

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 Year ended 31st March 2019**

	Particulars	Schedule	For the Quarter Ended 31.03.2019	Up to the Quarter Ended 31.03.2019	For the Quarter Ended 31.03.2018	Up to the Quarter Ended 31.03.2018
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	7,040,994	16,728,993	5,303,665	12,643,408
2	Profit/ Loss on sale/redemption of Investments		23,254	66,471	17,483	38,801
3	Others		10,641	43,216	5,607	29,329
4	Interest, Dividend & Rent – Gross		220,153	784,680	183,087	665,517
	<b>TOTAL (A)</b>		<b>7,295,042</b>	<b>17,623,360</b>	<b>5,509,842</b>	<b>13,377,055</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,040,987	10,470,933	2,144,796	7,898,751
2	Commission	NL-6-Commission Schedule	914,792	1,369,753	634,725	1,113,914
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,201,703	4,656,969	1,114,111	3,714,679
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>5,157,482</b>	<b>16,497,655</b>	<b>3,893,632</b>	<b>12,727,344</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>2,137,560</b>	<b>1,125,705</b>	<b>1,616,210</b>	<b>649,711</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		2,137,560	1,125,705	1,616,210	649,711
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	<b>TOTAL (C)</b>		<b>2,137,560</b>	<b>1,125,705</b>	<b>1,616,210</b>	<b>649,711</b>

**Apollo Munich Health Insurance Company Limited**  
Registration No. 131 and Dated 3rd August 2007, CIN U66030TG2006PLC051760  
**Profit and Loss Account for the Year ended 31st March 2019**

	Particulars	Schedule	For the Quarter Ended 31.03.2019 (Rs.'000)	Up to the Quarter Ended 31.03.2019 (Rs.'000)	For the Quarter Ended 31.03.2018 (Rs.'000)	Up to the Quarter Ended 31.03.2018 (Rs.'000)
1	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		2,137,560	1,125,705	1,616,210	649,711
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		56,558	180,509	30,962	110,460
	(b) Amortization of Discount / Premium		(110)	(111)	-	-
	(c) Profit on sale of investments		476	9,926	(3,545)	15,088
	Less: Loss on sale of investments		-	-	-	-
3	<b>OTHER INCOME</b>					
	(a) Profit on sale of Fixed Assets		1,132	1,544	75	(4,446)
	(b) Others		1,279	3,702	1,151	5,214
	<b>TOTAL (A)</b>		<b>2,196,895</b>	<b>1,321,275</b>	<b>1,644,853</b>	<b>776,027</b>
4	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		103,266	103,266	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		15,809	99,717	43,457	65,265
	(b) Fund raising expenses and interest on NCD		35,302	111,616	31,623	70,450
	(c) Corporate Social Responsibility (CSR) expenses		4,288	5,309	-	-
	(d) Expenses in excess of the limits allowed as per IRDAI EOM Regulation (Refer Note No. 29)		889,337	889,337	487,913	487,913
	<b>TOTAL (B)</b>		<b>1,048,002</b>	<b>1,209,245</b>	<b>562,993</b>	<b>623,628</b>
	<b>Profit Before Tax</b>		<b>1,148,893</b>	<b>112,030</b>	<b>1,081,860</b>	<b>152,399</b>
	Provision for Taxation					
	Current Tax/Mat Payable		16,704	48,659	3,704	32,611
	Less: Mat Credit Entitlement		(16,704)	(48,659)	(3,704)	(32,611)
	Deferred Tax		-	-	-	-
	<b>Profit/(Loss) After Tax</b>		<b>1,148,893</b>	<b>112,030</b>	<b>1,081,860</b>	<b>152,399</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Debenture Redemption Reserve		29,884	29,884	10,685	10,685
	(e) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		(2,983,028)	(1,946,165)	(3,017,340)	(2,087,879)
	Balance carried forward to Balance Sheet		<b>(1,864,019)</b>	<b>(1,864,019)</b>	<b>(1,946,165)</b>	<b>(1,946,165)</b>

**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 March 2019**

	<b>Schedule</b>	<b>As at 31.03.2019</b>	<b>As at 31.03.2018</b>
		(Rs.'000)	(Rs.'000)
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8-Share Capital Schedule	3,584,085	3,578,898
Share Application Money Pending Allotment		2,461	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,638,537	2,604,292
Fair Value Change Account - Shareholders		-	1,614
Fair Value Change Account - Policyholders		1,584	-
Borrowings	NL-11-Borrowings Schedule	1,540,000	800,000
<b>TOTAL</b>		<b>7,766,667</b>	<b>6,984,804</b>
<b>APPLICATION OF FUNDS</b>			
Investments - Shareholders	NL-12-Investment - Shareholders	2,278,590	1,645,138
Investments - Policyholders	NL-12A-Investment - Policyholders	12,391,492	10,041,303
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	427,620	327,104
Deferred tax Asset		149,806	149,806
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	3,024,972	2,307,276
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,436,214	1,243,545
<b>Sub-Total (A)</b>		<b>4,461,186</b>	<b>3,550,821</b>
Current Liabilities	NL-17-Current Liabilities Schedule	5,119,388	3,843,183
Provisions	NL-18-Provisions Schedule	8,686,658	6,832,350
Deferred Tax Liability		-	-
<b>Sub-Total (B)</b>		<b>13,806,046</b>	<b>10,675,533</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(9,344,860)</b>	<b>(7,124,712)</b>
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		1,864,019	1,946,165
<b>TOTAL</b>		<b>7,766,667</b>	<b>6,984,804</b>

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

(Rs.'000)

Particulars	For the Quarter Ended 31.03.2019				Up to the Quarter Ended 31.03.2019				For the Quarter Ended 31.03.2018				Up to the Quarter Ended 31.03.2018			
	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	8,499,969	501,959	63,334	9,065,262	19,875,310	1,794,990	274,094	21,944,394	6,791,320	413,519	40,909	7,245,748	15,661,784	1,312,621	200,690	17,175,095
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	1,554,576	(5,944)	40	1,548,672	2,088,194	56,619	6,145	2,150,958	1,413,819	(777)	1,641	1,414,683	1,907,041	94,704	6,601	2,008,346
Gross Earned Premium	6,945,393	507,903	63,294	7,516,590	17,787,116	1,738,371	267,949	19,793,436	5,377,501	414,296	39,268	5,831,065	13,754,743	1,217,917	194,089	15,166,749
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	(46)	-	-	(46)	(899)	-	-	(899)
Less : Premium on reinsurance ceded	430,541	84,257	3,206	518,004	3,086,689	253,206	28,546	3,368,441	412,550	76,488	3,140	492,178	2,495,378	215,983	19,289	2,730,650
<b>Net Premium</b>	<b>8,069,428</b>	<b>417,702</b>	<b>60,128</b>	<b>8,547,258</b>	<b>16,788,621</b>	<b>1,541,784</b>	<b>245,548</b>	<b>18,575,953</b>	<b>6,378,724</b>	<b>337,031</b>	<b>37,769</b>	<b>6,753,524</b>	<b>13,165,507</b>	<b>1,096,638</b>	<b>181,401</b>	<b>14,443,546</b>
Adjustment for change in reserve for unexpired risks	39,682	3,273	(547)	42,408	294,467	6,430	3,101	303,998	(48,952)	13,146	630	(35,176)	179,611	26,730	1,867	208,208
<b>Premium Earned (Net)</b>	<b>6,554,534</b>	<b>426,919</b>	<b>59,541</b>	<b>7,040,994</b>	<b>14,994,894</b>	<b>1,491,595</b>	<b>242,504</b>	<b>16,728,993</b>	<b>4,915,953</b>	<b>350,954</b>	<b>36,758</b>	<b>5,303,665</b>	<b>11,438,077</b>	<b>1,028,664</b>	<b>176,667</b>	<b>12,643,408</b>

