

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 2018

	Particulars	Schedule	For the Quarter Ended 31.12.2018 (Rs.'000)	Up to the Quarter Ended 31.12.2018 (Rs.'000)	For the Quarter Ended 31.12.17 (Rs.'000)	Up to the Quarter Ended 31.12.17 (Rs.'000)
		NL-4-Premium Schedule				
1	Premiums Earned (Net)		4,159,454	9,687,998	3,269,030	7,339,742
2	Profit/ Loss on sale/redemption of Investments		21,523	43,217	5,900	21,319
3	Others		16,912	32,575	7,899	23,722
4	Interest, Dividend & Rent – Gross		166,193	564,528	167,131	482,430
	TOTAL (A)		4,364,082	10,328,318	3,449,959	7,867,213
		NL-5-Claims Schedule				
1	Claims Incurred (Net)		2,731,717	7,429,945	2,062,878	5,753,955
2	Commission	NL-6-Commission Schedule	279,403	454,960	227,101	479,189
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,455,935	3,455,265	954,168	2,600,569
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		4,467,055	11,340,170	3,244,147	8,833,713
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(102,973)	(1,011,852)	205,812	(966,500)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(102,973)	(1,011,852)	205,812	(966,500)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(102,973)	(1,011,852)	205,812	(966,500)

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 2018

	Particulars	Schedule	For the Quarter Ended 31.12.2018 (Rs.'000)	Up to the Quarter Ended 31.12.2018 (Rs.'000)	For the Quarter Ended 31.12.17 (Rs.'000)	Up to the Quarter Ended 31.12.17 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(102,973)	(1,011,852)	205,812	(966,500)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		46,182	123,949	25,127	79,498
	(b) Amortization of Discount / Premium		(1)	(1)	-	-
	(c) Profit on sale of investments		1,193	9,449	5,325	18,633
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		(4)	411	12	(4,521)
	(b) Others		887	2,424	702	4,063
	TOTAL (A)		(54,716)	(875,620)	236,978	(868,827)
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		7,233	83,908	(2,360)	21,808
	(b) Interest on non-convertible debentures		38,445	76,314	36,434	38,827
	(c) Corporate Social Responsibility (CSR) expenses		733	1,020	-	-
	TOTAL (B)		46,411	161,242	34,074	60,635
	Profit Before Tax		(101,127)	(1,036,862)	202,904	(929,462)
	Provision for Taxation					
	Current Tax/Mat Payable		7,251	31,955	9,642	28,907
	Less: Mat Credit Entitlement		(7,251)	(31,955)	(9,642)	(28,907)
	Deferred Tax				-	-
	Profit/(Loss) After Tax		(101,127)	(1,036,862)	202,904	(929,462)
	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		(2,881,899)	(1,946,165)	(3,220,245)	(2,087,879)
	Balance carried forward to Balance Sheet		(2,983,027)	(2,983,027)	(3,017,341)	(3,017,341)

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 31st December 2018

	Schedule	As at 31.12.18	As at 31.12.17
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	3,580,398	3,578,148
Share Application Money Pending Allotment		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,605,746	2,592,880
Fair Value Change Account - Shareholders		(3,828)	533
Fair Value Change Account - Policyholders		244	-
Borrowings	NL-11-Borrowings Schedule	1,540,000	800,000
TOTAL		7,722,560	6,971,561
APPLICATION OF FUNDS			
Investments - Shareholders	NL-12-Investment - Shareholders	1,251,559	1,141,683
Investments - Policyholders	NL-12A-Investment - Policyholders	11,277,015	8,354,523
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	389,344	318,011
Deferred tax Asset		149,806	149,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,942,825	1,075,883
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,459,891	1,546,555
Sub-Total (A)		3,402,716	2,622,438
Current Liabilities	NL-17-Current Liabilities Schedule	4,564,232	3,244,028
Provisions	NL-18-Provisions Schedule	7,166,675	5,388,213
Deferred Tax Liability		-	-
Sub-Total (B)		11,730,907	8,632,241
NET CURRENT ASSETS (C) = (A - B)		(8,328,191)	(6,009,803)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		2,983,027	3,017,341
TOTAL		7,722,560	6,971,561

FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]
(Rs.'000)

Particulars	For the Quarter Ended 31.12.2018				Up to the Quarter Ended 31.12.2018				For the Quarter Ended 31.12.17				Up to the Quarter Ended 31.12.17			
	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	4,357,346	504,574	65,129	4,927,049	11,375,341	1,293,030	210,761	12,879,132	3,485,517	416,029	43,853	3,945,399	8,870,464	899,102	159,781	9,929,347
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(284,363)	45,427	(1,403)	(240,339)	533,618	62,564	6,105	602,287	(165,234)	69,254	(3,303)	(99,283)	493,222	95,481	4,960	593,663
Gross Earned Premium	4,641,709	459,147	66,532	5,167,388	10,841,723	1,230,466	204,656	12,276,845	3,650,751	346,775	47,156	4,044,682	8,377,242	803,621	154,821	9,335,684
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	(100)	-	-	(100)	(853)	-	-	(853)
Less : Premium on reinsurance ceded	1,002,643	77,508	10,442	1,090,593	2,656,148	168,949	25,340	2,850,437	792,609	55,202	6,273	854,084	2,082,828	139,495	16,149	2,238,472
Net Premium	3,354,703	427,066	54,687	3,836,456	8,719,193	1,124,081	185,421	10,028,695	2,692,808	360,827	37,580	3,091,215	6,786,783	759,607	143,632	7,690,022
Adjustment for change in reserve for unexpired risks	73,475	7,681	1,503	82,659	254,785	3,156	3,649	261,590	73,570	4,632	330	78,532	228,563	13,584	1,237	243,384
Premium Earned (Net)	3,712,541	389,320	57,593	4,159,454	8,440,360	1,064,673	182,965	9,687,998	2,931,612	296,205	41,213	3,269,030	6,522,124	677,710	139,909	7,339,742

