1,115,889	1,115,889	1,047,803	1,047,803
Less Claims Outstanding at the beginning of the year	1,167,393	911,483	1,079,080	753,708
Gross Incurred Claims	1,901,553	5,451,145	1,568,456	4,368,178
Add Re-insurance accepted to direct claims	46,114	196,756	58,189	178,712
Less Re-insurance Ceded to claims paid	419,221	1,126,952	328,588	792,600
Total Claims Incurred	1,528,446	4,520,949	1,298,057	3,754,290

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



Particulars	For the Quarter Ended 31.12.16	Up to the Quarter Ended 31.12.16	For the Quarter Ended 31.12.15	Up to the Quarter Ended 31.12.15
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	341,393	905,900	263,831	698,578
Add: Re-insurance accepted	37,528	33,804	66,064	167,943
Less: Commission on Re-insurance ceded	188,301	513,415	169,091	461,751
Net Commission	190,620	426,289	160,804	404,770

Break-up of the expenses incurred to procure business

Agents	221,177	579,362	176,935	457,882
Brokers	53,973	157,960	47,223	137,871
Corporate Agency	62,346	158,572	33,134	81,434
Others	3,897	10,006	6,539	21,391
TOTAL (B)	341,393	905,900	263,831	698,578

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

S. No	Particulars	For the Quarter Ended 31.12.16	Up to the Quarter Ended 31.12.16	For the Quarter Ended 31.12.15	Up to the Quarter Ended 31.12.15
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	319,931	935,426	252,544	797,173
2	Travel, conveyance and vehicle running expenses	27,886	75,683	19,724	54,351
3	Training expenses	3,767	12,650	2,298	8,774
4	Rents, rates & taxes	29,996	83,434	24,513	71,667
5	Repairs	17,057	64,107	14,339	62,764
6	Printing & stationery	7,918	12,391	3,047	9,088
7	Communication	15,014	46,470	16,202	42,280
8	Legal & professional charges	32,650	117,894	14,995	75,155
9	Auditors' fees, expenses etc				
	(a) As auditor	530	1,630	497	1,597
	(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
	Out of pocket expenses	54	54	32	37
10	Advertisement and publicity	171,512	440,704	194,047	441,408
11	Interest & Bank Charges	5,986	17,553	4,669	12,371
12	Other Expenses				
	(a) Business Support	15,297	67,496	21,567	76,210
	(b) Information Technology Services	72,215	203,916	69,515	191,676
	(c) Others	33,276	152,265	31,459	101,408
13	Depreciation	27,471	81,944	23,948	74,812
14	Service Tax A/c	7,514	18,969	43	180
	TOTAL	788,074	2,332,586	693,439	2,020,961

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S. No	Particulars	As at 31.12.16 (Rs.'000)	As at 31.12.15 (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		
	357,371,236 Equity Shares of Rs 10 each (Previous year 356,963,110 equity shares of Rs. 10 each)	3,573,712	3,569,631
3	Subscribed Capital		
	357,271,037 Equity Shares of Rs. 10 each (Previous year 356,862,912 equity shares of Rs. 10 each)	3,572,710	3,568,629
4	Called-up Capital		
	357,271,037 Equity Shares of Rs. 10 each (Previous year 356,862,912 equity shares of Rs. 10 each)	3,572,710	3,568,629
	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	3,572,710	3,568,629

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

[As certified by the Management]

Shareholder	As at 31.12.16		As at 31.12.15	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	182,403,324	51.05%	265,394,871	74.37%
· Foreign	173,954,205	48.69%	90,913,698	25.48%
Others	913,508	0.26%	554,343	0.16%
TOTAL	357,271,037	100%	356,862,912	100%

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

S. No	Particulars	As at 31.12.16	As at 31.12.15
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
	Share Premium:-		
3	Opening Balance	2,587,793	2,536,414
	Add: Received during the year	-	51,379
	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	2,587,793	2,587,793

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

S. No	Particulars	As at 31.12.16	As at 31.12.15
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENTS SCHEDULE
Investments