Particulars	For the Quarter Ended 31.03.2019				Up to the Quarter Ended 31.03.2019				For the Quarter Ended 31.03.2018				Up to the Quarter Ended 31.03.2018			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
<b>Premium Income from business effected :( Gross Direct)</b>																
In India	8,499,969	501,959	63,334	9,065,262	19,875,310	1,794,990	274,094	21,944,394	6,791,320	413,519	40,909	7,245,748	15,661,784	1,312,621	200,690	17,175,095
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total premium Earned (Net)</b>	<b>6,554,534</b>	<b>426,919</b>	<b>59,541</b>	<b>7,040,994</b>	<b>14,994,894</b>	<b>1,491,595</b>	<b>242,504</b>	<b>16,728,993</b>	<b>4,915,953</b>	<b>350,954</b>	<b>36,758</b>	<b>5,303,665</b>	<b>11,438,077</b>	<b>1,028,664</b>	<b>176,667</b>	<b>12,643,408</b>

## FORM NL-5 - CLAIMS SCHEDULE



Particulars	For the Quarter Ended 31.03.2019				Up to the Quarter Ended 31.03.2019				For the Quarter Ended 31.03.2018				Up to the Quarter Ended 31.03.2018			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	3,227,696	68,731	36,708	3,333,135	11,296,191	234,672	118,920	11,649,783	2,187,077	24,962	6,684	2,218,723	8,526,034	119,203	45,669	8,690,906
Add Claims Outstanding at the end of the year	1,913,094	114,387	139,503	2,166,984	1,913,094	114,387	139,503	2,166,984	1,435,271	83,856	94,816	1,613,943	1,435,271	83,856	94,816	1,613,943
Less Claims Outstanding at the beginning of the year	1,728,288	102,411	146,677	1,977,376	1,435,271	83,856	94,816	1,613,943	1,198,666	81,011	79,813	1,359,490	847,740	65,701	73,451	986,892
Gross Incurred Claims	3,412,502	80,707	29,534	3,522,743	11,774,014	265,203	163,607	12,202,824	2,423,682	27,807	21,687	2,473,176	9,113,565	137,358	67,034	9,317,957
Add Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	13,876	-	-	13,876	72,415	-	-	72,415
Less Re-insurance Ceded to claims paid	457,105	20,193	4,458	481,756	1,648,405	64,944	18,542	1,731,891	334,189	6,071	1,996	342,256	1,457,782	29,841	3,998	1,491,621
<b>Total Claims Incurred</b>	<b>2,955,397</b>	<b>60,514</b>	<b>25,076</b>	<b>3,040,987</b>	<b>10,125,609</b>	<b>200,259</b>	<b>145,065</b>	<b>10,470,933</b>	<b>2,103,369</b>	<b>21,736</b>	<b>19,691</b>	<b>2,144,796</b>	<b>7,728,198</b>	<b>107,517</b>	<b>63,036</b>	<b>7,898,751</b>

Particulars	For the Quarter Ended 31.03.2019				Up to the Quarter Ended 31.03.2019				For the Quarter Ended 31.03.2018				Up to the Quarter Ended 31.03.2018			
	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	2,953,977	60,514	22,396	3,036,887	10,122,800	200,259	70,105	10,393,164	2,103,369	21,736	18,378	2,143,483	7,726,515	107,517	37,915	7,871,947
Outside India	1,420	-	2,680	4,100	2,809	-	74,960	77,769	-	-	1,313	1,313	1,683	-	25,121	26,804
<b>Total Claims Incurred</b>	<b>2,955,397</b>	<b>60,514</b>	<b>25,076</b>	<b>3,040,987</b>	<b>10,125,609</b>	<b>200,259</b>	<b>145,065</b>	<b>10,470,933</b>	<b>2,103,369</b>	<b>21,736</b>	<b>19,691</b>	<b>2,144,796</b>	<b>7,728,198</b>	<b>107,517</b>	<b>63,036</b>	<b>7,898,751</b>

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

(Rs.'000)

Particulars	For the Quarter Ended 31.03.2019				Up to the Quarter Ended 31.03.2019				For the Quarter Ended 31.03.2018				Up to the Quarter Ended 31.03.2018			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	938,588	39,622	4,769	982,979	2,370,439	101,141	21,269	2,492,849	721,106	32,382	3,020	756,508	1,861,646	88,919	14,336	1,964,901
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	11,747	-	-	11,747	3,028	-	-	3,028
Less: Commission on Re-insurance ceded	51,466	16,130	591	68,187	1,014,366	81,907	26,823	1,123,096	115,635	17,665	230	133,530	783,777	61,642	8,596	854,015
<b>Net Commission</b>	<b>887,122</b>	<b>23,492</b>	<b>4,178</b>	<b>914,792</b>	<b>1,356,073</b>	<b>19,234</b>	<b>(5,554)</b>	<b>1,369,753</b>	<b>617,218</b>	<b>14,717</b>	<b>2,790</b>	<b>634,725</b>	<b>1,080,897</b>	<b>27,277</b>	<b>5,740</b>	<b>1,113,914</b>
<b>Break-up of the expenses incurred to procure business</b>																
Agents	599,501	29,278	2,125	630,904	1,533,307	73,569	11,884	1,618,760	470,984	22,953	1,949	495,886	1,229,866	62,974	10,144	1,302,984
Brokers	116,483	4,004	276	120,763	225,524	10,558	1,008	237,090	76,205	2,485	147	78,837	189,504	9,502	1,152	200,158
Corporate Agency	197,291	6,202	1	203,493	540,478	16,702	16	557,196	164,007	6,870	5	170,882	415,892	16,192	12	432,096
Others	25,313	138	2,367	27,819	71,130	312	8,361	79,803	9,910	74	919	10,903	26,384	251	3,028	29,663
<b>TOTAL (B)</b>	<b>938,588</b>	<b>39,622</b>	<b>4,769</b>	<b>982,979</b>	<b>2,370,439</b>	<b>101,141</b>	<b>21,269</b>	<b>2,492,849</b>	<b>721,106</b>	<b>32,382</b>	<b>3,020</b>	<b>756,508</b>	<b>1,861,646</b>	<b>88,919</b>	<b>14,336</b>	<b>1,964,901</b>

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

(Rs.'000)

