

HDFC ERGO Health Insurance Limited
Formerly Known as "Apollo Munich Health Insurance Company Limited"
 Registration No. 131 and Dated 3rd August 2007, CIN U66030MH2006PLC331263
Health Insurance Revenue Account for the Year ended 31st March 2020

	Particulars	Schedule	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter
			Ended 31.03.2020	Ended 31.03.2020	Ended 31.03.19	Ended 31.03.19
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	7,121,989	19,083,357	7,040,994	16,728,993
2	Profit/ Loss on sale/redemption of Investments		22,479	245,168	23,254	66,471
3	Others		11,996	41,337	10,641	43,216
4	Interest, Dividend & Rent - Gross		254,869	1,011,863	220,153	784,680
5	Contribution from Shareholders Funds towards Excess EOM		1,163,938	1,163,938	889,337	889,337
	TOTAL (A)		8,575,271	21,545,663	8,184,379	18,512,697
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,683,647	14,062,273	3,040,987	10,470,933
2	Commission	NL-6-Commission Schedule	614,016	1,305,340	914,792	1,369,753
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,507,311	6,190,707	2,091,040	5,546,306
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		5,804,974	21,558,320	6,046,819	17,386,992
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		2,770,297	(12,657)	2,137,560	1,125,705
	APPROPRIATIONS					
	Transfer to Shareholders' Account		2,770,297	(12,657)	2,137,560	1,125,705
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		2,770,297	(12,657)	2,137,560	1,125,705

HDFC ERGO Health Insurance Limited
Formerly Known as "Apollo Munich Health Insurance Company Limited"
Registration No. 131 and Dated 3rd August 2007, CIN U66030MH2006PLC331263

Profit and Loss Account for the Year ended 31st March 2020

	Particulars	Schedule	For the Quarter Ended 31.03.2020 (Rs.'000)	Up to the Quarter Ended 31.03.2020 (Rs.'000)	For the Quarter Ended 31.03.19 (Rs.'000)	Up to the Quarter Ended 31.03.19 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		2,770,297	(12,657)	2,137,560	1,125,705
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		83,787	265,408	56,558	180,509
	(b) Amortization of Discount / Premium		(2,530)	(3,521)	(110)	(111)
	(c) Profit on sale of investments		6,715	13,399	476	9,926
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		71	860	1,132	1,544
	(b) Others		472	12,129	1,279	3,702
	TOTAL (A)		2,858,812	275,618	2,196,895	1,321,275
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		449,616	575,969	103,266	103,266
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		19,809	65,910	15,809	99,717
	(b) Fund raising expenses and interest on NCD		35,617	143,957	35,302	111,616
	(c) Others		-	-	-	-
	(d) Corporate Social Responsibility (CSR) expenses		2,301	7,541	4,288	5,309
	(e) Contribution to Policyholders Funds towards Excess EOM		1,163,938	1,163,938	889,337	889,337
	TOTAL (B)		1,671,281	1,957,315	1,048,002	1,209,245
	Profit Before Tax		1,187,531	(1,681,697)	1,148,893	112,030
	Provision for Taxation		-	-	-	-
	Current Tax/Mat Payable		-	-	16,704	48,659
	Less: Mat Credit Entitlement		-	-	(16,704)	(48,659)
	Deferred Tax		-	-	-	-
	Profit/(Loss) After Tax		1,187,531	(1,681,697)	1,148,893	112,030
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	29,884	29,884
	(e) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		(4,733,247)	(1,864,019)	(2,983,028)	(1,946,165)
	Balance carried forward to Balance Sheet		(3,545,716)	(3,545,716)	(1,864,019)	(1,864,019)

HDFC ERGO Health Insurance Limited
Formerly Known as "Apollo Munich Health Insurance Company Limited"
 Registration No. 131 and Dated 3rd August 2007, CIN U66030MH2006PLC331263
Balance Sheet as at 31st March 2020