(Rs.'000)

Particulars	For the Quarter Ended 31.12.2018				Up to the Quarter Ended 31.12.2018				For the Quarter Ended 31.12.17				Up to the Quarter Ended 31.12.17			
	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	4,357,346	504,574	65,129	4,927,049	11,375,341	1,293,030	210,761	12,879,132	3,485,517	416,029	43,853	3,945,399	8,870,464	899,102	159,781	9,929,347
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total premium Earned (Net)	3,712,541	389,320	57,593	4,159,454	8,440,360	1,064,673	182,965	9,687,999	2,931,612	296,205	41,213	3,269,030	6,522,124	677,710	139,909	7,339,743

FORM NL-5 - CLAIMS SCHEDULE



Particulars	For the Quarter Ended 31.12.2018				Up to the Quarter Ended 31.12.2018				For the Quarter Ended 31.12.17				Up to the Quarter Ended 31.12.17			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
	Claims paid															
Direct claims	3,117,690	69,524	33,937	3,221,151	8,068,494	165,941	82,212	8,316,647	2,429,969	53,359	17,136	2,500,464	6,338,957	94,241	38,985	6,472,183
Add Claims Outstanding at the end of the year	1,728,288	102,411	146,677	1,977,376	1,728,288	102,411	146,677	1,977,376	1,198,666	81,011	79,813	1,359,490	1,198,666	81,011	79,813	1,359,490
Less Claims Outstanding at the beginning of the year	1,721,634	117,734	133,374	1,972,742	1,435,271	83,856	94,816	1,613,943	1,181,100	93,580	86,828	1,361,508	847,740	65,701	73,451	986,892
Gross Incurred Claims	3,124,344	54,201	47,240	3,225,785	8,361,511	184,496	134,073	8,680,080	2,447,535	40,790	10,121	2,498,446	6,689,883	109,551	45,347	6,844,781
Add Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	18,354	-	-	18,354	58,538	-	-	58,538
Less Re-insurance Ceded to claims paid	475,265	16,821	1,982	494,068	1,191,300	44,751	14,084	1,250,135	435,518	17,529	875	453,922	1,123,592	23,770	2,002	1,149,364
Total Claims Incurred	2,649,079	37,380	45,258	2,731,717	7,170,211	139,745	119,989	7,429,945	2,030,371	23,261	9,246	2,062,878	5,624,829	85,781	43,345	5,753,955

Particulars	For the Quarter Ended 31.12.2018				Up to the Quarter Ended 31.12.2018				For the Quarter Ended 31.12.17				Up to the Quarter Ended 31.12.17			
	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	2,649,079	37,380	16,368	2,702,827	7,168,822	139,745	47,709	7,356,276	2,029,703	23,261	(4,765)	2,048,199	5,623,145	85,781	19,537	5,728,463
Outside India	-	-	28,890	28,890	1,389	-	72,280	73,669	667	-	14,011	14,678	1,684	-	23,808	25,492
Total Claims Incurred	2,649,079	37,380	45,258	2,731,717	7,170,211	139,745	119,989	7,429,945	2,030,371	23,261	9,246	2,062,878	5,624,829	85,781	43,345	5,753,955

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

(Rs.'000)

Particulars	For the Quarter Ended 31.12.2018				Up to the Quarter Ended 31.12.18				For the Quarter Ended 31.12.17				Up to the Quarter Ended 31.12.17			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	574,335	22,223	4,413	600,971	1,431,850	61,519	16,500	1,509,869	454,845	21,552	3,121	479,518	1,140,540	56,537	11,316	1,208,393
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	(52)	-	-	(52)	(8,719)	-	-	(8,719)
Less: Commission on Re-insurance ceded	305,046	16,110	412	321,568	962,900	65,777	26,232	1,054,909	240,664	11,416	285	252,365	668,142	43,977	8,366	720,485
Net Commission	269,289	6,113	4,001	279,403	468,950	(4,258)	(9,732)	454,960	214,129	10,136	2,836	227,101	463,679	12,560	2,950	479,189
Break-up of the expenses incurred to procure business																
Agents	374,953	15,372	2,170	392,495	933,805	44,291	9,759	987,855	298,986	14,488	1,910	315,384	758,882	40,021	8,195	807,098
Brokers	43,853	2,896	142	46,891	109,041	6,554	732	116,327	38,953	2,406	267	41,626	113,299	7,018	1,004	121,321
Corporate Agency	136,298	3,884	-	140,182	343,188	10,500	15	353,703	110,026	4,604	5	114,635	251,885	9,322	7	261,214
Others	19,231	71	2,101	21,403	45,816	174	5,994	51,984	6,880	54	939	7,873	16,474	176	2,110	18,760
TOTAL (B)	574,335	22,223	4,413	600,971	1,431,850	61,519	16,500	1,509,869	454,845	21,552	3,121	479,518	1,140,540	56,537	11,316	1,208,393

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

(Rs. '000)

