

FORM NL-1-B-RA

Apollo Munich Health Insurance Company Limited
 Registration No. 131 and Dated 3rd August 2007, CIN U66030TG2006PLC051760
Health Insurance Revenue Account for the Period ended 31 December 2017

	Particulars	Schedule	For the Quarter Ended 31.12.17 (Rs.'000)	Up to the Quarter Ended 31.12.17 (Rs.'000)	For the Quarter Ended 31.12.16 (Rs.'000)	Up to the Quarter Ended 31.12.16 (Rs.'000)
		NL-4-Premium Schedule				
1	Premiums Earned (Net)		3,269,030	7,339,743	2,545,993	7,168,583
2	Profit/ Loss on sale/redemption of Investments		5,900	21,318	26,469	68,191
3	Others		7,899	23,722	8,655	17,851
4	Interest, Dividend & Rent - Gross		167,131	482,430	122,646	373,001
	TOTAL (A)		3,449,960	7,867,213	2,703,763	7,627,626
		NL-5-Claims Schedule				
1	Claims Incurred (Net)		2,062,878	5,753,955	1,528,446	4,520,949
2	Commission	NL-6-Commission Schedule	227,101	479,189	190,620	426,289
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	954,169	2,600,569	788,074	2,332,586
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		3,244,148	8,833,713	2,507,140	7,279,824
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		205,812	(966,500)	196,623	347,802
	APPROPRIATIONS					
	Transfer to Shareholders' Account		205,812	(966,500)	196,623	347,802
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		205,812	(966,500)	196,623	347,802

Apollo Munich Health Insurance Company Limited
Registration No. 131 and Dated 3rd August 2007, CIN U66030TG2006PLC051760
Profit and Loss Account for the Period ended 31 December 2017

	Particulars	Schedule	For the Quarter Ended 31.12.17 (Rs.'000)	Up to the Quarter Ended 31.12.17 (Rs.'000)	For the Quarter Ended 31.12.16 (Rs.'000)	Up to the Quarter Ended 31.12.16 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		205,812	(966,500)	196,623	347,802
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		25,127	79,498	41,549	132,720
	(b) Amortization of Discount / Premium		-	-	(243)	(176)
	(c) Profit on sale of investments		5,325	18,633	9,027	24,232
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		12	(4,521)	1,096	1,268
	(b) Others		702	4,063	1,476	5,232
	TOTAL (A)		236,978	(868,827)	249,528	511,078
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		(2,360)	21,808	7,265	23,199
	(b) Interest on non-convertible debentures		36,434	38,827	-	-
	TOTAL (B)		34,074	60,635	7,265	23,199
	Profit Before Tax		202,904	(929,462)	242,263	487,879
	Provision for Taxation					
	Current Tax/Mat Payable		9,642	28,907	-	-
	Less: Mat Credit Entitlement		(9,642)	(28,907)	-	-
	Deferred Tax		-	-	-	-
	Profit/(Loss) After Tax		202,904	(929,462)	242,263	487,879
	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		(3,220,245)	(2,087,879)	(3,165,196)	(3,410,812)
	Balance carried forward to Balance Sheet		(3,017,341)	(3,017,341)	(2,922,933)	(2,922,933)

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

Registration No. 131 and Dated 3rd August 2007, CIN U66030TG2006PLC051760

Balance Sheet as at 31 December 2017

	Schedule	As at 31.12.17	As at 31.12.16
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	3,578,148	3,572,710
Share Application Money Pending Allotment		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,592,880	2,587,793
Fair Value Change Account		533	346
Borrowings	NL-11-Borrowings Schedule	800,000	-
TOTAL		6,971,561	6,160,849
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	9,496,206	6,635,373
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	318,011	277,354
Deferred tax Asset		149,806	149,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,075,883	1,752,270
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,546,555	1,173,379
Sub-Total (A)		2,622,438	2,925,649
Current Liabilities	NL-17-Current Liabilities Schedule	3,244,028	2,821,740
Provisions	NL-18-Provisions Schedule	5,388,213	3,928,526
Deferred Tax Liability		-	-
Sub-Total (B)		8,632,241	6,750,266
NET CURRENT ASSETS (C) = (A - B)		(6,009,803)	(3,824,617)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		3,017,341	2,922,933
TOTAL		6,971,561	6,160,849

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

(Rs.'000)

Particulars	For the Quarter Ended 31.12.17				Up to the Quarter Ended 31.12.17				For the Quarter Ended 31.12.16				Up to the Quarter Ended 31.12.16			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Premium from direct business written	3,485,517	416,029	43,853	3,945,399	8,870,464	899,102	159,781	9,929,347	2,500,184	281,784	28,087	2,810,055	6,653,531	689,444	99,733	7,442,708
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	165,234	(69,254)	3,303	99,283	(493,222)	(95,481)	(4,960)	(593,663)	407,359	(47,327)	1,601	361,633	1,772,553	(55,026)	(3,959)	1,713,568
Gross Earned Premium	3,320,283	485,283	40,550	3,846,116	9,363,686	994,583	164,741	10,523,010	2,092,825	329,111	26,486	2,448,422	4,880,978	744,470	103,692	5,729,140
Add: Premium on reinsurance accepted	(100)	-	-	(100)	(853)	-	-	(853)	(2,193)	-	-	(2,193)	(19,513)	-	-	(19,513)
Less : Premium on reinsurance ceded	792,609	55,202	6,273	854,084	2,082,828	139,495	16,149	2,238,472	586,035	43,980	4,494	634,509	1,567,656	111,714	11,166	1,690,536
Net Premium	2,692,808	360,827	37,580	3,091,215	6,786,783	759,607	143,632	7,690,022	1,911,956	237,804	23,593	2,173,353	5,066,362	577,730	88,567	5,732,659
Adjustment for change in reserve for unexpired risks	(73,570)	(4,632)	(330)	(78,532)	(228,563)	(13,584)	(1,237)	(243,384)	(5,411)	(5,494)	(102)	(11,007)	293,948	(12,872)	(3,432)	277,644
Premium Earned (Net)	2,931,612	296,205	41,213	3,269,030	6,522,124	677,710	139,909	7,339,743	2,324,726	195,971	25,296	2,545,993	6,544,967	535,576	88,040	7,168,583