	Schedule	As at 31.03.20	As at 31.03.19
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	4,056,703	3,584,085
Share Application Money Pending Allotment		-	2,461
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	5,558,400	2,638,537
Fair Value Change Account - Shareholders		-	-
Fair Value Change Account - Policyholders		882	1,584
Borrowings	NL-11-Borrowings Schedule	1,540,000	1,540,000
TOTAL		11,155,985	7,766,667
APPLICATION OF FUNDS			
Investments - Shareholders	NL-12-Investment - Shareholders	5,247,311	2,278,590
Investments - Policyholders	NL-12A-Investment - Policyholders	13,654,815	12,391,492
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	401,404	427,620
Deferred tax Asset		149,806	149,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	2,485,949	3,024,972
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,550,991	1,462,224
Sub-Total (A)		4,036,940	4,487,196
Current Liabilities	NL-17-Current Liabilities Schedule	6,744,423	5,145,398
Provisions	NL-18-Provisions Schedule	9,135,584	8,686,658
Deferred Tax Liability		-	-
Sub-Total (B)		15,880,007	13,832,056
NET CURRENT ASSETS (C) = (A - B)		(11,843,067)	(9,344,860)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		3,545,716	1,864,019
TOTAL		11,155,985	7,766,667

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

(Rs.'000)

Particulars	For the Quarter Ended 31.03.2020				Up to the Quarter Ended 31.03.2020				For the Quarter Ended 31.03.19				Up to the Quarter Ended 31.03.19			
	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	8,728,093	259,355	16,829	9,004,277	23,589,161	1,377,453	249,995	25,216,609	8,499,969	501,959	63,334	9,065,262	19,875,310	1,794,990	274,094	21,944,394
Goods and Services Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	719,256	(21,443)	(3,157)	694,656	1,626,813	(22,117)	(9,500)	1,595,196	1,554,576	(5,944)	40	1,548,672	2,088,194	56,619	6,145	2,150,958
Gross Earned Premium	8,008,837	280,798	19,986	8,309,621	21,962,348	1,399,570	259,495	23,621,413	6,945,393	507,903	63,294	7,516,590	17,787,116	1,738,371	267,949	19,793,436
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	1,922,516	9,496	841	1,932,853	5,456,897	207,873	29,940	5,694,710	430,541	84,257	3,206	518,004	3,086,689	253,206	28,546	3,368,441
Net Premium	6,805,577	249,859	15,988	7,071,424	18,132,264	1,169,580	220,055	19,521,899	8,069,428	417,702	60,128	8,547,258	16,788,621	1,541,784	245,548	18,575,953
Adjustment for change in reserve for unexpired risks	773,901	(28,478)	(202)	745,221	1,172,936	(17,083)	801	1,156,654	39,682	3,273	(547)	42,408	294,467	6,430	3,101	303,998
Premium Earned (Net)	6,860,222	242,824	18,943	7,121,989	17,678,387	1,174,614	230,356	19,083,357	6,554,534	426,919	59,541	7,040,994	14,994,894	1,491,595	242,504	16,728,993

(Rs.'000)

Particulars	For the Quarter Ended 31.03.2020				Up to the Quarter Ended 31.03.2020				For the Quarter Ended 31.03.19				Up to the Quarter Ended 31.03.19			
	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	8,728,093	259,355	16,829	9,004,277	23,589,161	1,377,453	249,995	25,216,609	8,499,969	501,959	63,334	9,065,262	19,875,310	1,794,990	274,094	21,944,394
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total premium Earned (Net)	6,860,222	242,824	18,943	7,121,989	17,678,387	1,174,614	230,356	19,083,357	6,554,534	426,919	59,541	7,040,994	14,994,894	1,491,595	242,504	16,728,993