S. No	Particulars	For the Quarter Ended 31.12.2018				Up to the Quarter Ended 31.12.2018				For the Quarter Ended 31.12.17				Up to the Quarter Ended 31.12.17			
		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	449,882	52,387	6,234	508,503	1,395,044	158,574	25,847	1,579,465	432,949	51,390	5,533	489,872	1,077,302	109,194	19,405	1,205,901
2	Travel, conveyance and vehicle running expenses	33,239	3,839	514	37,592	79,262	9,010	1,469	89,741	24,887	3,135	264	28,286	77,442	7,850	1,395	86,687
3	Training expenses	3,623	429	39	4,091	16,400	1,864	304	18,568	7,046	807	99	7,952	15,057	1,526	271	16,854
4	Rents, rates & taxes	34,230	3,975	492	38,697	98,142	11,156	1,818	111,116	29,330	3,661	321	33,312	88,343	8,955	1,591	98,889
5	Repairs	22,590	2,630	313	25,533	69,839	7,939	1,294	79,072	30,203	3,688	355	34,246	84,041	8,518	1,514	94,073
6	Printing & stationery	8,711	1,019	114	9,844	30,187	3,432	559	34,178	18,259	2,143	240	20,642	43,392	4,398	782	48,572
7	Communication	17,032	1,973	253	19,258	45,058	5,122	835	51,015	15,595	1,905	183	17,683	43,473	4,406	783	48,662
8	Legal & professional charges	43,337	4,992	693	49,022	92,911	10,561	1,722	105,194	23,794	3,083	226	27,103	81,431	8,254	1,467	91,152
9	Auditors' fees, expenses etc				-												
	(a) As auditor	399	47	5	451	1,370	156	25	1,551	565	68	7	640	1,465	149	26	1,640
	(b) As adviser or in any other capacity, in respect of																
	(i) Taxation matters	(88)	(10)	(2)	(100)	-	-	-	-	(90)	(8)	(2)	(100)	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services;	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity																
	Audit Fees - Others	-	-	-	-	-	-	-	-	(127)	(11)	(3)	(141)	-	-	-	-
	Out of pocket expenses	-	-	-	-	87	10	2	99	(22)	(1)	(1)	(24)	45	5	1	51
10	Advertisement and publicity	488,572	55,848	8,526	552,946	725,108	82,423	13,434	820,965	81,679	10,533	791	93,003	275,199	27,894	4,957	308,050
11	Interest & Bank Charges	9,071	1,053	131	10,255	25,865	2,940	479	29,284	9,077	1,083	114	10,274	23,076	2,339	415	25,830
12	Other Expenses																
	(a) Business Support	10,254	1,210	115	11,579	43,814	4,980	812	49,606	23,870	2,804	314	26,988	56,928	5,770	1,026	63,724
	(b) Information Technology Services	78,216	8,992	1,278	88,486	155,109	17,631	2,874	175,614	74,126	9,041	874	84,041	205,200	20,799	3,696	229,695
	(c) Others	57,408	6,696	777	64,881	186,174	21,162	3,450	210,786	42,520	5,739	335	48,594	165,249	16,749	2,977	184,975
13	Depreciation	29,501	3,427	422	33,350	85,605	9,730	1,586	96,921	27,492	3,398	311	31,201	80,047	8,113	1,442	89,602
14	Service Tax A/c	1,367	156	24	1,547	1,846	210	34	2,090	496	109	(9)	596	5,549	563	100	6,212
	TOTAL	1,287,344	148,663	19,928	1,455,935	3,051,821	346,900	56,544	3,455,265	841,649	102,567	9,952	954,168	2,323,239	235,482	41,848	2,600,569

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S. No	Particulars	As at 31.12.18	As at 31.12.17
		(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		
	358,039,787 Equity Shares of Rs. 10 each (Previous year 357,814,787 Equity Shares of Rs. 10 each)	3,580,398	3,578,148
3	Subscribed Capital		
	358,039,787 Equity Shares of Rs. 10 each (Previous year 357,814,787 Equity Shares of Rs. 10 each)	3,580,398	3,578,148
4	Called-up Capital		
	358,039,787 Equity Shares of Rs. 10 each (Previous year 357,814,787 Equity Shares of Rs. 10 each)	3,580,398	3,578,148
	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	3,580,398	3,578,148

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31.12.18		As at 31.12.17	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	182,423,429	50.95%	182,423,429	50.98%
· Foreign	173,954,205	48.59%	173,954,205	48.62%
Others	1,662,153	0.46%	1,437,153	0.40%
TOTAL	358,039,787	100%	357,814,787	100%

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

S. No	Particulars	As at 31.12.18	As at 31.12.17
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
	Share Premium:-		
3	Opening Balance	2,593,607	2,587,793
	Add: Received during the year	1,454	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		
	Debenture Redemption Reserve	10,685	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,605,746	2,592,880

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

S. No	Particulars	As at 31.12.18	As at 31.12.17
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	1,540,000	800,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	1,540,000	800,000

**FORM NL-12-INVESTMENTS - SHAREHOLDERS
INVESTMENTS - SHAREHOLDERS**

S. No	Particulars	As at 31.12.18 (Rs.'000)	As at 31.12.17 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	100,000	400,000
	(e) Other Securities (Housing Bonds)	101,714	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	420,000	100,000
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	279,845	641,683
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	300,000	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	50,000	-
5	Other than Approved Investments	-	-
	TOTAL	1,251,559	1,141,683

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.1,251,559 thousand (Previous Year-Rs.1,141,683 thousand). Market value of such investments as at 31.12.2018 is Rs 1,251,281 thousand (Previous Year-Rs. 1,146,554 thousand).

**FORM NL-12A-INVESTMENTS - POLICYHOLDERS
INVESTMENTS - POLICYHOLDERS**

S. No	Particulars	As at 31.12.18 (Rs.'000)	As at 31.12.17 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	4,104,710	3,154,117
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,678,647	1,330,520
	(e) Other Securities (Housing Bonds)	920,906	720,000
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,471,459	1,954,156
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	167,417	253,832
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	774,025	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	500,220	150,000
	(e) Other Securities	549,630	642,025
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	110,001	149,873
5	Other than Approved Investments	-	-
	TOTAL	11,277,015	8,354,523

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.11,277,015 thousand (Previous Year-Rs.8,354,523 thousand). Market value of such investments as at 31.12.2018 is Rs 11,168,608 thousand (Previous Year-Rs. 8,412,952 thousand).