(Rs.'000)

Particulars	For the Quarter Ended 31.12.17				Up to the Quarter Ended 31.12.17				For the Quarter Ended 31.12.16				Up to the Quarter Ended 31.12.16			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Premium Income from business effected :(Gross Direct)																
In India	3,485,517	416,029	43,853	3,945,399	8,870,464	899,102	159,781	9,929,347	2,500,184	281,784	28,087	2,810,055	6,653,531	689,444	99,733	7,442,708
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total premium Earned (Net)	2,931,612	296,205	41,213	3,269,030	6,522,124	677,710	139,909	7,339,743	2,324,726	195,971	25,296	2,545,993	6,544,967	535,576	88,040	7,168,583

FORM NL-5 - CLAIMS SCHEDULE



CLAIMS INCURRED [NET] (Rs.'000)																
Particulars	For the Quarter Ended 31.12.17				Up to the Quarter Ended 31.12.17				For the Quarter Ended 31.12.16				Up to the Quarter Ended 31.12.16			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	2,429,969	53,359	17,136	2,500,464	6,338,957	94,241	38,985	6,472,183	1,918,407	17,947	16,703	1,953,057	5,158,184	62,368	26,187	5,246,739
Add Claims Outstanding at the end of the year	1,198,666	81,011	79,813	1,359,490	1,198,666	81,011	79,813	1,359,490	974,753	73,441	67,695	1,115,889	974,753	73,441	67,695	1,115,889
Less Claims Outstanding at the beginning of the year	1,181,100	93,580	86,828	1,361,508	847,740	65,701	73,451	986,892	1,031,859	63,785	71,749	1,167,393	804,367	51,604	55,512	911,483
Gross Incurred Claims	2,447,535	40,790	10,121	2,498,446	6,689,883	109,551	45,347	6,844,781	1,861,301	27,603	12,649	1,901,553	5,328,570	84,205	38,370	5,451,145
Add Re-insurance accepted to direct claims	18,353	-	-	18,353	58,538	-	-	58,538	46,114	-	-	46,114	196,756	-	-	196,756
Less Re-insurance Ceded to claims paid	435,517	17,529	875	453,921	1,123,592	23,770	2,002	1,149,364	409,718	8,658	845	419,221	1,100,733	24,849	1,370	1,126,952
Total Claims Incurred	2,030,371	23,261	9,246	2,062,878	5,624,829	85,781	43,345	5,753,955	1,497,697	18,945	11,804	1,528,446	4,424,593	59,356	37,000	4,520,949

CLAIMS INCURRED [NET] (Rs.'000)																
Particulars	For the Quarter Ended 31.12.17				Up to the Quarter Ended 31.12.17				For the Quarter Ended 31.12.16				Up to the Quarter Ended 31.12.16			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid to claimants: (Net incurred)																
In India	2,029,704	23,261	(4,765)	2,048,200	5,623,145	85,781	19,537	5,728,463	1,497,479	18,945	11,804	1,528,228	4,423,511	59,356	34,098	4,516,965
Outside India	667	-	14,011	14,678	1,684	-	23,808	25,492	218	-	-	218	1,082	-	2,902	3,984
Total Claims Incurred	2,030,371	23,261	9,246	2,062,878	5,624,829	85,781	43,345	5,753,955	1,497,697	18,945	11,804	1,528,446	4,424,593	59,356	37,000	4,520,949

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

(Rs.'000)

Particulars	For the Quarter Ended 31.12.17				Up to the Quarter Ended 31.12.17				For the Quarter Ended 31.12.16				Up to the Quarter Ended 31.12.16			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	454,845	21,552	3,121	479,518	1,140,540	56,537	11,316	1,208,393	321,924	17,112	2,357	341,393	848,231	47,622	10,047	905,900
Add: Re-insurance accepted	(52)	-	-	(52)	(8,719)	-	-	(8,719)	37,528	-	-	37,528	33,804	-	-	33,804
Less: Commission on Re-insurance ceded	240,664	11,416	285	252,365	668,142	43,977	8,366	720,485	178,667	9,435	199	188,301	478,964	33,761	690	513,415
Net Commission	214,129	10,136	2,836	227,101	463,679	12,560	2,950	479,189	180,785	7,677	2,158	190,620	403,071	13,861	9,357	426,289
Break-up of the expenses incurred to procure business																
Agents	298,986	14,488	1,910	315,384	758,882	40,021	8,195	807,098	208,417	11,172	1,588	221,177	538,599	33,354	7,409	579,362
Brokers	38,953	2,406	267	41,626	113,299	7,017	1,005	121,321	49,583	4,116	274	53,973	146,282	10,527	1,151	157,960
Corporate Agency	110,026	4,604	5	114,635	251,885	9,322	7	261,214	60,564	1,780	2	62,346	154,894	3,671	7	158,572
Others	6,880	54	939	7,873	16,474	177	2,109	18,760	3,360	44	493	3,897	8,456	70	1,480	10,006
TOTAL (B)	454,845	21,552	3,121	479,518	1,140,540	56,537	11,316	1,208,393	321,924	17,112	2,357	341,393	848,231	47,622	10,047	905,900

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

(Rs.'000)

