

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 30 Jun 2018

	Particulars	Schedule	For the Quarter Ended 30.06.18 (Rs.'000)	Up to the Quarter Ended 30.06.18 (Rs.'000)	For the Quarter Ended 30.06.17 (Rs.'000)	Up to the Quarter Ended 30.06.17 (Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	2,412,654	2,412,654	1,814,950	1,814,950
2	Profit/ Loss on sale/redemption of Investments		10,364	10,364	7,424	7,424
3	Others		7,074	7,074	6,820	6,820
4	Interest, Dividend & Rent - Gross		201,007	201,007	156,159	156,159
	TOTAL (A)		2,631,099	2,631,099	1,985,353	1,985,353
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,242,289	2,242,289	1,744,875	1,744,875
2	Commission	NL-6-Commission Schedule	102,847	102,847	73,029	73,029
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	851,484	851,484	858,863	858,863
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		3,196,620	3,196,620	2,676,767	2,676,767
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(565,521)	(565,521)	(691,414)	(691,414)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(565,521)	(565,521)	(691,414)	(691,414)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(565,521)	(565,521)	(691,414)	(691,414)

Apollo Munich Health Insurance Company Limited
 Registration No. 131 and Dated 3rd August 2007, CIN U66030TG2006PLC051760
Profit and Loss Account for the Period ended 30 Jun 2018

	Particulars	Schedule	For the Quarter Ended 30.06.18 (Rs.'000)	Up to the Quarter Ended 30.06.18 (Rs.'000)	For the Quarter Ended 30.06.17 (Rs.'000)	Up to the Quarter Ended 30.06.17 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(565,521)	(565,521)	(691,414)	(691,414)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		36,306	36,306	29,605	29,605
	(b) Amortization of Discount / Premium		-	-	-	-
	(c) Profit on sale of investments		7,547	7,547	8,861	8,861
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		59	59	149	149
	(b) Others		780	780	1,162	1,162
	TOTAL (A)		(520,829)	(520,829)	(651,637)	(651,637)
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		9,939	9,939	9,465	9,465
	(b) Fund raising expenses and interest on NCD		16,754	16,754	-	-
	(c) Expenses in excess of the limits allowed as per EOM Regulation transferred from Revenue Account		-	-	-	-
	TOTAL (B)		26,693	26,693	9,465	9,465
	Profit Before Tax		(547,522)	(547,522)	(661,102)	(661,102)
	Provision for Taxation		-	-	-	-
	Current Tax/Mat Payable		-	-	-	-
	Less: Mat Credit Entitlement		-	-	-	-
	Deferred Tax		-	-	-	-
	Profit/(Loss) After Tax		(547,522)	(547,522)	(661,102)	(661,102)
	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		(1,946,162)	(1,946,162)	(2,087,876)	(2,087,876)
	Balance carried forward to Balance Sheet		(2,493,684)	(2,493,684)	(2,748,978)	(2,748,978)

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 30 Jun 2018

	Schedule	As at 30.06.18	As at 30.06.17
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	3,579,898	3,573,548
Share Application Money Pending Allotment		-	1,969
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,605,261	2,588,423
Fair Value Change Account		581	1,058
Borrowings	NL-11-Borrowings Schedule	800,000	-
TOTAL		6,985,740	6,164,998
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	10,889,880	9,029,913
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	366,299	333,355
Deferred tax Asset		149,806	149,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,477,428	1,000,204
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,543,789	1,063,591
Sub-Total (A)		3,021,217	2,063,795
Current Liabilities	NL-17-Current Liabilities Schedule	2,791,247	2,912,341
Provisions	NL-18-Provisions Schedule	7,143,899	5,248,508
Deferred Tax Liability		-	-
Sub-Total (B)		9,935,146	8,160,849
NET CURRENT ASSETS (C) = (A - B)		(6,913,929)	(6,097,054)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		2,493,684	2,748,978
TOTAL		6,985,740	6,164,998

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

Particulars	For the Quarter Ended 30.06.18				Up to the Quarter Ended 30.06.18				For the Quarter Ended 30.06.17				Up to the Quarter Ended 30.06.17			
	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	2,968,356	433,236	88,056	3,489,648	2,968,356	433,236	88,056	3,489,648	2,330,281	256,092	66,261	2,652,634	2,330,281	256,092	66,261	2,652,634
Service Tax																
Adjustment for change in reserve for unexpired risks	336,545	38,185	12,335	387,065	336,545	38,185	12,335	387,065	272,527	14,652	9,190	296,369	272,527	14,652	9,190	296,369
Gross Earned Premium	2,631,811	395,051	75,721	3,102,583	2,631,811	395,051	75,721	3,102,583	2,057,754	241,440	57,071	2,356,265	2,057,754	241,440	57,071	2,356,265
Add: Premium on reinsurance accepted	(6)	-	-	(6)	(6)	-	-	(6)	(397)	-	-	(397)	(397)	-	-	(397)
Less : Premium on reinsurance ceded	703,700	43,589	11,778	759,067	703,700	43,589	11,778	759,067	557,090	53,272	3,313	613,675	557,090	53,272	3,313	613,675
Net Premium	2,264,650	389,647	76,278	2,730,575	2,264,650	389,647	76,278	2,730,575	1,772,794	202,820	62,948	2,038,562	1,772,794	202,820	62,948	2,038,562
Adjustment for change in reserve for unexpired risks	76,318	(11,481)	4,307	69,144	76,318	(11,481)	4,307	69,144	64,351	9,493	(1,087)	72,757	64,351	9,493	(1,087)	72,757
Premium Earned (Net)	2,004,423	339,981	68,250	2,412,654	2,004,423	339,981	68,250	2,412,654	1,564,618	197,661	52,671	1,814,950	1,564,618	197,661	52,671	1,814,950