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

S.No	Particulars	As at 31.12.18	As at 31.12.17
		(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 01.04.2018	Additions	Deductions	As At 31.12.2018	Upto 01.04.2018	For The Period	On Sales/	To Date 31.12.2018	As at 31.12.2018	As at 31.12.2017
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	509,178	42,681	-	551,859	368,801	44,982	-	413,783	138,076	140,920
(b) Website	13,598	-	-	13,598	10,316	609	-	10,925	2,673	170
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	89,403	3,112	(1,897)	90,618	70,077	6,808	(1,860)	75,025	15,593	20,904
Information Technology										
Equipment	251,164	54,037	(372)	304,829	170,244	36,537	(298)	206,483	98,346	83,364
Vehicles	57,034	1,246	(1,978)	56,302	43,513	3,608	(1,807)	45,314	10,988	14,036
Office Equipment	64,564	4,300	(1,070)	67,794	50,831	4,377	(1,051)	54,157	13,637	14,162
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,007,441	105,376	(5,317)	1,107,500	736,282	96,921	(5,016)	828,187	279,313	273,556
Capital Work in progress	-	-	-	-	-	-	-	-	110,031	44,455
Grand Total	1,007,441	105,376	(5,317)	1,107,500	736,282	96,921	(5,016)	828,187	389,344	318,011
Previous Year	887,752	118,889	(27,175)	979,466	638,561	89,603	(22,254)	705,910	318,011	-

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

S. No	Particulars	As at 31.12.18	As at 31.12.17
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	15,153	16,715
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	1,036,696	326,142
	(bb) Others	402,400	350,000
	(b) Current Accounts	488,576	383,026
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,942,825	1,075,883

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

S. No	Particulars	As at 31.12.18 (Rs.'000)	As at 31.12.17 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	340,137	495,594
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	322,977	280,947
6	Others		
	(a) Advances to Suppliers	26,018	45,889
	(b) Other advances	14,433	8,182
	TOTAL (A)	703,565	830,612
	OTHER ASSETS		
1	Income accrued on investments	453,950	396,773
2	Outstanding Premiums	69,758	43,774
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	22,926	38,595
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	125,712	125,304
	(b) Input Tax Credit (GST) Unutilized	52,981	84,997
	(c) Unclaimed amount of Policy Holder (Investment)	26,997	23,911
	(c) Income on Unclaimed amount of Policyholders (Investment)	4,002	2,589
	TOTAL (B)	756,326	715,943
	TOTAL (A+B)	1,459,891	1,546,555

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 31.12.18	As at 31.12.17
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	113,498	93,540
2	Balances due to other insurance companies	459,827	313,974
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	235,556	164,629
5	Unallocated premium	962,575	631,323
6	Unclaimed Amount of Policy Holders	22,652	24,041
7	Sundry Creditors	177,321	115,395
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	1,977,376	1,359,490
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	89,159	90,966
	(b) Other Statutory Dues	23,023	20,577
	(c) Employee related liability	4,808	2,675
	(d) Expenses Payable	147,375	241,159
	(e) Goods and Service Tax	280,317	164,339
	(f) Other Liabilities	66,743	19,331
	(g) Income on Unclaimed amount of Policyholders	4,003	2,589
	TOTAL	4,564,232	3,244,028

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

S.No	Particulars	As at 31.12.18	As at 31.12.17
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	7,163,128	5,372,572
2	For Taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	Others		
	(a) For Employee Benefits	3,547	15,641
	(b) For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	-	-
	TOTAL	7,166,675	5,388,213

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

S.No	Particulars	As at 31.12.18	As at 31.12.17
		(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 31.12.2018		As at 31.12.2017	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	87,673	71,631	67,504	53,726
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (URR)...(a) + (b)	87,673	71,631	67,504	53,726
d	Outstanding Claims Reserve (Other than IBNR reserve)	14,867	12,171	10,605	8,505
e	IBNR Reserve	8,953	7,603	6,261	5,089
f	Total Reserves for Technical Liabilities(c) + (d) + (e)	111,493	91,405	84,370	67,320

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: 31.12.2018 CIN U66030TG2006PLC051760

Apollo Munich Health Insurance Company Limited
GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 31.12.2018