S. No	Particulars	For the Quarter Ended 31.12.17				Up to the Quarter Ended 31.12.17				For the Quarter Ended 31.12.16				Up to the Quarter Ended 31.12.16			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
1	Employees' remuneration & welfare benefits	432,949	51,390	5,533	489,872	1,077,302	109,194	19,405	1,205,901	284,425	32,490	3,016	319,931	836,239	86,652	12,535	935,426
2	Travel, conveyance and vehicle running expenses	24,887	3,135	264	28,286	77,442	7,850	1,395	86,687	24,806	2,805	275	27,886	67,658	7,011	1,014	75,683
3	Training expenses	7,046	807	99	7,952	15,057	1,526	271	16,854	3,345	390	32	3,767	11,309	1,172	169	12,650
4	Rents, rates & taxes	29,330	3,661	321	33,312	88,343	8,955	1,591	98,889	26,678	3,027	291	29,996	74,587	7,729	1,118	83,434
5	Repairs	30,203	3,688	355	34,246	84,041	8,518	1,514	94,073	15,128	1,798	131	17,057	57,310	5,938	859	64,107
6	Printing & stationery	18,259	2,143	241	20,643	43,392	4,398	782	48,572	7,067	754	97	7,918	11,077	1,148	166	12,391
7	Communication	15,595	1,905	183	17,683	43,473	4,406	783	48,662	13,340	1,537	137	15,014	41,542	4,305	623	46,470
8	Legal & professional charges	23,794	3,083	226	27,103	81,431	8,254	1,467	91,152	28,969	3,420	261	32,650	105,393	10,921	1,580	117,894
9	Auditors' fees, expenses etc																
	(a) As auditor	281	42	1	324	1,465	148	27	1,640	471	54	5	530	1,457	151	22	1,630
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of pocket expenses	45	5	1	51	45	5	1	51	48	5	1	54	48	5	1	54
10	Advertisement and publicity	81,679	10,533	791	93,003	275,199	27,894	4,957	308,050	152,633	17,136	1,743	171,512	393,974	40,824	5,906	440,704
11	Interest & Bank Charges	9,077	1,083	114	10,274	23,076	2,339	415	25,830	5,322	608	56	5,986	15,692	1,626	235	17,553
12	Other Expenses																
	(a) Business Support	23,870	2,804	314	26,988	56,928	5,770	1,026	63,724	13,541	1,659	97	15,297	60,340	6,252	904	67,496
	(b) Information Technology Services	74,126	9,041	874	84,041	205,200	20,799	3,696	229,695	64,219	7,300	696	72,215	182,294	18,889	2,733	203,916
	(c) Others	42,520	5,739	335	48,594	165,249	16,749	2,977	184,975	29,442	3,634	200	33,276	136,120	14,105	2,040	152,265
13	Depreciation	27,492	3,398	311	31,201	80,047	8,113	1,442	89,602	24,418	2,798	255	27,471	73,255	7,591	1,098	81,944
14	Service Tax A/c	496	109	(9)	596	5,550	562	100	6,212	6,688	749	77	7,514	16,958	1,757	254	18,969
	TOTAL	841,649	102,566	9,954	954,169	2,323,240	235,480	41,849	2,600,569	700,540	80,164	7,370	788,074	2,085,253	216,076	31,257	2,332,586

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

S. No	Particulars	As at 31.12.17	As at 31.12.16
		(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		
	357,814,787 Equity Shares of Rs 10 each (Previous year 357,271,037 equity shares of Rs. 10 each)	3,578,148	3,572,710
3	Subscribed Capital		
	357,814,787 Equity Shares of Rs. 10 each (Previous year 357,271,037 equity shares of Rs. 10 each)	3,578,148	3,572,710
4	Called-up Capital		
	357,814,787 Equity Shares of Rs. 10 each (Previous year 357,271,037 equity shares of Rs. 10 each)	3,578,148	3,572,710
	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	3,578,148	3,572,710

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31.12.17		As at 31.12.16	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	182,423,429	50.98%	182,403,324	51.05%
· Foreign	173,954,205	48.62%	173,954,205	48.69%
Others	1,437,153	0.40%	913,508	0.26%
TOTAL	357,814,787	100%	357,271,037	100%

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

S. No	Particulars	As at 31.12.17	As at 31.12.16
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
	Share Premium:-		
3	Opening Balance	2,587,793	2,587,793
	Add: Received during the year	5,087	-
	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	2,592,880	2,587,793

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

S. No	Particulars	As at 31.12.17	As at 31.12.16
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	800,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	800,000	-

FORM NL-12-INVESTMENTS SCHEDULE
Investments

S. No	Particulars	As at 31.12.17 (Rs.'000)	As at 31.12.16 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	3,154,117	2,517,197
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,730,520	1,030,071
	(e) Other Securities (Housing Bonds)	720,000	811,268
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,054,156	1,054,704
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	253,832	62,377
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	641,683	683,646
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	150,000	250,000
	(e) Other Securities	642,025	130,000
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	149,873	96,110
5	Other than Approved Investments	-	-
	TOTAL	9,496,206	6,635,373

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.9,496,206 thousand (Previous Year-Rs.6,635,373 thousand). Market value of such investments as at 31.12.2017 is Rs 9,559,506 thousand (Previous Year-Rs. 6,894,646 thousand).