S. No	Particulars	As at 31.12.16 (Rs.'000)	As at 31.12.15 (Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,517,197	2,325,308
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,030,071	680,093
	(e) Other Securities (Housing Bonds)	811,268	741,430
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,054,704	801,199
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	62,377	49,932
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	712,146	361,774
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	250,000	20,000
	(e) Other Securities (Housing Bonds)	130,000	99,973
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	96,110	110,015
5	Other than Approved Investments	-	-
	TOTAL	6,663,873	5,189,724

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.6,663,873 thousand (Previous Year-Rs.5,189,724 thousand). Market value of such investments as at 31.12.2016 is Rs 6,894,646 thousand (Previous Year-Rs. 5,281,489 thousand).

FORM NL-13-LOANS SCHEDULE
LOANS

S.No	Particulars	As at 31.12.16 (Rs.'000)	As at 31.12.15 (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 01.04.2016	Additions	Deductions	As At 31.12.2016	Upto 01.04.2016	For The Period	On Sales/ Adjustments	To Date 31.12.2016	As at 31.12.2016	As at 31.12.2015
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	375,380	51,604	-	426,984	259,381	38,211	-	297,592	129,392	124,712
(b) Website	10,116	-	-	10,116	8,243	816	-	9,059	1,057	2,142
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	65,676	897	(651)	65,922	57,242	4,113	(651)	60,704	5,218	9,927
Information Technology Equipment	180,106	39,705	(3,411)	216,400	117,135	29,409	(3,400)	143,144	73,256	68,455
Vehicles	48,859	1,154	-	50,013	28,549	6,673	-	35,222	14,791	18,713
Office Equipment	55,492	6,170	(3,618)	58,044	49,099	2,722	(3,653)	48,168	9,876	6,444
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	758,129	99,530	(7,680)	849,979	542,149	81,944	(7,704)	616,389	233,590	230,393
Capital Work in progress	-	-	-	-	-	-	-	-	43,764	9,019
Grand Total	758,129	99,530	(7,680)	849,979	542,149	81,944	(7,704)	616,389	277,354	239,412
Previous Year	680,087	79,189	(804)	758,472	453,943	74,812	(676)	528,079	239,412	-

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

S. No	Particulars	As at 31.12.16	As at 31.12.15
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	8,652	13,926
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,336,803	1,145,152
	(bb) Others	175,000	815,116
	(b) Current Accounts	231,815	157,825
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,752,270	2,132,019

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

S. No	Particulars	As at 31.12.16 (Rs.'000)	As at 31.12.15 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	192,753	149,384
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	167,675	9,340
6	Others		
	(a) Advances to Suppliers	52,309	17,478
	(b) Other advances	112,882	13,474
	TOTAL (A)	525,619	189,676
	OTHER ASSETS		
1	Income accrued on investments	387,784	334,692
2	Outstanding Premiums	7,770	8,900
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	96,351	303,098
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	101,792	91,423
	(b) Service Tax Unutilized Credit	25,563	732
	TOTAL (B)	619,260	738,845
	TOTAL (A+B)	1,144,879	928,521

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 31.12.16 (Rs.'000)	As at 31.12.15 (Rs.'000)
1	Agents' Balances	73,920	52,796
2	Balances due to other insurance companies	505,424	105,313
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	108,796	96,439
5	Unallocated premium	376,971	335,627
6	Unclaimed Amount of Policy Holders	25,535	28,652
7	Sundry Creditors	50,456	62,466
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	1,115,889	1,047,803
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	56,038	55,575
	(b) Other Statutory Dues	11,439	8,984
	(c) Employee related liability	-	9
	(d) Expenses Payable	350,575	381,763
	(e) Service Tax Liability	158,397	96,827
	TOTAL	2,833,440	2,272,254

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

S.No	Particulars	As at 31.12.16	As at 31.12.15
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	3,911,782	3,665,832
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	5,044	-
	(b)For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	-	-
	TOTAL	3,916,826	3,665,832