(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
Andaman & Nicobar Is.															0.11	0.43	8.35	17.36	0.00	0.16					8.46	17.95
Andhra Pradesh															78.84	178.33	1143.35	3363.74	24.65	61.01					1246.83	3603.08
Arunachal Pradesh															0.30	0.89	20.77	43.59	0.00	0.04					21.07	44.53
Assam															9.41	24.52	451.93	1246.45	1.78	6.47					463.12	1277.44
Bihar															13.37	34.81	586.86	1435.15	1.93	6.29					602.15	1476.25
Chandigarh															4.95	16.91	158.32	415.15	2.36	12.05					165.63	444.11
Chhattisgarh															10.14	29.90	255.47	623.38	0.99	6.09					266.61	659.37
Dadra & Nagra Haveli															1.16	3.38	14.15	26.67	0.04	0.44					15.35	30.49
Daman & Diu															0.64	1.14	6.63	16.41	0.06	0.28					7.32	17.84
Delhi															97.55	330.77	5440.64	14669.62	39.99	164.49					5578.18	15164.89
Goa															2.29	6.31	52.20	137.63	0.97	3.38					55.46	147.33
Gujarat															193.86	571.04	3498.06	8716.38	23.11	103.18					3715.04	9390.61
Haryana															3420.86	8575.17	3892.97	9675.71	366.98	926.37					7680.81	19177.25
Himachal Pradesh															2.76	7.04	64.77	192.48	2.41	4.38					69.94	203.90
Jammu & Kashmir															2.19	5.13	78.53	190.59	0.96	5.10					81.68	200.82
Jharkhand															6.06	17.16	261.57	641.43	1.08	5.44					268.71	664.03
Karnataka															132.00	372.28	4017.73	11189.88	21.80	92.41					4171.53	11654.57
Kerala															17.96	43.84	547.70	1259.17	6.49	20.09					572.15	1323.10
Lakshadweep															0.00	0.00	0.16	0.26	0.00	0.00					0.16	0.26
Madhya Pradesh															58.86	174.32	1152.83	2662.89	7.98	28.60					1219.67	2865.81
Maharashtra															379.12	938.33	7131.68	17670.18	64.11	289.64					7574.91	18898.15
Manipur															0.16	0.30	6.54	17.90	0.02	0.09					6.72	18.30
Meghalaya															0.09	0.30	9.38	29.77	0.03	0.31					9.50	30.37
Mizoram															0.01	0.06	2.01	7.60	0.04	0.07					2.05	7.73
Nagaland															0.01	0.32	4.34	13.13	0.01	0.10					4.36	13.55
Orissa															18.99	59.0616	620.06	1524.52854	2.82	7.75396					641.87	1591.34
Puducherry															0.38	1.91982	30.77	70.9775209	0.74	0.87649					31.89	73.77
Punjab															54.80	155.211	1208.38	3158.43329	16.17	73.1372					1279.34	3386.78
Rajasthan															106.13	319.27	1503.77	3867.81291	7.25	40.49					1617.16	4227.57
Sikkim															0.10	0.50573	14.08	35.2452285	0.09	0.34189					14.27	36.09
Tamil Nadu															171.65	301.756	1979.10	5208.43485	20.28	75.8673					2171.04	5586.06
Telangana															73.69	215.25	2223.12	5660.2712	2.25	36.9135					2299.07	5912.43
Tripura															1.08	1.73381	48.91	107.128486	0.17	0.39268					50.16	109.25
Uttar Pradesh															132.09	368.508	4209.38	11071.7787	20.04	86.3809					4361.50	11526.67
Uttarakhand															5.43	13.8243	178.70	445.173103	3.23	9.8209					187.37	468.82
West Bengal															48.71	160.561	2750.25	8341.09061	10.45	39.1492					2809.41	8540.80

Reinsurance Risk Concentration - For the period ended 31.12.2018						
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	21,234	49		75%
4	No. of Reinsurers with rating BBB but less than A	1	7,002	219		25%
5	No. of Reinsurers with rating less than BBB					
	Total	4	28,236	268		100%

Ageing of Claims as at 31.12.2018								
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	202,897	432	20	-	-	203,349	77,870
8	Overseas Travel	597	-	-	-	-	597	779
9	Personal Accident	952	14	2	-	-	968	1,652
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	-	-	-	-	-	-	21,783	214	193	-	-	-	-	22,190
2	Claims reported during the period	-	-	-	-	-	-	226,834	1,231	1,549	-	-	-	-	229,614
3	Claims settled during the period	-	-	-	-	-	-	203,349	597	968	-	-	-	-	204,914
4	Claims repudiated during the period	-	-	-	-	-	-	23,054	472	577	-	-	-	-	24,103
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/s at the end of the period	-	-	-	-	-	-	22,214	376	197	-	-	-	-	22,787
	Less than 3 months	-	-	-	-	-	-	20,691	341	152	-	-	-	-	21,184
	3 months to 6 months	-	-	-	-	-	-	348	21	12	-	-	-	-	381
	6months to 1 year	-	-	-	-	-	-	227	4	11	-	-	-	-	242
	1 year and above	-	-	-	-	-	-	948	10	22	-	-	-	-	980

FORM NL-26 - CLAIMS INFORMATION - (Form IRDAI-GI-SM Table IA)
Apollo Munich Health Insurance Company Limited

Solvency for the period ended 31.12.2018

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	201,248	143,309	112,446	95,747	30,187	28,724	30,187
9	Miscellaneous	-	-	-	-	-	-	-
	Total	201,248	143,309	112,446	95,747	30,187	28,724	30,187

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**

31.12.2018

S. No	Office Information		Number
1	No. of offices at the beginning of the year		158
2	No. of branches approved during the year		36
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	27
5	No. of branches closed during the year		-
6	No of branches at the end of the year		185
7	No. of branches approved but not opened		9
8	No. of rural branches		-
9	No. of urban branches		185

* 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: 31.12.2018

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	125,286
2	Loans	9	-
3	Fixed Assets	10	3,893
4	Current Assets		
	a. Cash & Bank Balance	11	19,428
	b. Advances & Other Assets	12	14,599
5	Current Liabilities		
	a. Current Liabilities	13	45,642
	b. Provisions	14	71,667
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		29,830
	Application of Funds as per Balance Sheet (A)		310,346
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	3,893
3	Cash & Bank Balances	11	5,432
4	Advances & Other Assets	12	14,599
5	Current Liabilities	13	45,642
6	Provisions	14	71,667
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		29,830
	TOTAL (B)		171,064
	'Investment Assets' As per FORM 3B	(A-B)	139,282

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%	-	-	28,376	28,376	20.37		28,376	28,300
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	-	42,721	42,721	30.66		42,721	42,915
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	5,717	30,520	36,237	26.01		36,237	36,274
	2. Approved Investments (Not exceeding 55%)	Not exceeding 55%	-	19,861	29,812	49,673	35.65	(38)	49,636	49,497
	3. Other Investments	Not exceeding 15%	-	931	9,755	10,686	7.67	2	10,687	9,509
	Total Investment Assets	100%	-	26,509	112,808	139,318	100	(36)	139,282	138,195