S. No	Particulars	For the Quarter Ended 31.03.2019				Up to the Quarter Ended 31.03.2019				For the Quarter Ended 31.03.2018				Up to the Quarter Ended 31.03.2018			
		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	781,791	38,021	4,173	823,985	2,176,835	196,595	30,020	2,403,450	509,411	23,789	927	534,127	1,586,713	132,983	20,332	1,740,028
2	Travel, conveyance and vehicle running expenses	38,782	1,651	159	40,592	118,045	10,661	1,628	130,334	26,774	884	(59)	27,599	104,216	8,734	1,336	114,286
3	Training expenses	7,725	315	29	8,069	24,125	2,179	333	26,637	3,341	16	(35)	3,322	18,398	1,542	236	20,176
4	Rents, rates & taxes	47,809	2,026	194	50,029	145,952	13,181	2,013	161,146	37,391	1,583	20	38,994	125,734	10,538	1,611	137,883
5	Repairs	29,356	1,020	74	30,450	99,195	8,959	1,368	109,522	30,166	1,054	(51)	31,169	114,207	9,572	1,463	125,242
6	Printing & stationery	11,980	376	23	12,379	42,167	3,808	582	46,557	25,148	1,346	97	26,591	68,540	5,744	878	75,162
7	Communication	22,777	1,006	101	23,884	67,836	6,127	936	74,899	25,413	1,367	100	26,880	68,886	5,773	883	75,542
8	Legal & professional charges	53,730	2,682	301	56,713	146,642	13,244	2,022	161,908	63,627	3,903	391	67,921	145,058	12,157	1,858	159,073
9	Auditors' fees, expenses etc																
	(a) As auditor	623	24	2	649	1,993	180	27	2,200	75	(21)	(10)	44	1,824	153	23	2,000
	(b) As adviser or in any other capacity, in respect of																
	(i) Taxation matters	182	16	2	200	182	16	2	200	273	23	4	300	183	15	2	200
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services;	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity																
	Audit Fees - Others	29	3	-	32	29	3	-	32	328	28	5	361	201	17	2	220
	Out of pocket expenses	173	14	3	190	260	24	4	288	72	5	2	79	50	4	1	55
10	Advertisement and publicity	684,170	44,853	6,000	735,023	1,409,277	127,275	19,435	1,555,987	646,061	49,317	6,848	702,226	921,260	77,211	11,805	1,010,276
11	Interest & Bank Charges	17,954	1,017	124	19,095	43,819	3,957	604	48,380	11,334	545	26	11,905	34,410	2,884	441	37,735
12	Other Expenses																
	(a) Business Support	31,302	1,803	225	33,330	75,115	6,784	1,036	82,935	21,406	795	(22)	22,179	78,334	6,565	1,004	85,903
	(b) Information Technology Services	134,365	8,512	1,118	143,995	289,474	26,143	3,992	319,609	59,321	1,371	(306)	60,386	264,521	22,170	3,390	290,081
	(c) Others	70,759	2,041	95	72,895	256,933	23,204	3,543	283,680	16,244	(1,537)	(652)	14,055	181,493	15,212	2,325	199,030
	(d) Expenses in excess of the limits allowed as per EOM Regulation transferred to Profit and Loss Account	(805,484)	(72,745)	(11,108)	(889,337)	(805,484)	(72,745)	(11,108)	(889,337)	(444,923)	(37,289)	(5,701)	(487,913)	(444,923)	(37,289)	(5,701)	(487,913)
13	Depreciation	34,945	1,158	76	36,179	120,551	10,887	1,663	133,101	30,355	1,140	(28)	31,467	110,402	9,253	1,414	121,069
14	Service Tax A/c	3,082	235	34	3,351	4,928	445	68	5,441	2,320	98	1	2,419	7,870	660	101	8,631
	<b>TOTAL</b>	<b>1,166,050</b>	<b>34,028</b>	<b>1,625</b>	<b>1,201,703</b>	<b>4,217,874</b>	<b>380,927</b>	<b>58,168</b>	<b>4,656,969</b>	<b>1,064,137</b>	<b>48,417</b>	<b>1,557</b>	<b>1,114,111</b>	<b>3,387,377</b>	<b>283,898</b>	<b>43,404</b>	<b>3,714,679</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.2019</b>	<b>As at 31.03.2018</b>
		(Rs.'000)	(Rs.'000)
<b>1</b>	<b>Authorised Capital</b>		
	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
<b>2</b>	<b>Issued Capital</b>		
	358,408,537 Equity Shares of Rs. 10 each (Previous year 357,889,787 Equity Shares of Rs. 10 each)	3,584,085	3,578,898
<b>3</b>	<b>Subscribed Capital</b>		
	358,408,537 Equity Shares of Rs. 10 each (Previous year 357,889,787 Equity Shares of Rs. 10 each)	3,584,085	3,578,898
<b>4</b>	<b>Called-up Capital</b>		
	358,408,537 Equity Shares of Rs. 10 each (Previous year 357,889,787 Equity Shares of Rs. 10 each)	3,584,085	3,578,898
	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.	-	-
	<b>TOTAL</b>	<b>3,584,085</b>	<b>3,578,898</b>



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

Shareholder	As at 31.03.2019		As at 31.03.2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	182,423,429	50.90%	182,423,429	50.97%
· Foreign	173,954,205	48.53%	173,954,205	48.61%
Others	2,030,903	0.57%	1,512,153	0.42%
<b>TOTAL</b>	<b>358,408,537</b>	<b>100%</b>	<b>357,889,787</b>	<b>100%</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.2019</b>	<b>As at 31.03.2018</b>
		(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	4,361	5,814
	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		
	Opening Balance	10,685	-
	Add: Transfer during the year	29,884	10,685
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>2,638,537</b>	<b>2,604,292</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.2019</b>	<b>As at 31.03.2018</b>
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	1,540,000	800,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>1,540,000</b>	<b>800,000</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.2019</b>	<b>As at 31.03.2018</b>
		(Rs.'000)	(Rs.'000)
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,506,972	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	100,000	400,000
	(d) Investment Properties-Real Estate	-	-
	(e) Other Securities	-	-
4	Investments in Infrastructure and Housing	521,618	100,000
	<b>Sub-total</b>	<b>2,128,590</b>	<b>500,000</b>
	<b>SHORT TERM INVESTMENTS</b>		
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) Debentures/ Bonds	100,000	1,145,138
	(d) Other Securities	-	-
4	Investments in Infrastructure and Housing	50,000	-
	<b>Sub-total</b>	<b>150,000</b>	<b>1,145,138</b>
	<b>TOTAL</b>	<b>2,278,590</b>	<b>1,645,138</b>

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.2,278,590 thousand (Previous Year-Rs.1,645,138 thousand ). Market value of such investments as at 31.03.2019 is Rs 2,251,481 thousand (Previous Year-Rs. 1,649,374 thousand).

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

S. No	Particulars	As at 31.03.2019 (Rs.'000)	As at 31.03.2018 (Rs.'000)
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	3,717,681	3,716,691
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	2,730,174	1,481,085
	(d) Investment Properties-Real Estate	-	-
	(e) Other Securities	-	-
4	Investments in Infrastructure and Housing (Net of provisions of Rs. 99,848 thousands (previous year Nil))	3,273,324	3,342,340
	<b>Sub-total</b>	<b>9,721,179</b>	<b>8,540,116</b>
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	534,866	179,996
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	935,616	-
	(c) Debentures/ Bonds	500,091	600,000
	(d) Other Securities	-	-
4	Investments in Infrastructure and Housing	699,740	721,191
	<b>Sub-total</b>	<b>2,670,313</b>	<b>1,501,187</b>
	<b>TOTAL</b>	<b>12,391,492</b>	<b>10,041,303</b>

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.12,391,492 thousand (Previous Year-Rs.10,041,303 thousand). Market value of such investments as at 31.03.2019 is Rs 12,475,550 thousand (Previous Year-Rs. 10,085,091 thousand).