(Rs.'000)

Particulars	For the Quarter Ended 30.06.18				Up to the Quarter Ended 30.06.18				For the Quarter Ended 30.06.17				Up to the Quarter Ended 30.06.17			
	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	2,968,356	433,236	88,056	3,489,648	2,968,356	433,236	88,056	3,489,648	2,330,281	256,092	66,261	2,652,634	2,330,281	256,092	66,261	2,652,634
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total premium Earned (Net)	2,004,423	339,981	68,250	2,412,654	2,004,423	339,981	68,250	2,412,654	1,564,618	197,661	52,671	1,814,950	1,564,618	197,661	52,671	1,814,950

FORM NL-5 - CLAIMS SCHEDULE



(Rs.'000)																
CLAIMS INCURRED [NET]																
Particulars	For the Quarter Ended 30.06.18				Up to the Quarter Ended 30.06.18				For the Quarter Ended 30.06.17				Up to the Quarter Ended 30.06.17			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	2,504,173	45,666	28,443	2,578,282	2,504,173	45,666	28,443	2,578,282	1,757,540	15,722	7,159	1,780,421	1,757,540	15,722	7,159	1,780,421
Add Claims Outstanding at the end of the year	1,442,892	94,294	115,543	1,652,729	1,442,892	94,294	115,543	1,652,729	1,076,816	92,627	83,231	1,252,674	1,076,816	92,627	83,231	1,252,674
Less Claims Outstanding at the beginning of the year	1,435,271	83,856	94,816	1,613,943	1,435,271	83,856	94,816	1,613,943	847,740	65,701	73,451	986,892	847,740	65,701	73,451	986,892
Gross Incurred Claims	2,511,794	56,104	49,170	2,617,068	2,511,794	56,104	49,170	2,617,068	1,986,616	42,648	16,939	2,046,203	1,986,616	42,648	16,939	2,046,203
Add Re-insurance accepted to direct claims	828	-	-	828	828	-	-	828	14,538	-	-	14,538	14,538	-	-	14,538
Less Re-insurance Ceded to claims paid	357,277	16,912	1,418	375,607	357,277	16,912	1,418	375,607	312,666	2,826	374	315,866	312,666	2,826	374	315,866
Total Claims Incurred	2,155,345	39,192	47,752	2,242,289	2,155,345	39,192	47,752	2,242,289	1,688,488	39,822	16,565	1,744,875	1,688,488	39,822	16,565	1,744,875

(Rs.'000)																
CLAIMS INCURRED [NET]																
Particulars	For the Quarter Ended 30.06.18				Up to the Quarter Ended 30.06.18				For the Quarter Ended 30.06.17				Up to the Quarter Ended 30.06.17			
	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	2,153,955	39,192	18,797	2,211,944	2,153,955	39,192	18,797	2,211,944	1,687,897	39,822	12,157	1,739,876	1,687,897	39,822	12,157	1,739,876
Outside India	1,389	-	28,955	30,344	1,389	-	28,955	30,344	591	-	4,408	4,999	591	-	4,408	4,999
Total Claims Incurred	2,155,345	39,192	47,752	2,242,289	2,155,345	39,192	47,752	2,242,289	1,688,488	39,822	16,565	1,744,875	1,688,488	39,822	16,565	1,744,875

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

(Rs.'000)

Particulars	For the Quarter Ended 30.06.18				Up to the Quarter Ended 30.06.18				For the Quarter Ended 30.06.17				Up to the Quarter Ended 30.06.17			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	362,412	17,112	7,072	386,596	362,412	17,112	7,072	386,596	301,914	16,321	4,997	323,232	301,914	16,321	4,997	323,232
Add: Re-insurance accepted	(1)	-	-	(1)	(1)	-	-	(1)	(85)	-	-	(85)	(85)	-	-	(85)
Less: Commission on Re-insurance ceded	263,189	19,793	766	283,748	263,189	19,793	766	283,748	238,932	10,737	449	250,118	238,932	10,737	449	250,118
Net Commission	99,222	(2,681)	6,306	102,847	99,222	(2,681)	6,306	102,847	62,897	5,584	4,548	73,029	62,897	5,584	4,548	73,029
Break-up of the expenses incurred to procure business																
Agents	240,567	12,543	4,437	257,547	240,567	12,543	4,437	257,547	203,123	11,798	3,819	218,740	203,123	11,798	3,819	218,740
Brokers	27,999	1,726	380	30,105	27,999	1,726	380	30,105	37,351	2,422	486	40,259	37,351	2,422	486	40,259
Corporate Agency	84,564	2,792	11	87,367	84,564	2,792	11	87,367	57,387	2,003	2	59,392	57,387	2,003	2	59,392
Others	9,281	51	2,244	11,576	9,281	51	2,244	11,576	4,053	98	690	4,841	4,053	98	690	4,841
TOTAL (B)	362,411	17,112	7,072	386,595	362,411	17,112	7,072	386,595	301,914	16,321	4,997	323,232	301,914	16,321	4,997	323,232

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

(Rs.'000)