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

S.No	Particulars	As at 31.12.17	As at 31.12.16
		(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 01.04.2017	Additions	Deductions	As At 31.12.2017	Upto 01.04.2017	For The Period	On Sales/	To Date 31.12.2017	As at 31.12.2017	As at 31.12.2016
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	437,253	57,204	-	494,457	310,671	42,866	-	353,537	140,920	129,392
(b) Website	10,116	-	-	10,116	9,326	620	-	9,946	170	1,057
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	82,729	5,950	(13)	88,666	60,923	6,853	(14)	67,762	20,904	5,218
Information Technology										
Equipment	225,973	43,703	(26,788)	242,888	152,117	29,278	(21,871)	159,524	83,364	73,256
Vehicles	48,992	7,351	-	56,343	36,042	6,265	-	42,307	14,036	14,791
Office Equipment	60,189	4,681	(374)	64,496	46,982	3,721	(369)	50,334	14,162	9,876
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	887,752	118,889	(27,175)	979,466	638,561	89,603	(22,254)	705,910	273,556	233,590
Capital Work in progress	-	-	-	-	-	-	-	-	44,455	43,764
Grand Total	887,752	118,889	(27,175)	979,466	638,561	89,603	(22,254)	705,910	318,011	277,354
Previous Year	758,129	99,530	(7,680)	849,979	542,149	81,944	(7,704)	616,389	277,354	-

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

S. No	Particulars	As at 31.12.17	As at 31.12.16
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	16,715	8,652
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	326,142	1,336,803
	(bb) Others	350,000	175,000
	(b) Current Accounts	383,026	231,815
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,075,883	1,752,270

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

S. No	Particulars	As at 31.12.17 (Rs.'000)	As at 31.12.16 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	495,594	192,753
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	280,947	167,675
6	Others		
	(a) Advances to Suppliers	45,889	52,309
	(b) Other advances	8,182	112,882
	TOTAL (A)	830,612	525,619
	OTHER ASSETS		
1	Income accrued on investments	396,773	387,784
2	Outstanding Premiums	43,774	7,770
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	38,595	96,351
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	125,304	101,792
	(b) Service Tax Unutilized Credit	84,997	25,563
	(c) Unclaimed amount of Policy Holder (Investment)	26,500	28,500
	TOTAL (B)	715,943	647,760
	TOTAL (A+B)	1,546,555	1,173,379

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 31.12.17	As at 31.12.16
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	93,540	73,920
2	Balances due to other insurance companies	313,974	505,424
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	164,629	108,796
5	Unallocated premium	631,323	376,971
6	Unclaimed Amount of Policy Holders	26,630	25,535
7	Sundry Creditors	115,395	50,456
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	1,359,490	1,115,889
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	90,966	56,038
	(b) Other Statutory Dues	20,577	11,439
	(c) Employee related liability	2,675	-
	(d) Expenses Payable	260,490	338,875
	(e) Service Tax Liability	164,339	158,397
	TOTAL	3,244,028	2,821,740

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

S.No	Particulars	As at 31.12.17	As at 31.12.16
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	5,372,572	3,911,782
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	15,641	16,744
	(b)For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	-	-
	TOTAL	5,388,213	3,928,526

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

S.No	Particulars	As at 31.12.17	As at 31.12.16
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Statement of Liabilities (Form IRDAI-GI-TR)					
Sl.No.	Reserve	As at 31.12.17		As at 31.12.16	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	67,504	53,726	51,797	39,118
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (URR)...(a) + (b)	67,504	53,726	51,797	39,118
d	Outstanding Claims Reserve (Other than IBNR reserve)	10,605	8,505	8,528	6,622
e	IBNR Reserve	6,261	5,089	5,402	4,536
f	Total Reserves for Technical Liabilities(c) + (d) + (e)	84,370	67,320	65,727	50,276

Note: The form is prepared basis the format as prescribed in the Insurance Regulatory and Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.

Insurer Reg No: 131 Date: 31.12.2017 CIN U66030TG2006PLC051760

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 31.12.2017

(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	For the qtr	Upto the qtr
Andhra Pradesh															12.42	23.55	232.34	530.50	0.97	5.33							245.73	559.38
Assam															7.38	19.42	213.97	511.80	0.53	2.40							221.88	533.62
Bihar															5.06	12.29	126.57	290.27	0.37	1.33							132.00	303.90
Chandigarh															16.91	55.08	347.35	956.33	2.58	17.27							366.85	1028.68
Chhattisgarh															8.50	23.98	95.60	205.78	0.05	1.78							104.15	231.55
Delhi															136.09	455.23	5603.65	15093.19	14.39	78.20							5754.12	15626.62
Goa															2.37	4.36	7.43	15.81	0.01	0.53							9.80	20.70
Gujarat															129.67	377.88	1967.82	5000.89	16.52	64.41							2114.00	5443.18
Haryana															2671.05	4941.99	2694.61	7009.97	336.65	1030.79							5702.32	12982.75
Jammu & Kashmir															0.66	1.86	14.15	35.80	0.11	0.26							14.92	37.92
Jharkhand															2.18	4.07	27.53	63.41	0.00	0.39							29.72	67.88
Karnataka															199.91	466.47	5900.75	13846.31	2.89	18.81							6103.55	14331.60
Kerala															13.32	60.99	330.87	1389.80	1.15	9.69							345.34	1460.48
Madhya Pradesh															49.71	140.01	505.78	1174.90	2.08	13.64							557.57	1328.54
Maharashtra															452.72	1106.92	7185.15	17562.63	27.30	170.65							7665.18	18840.20
Orissa															6.17	10.65	219.33	515.51	0.27	1.51							225.78	527.68
Punjab															30.94	85.22	628.28	1526.80	7.85	27.84							667.06	1639.87
Puducherry															1.23	2.87	11.70	19.72	0.00	0.02							12.93	22.60
Rajasthan															110.28	316.50	951.40	2407.33	3.63	18.16							1065.31	2741.99
Tamil nadu															116.20	271.11	1936.36	5124.45	5.28	39.50							2057.84	5435.05
Telangana															54.37	208.54	1856.02	4894.98	9.67	51.65							1920.06	5155.17
Tripura															0.77	0.77	8.05	8.05	0.00	0.00							8.82	8.82
Uttar Pradesh															92.43	286.92	2509.03	6658.58	4.03	25.93							2605.49	6971.43
Uttrakhand															5.01	9.29	51.27	111.88	0.03	0.56							56.31	121.73
West Bengal															34.95	105.06	1430.15	3749.93	2.16	17.16							1467.26	3872.14