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 31.03.2019</b>	<b>As at 31.03.2018</b>
		(Rs.'000)	(Rs.'000)
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**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 31.03.2019	Upto 01.04.2018	For the Year	On Sales/ Adjustments	To Date 31.03.2019	As at 31.03.2019	As at 31.03.2018
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	509,178	75,842	-	585,020	368,800	61,714	-	430,514	154,506	140,377
(b) Website	13,598	-	-	13,598	10,318	783	-	11,101	2,497	3,282
(c) Media Films	22,500	-	(22,500)	-	22,500	-	(22,500)	-	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	89,403	11,627	(5,493)	95,537	70,078	9,704	(5,452)	74,330	21,207	19,326
Information Technology Equipment	251,164	64,724	(730)	315,158	170,244	50,137	(499)	219,882	95,276	80,920
Vehicles	57,034	7,740	(5,241)	59,533	43,514	4,872	(5,070)	43,316	16,217	13,521
Office Equipment	64,564	6,924	(2,137)	69,351	50,831	5,891	(1,990)	54,732	14,619	13,733
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,007,441</b>	<b>166,857</b>	<b>(36,101)</b>	<b>1,138,197</b>	<b>736,285</b>	<b>133,101</b>	<b>(35,511)</b>	<b>833,875</b>	<b>304,322</b>	<b>271,159</b>
Capital Work in progress	-	-	-	-	-	-	-	-	123,298	55,945
<b>Grand Total</b>	<b>1,007,441</b>	<b>166,857</b>	<b>(36,101)</b>	<b>1,138,197</b>	<b>736,285</b>	<b>133,101</b>	<b>(35,511)</b>	<b>833,875</b>	<b>427,620</b>	<b>327,104</b>
<b>Previous Year</b>	<b>887,752</b>	<b>148,069</b>	<b>(28,380)</b>	<b>1,007,441</b>	<b>638,561</b>	<b>121,069</b>	<b>(23,348)</b>	<b>736,282</b>	<b>327,104</b>	<b>-</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.2019</b>	<b>As at 31.03.2018</b>
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	22,466	30,124
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,475,360	1,075,791
	(bb) Others	852,500	502,500
	(b) Current Accounts	674,646	698,861
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>3,024,972</b>	<b>2,307,276</b>



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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.2019</b>	<b>As at 31.03.2018</b>
		(Rs.'000)	(Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	309,565	318,740
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	332,213	290,583
6	Others		
	(a) Advances to Suppliers	10,136	2,875
	(b) Other advances	15,270	5,652
	<b>TOTAL (A)</b>	<b>667,184</b>	<b>617,850</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	420,148	328,909
2	Outstanding Premiums	70,331	24,335
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	876	39,415
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	151,325	124,004
	(b) Input Tax Credit (GST) Unutilized	96,350	80,032
	(c) Unclaimed amount of Policy Holder (Investment)	25,229	25,704
	(d) Income on Unclaimed amount of Policyholders (Investment)	4,771	3,296
	<b>TOTAL (B)</b>	<b>769,030</b>	<b>625,695</b>
	<b>TOTAL (A+B)</b>	<b>1,436,214</b>	<b>1,243,545</b>

**FORM NL-17-CURRENT LIABILITIES SCHEDULE**  
**CURRENT LIABILITIES**

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.2019</b>	<b>As at 31.03.2018</b>
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	264,896	189,272
2	Balances due to other insurance companies	732,657	299,431
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	203,025	165,896
5	Unallocated premium	432,500	317,856
6	Unclaimed Amount of Policy Holders	23,112	23,237
7	Sundry Creditors	443,961	280,137
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	2,166,984	1,613,943
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	120,608	94,490
	(b) Other Statutory Dues	24,326	22,646
	(c) Employee related liability	4,058	282
	(d) Expenses Payable	503,224	408,709
	(e) Goods and Service Tax	94,929	390,289
	(f) Other Liabilities	100,337	33,699
	(g) Income on Unclaimed amount of Policyholders	4,771	3,296
	<b>TOTAL</b>	<b>5,119,388</b>	<b>3,843,183</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 31.03.2019</b>	<b>As at 31.03.2018</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	8,669,391	6,822,430
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	(609)	3,548
	(b) Provisions others	17,876	6,372
	<b>TOTAL</b>	<b>8,686,658</b>	<b>6,832,350</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 31.03.2019</b>	<b>As at 31.03.2018</b>
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

**FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE**
**Format of Receipts and Payments A/c to be furnished by the insurers on direct basis**

	Year ended 31.03.2019	Year ended 31.03.2018
	(Rs.'000)	(Rs.'000)
<b>Cash Flows from the Operating Activities:</b>		
Premium received from policyholders, including advance receipts	25,956,635	20,246,447
Other receipts	179,923	29,247
Payments to the re-insurers, net of commissions and claims	(1,341,526)	(989,469)
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(11,708,296)	(8,890,883)
Payments of commission and brokerage	(2,836,397)	(1,943,031)
Payments of other operating expenses	(5,413,559)	(4,628,032)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(40,630)	(1,348)
Income taxes paid (Net)	(48,570)	(31,164)
Service tax paid	(2,342,954)	(1,989,426)
Other payments	-	-
Cash flows before extraordinary items	<b>2,404,626</b>	<b>1,802,341</b>
Cash flow from extraordinary operations	-	-
<b>Net cash flow from Operating Activities</b>	<b>2,404,626</b>	<b>1,802,341</b>
<b>Cash flows from Investing Activities:</b>		
Purchase of fixed assets	(234,208)	(164,225)
Proceeds from sale of fixed assets	2,134	587
Purchases of investments	(6,106,460)	(3,078,288)
Loans disbursed	-	-
Sales of investments	2,812,450	618,100
Repayments received	-	-
Rents/Interests/ Dividends received	955,816	860,533
Investments in money market instruments and in liquid mutual funds (Net)	206,074	(97,324)
Expenses related to investments	(30,675)	(32,266)
<b>Net cash flow from Investing Activities</b>	<b>(2,394,869)</b>	<b>(1,892,883)</b>
<b>Cash flows from Financing Activities:</b>		
Proceeds from issuance of share capital	9,548	12,001
Proceeds from borrowing	740,000	800,000
Repayments of borrowing	-	-
Interest/dividends paid	(41,609)	-
<b>Net cash flow from Financing Activities</b>	<b>707,939</b>	<b>812,001</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b>Net increase in Cash and Cash equivalents:</b>	<b>717,696</b>	<b>721,459</b>
Cash and cash equivalents at the beginning of the year	<b>2,307,276</b>	<b>1,585,817</b>
Cash and cash equivalents at the end of the year	<b>3,024,972</b>	<b>2,307,276</b>

Statement of Liabilities (Form IRDAI-GI-TR)					
Sl.No.	Reserve	As at 31.03.2019		As at 31.03.2018	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	103,160	86,694	81,651	68,224
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (URR)...(a) + (b)	103,160	86,694	81,651	68,224
d	Outstanding Claims Reserve (Other than IBNR reserve)	14,984	12,122	13,063	10,807
e	IBNR Reserve	11,204	9,548	6,396	5,332
f	<b>Total Reserves for Technical Liabilities .....(c) + (d) + (e)</b>	<b>129,348</b>	<b>108,364</b>	<b>101,110</b>	<b>84,363</b>

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: 31.03.2019 CIN U66030TG2006PLC051760