S. No	Particulars	For the Quarter Ended 30.06.18				Up to the Quarter Ended 30.06.18				For the Quarter Ended 30.06.17				Up to the Quarter Ended 30.06.17			
		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	396,635	57,890	11,766	466,291	396,635	57,890	11,766	466,291	302,084	33,198	8,590	343,872	302,084	33,198	8,590	343,872
2	Travel, conveyance and vehicle running expenses	18,854	2,752	559	22,165	18,854	2,752	559	22,165	23,155	2,545	658	26,358	23,155	2,545	658	26,358
3	Training expenses	5,757	840	171	6,768	5,757	840	171	6,768	3,163	348	90	3,601	3,163	348	90	3,601
4	Rents, rates & taxes	30,430	4,441	903	35,774	30,430	4,441	903	35,774	27,335	3,004	777	31,116	27,335	3,004	777	31,116
5	Repairs	28,302	4,131	840	33,273	28,302	4,131	840	33,273	27,756	3,050	789	31,595	27,756	3,050	789	31,595
6	Printing & stationery	13,638	1,991	404	16,033	13,638	1,991	404	16,033	9,800	1,077	279	11,156	9,800	1,077	279	11,156
7	Communication	13,781	2,011	409	16,201	13,781	2,011	409	16,201	13,461	1,479	383	15,323	13,461	1,479	383	15,323
8	Legal & professional charges	16,103	2,350	477	18,930	16,103	2,350	477	18,930	46,976	5,163	1,336	53,475	46,976	5,163	1,336	53,475
9	Auditors' fees, expenses etc																
	(a) As auditor	553	81	16	650	553	81	16	650	549	60	16	625	549	60	16	625
	(b) As adviser or in any other capacity, in respect of																
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services;	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Audit Fees - Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of pocket expenses	78	12	2	92	78	12	2	92	-	-	-	-	-	-	-	-
10	Advertisement and publicity	64,777	9,454	1,922	76,153	64,777	9,454	1,922	76,153	145,397	15,979	4,134	165,510	145,397	15,979	4,134	165,510
11	Interest & Bank Charges	7,507	1,096	223	8,826	7,507	1,096	223	8,826	6,328	696	180	7,204	6,328	696	180	7,204
12	Other Expenses																
	(a) Business Support	8,397	1,226	249	9,872	8,397	1,226	249	9,872	15,318	1,684	436	17,438	15,318	1,684	436	17,438
	(b) Information Technology Services	62,734	9,156	1,861	73,751	62,734	9,156	1,861	73,751	52,510	5,771	1,493	59,774	52,510	5,771	1,493	59,774
	(c) Others	30,595	4,466	907	35,968	30,595	4,466	907	35,968	50,142	5,510	1,426	57,078	50,142	5,510	1,426	57,078
13	Depreciation	25,697	3,750	762	30,209	25,697	3,750	762	30,209	24,610	2,705	700	28,015	24,610	2,705	700	28,015
14	Service Tax A/c	449	66	13	528	449	66	13	528	5,906	649	168	6,723	5,906	649	168	6,723
	TOTAL	724,287	105,713	21,484	851,484	724,287	105,713	21,484	851,484	754,491	82,917	21,454	858,863	754,491	82,917	21,454	858,863

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S. No	Particulars	As at 30.06.18	As at 30.06.17
		(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		
	357,989,787 Equity Shares of Rs 10 each (Previous year 357,354,787 equity shares of Rs. 10 each)	3,579,898	3,573,548
3	Subscribed Capital		
	357,989,787 Equity Shares of Rs 10 each (Previous year 357,354,787 equity shares of Rs. 10 each)	3,579,898	3,573,548
4	Called-up Capital		
	357,989,787 Equity Shares of Rs 10 each (Previous year 357,354,787 equity shares of Rs. 10 each)	3,579,898	3,573,548
	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	3,579,898	3,573,548

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL
PATTERN OF SHAREHOLDING
 [As certified by the Management]

Shareholder	As at 30.06.18		As at 30.06.17	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	182,423,429	50.96%	182,403,324	51.04%
· Foreign	173,954,205	48.59%	173,954,205	48.68%
Others	1,612,153	0.45%	997,258	0.28%
TOTAL	357,989,787	100%	357,354,787	100%

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

S. No	Particulars	As at 30.06.18	As at 30.06.17
		(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	969	630
	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	2,605,261	2,588,423

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

S. No	Particulars	As at 30.06.18	As at 30.06.17
		(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 30.06.18 (Rs.'000)	As at 30.06.17 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	3,960,255	2,821,446
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,630,426	1,580,003
	(e) Other Securities (Housing Bonds)	822,996	961,187
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,422,660	1,903,854
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	29,957	355,623
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	502,131	854,408
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	750,474	150,000
	(e) Other Securities	491,025	402,390
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	279,956	1,002
5	Other than Approved Investments	-	-
	TOTAL	10,889,880	9,029,913

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.10,889,880 thousand (Previous Year-Rs.9,029,913 thousand). Market value of such investments as at 30.06.2018 is Rs 10,685,728 thousand (Previous Year-Rs. 9,267,862 thousand).

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

S.No	Particulars	As at 30.06.18	As at 30.06.17
		(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 30.06.2018	Upto 01.04.2018	For The Period	On Sales/	To Date 30.06.2018	As at 30.06.2018	As at 30.06.2017
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	509,178	3,000	-	512,178	368,801	14,231	-	383,032	129,146	141,691
(b) Website	13,598	-	-	13,598	10,316	239	-	10,555	3,043	528
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	89,403	20	(12)	89,411	70,077	2,419	(9)	72,487	16,925	22,580
Information Technology Equipment	251,164	3,043	(290)	253,917	170,244	10,758	(272)	180,730	73,187	80,302
Vehicles	57,034	-	-	57,034	43,513	1,171	-	44,683	12,351	10,754
Office Equipment	64,564	1,478	(458)	65,584	50,831	1,391	(457)	51,766	13,818	13,801
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,007,441	7,541	(760)	1,014,223	736,282	30,209	(738)	765,753	248,470	269,656
Capital Work in progress	-	-	-	-	-	-	-	-	117,830	63,699
Grand Total	1,007,441	7,541	(760)	1,014,223	736,282	30,209	(738)	765,753	366,299	333,355
Previous Year	887,752	48,480	(240)	935,992	638,561	28,015	(240)	666,336	333,355	-