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 31/12/2018	As % of total for this class	As at 31/12/2017	As % of total for this class	As at 31/12/2018	As % of total for this class	As at 31/12/2017	As % of total for this class
Break down by credit rating								
AAA rated	53,513	38.72%	46,604	45.67%	53,532	38.42%	45,966	45.33%
AA or better	11,916	8.62%	8,105	7.94%	12,000	8.61%	7,999	7.89%
Rated below AA but above A	498	0.36%	506	0.50%	500	0.36%	500	0.49%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	72,267	52.29%	46,830	45.89%	73,286	52.60%	46,941	46.29%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	37,323	27.01%	21,384	20.96%	37,344	26.81%	21,319	21.02%
more than 1 year and upto 3 years	35,071	25.38%	25,389	24.88%	35,225	25.28%	25,116	24.77%
More than 3 years and up to 7 years	27,249	19.72%	28,947	28.37%	28,061	20.14%	28,345	27.95%
More than 7 years and up to 10 years	23,594	17.07%	10,448	10.24%	23,642	16.97%	10,438	10.29%
above 10 years	14,959	10.82%	15,877	15.56%	15,045	10.80%	16,188	15.96%
Breakdown by type of the issuer								
a. Central Government	28,300	20.48%	22,560	22.11%	28,376	20.37%	22,816	22.50%
b. State Government	14,615	10.58%	11,403	11.17%	14,345	10.30%	11,263	11.11%
c. Corporate Securities	95,280	68.95%	68,082	66.72%	96,596	69.34%	67,327	66.39%

S. No	Particular	For the Quarter Ended 31.12.18 (%/Times)	Up to the Quarter Ended 31.12.18 (%/Times)	For the Quarter Ended 31.12.17 (%/Times)	Up to the Quarter Ended 31.12.17 (%/Times)
1	Gross Premium Growth Rate	25%	30%	40%	33%
2	Gross Direct Premium to Net Worth Ratio	1.54	4.03	1.25	3.15
3	Growth Rate of Net Worth	-24%	-24%	-23%	-23%
4	Net Retention Ratio	78%	78%	78%	77%
5	Net Commission Ratio	7%	5%	7%	6%
6	Expenses of Management to Gross Direct Premium Ratio	42%	39%	36%	38%
7	Expenses of Management to Net Written Premium Ratio	54%	50%	46%	50%
8	Net Incurred Claims to Net Earned Premium	66%	77%	63%	78%
9	Combined Ratio	111%	116%	101%	118%
10	Technical Reserves to Net Premium Ratio	2.38	0.91	2.18	0.88
11	Underwriting Balance Ratio	(0.07)	(0.17)	0.01	(0.20)
12	Operating Profit Ratio	-2%	-10%	6%	-13%
13	Liquid Assets to Liabilities Ratio	0.44	0.44	0.37	0.37
14	Net Earnings Ratio	-3%	-10%	7%	-12%
15	Return on Net Worth	-3%	-32%	6%	-29%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.55	1.55	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	358,039,787	358,039,787	357,814,787	357,814,787
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	50.95%	50.95%	50.98%	50.98%
	-Foreign	48.59%	48.59%	48.62%	48.62%
	Other	0.46%	0.46%	0.40%	0.40%
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- (0.28) Diluted EPS-(0.28)	Basic EPS- (2.90) Diluted EPS-(2.90)	Basic EPS- 0.57 Diluted EPS- 0.57	Basic EPS-(2.60) Diluted EPS-(2.60)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS- (0.28) Diluted EPS-(0.28)	Basic EPS- (2.90) Diluted EPS-(2.90)	Basic EPS- 0.57 Diluted EPS- 0.57	Basic EPS-(2.60) Diluted EPS-(2.60)
6	(iv) Book value per share (Rs)	8.92	8.92	8.81	8.81

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 31.12.2018	Up to the Quarter Ended 31.12.2018	For the Quarter Ended 31.12.2017	Up to the Quarter Ended 31.12.2017
1	Family Health Plan Limited	Significant Influence	Premium Income	0.59	120.33	111.90	114.35
			TPA Fees	752.85	2,725.80	1,936.18	2,609.75
			Payables	-	-	48.27	48.27
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	124.14	549.16	333.95	461.34
			Claim Payment	1,434.11	3,518.11	1,743.86	2,686.51
			Non Convertible Debentures Issued	-	-	800.00	800.00
			Interest accrued on Non-Convertible Debentures	16.94	50.63	16.94	19.33
			Sponsorship of Patient Safety	-	0.20	1.12	1.34
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Premium Income	0.40	14.98	12.39	12.21
			Expenses towards Services Rendered	-	1.77	8.21	8.21
4	Apollo Gleneagles Hospitals Ltd.	Significant Influence	Claim Payment	166.52	477.04	382.56	382.56
5	Indraprastha Medical Corporation Ltd	Significant Influence	Premium Income	3.22	(28.34)	2.68	11.49
			Claim Payment	490.59	1,405.33	770.40	1,162.34
			Expenses towards Services Rendered	2.78	3.07	0.59	0.59
6	Apollo Hospitals International Limited	Significant Influence	Premium Income	-	-	0.18	2.98
			Claim Payment	87.02	201.84	116.79	157.00
7	Apollo Health and Lifestyle Ltd.	Significant Influence	Premium Income	8.71	54.83	31.93	39.06
			Claim Payments	0.02	0.53	0.46	0.98
			Expenses towards Services Rendered	0.03	0.16	1.88	1.88
8	Imperial Hospital And Research Centre Ltd	Significant Influence	Claim Payment	148.27	400.14	183.93	276.99
9	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Premium Income	(0.10)	25.57	0.06	16.10
			Claim Payment	3.26	4.60	-	-
10	Samudra Healthcare Enterprises Limited	Significant Influence	Claim Payment	7.91	20.61	5.06	7.06
11	Krishnan Ramachandran, Srikanth Kandikonda, Vishwanath Mahendra, Antony Jacob, Sanjay Kulshrestha, Mr. Vipul Sharma, Sriharsha Achar, Dr. Nandini Ali, Deepti Rustagi & Paramjit Nayyar	Key Persons As Per IRDA Regulations	Remuneration	190.91	831.59	213.70	865.14
12	KEIMED LIMITED	Significant Influence	Premium Income	13.77	13.79	9.31	9.31
13	APEX AGENCIES	Significant Influence	Premium Income	-	2.48	-	1.79
14	Medvarsity Online Ltd.	Significant Influence	Premium Income	-	-	22.32	21.72
15	Apollo Home Health Care Limited	Significant Influence	Premium Income	1.74	18.69	0.16	15.39
16	Munchener Ruckversicherung Gesellschaft	Significant Influence	Premium on cessions to Reinsurers	7,924.63	20,998.75	10,771.96	16,556.38
			Reinsurance Commission earned	2,758.64	7,717.61	3,730.02	5,775.80
			Losses recovered from Reinsurers	3,160.67	7,748.84	2,734.17	3,992.40
			Non Convertible Debentures Issued	-	-	4,000.00	4,000.00
			Interest accrued on Non-Convertible Debentures	84.69	253.15	84.69	96.66
			Payables	5,184.40	5,184.40	-	-
17	Apollo Rajshree Hospitals Pvt Ltd	Significant Influence	Claim Payment	13.26	45.88	22.76	33.37
18	Apollo Dialysis Private Limited	Significant Influence	Premium Income	-	-	0.23	0.25
			Premium Income	(3.80)	57.57	35.07	42.58
19	Apollo Med Skills Limited	Significant Influence	Expenses towards Services Rendered	3.53	6.61	-	-
20	Assam Hospitals Limited	Significant Influence	Claim Payment	16.71	46.63	13.86	19.64
21	Apollo Gleneagles PET-CT Private Limited	Significant Influence	Premium Income	-	0.06	-	0.06
22	Apollo Hospitals Educational Trust	Significant Influence	Premium Income	-	3.02	0.10	1.35