Reinsurance Risk Concentration - For the period ended 31.12.2017						
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	16,756	42		75%
4	No. of Reinsurers with rating BBB but less than A	2	5,443	144		25%
5	No. of Reinsurers with rating less than BBB					
	Total	5	22,199	186		100%

Ageing of Claims as at 31.12.2017								
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	168,562	-	-	-	-	168,562	61,181
8	Overseas Travel	441	-	-	-	-	441	344
9	Personal Accident	773	-	-	-	-	773	927
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	-	-	-	-	-	-	13,041	130	255	-	-	-	-	13,426
2	Claims reported during the period	-	-	-	-	-	-	193,080	978	1,165	-	-	-	-	195,223
3	Claims settled during the period	-	-	-	-	-	-	168,562	441	773	-	-	-	-	169,776
4	Claims repudiated during the period	-	-	-	-	-	-	19,356	408	451	-	-	-	-	20,215
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/s at the end of the period	-	-	-	-	-	-	18,203	259	196	-	-	-	-	18,658
	Less than 3 months	-	-	-	-	-	-	18,203	259	196	-	-	-	-	18,658
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-26 - CLAIMS INFORMATION - (Form IRDAI-GI-SM Table IA)

Apollo Munich Health Insurance Company Limited

Solvency for the period ended 31.12.2017

Required solvency margin based on net premium and net incurred claims (Rs. in Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	-	-	-	-	-
8	Health	155,038	107,481	88,964	72,889	23,256	21,867	23,256
9	Miscellaneous	-	-	-	-	-	-	-
	Total	155,038	107,481	88,964	72,889	23,256	21,867	23,256

Note: The form is prepared basis the format as prescribed in the Insurance Regulatory and Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.

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

31.12.2017

S. No	Office Information		Number
1	No. of offices at the beginning of the year		110
2	No. of branches approved during the year		53
3	No. of branches opened during the year	Out of approvals of previous year	2
4		Out of approvals of this year	46
5	No. of branches closed during the year		0
6	No of branches at the end of the year		158
7	No. of branches approved but not opened		7
8	No. of rural branches		-
9	No. of urban branches		158

* 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: 31.12.2017

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	94,962
2	Loans	9	-
3	Fixed Assets	10	3,180
4	Current Assets		
	a. Cash & Bank Balance	11	10,759
	b. Advances & Other Assets	12	15,466
5	Current Liabilities		
	a. Current Liabilities	13	32,440
	b. Provisions	14	53,882
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		30,173
	Application of Funds as per Balance Sheet (A)		240,862
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	3,180
3	Cash & Bank Balances	11	4,309
4	Advances & Other Assets	12	15,466
5	Current Liabilities	13	32,440
6	Provisions	14	53,882
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		30,173
	TOTAL (B)		139,450
	'Investment Assets' As per FORM 3B (A-B)		101,412

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ⁺						
			(a)	(b)						
1	G. Sec.	Not less than 20%			22,816	22,816	23		22,816	22,560
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%			34,079	34,079	34		34,079	33,963
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		1,000	34,661	35,661	35		35,661	36,224
	2. Approved Investments (Not exceeding 55%)		-	15,416	14,305	29,721	29	5	29,726	29,905
	3. Other Investments (not exceeding 25%)			1,446	500	1,946	2	1	1,947	1,953
	Total Investment Assets	100%	-	17,862	83,545	101,407	100	5	101,412	102,045

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/12/2017	As % of total for this class	As at 31/12/2016 Of the previous year	As % of total for this class	As at 31/12/2017	As % of total for this class	As at 31/12/2016 Of the previous year	As % of total for this class
Break down by credit rating								
AAA rated	46,604	45.67%	28,541	34.03%	45,966	45.33%	27,422	33.74%
AA or better	8,105	7.94%	6,496	7.75%	7,999	7.89%	6,300	7.75%
Rated below AA but above A	506	0.50%	-	-	500	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	46,830	45.89%	48,828	58.22%	46,941	46.29%	47,548	58.51%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	21,384	20.96%	25,434	30.33%	21,319	21.02%	25,387	31.24%
more than 1 year and upto 3 years	25,389	24.88%	19,777	23.58%	25,116	24.77%	19,172	23.59%
More than 3 years and up to 7 years	28,947	28.37%	23,831	28.42%	28,345	27.95%	22,597	27.81%
More than 7 years and up to 10 years	10,448	10.24%	6,212	7.41%	10,438	10.29%	5,846	7.19%
above 10 years	15,877	15.56%	8,612	10.27%	16,188	15.96%	8,268	10.17%
Breakdown by type of the issuer								
a. Central Government	22,560	22.11%	18,216	21.72%	22,816	22.50%	17,425	21.44%
b. State Government	11,403	11.17%	8,857	10.56%	11,263	11.11%	8,372	10.30%
c. Corporate Securities	68,082	66.72%	56,792	67.72%	67,327	66.39%	55,473	68.26%