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

S. No	Particulars	As at 30.06.18	As at 30.06.17
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	10,362	17,048
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	880,982	618,168
	(bb) Others	302,500	75,000
	(b) Current Accounts	283,584	289,988
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,477,428	1,000,204

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

S. No	Particulars	As at 30.06.18 (Rs.'000)	As at 30.06.17 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	9,229
2	Application money for investments	-	-
3	Prepayments	431,563	293,576
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	298,819	258,339
6	Others		
	(a) Advances to Suppliers	49,575	12,725
	(b) Other advances	104,271	29,394
	TOTAL (A)	884,228	603,263
	OTHER ASSETS		
1	Income accrued on investments	364,521	329,885
2	Outstanding Premiums	9,611	6,971
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	83,262	5,852
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	111,143	82,387
	(b) Service Tax Unutilized Credit	63,024	8,733
	(c) Unclaimed amount of Policy Holder (Investment)	28,000	26,500
	TOTAL (B)	659,561	460,328
	TOTAL (A+B)	1,543,789	1,063,591

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 30.06.18	As at 30.06.17
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	68,760	82,384
2	Balances due to other insurance companies	13,927	297,350
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	131,454	227,601
5	Unallocated premium	428,755	315,112
6	Unclaimed Amount of Policy Holders	27,487	24,862
7	Sundry Creditors	156,674	244,450
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	1,652,729	1,252,674
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	86,077	76,782
	(b) Other Statutory Dues	18,252	14,725
	(c) Employee related liability	11,918	2,501
	(d) Expenses Payable	144,595	299,879
	(e) Goods and Service Tax	39,572	74,021
	(f) Other Liabilities	11,047	-
	TOTAL	2,791,247	2,912,341

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

S.No	Particulars	As at 30.06.18	As at 30.06.17
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	7,140,352	5,245,904
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	2,604
	(b)For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	-	-
	TOTAL	7,143,899	5,248,508

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

S.No	Particulars	As at 30.06.18	As at 30.06.17
		(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 30.06.18		As at 30.06.17	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	85,521	71,404	64,531	52,459
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (URR)...(a) + (b)	85,521	71,404	64,531	52,459
d	Outstanding Claims Reserve (Other than IBNR reserve)	12,768	10,465	9,883	7,903
e	IBNR Reserve	7,216	6,062	5,680	4,623
f	Total Reserves for Technical Liabilities(c) + (d) + (e)	105,505	87,931	80,094	64,985

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: 30.06.2018 CIN U66030TG2006PLC051760

Apollo Munich Health Insurance Company Limited
GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30.06.2018

(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 Island															0.03	0.03	4.75	4.75	0.15	0.15						4.92	4.92
Andhra Pradesh															39.68	39.68	1149.87	1149.87	5.93	5.93						1195.48	1195.48
Arunachal Pradesh															0.18	0.18	8.41	8.41	0.00	0.00						8.59	8.59
Assam															6.40	6.40	333.98	333.98	0.84	0.84						341.23	341.23
Bihar															7.26	7.26	314.16	314.16	0.55	0.55						321.96	321.96
Chandigarh															5.07	5.07	119.60	119.60	3.85	3.85						128.52	128.52
Chhattisgarh															9.19	9.19	147.21	147.21	1.79	1.79						158.19	158.19
Dadra & Nagra Haveli															1.29	1.29	4.66	4.66	0.00	0.00						5.95	5.95
Daman & Diu															0.29	0.29	2.71	2.71	0.00	0.00						3.00	3.00
Delhi															90.65	90.65	4157.73	4157.73	46.15	46.15						4294.53	4294.53
Goa															1.88	1.88	37.52	37.52	0.57	0.57						39.97	39.97
Gujarat															173.50	173.50	2167.91	2167.91	32.76	32.76						2374.17	2374.17
Haryana															3149.95	3149.95	2059.04	2059.04	546.92	546.92						5755.91	5755.91
Himachal Pradesh															1.26	1.26	50.61	50.61	0.50	0.50						52.36	52.36
Jammu & Kashmir															1.07	1.07	42.54	42.54	1.48	1.48						45.09	45.09
Jharkhand															4.31	4.31	142.35	142.35	0.59	0.59						147.25	147.25
Karnataka															122.84	122.84	3085.35	3085.35	22.15	22.15						3230.34	3230.34
Kerala															11.48	11.48	261.59	261.59	3.91	3.91						276.97	276.97
Lakshadweep															0.00	0.00	0.05	0.05	0.00	0.00						0.05	0.05
Madhya Pradesh															46.07	46.07	586.28	586.28	6.44	6.44						638.80	638.80
Maharashtra															232.57	232.57	4546.32	4546.32	92.13	92.13						4871.02	4871.02
Manipur															0.07	0.07	5.71	5.71	0.05	0.05						5.82	5.82
Meghalaya															-0.04	-0.04	7.92	7.92	0.01	0.01						7.88	7.88
Mizoram															0.01	0.01	2.53	2.53	0.00	0.00						2.54	2.54
Nagaland															0.25	0.25	4.29	4.29	0.00	0.00						4.54	4.54
Orissa															22.75	22.75	346.15	346.15	0.88	0.88						369.78	369.78
Puducherry															0.84	0.84	12.64	12.64	0.07	0.07						13.55	13.55
Punjab															40.56	40.56	859.25	859.25	22.65	22.65						922.46	922.46
Rajasthan															95.90	95.90	1003.06	1003.06	10.90	10.90						1109.86	1109.86
Sikkim															0.23	0.23	7.75	7.75	0.22	0.22						8.21	8.21
Tamil Nadu															52.81	52.81	1464.84	1464.84	23.02	23.02						1540.67	1540.67
Telangana															82.93	82.93	1620.28	1620.28	23.07	23.07						1726.28	1726.28
Tripura															0.22	0.22	27.44	27.44	0.00	0.00						27.66	27.66
Uttar Pradesh															96.02	96.02	2892.17	2892.17	21.00	21.00						3009.20	3009.20
Uttarakhand															2.63	2.63	111.33	111.33	3.01	3.01						116.96	116.96
West Bengal															32.17	32.17	2095.58	2095.58	9.01	9.01						2136.76	2136.76