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	iCan		APOHLIP18128V011718	Health	Internal Tariff	3-Nov-17	28-Mar-18
2	Energy		APOHLIP18126V031718	Health	Internal Tariff	21-Sep-17	28-Mar-18
3	Njoy		APOTGDP18044V011718	Travel	Internal Tariff	21-Sep-17	5-Jun-18

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

Solvency as at 31.12.2018

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)	112,813
	Deduct:	
(B)	Current Liabilities as per BS	19,774
(C)	Provisions as per BS	71,631
(D)	Other Liabilities	16,629
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	4,779
	Shareholder's FUNDS	
(F)	Available Assets	51,103
	Deduct:	
(G)	Other Liabilities	9,008
(H)	Excess in Shareholder's funds (F-G)	42,095
(I)	Total ASM (E+H)	46,874
(J)	Total RSM	30,187
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.55

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	Ms. Shobana Kamineni	Chairperson and Non Executive Director	Chairperson
2	Ms. Suneeta Reddy	Non Executive Director	None
3	Mr. Karthik Reddy	Non Executive Director	None
4	Dr. Clemens Muth	Non Executive Director	None
5	Mr. Andrew Kielty	Non Executive Director	None
6	Mr. MBN Rao	Independent Director	None
7	Mr. Bernhard Steinruecke	Independent Director	None
8	Mr. Bharat Shah	Independent Director	None
9	Dr. Sriharsha A Achar	Alternate Director	Effective From 4/10/2018
10	Mr. Antony Jacob	Whole-time Director & CEO	None
11	Mr. Srikanth Kandikonda	CFO and Company Secretary	None
12	Mr. Krishnan Ramachandran	Deputy CEO & CMO	None
13	Mr. Sanjay Kulshrestha	Chief Investment Officer	None
14	Mr. Vishwanath Mahendra	Appointed Actuary & Chief Risk Officer	None
16	Ms. Deepti Rustagi	Chief Compliance Officer	None
17	Mr. Paramjit Singh Nayyar	Chief Human Resource 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:31.12.2018

Details of Investment Portfolio

Periodicity of Submission : Quarterly

Name of the Fund Investment Corpus I- FRSM+PH



COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
NIL																	

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	27,445	27,811	554	2.02%	2.02%	26,833	27,811	1,536	5.72%	5.72%	21,826	22,560	1,202	5.51%	5.51%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	TREASURY BILLS	CTRB	489	488	2	0.35%	0.35%	489	488	2	0.35%	0.35%	-	-	-	-	-
4	STATE GOVERNMENT BONDS	SGGB	14,565	14,528	329	2.26%	2.26%	14,068	14,528	877	6.23%	6.23%	9,925	11,186	587	5.91%	5.91%
5	STATE GOVERNMENT GURANTEED LOANS	SGGL	169	87	4	2.16%	2.16%	171	87	11	6.44%	6.44%	297	217	19	6.49%	6.49%
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	13,887	15,801	302	2.17%	2.17%	13,656	15,801	858	6.28%	6.28%	13,632	13,781	863	6.33%	6.33%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	19,208	18,465	121	0.63%	0.63%	22,639	18,465	1,158	5.12%	5.12%	20,161	22,443	1,303	6.46%	6.46%
9	INFRASTRUCTURE / SOCIAL SECTOR - OTHER CORPORATE SECURITIES (APPROVED SECURITIES) - DEBENTURES / BONDS	ICTD	2,000	2,008	44	2.18%	2.18%	1,735	2,008	108	6.23%	6.23%	-	-	-	-	-
10	CORPORATE SECURITIES	EPBT	1,000	1,000	21	2.09%	2.09%	1,000	1,000	62	6.24%	6.24%	1,000	1,009	62	6.24%	6.24%
11	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	26,887	28,155	578	2.15%	2.15%	24,859	28,155	1,584	6.37%	6.37%	16,575	17,476	1,048	6.33%	6.33%
12	DEPOSITS WITH BANKS	ECDB	13,786	13,996	273	1.98%	1.98%	13,037	13,996	753	5.78%	5.78%	7,665	6,450	502	6.54%	6.54%
13	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	5,739	6,346	110	1.91%	1.91%	5,838	6,346	361	6.18%	6.18%	4,813	4,971	278	5.77%	5.77%
17	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	6,494	5,316	(19)	-0.29%	-0.29%	3,007	5,316	33	1.11%	1.11%	500	506	33	6.53%	6.53%
18	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	1,841	4,193	34	1.85%	1.85%	1,857	4,193	68	3.68%	3.68%	2,521	1,446	122	4.84%	4.84%
			133,510	138,195	2,351	1.76%	1.76%	129,190	138,195	7,411	5.74%	5.74%	98,916	102,045	6,019	6.09%	6.09%