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

S.No	Particulars	As at 31.12.16	As at 31.12.15
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Statement of Liabilities									
Sl.No.	Particular	As at 31.12.16				As at 31.12.15			
		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	-	-	-	-	-	-	-	-
4	Health Insurance	39,118	6,622	4,536	50,276	36,659	6,402	4,076	47,137
5	Total Liabilities	39,118	6,622	4,536	50,276	36,659	6,402	4,076	47,137

Insurer Reg No: 131 Date: 31.12.2016

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 31.12.2016

(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															5.64	11.90	143.25	319.15	1.48	5.76					150.37	336.82
Assam															3.57	12.08	102.12	257.33	0.40	2.00					106.09	271.41
Bihar															1.69	4.99	64.31	144.24	0.02	0.76					66.02	149.99
Chandigarh															15.14	47.76	265.59	722.98	5.84	17.42					286.58	788.15
Chhattisgarh															6.48	22.88	52.83	123.72	0.43	1.05					59.74	147.66
Delhi															119.56	377.59	4541.46	12422.72	15.54	81.63					4676.55	12881.95
Goa															1.74	2.83	3.14	9.55	0.02	0.17					4.90	12.55
Gujarat															95.92	298.63	1349.83	3553.08	14.63	53.89					1460.37	3905.60
Haryana															1733.32	3810.10	2638.88	5814.99	151.60	453.65					4523.80	10078.74
Jammu & Kashmir															1.22	2.32	7.85	18.32	0.10	0.31					9.17	20.95
Jharkhand															0.97	2.40	17.44	37.48	0.11	0.38					18.52	40.26
Karnataka															155.74	342.28	3604.07	9483.77	4.15	21.71					3763.96	9847.76
Kerala															23.79	72.92	498.59	1519.69	1.82	6.89					524.20	1599.49
Madhya Pradesh															44.16	130.54	301.16	767.63	2.10	11.02					347.42	909.20
Maharashtra															248.04	711.08	4588.40	12431.77	39.72	170.51					4876.16	13313.35
Orissa															2.38	6.39	133.62	348.35	0.32	1.15					136.31	355.89
Punjab															24.75	74.30	460.67	1172.45	9.01	24.67					494.43	1271.43
Puducherry															2.67	5.33	5.21	15.96	0.39	0.71					8.27	21.99
Rajasthan															84.51	274.73	681.51	1828.66	4.40	19.13					770.42	2122.53
Tamil nadu															110.55	225.50	1280.70	3733.25	9.42	37.84					1400.68	3996.59
Telangana															45.23	161.20	1396.26	4110.40	11.16	46.28					1452.65	4317.89
Uttar Pradesh															70.83	229.86	1863.90	4828.93	5.14	27.50					1939.86	5086.29
Uttarakhand															1.35	3.81	18.58	47.72	0.19	1.52					20.12	53.05
West Bengal															18.61	60.15	982.47	2824.80	2.88	12.60					1003.96	2897.55

Reinsurance Risk Concentration - For the period ended 31.12.2016						
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	3	3333	24		20%
4	No. of Reinsurers with rating BBB but less than A	2	13413	134		80%
5	No. of Reinsurers with rating less than BBB					
	Total	5	16,746	158		100%

Ageing of Claims as at 31.12.2016								
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	141,259	-	-	-	-	141,259	49,301
8	Overseas Travel	327	-	-	-	-	327	234
9	Personal Accident	608	-	-	-	-	608	606
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	-	-	-	-	-	-	9,443	120	244	-	-	-	-	9,807
2	Claims reported during the period	-	-	-	-	-	-	161,907	605	1,000	-	-	-	-	163,512
3	Claims settled during the period	-	-	-	-	-	-	141,259	327	608	-	-	-	-	142,194
4	Claims repudiated during the period	-	-	-	-	-	-	9,838	85	89	-	-	-	-	10,012
5	Claims closed during the period	-	-	-	-	-	-	4,202	157	117	-	-	-	-	4,476
6	Claims O/s at the end of the period	-	-	-	-	-	-	16,051	156	430	-	-	-	-	16,637
	Less than 3 months	-	-	-	-	-	-	16,051	156	430	-	-	-	-	16,637
	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 31.12.2016