Reinsurance Risk Concentration - For the period ended 30.06.2018						
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	5,746	25		76%
4	No. of Reinsurers with rating BBB but less than A	1	1,710	109		24%
5	No. of Reinsurers with rating less than BBB					
	Total	4	7,456	134		100%

Ageing of Claims as at 30.06.2018								
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	61,880	152	16	-	-	62,048	24,390
8	Overseas Travel	216	-	-	-	-	216	284
9	Personal Accident	331	-	-	-	-	331	453
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	-	-	-	-	-	-	67,915	407	530	-	-	-	-	68,852
3	Claims settled during the period	-	-	-	-	-	-	62,048	216	331	-	-	-	-	62,595
4	Claims repudiated during the period	-	-	-	-	-	-	8,183	81	167	-	-	-	-	8,431
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/s at the end of the period	-	-	-	-	-	-	19,467	324	225	-	-	-	-	20,016
	Less than 3 months	-	-	-	-	-	-	17,711	304	201	-	-	-	-	18,216
	3 months to 6 months	-	-	-	-	-	-	866	8	10	-	-	-	-	884
	6months to 1 year	-	-	-	-	-	-	310	3	2	-	-	-	-	315
	1 year and above	-	-	-	-	-	-	580	9	12	-	-	-	-	601

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

Solvency for the period ended 30.06.2018

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	180,116	142,816	99,896	83,962	28,563	25,188	28,563
9	Miscellaneous	-	-	-	-	-	-	-
	Total	180,116	142,816	99,896	83,962	28,563	25,188	28,563

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**

30.06.2018

S. No	Office Information		Number
1	No. of offices at the beginning of the year		158
2	No. of branches approved during the year		29
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	7
5	No. of branches closed during the year		0
6	No of branches at the end of the year		165
7	No. of branches approved but not opened		22
8	No. of rural branches		-
9	No. of urban branches		165

* 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: 30.06.2018

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	108,899
2	Loans	9	-
3	Fixed Assets	10	3,663
4	Current Assets		
	a. Cash & Bank Balance	11	14,774
	b. Advances & Other Assets	12	15,438
5	Current Liabilities		
	a. Current Liabilities	13	27,912
	b. Provisions	14	71,439
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		24,937
	Application of Funds as per Balance Sheet (A)		267,062
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	3,663
3	Cash & Bank Balances	11	3,224
4	Advances & Other Assets	12	15,438
5	Current Liabilities	13	27,912
6	Provisions	14	71,439
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		24,937
	TOTAL (B)		146,613
	'Investment Assets' As per FORM 3B (A-B)		120,449

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ⁺						
			(a)	(b)	c	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%			25,966	25,966	22		25,966	24,786
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%			39,902	39,902	33		39,902	38,397
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%			35,466	35,466	29		35,466	39,862
	2. Approved Investments (Not exceeding 55%)		-	4700	21,307	26,007	22	6	26,012	39,651
	3. Other Investments (not exceeding 25%)			18,567	500	19,068	16	0	19,068	497
	Total Investment Assets	100%	-	23,267	97,176	120,443	100	6	120,449	118,407

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 30/06/2018	As % of total for this class	As at 30/06/2017 Of the previous year	As % of total for this class	As at 30/06/2018	As % of total for this class	As at 30/06/2017 Of the previous year	As % of total for this class
Break down by credit rating								
AAA rated	53,966	45.58%	43,188	43.48%	54,471	45.23%	41,985	43.31%
AA or better	8,976	7.58%	8,205	8.26%	9,004	7.48%	7,999	8.25%
Rated below AA but above A	497	-	-	-	500	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	54,968	46.42%	47,930	48.26%	56,468	46.88%	46,949	48.43%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	29,100	24.58%	23,584	23.74%	29,080	24.14%	23,519	24.26%
more than 1 year and upto 3 years	26,919	22.73%	23,304	23.46%	27,040	22.45%	22,803	23.52%
More than 3 years and up to 7 years	27,216	22.99%	27,485	27.67%	27,531	22.86%	26,384	27.22%
More than 7 years and up to 10 years	22,248	18.79%	10,350	10.42%	23,160	19.23%	9,972	10.29%
above 10 years	12,924	10.91%	14,600	14.70%	13,632	11.32%	14,255	14.71%
Breakdown by type of the issuer								
a. Central Government	24,786	20.93%	21,921	22.07%	25,966	21.56%	21,404	22.08%
b. State Government	13,611	11.49%	10,820	10.89%	13,936	11.57%	10,367	10.69%
c. Corporate Securities	80,010	67.57%	66,583	67.04%	80,541	66.87%	65,163	67.22%