* 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: 31.12.2018

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund : Total Investment



(Rs.in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter ¹									
	8.70% GE SHIPPING DB 31-05-2025	ECOS	500.00	31/05/2016	CARE	AAA	AA+	05/10/2018	
	8.25% RCL DB 14-04-2020	ECOS	999.74	03/03/2017	CARE	AA+	AA	08/10/2018	
	8.90% RCL DB 09-09-2021	ECOS	1,000.00	31/03/2017	CARE	AA+	AA	08/10/2018	
	8.95% RCL DB 22-03-2019	ECOS	1,000.00	31/03/2017	CARE	AA+	AA	08/10/2018	
	8.25% GE SHIPPING DB 25-05-2027	ECOS	2,000.00	25/05/2017	CARE	AAA	AA+	05/10/2018	
B. As on Date ²									
	8.65% IL&FS FIN. SERV. LTD. DB 06-12-2021	IPTD	998.71	03/01/2017	INDIA RATING	AAA	D	17/09/2018	
	8.65% IL&FS FIN. SERV. LTD. DB 06-06-2022	IPTD	2,994.73	02/03/2017	INDIA RATING	AAA	D	17/09/2018	
	8.00% IL&FS FIN. SERV. LTD. DB 22-06-2024	IPTD	1,000.00	22/06/2017	INDIA RATING	AAA	D	17/09/2018	
	7.70% IL&FS LTD DB 26-07-2024	IPTD	1,000.00	26/07/2017	ICRA	AAA	D	17/09/2018	
	8.70% GE SHIPPING DB 31-05-2025	ECOS	500.00	31/05/2016	CARE	AAA	AA+	05/10/2018	
	8.25% RCL DB 14-04-2020	ECOS	999.74	03/03/2017	CARE	AA+	AA	08/10/2018	
	8.90% RCL DB 09-09-2021	ECOS	1,000.00	31/03/2017	CARE	AA+	AA	08/10/2018	
	8.95% RCL DB 22-03-2019	ECOS	1,000.00	31/03/2017	CARE	AA+	AA	08/10/2018	
	8.25% GE SHIPPING DB 25-05-2027	ECOS	2,000.00	25/05/2017	CARE	AAA	AA+	05/10/2018	



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 31.12.18		Quarter Ended 31.12.17		Upto the Quarter Ended 31.12.18		Upto the Quarter Ended 31.12.17	
		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	5,046	36,896	4,160	46,880	12,930	108,289	8,991	120,721
10	Health	43,573	232,051	34,855	194,320	113,753	610,858	88,704	516,149
11	Others	651	9,828	439	7,397	2,108	41,612	1,598	40,348
	Total	49,270	278,775	39,454	248,597	128,791	760,759	99,293	677,218

Rural & Social Obligations Upto the Quarter Ended 31.12.2018					
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	8,391	122	416,090
		Social	-	-	
10	Health	Rural	28,247	4,392	1,332,426
		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 31.12.18		For the Quarter ended 31.12.17		Upto the Quarter ended 31.12.18		Upto the Quarter ended 31.12.17	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	197,849	25,838	167,768	20,299	539,982	69,973	460,424	53,023
2	Corporate Agents-Banks	24,530	9,365	31,446	7,414	52,081	20,951	62,281	17,022
3	Corporate Agents -Others	385	188	509	115	2,030	547	2,035	385
4	Brokers	15,204	4,202	14,225	4,619	43,173	9,965	42,750	11,779
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	30,683	8,542	28,930	6,517	96,573	24,469	94,864	15,828
7	Insurance Marketing Firm	101	15	83	10	324	42	202	22
8	Web Aggregator	10,023	1,120	5,636	479	26,596	2,845	14,662	1,235
	Total (A)	278,775	49,270	248,597	39,454	760,759	128,791	677,218	99,293
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	278,775	49,270	248,597	39,454	760,759	128,791	677,218	99,293

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31.12.2018 DURING THE FINANCIAL YEAR 2018-19							
Apollo Munich Health Insurance Company Limited								
GRIEVANCE DISPOSAL REPORT								
Sl 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	2	11	6	0	5	2	29
b)	Claims	9	129	33	2	94	9	316
c)	Policy Related	4	78	57	1	14	10	234
d)	Premium	3	38	28	1	7	5	81
e)	Refund	0	9	5	0	3	1	15
f)	Coverage	0	7	2	1	4	0	19
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	4	2	0	2	0	12
i)	Others	4*	62	34	1	25	6	137
j)	Unfair Business Practices	0	0	0	0	0	0	0
k)	Total Number	22	338	167	6	154	33	843
2	Total No of policies during previous year	18,498,128						
3	Total No of claims during previous year	265,056						
4	Total No of policies during current year	7,365,448						
5	Total No of claims during current year	229,614						
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	0.72						
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	13.76						

*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	26	-	26
b)	7-15 days	7	-	7
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
	Total No of Complaints	33	-	33

Status of complaints as on report preparation date i.e. 01-01-2019 *

Note:

*IRDAI Token # 09-18-015629 of previous QTR-2 active case is closed in current QTR-3 as duplicate of IRDAI Token # 10-18-003223