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	-	-	-	-	-	-	-
9	Health	120,952	78,222	73,060	57,731	18,143	17,319	18,143
	Total	120,952	78,222	73,060	57,731	18,143	17,319	18,143

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

31.12.2016

S. No	Office Information		Number
1	No. of offices at the beginning of the year		101
2	No. of branches approved during the year		20
3	No. of branches opened during the year	Out of approvals of previous year	2
4		Out of approvals of this year	6
5	No. of branches closed during the year		-
6	No of branches at the end of the year		109
7	No. of branches approved but not opened		14
8	No. of rural branches		-
9	No. of urban branches		109

* Metro branches has been included in total of urban branches.



FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 31.12.2016

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lacs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	66,354
2	Loans	9	-
3	Fixed Assets	10	2,774
4	Current Assets		
	a. Cash & Bank Balance	11	17,523
	b. Advances & Other Assets	12	11,449
5	Current Liabilities		
	a. Current Liabilities	13	28,334
	b. Provisions	14	39,168
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		29,229
	Application of Funds as per Balance Sheet (A)		194,831
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	2,774
3	Cash & Bank Balances	11	2,604
4	Advances & Other Assets	12	11,449
5	Current Liabilities	13	28,334
6	Provisions	14	39,168
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		29,229
	TOTAL (B)		113,558
	'Investment Assets' As per FORM 3B	(A-B)	81,273

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ⁺						
			(a)	(b)	c	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	-	17,424	17,424	21		17,424	18,216
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	-	25,796	25,796	32		25,796	27,073
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	-	20,921	20,921	26		20,921	21,755
	2. Approved Investments (Not exceeding 55%)		-	13,919	17,697	31,616	39	2	31,618	32,099
	3. Other Investments (not exceeding 25%)		-	-	2,937	2,937	3	1	2,938	2,938
	Total Investment Assets	100%	-	13,919	67,351	81,270	100	3	81,273	83,865

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/12/2016	As % of total for this class	As at 31/12/2015 Of the previous year	As % of total for this class	As at 31/12/2016	As % of total for this class	As at 31/12/2015 Of the previous year	As % of total for this class
Break down by credit rating								
AAA rated	28,541	34.03%	21,290	29.45%	27,422	33.74%	20,727	29.04%
AA or better	6,496	7.75%	3,885	5.37%	6,300	7.75%	3,800	5.32%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	48,828	58.22%	47,112	65.17%	47,548	58.51%	46,841	65.63%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	25,434	30.33%	17,829	24.66%	25,387	31.24%	17,816	24.96%
more than 1 year and upto 3 years	19,777	23.58%	20,197	27.94%	19,172	23.59%	19,959	27.97%
More than 3 years and up to 7 years	23,831	28.42%	21,871	30.26%	22,597	27.81%	21,376	29.95%
More than 7 years and up to 10 years	6,212	7.41%	7,558	10.46%	5,846	7.19%	7,417	10.39%
above 10 years	8,612	10.27%	4,833	6.69%	8,268	10.17%	4,801	6.73%
Breakdown by type of the issuer								
a. Central Government	18,216	21.72%	17,029	23.56%	17,425	21.44%	16,842	23.60%
b. State Government	8,857	10.56%	6,992	9.67%	8,372	10.30%	6,911	9.68%
c. Corporate Securities	56,792	67.72%	48,266	66.77%	55,473	68.26%	47,616	66.72%