S. No	Particular	For the Quarter Ended 30.06.18 (%/Times)	Up to the Quarter Ended 30.06.18 (%/Times)	For the Quarter Ended 30.06.17 (%/Times)	Up to the Quarter Ended 30.06.17 (%/Times)
1	Gross Premium Growth Rate	32%	32%	26%	26%
2	Gross Direct Premium to Net Worth Ratio	0.95	0.95	0.78	0.78
3	Growth Rate of Net Worth	-13%	-13%	-16%	-16%
4	Net Retention Ratio	78%	78%	77%	77%
5	Net Commission Ratio	4%	4%	4%	4%
6	Expenses of Management to Gross Direct Premium Ratio	35%	35%	45%	45%
7	Expenses of Management to Net Written Premium Ratio	45%	45%	58%	58%
8	Net Incurred Claims to Net Earned Premium	93%	93%	96%	96%
9	Combined Ratio	128%	128%	142%	142%
10	Technical Reserves to Net Premium Ratio	3.22	3.22	3.19	3.19
11	Underwriting Balance Ratio	(0.32)	(0.32)	(0.47)	(0.47)
12	Operating Profit Ratio	-23%	-23%	-38%	-38%
13	Liquid Assets to Liabilities Ratio	0.38	0.38	0.38	0.38
14	Net Earnings Ratio	-20.05%	-20.05%	-32.43%	-32.43%
15	Return on Net Worth	-14.87%	-14.87%	-19.37%	-19.37%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.56	1.56	1.54	1.54
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	357,989,787	357,989,787	357,354,787	357,354,787
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	50.96%	50.96%	51.04%	51.04%
	-Foreign	48.59%	48.59%	48.68%	48.68%
	Other	0.45%	0.45%	0.28%	0.28%
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-(1.53) Diluted EPS-(1.53)	Basic EPS-(1.53) Diluted EPS-(1.53)	Basic EPS-(1.85) Diluted EPS-(1.85)	Basic EPS-(1.85) Diluted EPS-(1.85)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(1.53) Diluted EPS-(1.53)	Basic EPS-(1.53) Diluted EPS-(1.53)	Basic EPS-(1.85) Diluted EPS-(1.85)	Basic EPS-(1.85) Diluted EPS-(1.85)
6	(iv) Book value per share (Rs)	10.28	10.28	9.55	9.55

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 30.06.2018	Up to the Quarter Ended 30.06.2018	For the Quarter Ended 30.06.2017	Up to the Quarter Ended 30.06.2017
1	Family Health Plan Limited	Significant Influence	Premium Income	106.29	106.29	114.58	114.58
			TPA Fees	750.00	750.00	607.40	607.40
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	246.70	246.70	234.13	234.13
			Claim Payment	1,145.73	1,145.73	724.59	724.59
			Interest on NCD	16.75	16.75	-	-
			Sponsorship of Patient Safety	0.19	0.19	1.12	1.12
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Premium Income	14.14	14.14	11.96	11.96
4	Apollo Gleneagles Hospital Limited	Significant Influence	Expenses towards Services Rendered	0.59	0.59	6.68	6.68
5	Indraprastha Medical Corporation Ltd	Significant Influence	Claim Payment	140.46	140.46	88.36	88.36
			Premium Income	(29.81)	(29.81)	7.11	7.11
6	Apollo Hospitals International Limited	Significant Influence	Claim Payment	517.73	517.73	380.78	380.78
			Expenses towards Services Rendered	0.24	0.24	0.46	0.46
7	Apollo Health and Lifestyle Ltd.	Significant Influence	Premium Income	-	-	0.16	0.16
			Claim Payment	63.79	63.79	61.79	61.79
			Premium Income	0.01	0.01	29.94	29.94
			Claim Payments	0.31	0.31	0.42	0.42
8	Imperial Hospital And Research Centre Ltd	Significant Influence	Expenses towards Services Rendered	0.03	0.03	1.67	1.67
9	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Claim Payment	129.71	129.71	76.14	76.14
10	Samudra Healthcare Enterprises Limited	Significant Influence	Premium Income	25.89	25.89	-	-
			Claim Payment	1.34	1.34	16.12	16.12
11	Antony Jacob, Krishnan Ramachandran, Srikanth Kandikonda, Vishwanath Mahendra, Sanjay Kulshrestha, Mr. Vipul Sharma, Sriharsha Achar, Dr. Nandini Ali & Deepti Rustagi	Key Persons As Per IRDA Regulations	Claim Payment	4.32	4.32	2.32	2.32
12	Keimed Limited	Significant Influence	Remuneration	428.59	428.59	393.34	393.34
13	Medvarsity Online Ltd.	Significant Influence	Premium Income	0.02	0.02	0.08	0.08
14	Apollo Home Health Care Limited	Significant Influence	Premium Income	-	-	18.81	18.81
15	P Obul Reddy and Sons	Significant Influence	Premium Income	0.32	0.32	0.13	0.13
16	Associated Electrical Agencies	Significant Influence	Premium Income	-	-	-	-
17	Munchener Ruckversicherung Gesellschaft	Significant Influence	Premium on cessions to Reinsurers	5,700.75	5,700.75	4,534.40	4,534.40
			Reinsurance Commission earned	2,013.23	2,013.23	1,555.45	1,555.45
			Losses recovered from Reinsurers	2,275.63	2,275.63	-	-
			Payables	(69.90)	(69.90)	617.83	617.83
			Interest on NCD	83.77	83.77	-	-
18	Apollo Rajshree Hospitals Pvt Ltd	Significant Influence	Claim Payment	14.92	14.92	4.42	4.42
19	Apollo Dialysis Private Limited	Significant Influence	Premium Income	-	-	0.21	0.21
20	Apollo Med Skills Limited	Significant Influence	Premium Income	(0.05)	(0.05)	24.96	24.96
21	Assam Hospitals Limited	Significant Influence	Claim Payment	9.05	9.05	5.61	5.61
22	Apollo Energy Company Limited	Significant Influence	Interest on NCD	67.02	67.02	-	-
23	PPN Power Generating Company Private Limited	Significant Influence	Premium Income	0.12	0.12	-	-
24	ApoKos Rehab Private Limited	Significant Influence	Premium Income	(0.10)	(0.10)	-	-