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 31.03.2019

(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 Miscellaneous		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.														0.15	0.58	13.67	31.02	0.19	0.35							14.01	31.96
Andhra Pradesh														162.37	340.70	1,535.73	4,899.47	45.79	97.91							1,730.39	5,324.59
Arunachal Pradesh														0.48	1.37	43.28	86.87	0.03	0.06							43.75	88.25
Assam														23.14	47.66	921.61	2,168.05	2.78	8.54							946.83	2,223.55
Bihar														25.21	60.02	996.79	2,431.94	3.18	8.23							1,023.89	2,498.89
Chandigarh														10.08	26.99	275.84	690.99	4.51	14.97							288.82	731.35
Chhattisgarh														23.70	53.59	447.88	1,071.27	0.93	6.73							472.24	1,131.32
Dadra & Nagra Haveli														1.42	4.80	23.60	50.26	0.01	0.45							25.03	55.51
Daman & Diu														0.22	1.37	7.73	24.14	0.01	0.30							7.96	25.80
Delhi														221.89	552.66	8,519.10	23,188.72	259.69	392.60							8,782.87	23,916.16
Goa														8.86	15.17	104.90	242.54	1.07	4.24							114.62	261.74
Gujarat														388.85	959.89	5,828.75	14,545.13	37.56	131.24							6,245.30	15,626.40
Haryana														2,166.65	10,741.82	5,257.53	13,897.26	###	998.07							7,706.16	26,043.86
Himachal Pradesh														6.17	13.21	108.24	300.72	2.60	6.74							116.76	320.42
Jammu & Kashmir														1.77	6.90	126.89	317.48	1.86	6.58							130.08	330.52
Jharkhand														10.00	27.16	414.29	1,055.72	4.95	9.07							427.74	1,090.45
Karnataka														291.14	663.42	20,353.35	31,543.22	56.35	126.05							20,677.16	32,309.03
Kerala														24.85	68.69	763.45	2,022.62	10.89	29.77							798.04	2,119.94
Lakshadweep														-	0.14	0.41	0.41	-	-							0.14	0.41
Madhya Pradesh														108.88	283.20	1,767.03	4,429.92	9.25	34.98							1,882.26	4,745.21
Maharashtra														593.94	1,532.28	11,914.38	29,584.56	159.20	387.46							12,590.84	31,427.61
Manipur														0.18	0.48	22.28	40.18	0.02	0.10							22.47	40.75
Meghalaya														0.23	0.53	34.71	64.48	0.13	0.39							35.01	65.34
Mizoram														0.01	0.07	4.84	12.44	0.00	0.07							4.85	12.58
Nagaland														0.85	1.18	13.04	1,062.14	0.23	0.27							14.06	1,063.52
Orissa														39.00	98.07	1,005.58	2,530.11	3.71	9.92							1,046.75	2,636.54
Puducherry														1.41	3.33	40.89	111.86	0.67	1.49							42.92	116.64
Punjab														86.32	241.53	2,044.98	5,203.41	31.91	93.26							2,151.16	5,526.15
Rajasthan														249.88	569.15	2,763.91	6,631.73	18.41	49.79							3,022.86	7,241.32
Sikkim														0.13	0.64	18.15	53.39	0.01	0.35							18.29	54.38
Tamil Nadu														131.19	432.95	3,564.02	8,772.45	41.27	107.16							3,725.35	9,301.44
Telangana														115.06	330.31	3,502.13	9,162.40	2.67	39.54							3,619.70	9,532.09
Tripura														1.28	3.02	88.76	195.89	0.27	0.47							90.12	199.18
Uttar Pradesh														238.18	606.69	7,423.37	18,495.15	37.75	111.34							7,686.10	19,199.98
Uttarakhand														9.64	23.46	297.24	742.41	2.72	11.73							308.74	776.75
West Bengal														76.45	237.02	4,751.64	13,092.73	17.44	50.72							4,839.41	13,374.34

Reinsurance Risk Concentration - For the Year Ended 31.03.2019						
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	21,517	58		64%
4	No. of Reinsurers with rating BBB but less than A	1	11,876	232		36%
5	No. of Reinsurers with rating less than BBB					
	<b>Total</b>	<b>4</b>	<b>33,393</b>	<b>290</b>		<b>100%</b>



Ageing of Claims as at 31.03.2019								
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	288,242	619	21	-	-	288,882	107,722
8	Overseas Travel	757	1	3	1	-	762	1,030
9	Personal Accident	1,292	18	5	2	-	1,317	2,335
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	-	-	-	-	-	-	320,037	1,546	2,194	-	-	-	-	323,777
3	Claims settled during the period	-	-	-	-	-	-	288,882	762	1,317	-	-	-	-	290,961
4	Claims repudiated during the period	-	-	-	-	-	-	31,492	740	851	-	-	-	-	33,083
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/s at the end of the period	-	-	-	-	-	-	21,446	258	219	-	-	-	-	21,923
	Less than 3 months	-	-	-	-	-	-	19,980	236	183	-	-	-	-	20,399
	3 months to 6 months	-	-	-	-	-	-	275	7	4	-	-	-	-	286
	6months to 1 year	-	-	-	-	-	-	235	5	8	-	-	-	-	248
	1 year and above	-	-	-	-	-	-	956	10	24	-	-	-	-	990

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

**Apollo Munich Health Insurance Company Limited**

Solvency for the period ended 31.03.2019

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	219,444	173,383	123,227	104,709	34,677	31,413	34,677
9	Miscellaneous	-	-	-	-	-	-	-
	<b>Total</b>	<b>219,444</b>	<b>173,383</b>	<b>123,227</b>	<b>104,709</b>	<b>34,677</b>	<b>31,413</b>	<b>34,677</b>

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**

**31.03.2019**

<b>S. No</b>	<b>Office Information</b>		<b>Number</b>
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	0
4		Out of approvals of this year	28
5	No. of branches closed during the year		0
6	No of branches at the end of the year		186
7	No. of branches approved but not opened		8
8	No. of rural branches		-
9	No. of urban branches		186

\* 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: 31.03.2019

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	147,699
2	Loans	9	-
3	Fixed Assets	10	4,276
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	30,250
	b. Advances & Other Assets	12	14,362
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	51,194
	b. Provisions	14	86,867
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		18,640
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>353,288</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans	9	-
2	Fixed Assets	10	4,276
3	Cash & Bank Balances	11	7,056
4	Advances & Other Assets	12	14,362
5	Current Liabilities	13	51,194
6	Provisions	14	86,867
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		18,640
	<b>TOTAL (B)</b>		<b>182,395</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>170,893</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM+ (b)						
1	G. Sec.	Not less than 20%	-	15,070	25,982	41,052	24.02	-	41,052	40,871
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	15,070	42,525	57,595	33.70	-	57,595	57,743
3	<b>Investment subject to Exposure Norms</b>									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%								
	1. Approved Investments		-	5,716	33,737	39,453	23.08	-	39,453	39,817
	2. Other Investments		-	-	6,992	6,992	4.09	-	6,992	5,911
	2. Approved Investments (Not exceeding 55%)	Not exceeding 55%	-	24,194	39,196	63,390	37.09	(19.51)	63,371	63,562
	3. Other Investments	Not exceeding 15%	-	1,000	2,481	3,481	2.04	1.17	3,482	3,432
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>45,980</b>	<b>124,932</b>	<b>170,912</b>	<b>100</b>	<b>(18.34)</b>	<b>170,893</b>	<b>170,464</b>

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 31/03/2019	As % of total for this class	As at 31/03/2018	As % of total for this class	As at 31/03/2019	As % of total for this class	As at 31/03/2018	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	59,300	34.79%	57,566	43.35%	58,774	34.39%	56,940	43.04%
AA or better	12,510	7.34%	9,110	6.86%	12,482	7.30%	9,006	6.81%
Rated below AA but above A	3,431	2.01%	505	0.38%	3,500	2.05%	500	0.38%
Rated below A but above B	87	0.05%	-	-	86	0.05%	-	-
Any other	95,136	55.81%	65,614	49.41%	96,070	56.21%	65,852	49.78%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	42,909	25.17%	36,987	27.85%	42,915	25.11%	36,896	27.89%
more than 1 year and upto 3 years	44,107	25.87%	31,808	23.95%	44,072	25.79%	31,513	23.82%
More than 3 years and up to 7 years	28,576	16.76%	30,486	22.96%	29,112	17.03%	30,047	22.71%
More than 7 years and up to 10 years	39,182	22.99%	16,809	12.66%	38,997	22.82%	16,762	12.67%
above 10 years	15,690	9.20%	16,705	12.58%	15,816	9.25%	17,080	12.91%
<b>Breakdown by type of the issuer</b>								
a. Central Government	40,871	23.98%	26,233	19.75%	41,052	24.02%	26,547	20.07%
b. State Government	16,871	9.90%	12,479	9.40%	16,544	9.68%	12,420	9.39%
c. Corporate Securities	112,722	66.13%	94,082	70.85%	113,316	66.30%	93,331	70.55%