S. No	Particular	For the Quarter Ended 31.12.16 (%/Times)	Up to the Quarter Ended 31.12.16 (%/Times)	For the Quarter Ended 31.12.15 (%/Times)	Up to the Quarter Ended 31.12.15 (%/Times)
1	Gross Premium Growth Rate	32%	29%	36%	32%
2	Gross Direct Premium to Net Worth Ratio	0.87	2.30	0.79	2.14
3	Growth Rate of Net Worth	20%	20%	6%	6%
4	Net Retention Ratio	77%	77%	76%	77%
5	Net Commission Ratio	9%	7%	9%	8%
6	Expenses of Management to Gross Direct Premium Ratio	40%	44%	45%	47%
7	Expenses of Management to Net Written Premium Ratio	52%	56%	53%	55%
8	Net Incurred Claims to Net Earned Premium	60%	63%	65%	66%
9	Combined Ratio	105%	111%	112%	115%
10	Technical Reserves to Net Premium Ratio	2.31	0.88	2.62	0.96
11	Underwriting Balance Ratio	0.02	(0.02)	(0.07)	(0.08)
12	Operating Profit Ratio	8%	5%	-2%	-3%
13	Liquid Assets to Liabilities Ratio	0.51	0.51	0.54	0.54
14	Net Earnings Ratio	11.15%	8.51%	0.54%	0.62%
15	Return on Net Worth	7.48%	15.07%	0.36%	1.12%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.69	1.69	1.60	1.60
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	357,271,037	357,271,037	356,862,912	356,862,912
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	51.05%	51.05%	74.37%	74.37%
	-Foreign	48.69%	48.69%	25.48%	25.48%
	Other	0.26%	0.26%	0.16%	0.16%
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-0.68 Diluted EPS-0.68	Basic EPS-1.37 Diluted EPS-1.37	Basic EPS-0.03 Diluted EPS-0.03	Basic EPS-0.09 Diluted EPS-0.09
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-0.68 Diluted EPS-0.68	Basic EPS-1.37 Diluted EPS-1.37	Basic EPS-0.03 Diluted EPS-0.03	Basic EPS-0.09 Diluted EPS-0.09
6	(iv) Book value per share (Rs)	9.06	9.06	7.57	7.57

31.12.2016



(Rs in Lakhs)

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 31.12.2016	Up to the Quarter Ended 31.12.2016	For the Quarter Ended 31.12.2015	Up to the Quarter Ended 31.12.2015
1	Family Health Plan Limited	Significant Influence	Premium Income	(1.20)	81.03	(1.00)	68.84
			Claim Payment	-	0.83	-	-
			TPA Fees	541.73	1,354.87	556.97	1,579.41
			Payables	280.00	280.00	-	-
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	129.72	565.47	91.70	364.04
			Claim Payment	702.02	2,004.49	639.82	1,461.40
			Sponsorship of Patient Safety	-	5.21	-	-
			Premium Income	1.90	25.37	1.13	13.43
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Advertisement Charges	(0.01)	3.05	0.58	2.06
			Premium Income	0.08	0.36	0.32	0.51
4	Apollo Gleneagles Hospitals Ltd.	Significant Influence	Claim Payment	106.07	342.64	91.34	231.66
			Premium Income	1.00	(9.67)	9.28	17.42
5	Indraprastha Medical Corporation Ltd	Significant Influence	Claim Payment	333.81	1,023.95	329.19	795.50
			Expenses towards Services Rendered	-	-	0.01	0.02
			Premium Income	(0.16)	(1.75)	0.12	(1.60)
			Claim Payment	62.70	177.15	49.38	151.00
7	Apollo Health and Lifestyle Ltd.	Significant Influence	Premium Income	-	-	0.03	1.30
			Claim Payments	-	0.34	0.16	5.45
			Expenses towards Services Rendered	0.15	1.47	0.20	1.47
			Premium Income	-	-	0.09	0.09
8	Imperial Hospital And Research Centre Ltd	Significant Influence	Claim Payment	89.16	272.31	63.37	200.40
			Premium Income	-	20.43	0.34	15.79
9	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Claim Payment	0.45	1.41	-	1.28
			Premium Income	0.03	0.03	-	-
10	Samudra Healthcare Enterprises Limited	Significant Influence	Claim Payment	6.72	10.04	-	-
			Premium Income	-	-	0.05	0.56
11	Apollo Reach Hospital Enterprise Limited	Significant Influence	Claim Payment	-	-	-	2.01
			Premium Income	-	-	-	-
12	Krishnan Kamachandran, Srikanth Kandikonda, Vishwanath Mahendra, Antony Jacob, Sanjay Kulshrestha, Ms. Shobana Kamineni, Sriharsha Achar, Dr. Nandini Ali & Deepti Rustagi	Key Persons As Per IRDA Regulations	Remuneration	173.25	744.56	167.81	651.43
			Premium Income	-	-	(0.29)	12.71
13	APOLLO HEALTH RESOURCES LIMITED	Significant Influence	Claim Payment	-	-	-	0.04
			Premium Income	6.94	7.01	7.03	6.75
14	KEIMED LIMITED	Significant Influence	Claim Payment	-	-	0.12	0.12
			Premium Income	-	0.88	-	0.06
15	APEX AGENCIES	Significant Influence	Premium Income	-	-	13.3	13.47
			Premium Income	-	-	-	-
16	Medvarsity Online Ltd.	Significant Influence	Premium Income	-	-	-	-
			Premium Income	(1.12)	15.13	-	-
17	Apollo Home Health Care Limited	Significant Influence	Premium Income	-	1.20	-	-
			Premium Income	(0.20)	1.88	-	-
18	P Obul Reddy and Sons	Significant Influence	Premium Income	-	-	-	-
			Premium Income	-	-	-	-
19	Associated Electrical Agencies	Significant Influence	Premium Income	-	-	-	-
			Premium Income	-	-	-	-
20	Apollo Gleneagles PET-CT Private Limited	Significant Influence	Premium Income	-	0.06	-	-
			Premium Income	-	-	-	-
21	Munchener Ruckversicherung Gesellschaft	Significant Influence	Premium on cessions to Reinsurers	1,153.67	3,104.37	-	-
			Reinsurance Commission earned	403.79	1,086.52	-	-
			Losses recovered from Reinsurers	319.27	490.91	-	-
			Payables	430.62	1,526.94	-	-