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

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

Solvency as at 30.06.2018

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)	97,179
	Deduct:	
(B)	Current Liabilities as per BS	16,527
(C)	Provisions as per BS	71,404
(D)	Other Liabilities	5,806
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	3,442
	Shareholder's FUNDS	
(F)	Available Assets	46,520
	Deduct:	
(G)	Other Liabilities	5,340
(H)	Excess in Shareholder's funds (F-G)	41,180
(I)	Total ASM (E+H)	44,622
(J)	Total RSM	28,563
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.56

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	Appointed as Chairperson of the Board with effect from 04th may, 2018
2	Ms. Suneeta Reddy	Non Executive Director	None
3	Mr. Karthik Reddy	Additional director	Effective from 04th May, 2018
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	None
10	Dr. Clemens Muth	Alternate Director to Dr. Doris Sophia Hoepke	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
15	Ms. Deepti Rustagi	Chief Compliance Officer	None
16	Dr. Sriharsha A Achar	Chief People Officer	None
17	Dr. Nandini Ali	Executive Vice President Marketing	None
18	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:30.06.2018

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	-	62.69	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.17	-	157.04	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.79	-	952.20	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.79	-	1,974.31	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	495.81	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	493.73	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	4,035.87	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	497.33	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.88	-	2,076.78	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.95	-	686.99	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08	-	46.83	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.15	-	2,115.49	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	498.56	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	20.02	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	2,204.85	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	509.52	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.28	-	550.68	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.32	-	1,015.29	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.33	-	9.99	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.33	-	1,021.79	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.40	-	514.25	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.60	-	4,427.86	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.15	-	520.59	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.20	-	1,077.26	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	7.50	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	BAJAJ FINANCE LIMITED	BONDS	7.62	-	1,004.13	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	BAJAJ FINANCE LIMITED	BONDS	7.75	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	BAJAJ FINANCE LIMITED	BONDS	7.84	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	AXIS FINANCE LIMITED	BONDS	7.94	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	HDB FINANCIAL SERVICES LIMITED	BONDS	7.97	-	1,000.11	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	8.02	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25	-	999.63	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	TATA SONS LIMITED	BONDS	8.25	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	8.25	-	2,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	SUNDARAM FINANCE LIMITED	BONDS	8.45	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	8.55	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	L&T FINANCE LIMITED	BONDS	8.69	-	1,004.74	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	HERO FINCORP LTD	BONDS	8.70	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	8.70	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	8.70	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	HDB FINANCIAL SERVICES LIMITED	BONDS	8.84	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	8.85	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.90	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.95	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300.03	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	9.15	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	TATA MOTORS FINANCE LIMITED	BONDS	9.20	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	TATA SONS LIMITED	BONDS	9.76	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	MRF LTD.	BONDS	10.09	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
EPBT	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	BONDS	8.28	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	HDFC LIMITED	BONDS	1.50	-	1,030.94	-	-	-	-	-	-	-	-	-	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:30.06.2018

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	PNB HOUSING FINANCE	BONDS	7.44	-	994.06	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	7.51	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	CAN FIN HOMES LTD.	BONDS	7.57	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	CAN FIN HOMES LTD.	BONDS	7.64	-	497.29	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	HDFC LIMITED	BONDS	7.78	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	7.93	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	8.00	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	CAN FIN HOMES LTD.	BONDS	8.60	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.70	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	INDIABULLS HOUSING FINANCE LTD	BONDS	8.75	-	1,007.66	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.90	-	200.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.30	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	INDIABULLS HOUSING FINANCE LTD	BONDS	9.35	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.50	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	HDFC LIMITED	BONDS	9.90	-	300.08	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08	-	110.17	-	-	-	-	-	-	-	-	-	Standard	-	-
ICTD	RELIANCE JIO INFOCOMM LIMITED	BONDS	8.00	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ICTD	L&T INFRA DEBT FUND	BONDS	9.30	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IL & FS LIMITED	BONDS	7.70	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	7.73	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	7.75	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	L&T INFRA DEBT FUND	BONDS	7.85	-	489.14	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	7.95	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.00	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.00	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.05	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	L&T INFRA DEBT FUND	BONDS	8.19	-	1,495.01	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	BONDS	8.22	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.25	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	L&T INFRA DEBT FUND	BONDS	8.30	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.39	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	-	499.78	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	-	300.12	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.62	-	999.54	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.65	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.65	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	998.60	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	2,994.30	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	L&T INFRASTRUCTURE FINANCE COMPANY LIMITED	BONDS	8.70	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	8.73	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	50.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	300.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.10	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.38	-	499.66	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.63	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.70	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.81	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
OLDB	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	500.36	-	-	-	-	-	-	-	-	-	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:30.06.2018

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	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
SGGB	MAHARASHTRA	GILTS	7.42	-	498.45	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	PUNJAB	GILTS	7.61	-	501.81	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	KARNATAKA	GILTS	7.76	-	299.58	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	RAJASTHAN	GILTS	7.86	-	501.19	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	PUNJAB	GILTS	7.88	-	503.42	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	JAMMU & KASHMIR	GILTS	8.05	-	505.83	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	RAJASTHAN	GILTS	8.13	-	504.28	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	HARYANA	GILTS	8.14	-	1,021.99	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	TELANGANA	GILTS	8.27	-	500.67	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	RAJASTHAN	GILTS	8.28	-	400.15	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	300.50	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	TAMIL NADU	GILTS	8.34	-	1,005.43	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	UTTAR PRADESH	GILTS	8.34	-	500.62	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	MADHYA PRADESH	GILTS	8.39	-	1,051.30	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	UTTAR PRADESH	GILTS	8.39	-	506.76	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	KERALA	GILTS	8.42	-	535.80	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	MADHYA PRADESH	GILTS	8.60	-	503.50	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	PUNJAB	GILTS	8.64	-	1,010.23	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	KERALA	GILTS	8.65	-	1,013.25	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	UTTAR PRADESH	GILTS	8.83	-	537.05	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	RAJASTHAN	GILTS	9.24	-	515.39	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	BIHAR	GILTS	9.39	-	523.25	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	GUJRAT	GILTS	9.39	-	523.93	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	-	172.00	-	-	-	-	-	-	-	-	-	Standard	-	-