S. No	Particular	For the Quarter Ended 31.12.17 (%/Times)	Up to the Quarter Ended 31.12.17 (%/Times)	For the Quarter Ended 31.12.16 (%/Times)	Up to the Quarter Ended 31.12.16 (%/Times)
1	Gross Premium Growth Rate	40%	33%	32%	29%
2	Gross Direct Premium to Net Worth Ratio	1.25	3.15	0.87	2.30
3	Growth Rate of Net Worth	-23%	-23%	18%	18%
4	Net Retention Ratio	78%	77%	77%	77%
5	Net Commission Ratio	7%	6%	9%	7%
6	Expenses of Management to Gross Direct Premium Ratio	36%	38%	40%	44%
7	Expenses of Management to Net Written Premium Ratio	46%	50%	52%	56%
8	Net Incurred Claims to Net Earned Premium	63%	78%	60%	63%
9	Combined Ratio	101%	118%	105%	111%
10	Technical Reserves to Net Premium Ratio	2.18	0.88	2.31	0.88
11	Underwriting Balance Ratio	0.01	(0.20)	0.02	(0.02)
12	Operating Profit Ratio	6%	-13%	8%	5%
13	Liquid Assets to Liabilities Ratio	0.37	0.37	0.50	0.50
14	Net Earnings Ratio	7%	-12%	11%	9%
15	Return on Net Worth	6%	-29%	7%	15%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.60	1.60	1.69	1.69
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	357,814,787	357,814,787	357,271,037	357,271,037
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	50.98%	50.98%	51.05%	51.05%
	-Foreign	48.62%	48.62%	48.69%	48.69%
	Other	0.40%	0.40%	0.26%	0.26%
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-0.57 Diluted EPS-0.57	Basic EPS-(2.60) Diluted EPS-(2.60)	Basic EPS-0.68 Diluted EPS-0.68	Basic EPS-1.37 Diluted EPS-1.37
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-0.57 Diluted EPS-0.57	Basic EPS-(2.60) Diluted EPS-(2.60)	Basic EPS-0.68 Diluted EPS-0.68	Basic EPS-1.37 Diluted EPS-1.37
6	(iv) Book value per share (Rs)	8.81	8.81	9.06	9.06

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 31.12.2017	Up to the Quarter Ended 31.12.2017	For the Quarter Ended 31.12.2016	Up to the Quarter Ended 31.12.2016
1	Family Health Plan Limited	Significant Influence	Premium Income	111.90	114.35	(1.20)	81.03
			Claim Payment	-	-	-	0.83
			TPA Fees	1,936.18	2,609.75	541.73	1,354.87
			Payables	48.27	48.27	280.00	280.00
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	333.95	461.34	129.72	565.47
			Claim Payment	1,743.86	2,686.51	702.02	2,004.49
			Non Convertible Debentures Issued	800.00	800.00	-	-
			Sponsorship of Patient Safety	1.12	1.34	-	5.21
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Premium Income	12.39	12.21	1.90	25.37
			Expenses towards Services Rendered	8.21	8.21	(0.01)	3.05
4	Apollo Gleneagales Hospitals Ltd.	Significant Influence	Premium Income	-	-	0.08	0.36
			Claim Payment	382.56	382.56	106.07	342.64
5	Indraprastha Medical Corporation Ltd	Significant Influence	Premium Income	2.68	11.49	1.00	(9.67)
			Claim Payment	770.40	1,162.34	333.81	1,023.95
			Expenses towards Services Rendered	0.59	0.59	-	-
			Premium Income	0.18	2.98	(0.16)	(1.75)
6	Apollo Hospitals International Limited	Significant Influence	Claim Payment	116.79	157.00	62.70	177.15
			Premium Income	31.93	39.06	-	-
7	Apollo Health and Lifestyle Ltd.	Significant Influence	Claim Payments	0.46	0.98	-	0.34
			Expenses towards Services Rendered	1.88	1.88	0.15	1.47
			Claim Payment	183.93	276.99	89.16	272.31
8	Imperial Hospital And Research Centre Ltd	Significant Influence	Premium Income	0.06	16.10	-	20.43
			Claim Payment	-	-	0.45	1.41
9	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Claim Payment	5.06	7.06	6.72	10.04
			Premium Income	-	-	0.03	0.03
10	Samudra Healthcare Enterprises Limited	Significant Influence	Premium Income	-	-	0.03	0.03
			Remuneration	607.05	865.14	173.25	744.56
11	Krishnan Ramachandran, Srikanth Kandikonda, Vishwanath Mahendra, Antony Jacob, Sanjay Kulshrestha, Mr. Vipul Sharma, Sriharsha Achar, Dr. Nandini Ali & Deepti Rustagi	Key Persons As Per IRDA Regulations	Remuneration	607.05	865.14	173.25	744.56
12	KEIMED LIMITED	Significant Influence	Premium Income	9.31	9.31	6.94	7.01
13	APEX AGENCIES	Significant Influence	Premium Income	-	1.79	-	0.88
14	Medvarsity Online Ltd.	Significant Influence	Premium Income	22.32	21.72	-	-
15	Apollo Home Health Care Limited	Significant Influence	Premium Income	0.16	15.39	(1.12)	15.13
16	P Obul Reddy and Sons	Significant Influence	Premium Income	-	-	-	1.20
17	Associated Electrical Agencies	Significant Influence	Premium Income	-	-	(0.20)	1.88
18	Munchener Ruckversicherung Gesellschaft	Significant Influence	Premium on cessions to Reinsurers	10,771.96	16,556.38	1,153.67	3,104.37
			Reinsurance Commission earned	3,730.02	5,775.80	403.79	1,086.52
			Losses recovered from Reinsurers	2,734.17	3,992.40	319.27	490.91
			Non Convertible Debentures Issued	4,000.00	4,000.00	-	-
19	Apollo Rajshree Hospitals Pvt Ltd	Significant Influence	Payables	-	-	430.62	1,526.94
			Claim Payment	22.76	33.37	-	-
20	Apollo Dialysis Private Limited	Significant Influence	Premium Income	0.23	0.25	-	-
21	Apollo Med Skills Limited	Significant Influence	Premium Income	35.07	42.58	-	-
22	Assam Hospitals Limited	Significant Influence	Claim Payment	13.86	19.64	-	-
23	Apollo Gleneagles PET-CT Private Limited	Significant Influence	Premium Income	-	0.06	-	0.06
24	Apollo Hospitals Educational Trust	Significant Influence	Premium Income	0.10	1.35	-	-
25	Apollo Energy Company Limited	Significant Influence	Non Convertible Debentures Issued	3,200	3,200.00	-	-