31.12.2016



Products Information

List below the products and/or add-ons introduced during the period

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Easy Health	001/IH/022016/R6	IRDAI/HLT/AMHI/P-H/V.III/1R/2016-17	Health	Internal Tariff	18-Feb-16	16-Sep-16
2	Optima Restore	021/IH/012016/R2	IRDAI/HLT/AMHI/P-H/V.III/1/2016-17	Health	Internal Tariff	27-Jan-16	16-Sep-16
3	Health On	037/IH/122015	IRDAI/HLT/AMHI/P-H/V.I/09/2016-17	Health	Internal Tariff rated product	21-Dec-15	29-Jun-16

FORM NL-33 - SOLVENCY MARGIN - KGII
Apollo Munich Health Insurance Company Limited
Solvency as at 31.12.2016
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-GI-TA)		68,379
	Deduct:		
2	Liabilities (reserves as mentioned in Form-GI-TR)		50,277
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		9,931
4	Excess in Policyholders' Funds (1-2-3)		8,171
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-GI-TA):		29,585
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		7,040
7	Excess in Shareholders' Funds (5-6)		22,545
8	Total Available Solvency Margin [ASM] (4+7)		30,716
9	Total Required Solvency Margin [RSM]		18,143
10	Solvency Ratio (Total ASM/Total RSM)		1.69

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	Non Executive Director	wef 17.12.2016
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	None
10	Mr. Krishnan Ramachandran	Deputy CEO & CMO	wef 10.11.2016
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	Dr. Sriharsha A Achar	Chief people Officer	None
15	Dr. Nandini Ali	Executive Vice President Marketing	wef 10.11.2016

Key Management Persons as defined in IRDA Corporate Governance Guidelines issued by IRDAI on May 18, 2016.