S. No	Particular	For the Quarter Ended 31.03.2019 (%/Times)	Up to the Quarter Ended 31.03.2019 (%/Times)	For the Quarter Ended 31.03.2018 (%/Times)	Up to the Quarter Ended 31.03.2018 (%/Times)
1	Gross Premium Growth Rate	25%	28%	30%	32%
2	Gross Direct Premium to Net Worth Ratio	2.10	5.08	1.71	4.06
3	Growth Rate of Net Worth	2%	2%	4%	4%
4	Net Retention Ratio	94%	85%	93%	84%
5	Net Commission Ratio	11%	7%	9%	8%
6	Expenses of Management to Gross Direct Premium Ratio	34%	37%	33%	36%
7	Expenses of Management to Net Written Premium Ratio	36%	43%	35%	43%
8	Net Incurred Claims to Net Earned Premium	43%	63%	40%	62%
9	Combined Ratio	78%	100%	74%	99%
10	Technical Reserves to Net Premium Ratio	1.27	0.58	1.25	0.58
11	Underwriting Balance Ratio	0.27	0.01	0.27	(0.01)
12	Operating Profit Ratio	30%	7%	30%	5%
13	Liquid Assets to Liabilities Ratio	0.48	0.48	0.54	0.54
14	Net Earnings Ratio	13.44%	0.60%	16.02%	1.06%
15	Return on Net Worth	26.61%	2.59%	25.60%	3.61%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.64	1.64	1.74	1.74
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	4.80	4.80	-	-
	Net NPA Ratio	4.03	4.03	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	358,408,537	358,408,537	357,889,787	357,889,787
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	50.90%	50.90%	50.97%	50.97%
	-Foreign	48.53%	48.53%	48.61%	48.61%
	Other	0.57%	0.57%	0.42%	0.42%
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- 3.21 Diluted EPS-3.21	Basic EPS- 0.31 Diluted EPS-0.31	Basic EPS- 3.02 Diluted EPS- 3.02	Basic EPS-0.43 Diluted EPS-0.43
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS- 3.21 Diluted EPS-3.21	Basic EPS- 0.31 Diluted EPS-0.31	Basic EPS- 3.02 Diluted EPS- 3.02	Basic EPS-0.43 Diluted EPS-0.43
6	(iv) Book value per share (Rs)	12.05	12.05	11.81	11.81

Related Party Transactions

S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 31.03.2019	Up to the Quarter Ended 31.03.2019	For the Quarter Ended 31.03.2018	Up to the Quarter Ended 31.03.2018
1	Family Health Plan Limited	Significant Influence	Premium Income	(0.31)	120.02	0.17	114.52
			TPA Fees	782.41	3,508.21	865.38	3,475.14
			Payables	425.19	425.19	320.55	320.55
			Deposit Premium Balance	86.67	86.67	19.06	19.06
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	536.62	1,085.78	443.47	904.82
			Claim Payment	1,241.02	4,759.12	770.69	3,457.20
			Non Convertible Debentures Issued	-	-	-	800.00
			Interest on NCD	16.57	67.20	35.72	35.72
			Expenses towards Services Rendered	-	0.20	0.22	1.56
			Deposit Premium Balance	36.86	36.86	35.16	35.16
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Premium Income	(0.02)	14.97	(0.02)	12.19
			Expenses towards Services Rendered	-	1.77	0.53	8.75
			Payables	3.58	3.58	-	-
			Deposit Premium Balance	0.60	0.60	1.07	1.07
4	Apollo Gleneagales Hospitals Ltd.	Significant Influence	Claim Payment	176.14	653.18	135.85	518.41
			Deposit Premium Balance	3.15	3.15	1.24	1.24
			Premium Income	397.01	368.67	426.97	438.46
5	Indraprastha Medical Corporation Ltd	Significant Influence	Claim Payment	494.79	1,900.12	455.10	1,617.44
			Expenses towards Services Rendered	-	3.07	-	0.59
			Deposit Premium Balance	50.74	50.74	16.72	16.72
			Premium Income	-	-	-	2.98
6	Apollo Hospitals International Limited	Significant Influence	Claim Payment	60.16	262.01	43.48	200.48
			Deposit Premium Balance	0.11	0.11	0.11	0.11
			Premium Income	3.24	58.07	1.94	41.01
7	Apollo Health and Lifestyle Ltd.	Significant Influence	Claim Payment	0.23	0.76	0.66	1.64
			Expenses towards Services Rendered	-	0.16	0.03	1.91
			Deposit Premium Balance	13.36	13.36	12.77	12.77
			Claim Payment	112.05	512.19	85.30	362.30
8	Imperial Hospital And Research Centre Ltd	Significant Influence	Premium Income	4.91	30.48	4.77	20.87
			Claim Payment	0.99	5.59	0.17	0.17
9	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Deposit Premium Balance	2.13	2.13	2.36	2.36



**FORM NL-31 : Related Party Transactions**

10	Samudra Healthcare Enterprises Limited	Significant Influence	Claim Payment	5.47	26.09	4.35	11.41
			Premium Income	-	-	-	-
			Deposit Premium Balance	0.27	0.27	0.27	0.27
11	Krishnan Ramachandran, Srikanth Kandikonda, Vishwanath Mahendra, Antony Jacob, Sanjay Kulshrestha, Mr. Vipul Sharma, Sriharsha Achar, Dr. Nandini Ali & Deepti Rustagi	Key Persons As Per IRDA Regulations	Remuneration	176.97	1,008.56	195.41	1,060.55
12	KEIMED LIMITED	Significant Influence	Premium Income	0.03	13.82	0.20	9.51
			Deposit Premium Balance	0.06	0.06	0.12	0.12
13	APEX AGENCIES	Significant Influence	Premium Income	-	2.48	0.00	1.79
			Deposit Premium Balance	0.23	0.23	0.23	0.23
14	Medvarsity Online Ltd.	Significant Influence	Premium Income	-	-	(0.07)	21.65
			Deposit Premium Balance	1.08	1.08	2.10	2.10
15	Apollo Home Health Care Limited	Significant Influence	Premium Income	0.23	18.92	1.10	16.50
			Deposit Premium Balance	(1.00)	(1.00)	0.53	0.53
16	Munchener Ruckversicherung Gesellschaft	Significant Influence	Premium on cessions to Reinsurers	123.21	21,121.96	809.62	17,366.00
			Reinsurance Commission earned	11.68	7,729.30	410.01	6,185.81
			Losses recovered from Reinsurers	2,989.75	10,738.59	1,975.74	5,968.14
			Non Convertible Debentures Issued	-	-	-	4,000.00
			Interest on NCD	82.85	336.00	179.51	179.51
17	Apollo Rajshree Hospitals Pvt Ltd	Significant Influence	Payables	629.32	5,813.72	4,867.93	4,867.93
			Claim Payment	14.03	59.90	10.97	44.34
18	Apollo Dialysis Private Limited	Significant Influence	Deposit Premium Balance	0.14	0.14	0.14	0.14
			Premium Income	-	-	-	0.25
19	Apollo Med Skills Limited	Significant Influence	Premium Income	0.01	57.58	3.67	46.25
			Expenses towards Services Rendered	8.50	15.10	-	-
			Deposit Premium Balance	4.48	4.48	-	-
20	Assam Hospitals Limited	Significant Influence	Claim Payment	17.47	64.10	6.77	26.41
			Deposit Premium Balance	0.13	0.13	0.13	0.13
21	Apollo Gleneagles PET-CT Private Limited	Significant Influence	Premium Income	-	0.06	-	0.06
			Deposit Premium Balance	0.03	0.03	0.03	0.03
22	Apollo Hospitals Educational Trust	Significant Influence	Premium Income	-	-	(0.00)	1.35
23	Apollo Energy Company Limited	Significant Influence	Non Convertible Debentures Issued	-	-	-	3,200.00
			Interest on NCD	66.28	268.80	142.87	142.87
24	PPN Power Generating Company Private Limited	Significant Influence	Premium Income	17.02	17.22	18.48	18.48
			Deposit Premium Balance	0.04	0.04	0.04	0.04
25	ApoKos Rehab Private Limited	Significant Influence	Premium Income	0.08	3.09	-	-
26	Apollo Sindoori Hotels Limited	Significant Influence	Expenses towards Services Rendered	0.20	0.20	-	-
			Payables	0.20	0.20	-	-