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	Health Wallet	036/HSA/062015	IRDAI/HLT/AMHI/P-H/V.I/57/2016-17	Health	Internal Tariff	20-Oct-15	30-Jan-17
2	Day2Day Care	AMH/IRDAI/2015-16/16	IRDAI/HLT/AMHI/P-H/V.1/01/15-16	Health	Internal Tariff	20-Apr-15	12-Aug-15
3	Apne Sapne Surakshit		APOPAGP18032V011718	Personal Accident	Internal Tariff	23-Aug-17	31-Aug-15
4	Group Easy Cash	AMHI/IRDAI/2017	IRDAI/HLT/AMHI/P-H(G)/V.I/54/2016-17	Health	Internal Tariff	23-Jan-17	30-Mar-17

FORM NL-33 - SOLVENCY MARGIN (Form IRDAI-GI-SM Table IB)**Apollo Munich Health Insurance Company Limited**

Solvency as at 31.12.2017

Available Solvency Margin and Solvency Ratio

**(Rs. in Lakhs)**

(1)	(2)	(3)
Item No.	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	83,545
	Deduct:	
(B)	Current Liabilities as per BS	13,595
(C)	Provisions as per BS	53,726
(D)	Other Liabilities	11,151
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	5,073
	Shareholder's FUNDS	
(F)	Available Assets	39,739
	Deduct:	
(G)	Other Liabilities	7,585
(H)	Excess in Shareholder's funds (F-G)	32,154
(I)	Total ASM (E+H)	37,227
(J)	Total RSM	23,256
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.60

Note: The form is prepared basis the format as prescribed in the Insurance Regulatory and Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.

BOD and Key Management 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	None
3	Ms. Suneeta Reddy	Non Executive Director	None
4	Mr. Antony Jacob	Whole-time Director & CEO	None
5	Dr. Doris Sophia Hoepke	Non Executive Director	None
6	Mr. Andrew Kielty	Non Executive Director	None
7	Mr. MBN Rao	Independent Director	None
8	Mr. Bernhard Steinruecke	Independent Director	None
9	Mr. Bharat Shah	Independent Director	Effective from 27th September, 2017
10	Mr. Karthik Reddy	Alternate Director to Ms Shobana Kamineni	Effective from 28th July, 2017
11	Dr. Clemens Muth	Alternate Director to Dr. Doris Sophia Hoepke	None
12	Mr. Srikanth Kandikonda	CFO and Company Secretary	None
13	Mr. Krishnan Ramachandran	Deputy CEO & CMO	None
14	Mr. Sanjay Kulshrestha	Chief Investment Officer	None
15	Mr. Vishwanath Mahendra	Appointed Actuary & Chief Risk Officer	None
16	Ms. Deepti Rustagi	Chief Compliance Officer	None
17	Dr. Sriharsha A Achar	Chief People Officer	None
18	Dr. Nandini Ali	Executive Vice President Marketing	None
19	Mr. Vipul Sharma	Head of Internal Audit	None

Key Management Persons as defined in Guidelines on Corporate Governance for insurers in India 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, CIN U66030TG2006PLC051760



Statement as on: 31.12.2017

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			
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	-	62	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.17	-	156	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.25	-	800	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.79	-	1,973	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	494	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	2,067	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	497	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	999	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.88	-	2,080	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.95	-	687	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08	-	47	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.15	-	1,084	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	2,211	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.28	-	553	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.32	-	1,016	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.33	-	10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.35	-	1,012	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.60	-	4,449	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.15	-	522	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.20	-	1,080	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	BAJAJ FINANCE LIMITED	BONDS	7.62	-	1,005	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	BAJAJ FINANCE LIMITED	BONDS	7.75	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	BAJAJ FINANCE LIMITED	BONDS	7.94	-	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	7.50	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	7.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	8.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD.	BONDS	10.09	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.90	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.95	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	8.85	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	9.15	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS FINANCE LIMITED	BONDS	9.20	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.25	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.76	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	8.25	-	2,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	8.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
QLDB	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	BONDS	8.28	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	CAN FIN HOMES LTD.	BONDS	7.57	-	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	7.78	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	8.50	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-35-NON PERFORMING ASSETS-7A

Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007, CIN U66030TG2006PLC051760



Statement as on: 31.12.2017

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			
HTDA	HDFC LIMITED	BONDS	8.70	-	2,509	-	-	-	-	-	-	-	-	-	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	7.51	-	1,000	-	-	-	-	-	-	-	-	-	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	-	111	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	TATA CAPITAL HOUSING FINANCE LTD	BONDS	9.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	7.73	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.25	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.39	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IL & FS LIMITED	BONDS	7.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	998	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	2,993	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	7.75	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	7.95	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.05	-	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	-	500	-	-	-	-	-	-	-	-	-	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	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	9.81	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	50	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.38	-	499	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.63	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ANDHRA PRADESH	GILTS	8.45	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	BIHAR	GILTS	9.39	-	525	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	GUJRAT	GILTS	9.39	-	526	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	JAMMU & KASHMIR	GILTS	8.05	-	506	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	299	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KERALA	GILTS	8.42	-	538	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KERALA	GILTS	8.65	-	1,015	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MADHYA PRADESH	GILTS	8.39	-	1,055	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MADHYA PRADESH	GILTS	8.60	-	504	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MAHARASHTRA	GILTS	7.42	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	PUNJAB	GILTS	7.61	-	502	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	PUNJAB	GILTS	7.88	-	504	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	PUNJAB	GILTS	8.64	-	1,011	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RAJASTHAN	GILTS	7.86	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RAJASTHAN	GILTS	9.24	-	517	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	301	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TELANGANA	GILTS	8.27	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.34	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.39	-	507	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.83	-	539	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	-	172	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.50	-	40	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on:31.12.2017