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on:30.06.2018

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Fund : Investment Corpus I PH+FRSM



(Rs in Lakhs)

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	26,818	24,786	500	1.86%	1.86%	26,818	24,786	500	1.86%	1.86%	21,412	21,921	394	1.84%	1.84%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	TREASURY BILLS	CTRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	STATE GOVERNMENT BONDS	SGBB	13,624	13,437	270	1.98%	1.98%	13,624	13,437	270	1.98%	1.98%	10,075	10,513	198	1.96%	1.96%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	172	174	4	2.13%	2.13%	172	174	4	2.13%	2.13%	298	306	6	2.17%	2.17%
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	13,934	13,112	296	2.13%	2.13%	13,934	13,112	296	2.13%	2.13%	13,640	13,930	285	2.09%	2.09%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	25,025	24,756	529	2.11%	2.11%	25,025	24,756	529	2.11%	2.11%	18,157	19,734	392	2.16%	2.16%
9	INFRASTRUCTURE / SOCIAL SECTOR - OTHER CORPORATE SECURITIES (APPROVED SECURITIES) - DEBENTURES / BONDS	ICTD	1,146	1,993	21	1.82%	1.82%	1,146	1,993	21	1.82%	1.82%	-	-	-	-	-
10	CORPORATE SECURITIES	EPBT	1,000	998	21	2.06%	2.06%	1,000	998	21	2.06%	2.06%	1,000	1,017	21	2.06%	2.06%
11	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	23,123	22,082	483	2.09%	2.09%	23,123	22,082	483	2.09%	2.09%	16,273	16,713	353	2.17%	2.17%
12	DEPOSITS WITH BANKS	ECDB	13,592	11,550	254	1.87%	1.87%	13,592	11,550	254	1.87%	1.87%	9,177	6,645	208	2.26%	2.26%
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	6,845	5,021	145	2.12%	2.12%	6,845	5,021	145	2.12%	2.12%	6,355	4,668	119	1.88%	1.88%
17	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	500	497	11	2.16%	2.16%	500	497	11	2.16%	2.16%	-	-	-	-	-
18	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	1,630	0	20	1.20%	1.20%	1,630	-	20	1.20%	1.20%	2,708	0	44	1.61%	1.61%
			127,409	118,407	2,552	2.00%	2.00%	127,409	118,407	2,552	2.00%	2.00%	99,095	95,447	2,020	2.04%	2.04%

* 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: 30.06.2018

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

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



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 30.06.18		Quarter Ended 30.06.17		Upto the Quarter Ended 30.06.18		Upto the Quarter Ended 30.06.17	
		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	4,332	31,187	2,561	30,449	4,332	31,187	2,561	30,449
10	Health	29,684	163,917	23,303	138,824	29,684	163,917	23,303	138,824
11	Others	881	10,305	663	20,675	881	10,305	663	20,675
	Total	34,896	205,409	26,526	189,948	34,896	205,409	26,526	189,948

Rural & Social Obligations Upto the Quarter Ended 30.06.2018					
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	4,226	38.21	
		Social	-	-	
10	Health	Rural	8,571	949.96	
		Social	-	-	
11	Others	Rural	-	-	
		Social	-	-	



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

(Rs in Lakhs)

		Business Acquisition through different channels							
		For the Quarter ended 30.06.18		For the Quarter ended 30.06.17		Upto the Quarter ended 30.06.18		Upto the Quarter ended 30.06.17	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	149,695	20,496	126,055	13,908	149,695	20,496	126,055	13,908
2	Corporate Agents-Banks	8,025	3,377	11,653	3,722	8,025	3,377	11,653	3,722
3	Corporate Agents -Others	623	106	695	67	623	106	695	67
4	Brokers	12,578	2,545	13,497	3,399	12,578	2,545	13,497	3,399
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	27,612	7,637	33,850	5,087	27,612	7,637	33,850	5,087
7	Insurance Marketing Firm	117	13	59	5	117	13	59	5
8	Web Aggregator	6,759	722	4,139	337	6,759	722	4,139	337
	Total (A)	205,409	34,896	189,948	26,526	205,409	34,896	189,948	26,526
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	205,409	34,896	189,948	26,526	205,409	34,896	189,948	26,526

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30.06.2018 DURING THE FINANCIAL YEAR 2018-19							
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	7	4	0	3	0	7
b)	Claims	9	95	27	0	69	8	95
c)	Policy Related	12	71	68	5	4	6	71
d)	Premium	3	18	13	3	5	0	18
e)	Refund	0	5	2	1	2	0	5
f)	Coverage	0	2	1	0	1	0	2
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	3	0	1	2	0	3
i)	Others	1	27	12	1	14	1	27
j)	Unfair Business Practices	0	0	0	0	0	0	0
k)	Total Number	25	228	127	11	100	15	228
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	5,706,119						
5	Total No of claims during current year	68,852						
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	0.23						
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	13.80						

*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	13	-	13
b)	7-15 days	2	-	2
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
	Total No of Complaints	15	-	15

* Status of complaints as on report preparation date i.e. 30-06-2018