<b>Products Information</b>							
<i>List below the products and/or add-ons introduced during the period</i>							
<b>Sl. No.</b>	<b>Name of Product</b>	<b>Co. Ref. No.</b>	<b>IRDA Ref.no.</b>	<b>Class of Business</b>	<b>Category of product</b>	<b>Date of filing of Product</b>	<b>Date IRDA confirmed filing/ approval</b>
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
4	Individual Personal Accident		APOPAIP18053V031819	PA	Internal Tariff	20-Sep-17	10-Sep-18
5	Group out-patient insurance		APOHLGP19064V011819	Health	Internal Tariff	3-Oct-18	13-Nov-18
6	Ayushman Bharat- National Health Protection Mission		APOHLGP19043V011819	Health	Internal Tariff	2-Aug-18	

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

Solvency as at 31.03.2019

Available Solvency Margin and Solvency Ratio

**(Rs. in Lakhs)**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
<b>Item No.</b>	<b>Description</b>	<b>Amount</b>
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	123,920
	Deduct:	
(B)	Current Liabilities as per BS	21,670
(C)	Provisions as per BS	86,694
(D)	Other Liabilities	14,021
(E)	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>1,535</b>
	Shareholder's FUNDS	
(F)	Available Assets	70,792
	Deduct:	
(G)	Other Liabilities	15,397
(H)	<b>Excess in Shareholder's funds (F-G)</b>	<b>55,395</b>
(I)	<b>Total ASM (E+H)</b>	<b>56,930</b>
(J)	Total RSM	34,677
(K)	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.64</b>

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*

<b>S. No</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
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	Ceased to be Director w.e.f. 18.02.2019
5	Mr. Hans Volker Sprave	Non Executive Director	Appointment as Director w.e.f 20.02.2019
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	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
15	Ms. Deepti Rustagi	Chief Compliance Officer	None
16	Mr. Paramjit Singh Nayyar	Chief Human Resource Officer	None
17	Dr. Nandini Ali	Executive Vice President Marketing	Ceased to be associated with the Company effective end of 31.12.2018
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:31.03.2019

Details of Investment Portfolio

Periodicity of Submission : Quarterly

**Name of the Fund Investment Corpus I- FRSM+PH**



**(Rs. In Lakhs)**

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			
IODS	IL & FS LIMITED	BONDS	7.70	-	1,000	-	-	-	-	-	-	-	-	-	NPA	10%	100
IODS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.00	-	1,000	-	-	-	-	-	-	-	-	-	NPA	10%	100
IODS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	999	-	87	-	06/12/2018	-	-	-	-	-	NPA	20%	200
IODS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	2,994	-	260	-	06/12/2018	-	-	-	-	-	NPA	20%	599

**FORM NL-36-YIELD ON INVESTMENTS 1**

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

Statement as on:31.03.2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

**Fund : Total Investment**



(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value*	Market Value				Book Value*	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	31,142	36,932	648	2.08%	2.08%	27,902	36,932	2,184	7.83%	7.83%	22,351	22,424	1,642	7.35%	7.35%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	TREASURY BILLS	CTRB	2,392	3,939	35	1.46%	1.46%	2,046	3,939	37	1.79%	1.79%	-	-	-	-	-
4	STATE GOVERNMENT BONDS	SGGB	15,637	16,785	336	2.15%	2.15%	14,457	16,785	1,213	8.39%	8.39%	10,271	10,558	811	7.89%	7.89%
5	STATE GOVERNMENT GURANTEED LOANS	SGGL	86	87	2	2.11%	2.11%	150	87	13	8.56%	8.56%	276	283	24	8.62%	8.62%
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	15,789	15,861	335	2.12%	2.12%	14,185	15,861	1,193	8.41%	8.41%	14,064	14,314	1,179	8.38%	8.38%
8	DEBENTURES / BONDS / CPS / LOANS	HODS	1,000	982	7	0.67%	0.67%	1,000	982	7	0.67%	0.67%	-	-	-	-	-
9	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	21,131	21,924	438	2.07%	2.07%	22,265	21,924	1,596	7.17%	7.17%	20,924	21,519	1,790	8.55%	8.55%
10	INFRASTRUCTURE / SOCIAL SECTOR - OTHER CORPORATE SECURITIES (APPROVED SECURITIES) - DEBENTURES / BONDS	ICTD	2,000	2,032	43	2.13%	2.13%	1,802	2,032	151	8.36%	8.36%	-	-	-	-	-
11	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	5,994	4,929	-	0.00%	0.00%	5,968	4,929	-	0.00%	0.00%	-	-	-	-	-
12	CORPORATE SECURITIES	EPBT	1,000	-	13	1.27%	1.27%	1,000	-	75	7.51%	7.51%	1,000	1,015	83	8.28%	8.28%
13	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	29,302	31,994	619	2.11%	2.11%	25,960	31,994	2,203	8.49%	8.49%	17,692	18,021	1,506	8.51%	8.51%
14	DEPOSITS WITH BANKS	ECDB	18,398	23,194	362	1.97%	1.97%	14,366	23,194	1,115	7.76%	7.76%	8,502	8,502	705	8.29%	8.29%
15	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	6,224	8,374	120	1.93%	1.93%	5,933	8,374	481	8.10%	8.10%	5,040	4,967	394	7.82%	7.82%
19	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	1,256	2,449	27	2.14%	2.14%	688	2,449	60	8.66%	8.66%	500	508	21	4.23%	4.23%
20	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	2,078	982	21	0.99%	0.99%	1,898	982	89	4.68%	4.68%	2,138	2,101	145	6.77%	6.77%
			<b>153,427</b>	<b>170,464</b>	<b>3,005</b>	<b>1.96%</b>	<b>1.96%</b>	<b>139,621</b>	<b>170,464</b>	<b>10,415</b>	<b>7.46%</b>	<b>7.46%</b>	<b>102,758</b>	<b>104,213</b>	<b>8,300</b>	<b>8.08%</b>	<b>8.08%</b>