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	22,756	22,560	417	1.83%	1.83%	21,826	22,560	1,202	5.51%	5.51%	17,738	18,216	1,455	8.20%	8.20%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	TREASURY BILLS	CTRB	-	-	-	-	-	-	-	-	-	997	-	7	0.67%	0.67%	
4	STATE GOVERNMENT BONDS	SGGB	10,045	11,186	198	1.97%	1.97%	9,925	11,186	587	5.91%	5.91%	8,290	8,509	640	7.72%	7.72%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	295	217	6	2.19%	2.19%	297	217	19	6.40%	6.40%	423	348	27	6.48%	6.48%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	13,624	13,781	289	2.12%	2.12%	13,632	13,781	863	6.33%	6.33%	11,386	9,800	834	7.33%	7.33%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	22,049	22,443	473	2.15%	2.15%	20,161	22,443	1,303	6.46%	6.46%	10,702	11,956	721	6.74%	6.74%
9	CORPORATE SECURITIES	EPBT	1,000	1,009	21	2.09%	2.09%	1,000	1,009	62	6.20%	6.20%	1,500	1,500	94	6.24%	6.24%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	17,196	17,476	366	2.13%	2.13%	16,575	17,476	1,071	6.46%	6.46%	10,147	11,737	704	6.94%	6.94%
11	DEPOSITS WITH BANKS	ECDB	7,014	6,450	143	2.04%	2.04%	7,665	6,450	502	6.55%	6.55%	17,302	14,919	1,136	6.57%	6.57%
12	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	4,002	4,971	75	1.87%	1.87%	4,114	4,971	236	5.74%	5.74%	3,016	3,898	205	6.79%	6.79%
16	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	500	506	10	2.00%	2.00%	500	500	10	2.00%	2.00%	-	-	-	-	-
17	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	2,465	1,446	37	1.50%	1.50%	2,521	1,446	122	4.84%	4.84%	1,879	2,938	144	7.65%	7.65%
			100,946	102,045	2,035	2.02%	2.02%	98,216	101,539	5,977	6.09%	6.09%	83,381	83,821	5,968	7.16%	7.16%

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	-	-	-	-	-	3,497	-	42	1.19%	1.19%	-	-	-	-	
6	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		-	-	-	-	-	3,497	-	42	1.19%	1.19%	500	-	12	2.35%	2.35%

* 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, CIN U66030TG2006PLC051760

Statement as on: 31.12.2017

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund Investment Corpus I-FRSM+PH

(Rs.in 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>								
	8.72% SAIL BS 30-04-2020	ECOS	501	30/06/2010	CARE	AAA	AA-	05/10/2017	
B.	<u>As on Date ²</u>								
	8.72% SAIL BS 30-04-2020	ECOS	501	30/06/2010	CARE	AAA	AA+	01/09/2017	
	8.72% SAIL BS 30-04-2020	ECOS	501	30/06/2010	CARE	AAA	AA-	05/10/2017	

Name of Fund Investment Corpus II- Balance

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

→ NIL ←



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 31.12.17		Quarter Ended 31.12.16		Upto the Quarter Ended 31.12.17		Upto the Quarter Ended 31.12.16	
		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	4,160	46,880	2,818	28,703	8,991	120,721	6,894	90,323
10	Health	34,855	194,320	25,002	156,930	88,705	516,149	66,535	433,974
11	Others	439	7,397	281	9,574	1,598	40,348	997	38,401
	Total	39,454	248,597	28,101	195,207	99,293	677,218	74,427	562,698

Rural & Social Obligations Upto the Quarter Ended 30.09.2017					
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	5,863	132.16	
		Social	-	-	
10	Health	Rural	25,409	2,909.57	
		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 31.12.17		For the Quarter ended 31.12.16		Upto the Quarter ended 31.12.17		Upto the Quarter ended 31.12.16	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	167,768	20,299	139,793	14,854	460,424	53,023	398,742	40,033
2	Corporate Agents-Banks	31,446	7,414	8,623	4,038	62,281	17,022	24,738	10,413
3	Corporate Agents -Others	509	115	337	32	2,035	385	958	90
4	Brokers	14,225	4,619	16,568	3,640	42,750	11,779	48,038	10,621
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	28,930	6,517	25,956	5,239	94,864	15,828	81,445	12,616
7	Insurance Marketing Firm	83	10	54	6	202	22	92	11
8	Web Aggregator	5,636	479	3,876	292	14,662	1,235	8,685	643
	Total (A)	248,597	39,454	195,207	28,101	677,218	99,293	562,698	74,427
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	248,597	39,454	195,207	28,101	677,218	99,293	562,698	74,427

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31.12.2017 DURING THE FINANCIAL YEAR 2017-18							
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	1	0	2	0	18
b)	Claims	10	85	18	3	68	6	260
c)	Policy Related	6	77	65	1	13	4	225
d)	Premium	1	11	3	0	9	0	77
e)	Refund	0	4	1	1	2	0	23
f)	Coverage	0	6	2	0	3	1	16
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	2	0	0	2	0	7
i)	Others	2	22	9	1	13	1	75
j)	Unfair Business Practices	0	0	0	0	0	0	0
k)	Total Number	19	210	99	6	112	12	701
2	Total No of policies during previous year	869,086						
3	Total No of claims during previous year	217,891						
4	Total No of policies during current year	677,218						
5	Total No of claims during current year	195,223						
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	6.51						
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	13.32						

*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	9	-	9
b)	7-15 days	3	-	3
c)	15-30 days	-	-	0
d)	30-90 days	-	-	0
e)	90 days & Beyond	-	-	0
	Total No of Complaints	12	-	12

* Status of complaints as on report preparation date i.e. 01-01-2018