FORM NL-35-NON PERFORMING ASSETS-7A

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



Statement as on:31.12.2016

Details of Investment Portfolio

Name of the Fund Investment Corpus I- FRSM+PH

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			
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	-	62	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.17	-	155	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.25	-	791	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	490	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	-	499	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	1,059	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	495	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	994	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.88	-	534	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.95	-	686	-	-	-	-	-	-	-	-	-	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	-	1,042	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.13	-	1,506	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.15	-	505	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	497	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	1,017	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.32	-	1,017	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.33	-	10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.35	-	1,014	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.60	-	2,797	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.15	-	525	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.20	-	1,087	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ADITYA BIRLA FINANCE LIMITED	BONDS	9.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDB FINANCIAL SERVICES LIMITED	BONDS	8.84	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HERO FINCORP LTD	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	8.70	-	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	8.90	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.95	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	8.85	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	9.15	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS FINANCE LIMITED	BONDS	9.20	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.76	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.85	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	8.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	8.33	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	BONDS	8.28	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	CAN FIN HOMES LTD.	BONDS	8.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LTD	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	9.90	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-35-NON PERFORMING ASSETS-7A

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



Statement as on:31.12.2016

Details of Investment Portfolio

Name of the Fund Investment Corpus I- FRSM+PH

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			
HTDA	INDIABULLS HOUSING FINANCE LTD	BONDS	9.35	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.75	-	2,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08	-	112	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.25	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	TATA CAPITAL HOUSING FINANCE LTD	BONDS	9.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRA DEBT FUND LTD	BONDS	8.39	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRA DEBT FUND LTD	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRA DEBT FUND LTD	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.62	-	999	-	-	-	-	-	-	-	-	-	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	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY LTD	BONDS	8.73	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	L&T INFRA DEBT FUND	BONDS	8.30	-	1,000	-	-	-	-	-	-	-	-	-	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	-	401	-	-	-	-	-	-	-	-	-	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	9.72	-	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	GILTS	9.96	-	20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	8.80	-	50	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	8.80	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	9.38	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	9.63	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	ANDHRA PRADESH	GILTS	8.45	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	BIHAR	GILTS	9.39	-	530	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	GUJARAT	GILTS	9.39	-	531	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	KARNATAKA	GILTS	7.76	-	299	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	KERALA	GILTS	8.65	-	1,018	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	MADHYA PRADESH	GILTS	8.39	-	1,061	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	MADHYA PRADESH	GILTS	8.60	-	505	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	PUNJAB	GILTS	8.64	-	1,014	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	RAJASTHAN	GILTS	9.24	-	522	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	TAMIL NADU	GILTS	8.28	-	301	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	TELANGANA	GILTS	8.27	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	UTTAR PRADESH	GILTS	8.34	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	UTTAR PRADESH	GILTS	8.39	-	508	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGBB	UTTAR PRADESH	GILTS	8.83	-	544	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	-	258	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.50	-	80	-	-	-	-	-	-	-	-	-	STANDARD	-	-

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

Statement as on:31.12.2016

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	17,452	18,216	579	3.32%	3.32%	17,738	18,216	1,455	8.20%	8.20%	14,039	15,815	1,069	7.62%	7.62%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	-	1,214	1,215	70	5.79%	5.79%
3	TREASURY BILLS	CTRB	-	-	-	-	-	997	-	7	0.67%	0.67%	1,841	-	18	0.97%	0.97%
4	STATE GOVERNMENT BONDS	SGGB	8,037	8,509	161	2.00%	2.00%	8,290	8,509	640	7.72%	7.72%	6,104	6,520	440	7.21%	7.21%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	421	348	9	2.19%	2.19%	423	348	27	6.48%	6.48%	549	472	36	6.52%	6.52%
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	9,462	9,800	216	2.28%	2.28%	11,386	9,800	834	7.33%	7.33%	7,702	8,623	548	7.12%	7.12%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	11,378	11,956	255	2.24%	2.24%	10,702	11,956	721	6.74%	6.74%	8,344	9,254	572	6.85%	6.85%
9	CORPORATE SECURITIES	EPBT	1,500	1,544	31	2.09%	2.09%	1,500	1,500	94	6.24%	6.24%	1,000	1,075	73	7.30%	7.30%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	11,301	11,737	261	2.31%	2.31%	10,147	11,737	704	6.94%	6.94%	6,277	6,224	455	7.25%	7.25%
11	DEPOSITS WITH BANKS	ECDB	16,440	14,919	361	2.19%	2.19%	17,302	14,919	1,136	6.57%	6.57%	22,461	19,473	1,582	7.04%	7.04%
12	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
13	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	3,076	3,898	69	2.24%	2.24%	3,016	3,898	205	6.79%	6.79%	2,470	2,618	189	7.66%	7.66%
16	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	1,047	2,938	52	4.94%	4.94%	1,879	2,938	144	7.65%	7.65%	840	999	28	3.31%	3.31%
			80,114	83,865	1,994	2.49%	2.49%	83,380	83,821	5,968	7.16%	7.16%	72,841	72,288	5,080	6.97%	6.97%