\* 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: 31.03.2019

**Name of Fund : Total Investment**

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

*(Rs.in Lakhs)*

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A. During the Quarter</b>									
	7.44% PNB HF DB 31-10-2019	HTDA	1,000	04/01/2018	INDIA RATING	AAA	AA+	09/01/2019	
	7.46% PNB HF DB 30-04-2020	HTDA	1,000	14/09/2018	INDIA RATING	AAA	AA+	09/01/2019	
	8.56% PNB HF DB 28-07-2020	HTDA	1,000	08/08/2018	INDIA RATING	AAA	AA+	09/01/2019	
	9.30% DHFL DB 28-04-2020	HTDA	500	28/04/2015	Brickworks	AAA	AA	03/02/2019	
	9.50% DHFL DB 16-07-2020	HTDA	500	16/07/2015	Brickworks	AAA	AA	03/02/2019	
	8.25% RCL DB 14-04-2020	ECOS	1,000	02/03/2017	Brickworks	AAA	AA	15/02/2019	
	8.90% RCL DB 09-09-2021	ECOS	1,000	09/09/2016	Brickworks	AAA	AA	15/02/2019	
	9.0291% TMFL DB 30-01-2020	ECOS	1,000	09/08/2018	CARE	AA+	AA	26/02/2019	
	8.25% RCL DB 14-04-2020	ECOS	1,000	02/03/2017	CARE	AAA	A+	06/03/2019	
	8.90% RCL DB 09-09-2021	ECOS	1,000	09/09/2016	CARE	AAA	A+	06/03/2019	
	9.30% DHFL DB 28-04-2020	HTDA	500	28/04/2015	CARE	AAA	A	31/03/2019	
	9.50% DHFL DB 16-07-2020	HTDA	500	16/07/2015	CARE	AAA	A	31/03/2019	
<b>B. As on Date</b>									
	8.72% SAIL BS 30-04-2020	ECOS	501	30/06/2010	CARE	AAA	AA-	05/10/2017	
	8.73% IDFC DB 14-06-2022	IPTD	500	12/06/2015	INDIA RATING	AAA	AA+	27/06/2018	
	8.65% IL&FS FIN. SERV. LTD. DB 06-12-2021	IPTD	999	03/01/2017	INDIA RATING	AAA	D	17/09/2018	
	8.65% IL&FS FIN. SERV. LTD. DB 06-06-2022	IPTD	2,995	02/03/2017	INDIA RATING	AAA	D	17/09/2018	
	8.00% IL&FS FIN. SERV. LTD. DB 22-06-2024	IPTD	1,000	22/06/2017	INDIA RATING	AAA	D	17/09/2018	
	7.70% IL&FS LTD DB 26-07-2024	IPTD	1,000	26/07/2017	ICRA	AAA	D	17/09/2018	
	8.70% GE SHIPPING DB 31-05-2025	ECOS	500	31/05/2016	CARE	AAA	AA+	05/10/2018	
	8.25% GE SHIPPING DB 25-05-2027	ECOS	2,000	25/05/2017	CARE	AAA	AA+	05/10/2018	
	8.73% IDFC DB 14-06-2022	IPTD	500	12/06/2015	ICRA	AAA	AA+	14/11/2018	
	7.44% PNB HF DB 31-10-2019	HTDA	1,000	04/01/2018	INDIA RATING	AAA	AA+	09/01/2019	
	7.46% PNB HF DB 30-04-2020	HTDA	1,000	14/09/2018	INDIA RATING	AAA	AA+	09/01/2019	
	8.56% PNB HF DB 28-07-2020	HTDA	1,000	08/08/2018	INDIA RATING	AAA	AA+	09/01/2019	
	9.30% DHFL DB 28-04-2020	HTDA	500	28/04/2015	Brickworks	AAA	AA	03/02/2019	
	9.50% DHFL DB 16-07-2020	HTDA	500	16/07/2015	Brickworks	AAA	AA	03/02/2019	
	8.25% RCL DB 14-04-2020	ECOS	1,000	02/03/2017	Brickworks	AAA	AA	15/02/2019	
	8.90% RCL DB 09-09-2021	ECOS	1,000	09/09/2016	Brickworks	AAA	AA	15/02/2019	
	9.0291% TMFL DB 30-01-2020	ECOS	1,000	09/08/2018	CARE	AA+	AA	26/02/2019	
	8.25% RCL DB 14-04-2020	ECOS	1,000	02/03/2017	CARE	AAA	A+	06/03/2019	
	8.90% RCL DB 09-09-2021	ECOS	1,000	09/09/2016	CARE	AAA	A+	06/03/2019	
	9.30% DHFL DB 28-04-2020	HTDA	500	28/04/2015	CARE	AAA	A	31/03/2019	
	9.50% DHFL DB 16-07-2020	HTDA	500	16/07/2015	CARE	AAA	A	31/03/2019	

Business Returns across line of Business

S.No.	Line of Business	For the Quarter Ended 31.03.2019		For the Quarter Ended 31.03.2018		Upto the Quarter Ended 31.03.2019		Upto the Quarter Ended 31.03.2018	
		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	5,020	53,384	4,135	67,897	17,950	161,673	13,126	158,246
10	Health	85,000	452,193	67,913	296,234	198,753	1,063,052	156,618	809,364
11	Others	633	20,887	409	9,710	2,741	62,499	2,007	50,058
	<b>Total</b>	<b>90,653</b>	<b>526,464</b>	<b>72,457</b>	<b>373,841</b>	<b>219,444</b>	<b>1,287,224</b>	<b>171,751</b>	<b>1,017,668</b>



Rural & Social Obligations Upto the Quarter Ended 31.03.2019					
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	89,657	305	203,567
		Social	-	-	-
10	Health	Rural	124,275	8,163	201,335
		Social	699,984	1,036	1,166,640
11	Others	Rural	-	-	-
		Social	-	-	-



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

(Rs in Lakhs)

S. No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31.03.2019		For the Quarter ended 31.03.2018		Upto the Quarter ended 31.03.2019		Upto the Quarter ended 31.03.2018	
		No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	369,291	40,719	262,851	33,930	909,273	110,692	723,275	86,953
2	Corporate Agents-Banks	45,676	15,969	34,196	11,312	97,757	36,920	68,929	28,334
3	Corporate Agents -Others	1,630	451	935	312	3,660	998	2,970	696
4	Brokers	30,493	22,885	21,721	18,665	73,666	32,850	64,471	30,444
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	61,619	8,850	46,821	7,476	158,193	33,320	135,842	23,304
7	Insurance Marketing Firm	196	35	171	29	520	76	373	51
8	Web Aggregator	17,550	1,743	7,146	734	44,146	4,587	21,808	1,969
9	PoS	9	1	-	-	9	1	-	-
	<b>Total (A)</b>	<b>526,464</b>	<b>90,653</b>	<b>373,841</b>	<b>72,457</b>	<b>1,287,224</b>	<b>219,444</b>	<b>1,017,668</b>	<b>171,751</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>526,464</b>	<b>90,653</b>	<b>373,841</b>	<b>72,457</b>	<b>1,287,224</b>	<b>219,444</b>	<b>1,017,668</b>	<b>171,751</b>

FORM NL-41		GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31.03.2019 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	<b>Complaints made by customers</b>							
a)	Proposal Related	2	14	7	0	8	1	68
b)	Claims	9	96	26	2	69	8	399
c)	Policy Related	10	116	94	4	21	7	376
d)	Premium	5	40	38	1	5	1	103
e)	Refund	1	10	9	1	0	1	20
f)	Coverage	0	11	9	0	2	0	27
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	6	1	2	1	2	13
i)	Others	6	73	47	1	27	4	202
j)	Unfair Business Practices	0	0	0	0	0	0	0
k)	<b>Total Number</b>	<b>33</b>	<b>366</b>	<b>231</b>	<b>11</b>	<b>133</b>	<b>24</b>	<b>1208</b>
2	Total No of policies during previous year	9,508,629						
3	Total No of claims during previous year	265,056						
4	Total No of policies during current year	7,973,609						
5	Total No of claims during current year	323,777						
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	1.01						
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	12.32						

\*Please note that Point 6, total no of Policy complaints does not include claim complaints

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	22	-	22
b)	7-15 days	2	-	2
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
	<b>Total No of Complaints</b>	<b>24</b>	<b>-</b>	<b>24</b>

Note:

We have noted 8% increase in complaints in Q4 2018-19 as compared to Q3 2018-19  
 34% decrease in claims MRC complaints and 33% increase in policy related complaints in Q4 -2018-19 vs Q3 - 2018-19  
**Key Reason for spurt in Policy related complaints are:**

Policy related complaint have increased mainly due to customer contesting for termination due to non disclosure, Delay in member addition/DOB -name correction and incorrect 80D certificate generated