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	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	-	-	-	-	-	500	-	12	2.35%	2.35%					
2	DEPOSITS WITH BANKS	ECDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	-	-	-	-	-	-	-	-	-	-	1,460	-	40	2.76%	2.76%
6	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		-	-	-	-	-	500	-	12	2.35%	2.35%	1,460	-	40	2.76%	2.76%

* 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: 31.12.2016



Statement of Down Graded Investments

Periodicity of Submission: Quarterly

**Name of Fund Investment Corpus I-FRSM+PH****Rs. Lakhs**

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

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 ¹</u>	 NIL 							
B.	<u>As on Date ²</u>								



(Rs in Lakhs)

Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 31.12.16		Quarter Ended 31.12.15		Upto the Quarter Ended 31.12.16		Upto the Quarter Ended 31.12.15	
		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	2,818	28,703	1,925	18,840	6,895	90,323	4,931	55,281
10	Health	25,002	156,930	19,168	131,755	66,535	433,974	52,148	364,844
11	Others	281	9,574	199	8,514	997	38,401	820	37,623
	Total	28,101	195,207	21,292	159,109	74,427	562,698	57,899	457,748

Rural & Social Obligations Upto the Quarter Ended 31.12.2016					
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	15,595	135.39	
		Social	32,738	28.47	
10	Health	Rural	43,638	3,852.98	
		Social	-	-	
11	Others	Rural	-	-	
		Social	-	-	



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

(Rs in Lakhs)

S. No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31.12.16		For the Quarter ended 31.12.15		Upto the Quarter ended 31.12.16		Upto the Quarter ended 31.12.15	
		No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	139,793	14,854	115,281	11,841	398,742	40,033	330,679	31,447
2	Corporate Agents-Banks	8,623	4,038	270	2,035	24,738	10,413	1,052	5,208
3	Corporate Agents -Others	337	32	248	24	958	90	841	91
4	Brokers	16,568	3,640	16,652	2,791	48,038	10,621	44,823	9,181
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	25,956	5,239	26,658	4,601	81,445	12,616	80,353	11,972
7	Insurance Marketing Firm	54	6	-	-	92	11	-	-
8	Web Aggregator	3,876	292	-	-	8,685	643	-	-
	Total (A)	195,207	28,101	159,109	21,292	562,698	74,427	457,748	57,899
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	195,207	28,101	159,109	21,292	562,698	74,427	457,748	57,899

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31.12.2016 DURING THE FINANCIAL YEAR 2016-17							
Apollo Munich Health Insurance Company Limited								
GRIEVANCE DISPOSAL REPORT								
SI No.	Particulars	Opening Balance*As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	3	2	0	1	0	15
b)	Claims	11	96	23	1	66	17	355
c)	Policy Related	2	38	20	1	7	12	128
d)	Premium	0	2	0	0	2	0	7
e)	Refund	0	12	7	0	1	4	24
f)	Coverage	1	1	0	0	2	0	8
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	6
i)	Others	3	143	90	0	43	13	277
j)	Unfair Business Practices	0	0	0	0	0	0	0
k)	Total Number	17	295	142	2	122	46	820
2	Total No of policies during previous year	705,723						
3	Total No of claims during previous year	171,820						
4	Total No of policies during current year	562,698						
5	Total No of claims during current year	163,512						
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	8.26						
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	21.71						

*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	29	-	29
b)	7-15 days	17	-	17
c)	15-30 days	0	-	0
d)	30-90 days	0	-	0
e)	90 days & Beyond	0	-	0
	Total No of Complaints	46	-	46

* Status of complaints as on report preparation date i.e. 01-01-17