FORM NL-5 - CLAIMS SCHEDULE



CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	For the Quarter Ended 31.03.2020				Up to the Quarter Ended 31.03.2020				For the Quarter Ended 31.03.19				Up to the Quarter Ended 31.03.19			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	4,266,272	50,260	49,655	4,366,187	15,350,458	215,046	163,935	15,729,439	3,227,696	68,731	36,708	3,333,135	11,296,191	234,672	118,920	11,649,783
Add Claims Outstanding at the end of the year	2,580,886	151,920	140,511	2,873,317	2,580,886	151,920	140,511	2,873,317	1,913,094	114,387	139,503	2,166,984	1,913,094	114,387	139,503	2,166,984
Less Claims Outstanding at the beginning of the year	2,612,033	105,121	158,362	2,875,516	1,913,094	114,387	139,503	2,166,984	1,728,288	102,411	146,677	1,977,376	1,435,271	83,856	94,816	1,613,943
Gross Incurred Claims	4,235,125	97,059	31,804	4,363,988	16,018,250	252,579	164,943	16,435,772	3,412,502	80,707	29,534	3,522,743	11,774,014	265,203	163,607	12,202,824
Add Re-insurance accepted to direct claims	-	-	-	-	-	284	-	284	-	-	-	-	-	-	-	-
Less Re-insurance Ceded to claims paid	655,437	22,466	2,438	680,341	2,253,123	99,331	21,329	2,373,783	457,105	20,193	4,458	481,756	1,648,405	64,944	18,542	1,731,891
Total Claims Incurred	3,579,688	74,593	29,366	3,683,647	13,765,127	153,532	143,614	14,062,273	2,955,397	60,514	25,076	3,040,987	10,125,609	200,259	145,065	10,470,933

(Rs.'000)

Particulars	For the Quarter Ended 31.03.2020				Up to the Quarter Ended 31.03.2020				For the Quarter Ended 31.03.19				Up to the Quarter Ended 31.03.19			
	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	3,576,089	74,593	6,871	3,657,553	13,760,139	153,532	48,838	13,962,509	2,953,977	60,514	22,396	3,036,887	10,122,800	200,259	70,105	10,393,164
Outside India	3,599	-	22,495	26,094	4,988	-	94,776	99,764	1,420	-	2,680	4,100	2,809	-	74,960	77,769
Total Claims Incurred	3,579,688	74,593	29,366	3,683,647	13,765,127	153,532	143,614	14,062,273	2,955,397	60,514	25,076	3,040,987	10,125,609	200,259	145,065	10,470,933

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -



(Rs.'000)

Particulars	For the Quarter Ended 31.03.2020				Up to the Quarter Ended 31.03.2020				For the Quarter Ended 31.03.19				Up to the Quarter Ended 31.03.19			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	1,171,704	34,367	1,956	1,208,027	3,065,032	101,955	23,424	3,190,411	938,588	39,622	4,769	982,979	2,370,439	101,141	21,269	2,492,849
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance ceded	576,289	17,600	122	594,011	1,814,124	69,242	1,705	1,885,071	51,466	16,130	591	68,187	1,014,366	81,907	26,823	1,123,096
Net Commission	595,415	16,767	1,834	614,016	1,250,908	32,713	21,719	1,305,340	887,122	23,492	4,178	914,792	1,356,073	19,234	(5,554)	1,369,753
Break-up of the expenses incurred to procure business																
Agents	849,199	25,336	1,655	876,190	2,103,117	71,012	14,620	2,188,749	599,501	29,278	2,125	630,904	1,533,307	73,569	11,884	1,618,760
Brokers	99,358	2,813	131	102,302	265,811	10,990	915	277,716	116,483	4,004	276	120,763	225,524	10,558	1,008	237,090
Corporate Agency	180,136	6,065	-	186,201	580,200	19,524	17	599,741	197,291	6,202	1	203,494	540,478	16,202	16	557,196
Others	43,011	153	170	43,334	115,904	429	7,872	124,205	25,313	138	2,367	27,818	71,130	312	8,361	79,803
TOTAL (B)	1,171,704	34,367	1,956	1,208,027	3,065,032	101,955	23,424	3,190,411	938,588	39,622	4,769	982,979	2,370,439	101,141	21,269	2,492,849



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

(Rs.'000)

S. No	Particulars	For the Quarter Ended 31.03.2020				Up to the Quarter Ended 31.03.2020				For the Quarter Ended 31.03.19				Up to the Quarter Ended 31.03.19			
		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	654,243	7,893	(2,229)	659,907	2,453,777	143,284	26,005	2,623,066	781,791	38,021	4,173	823,985	2,176,835	196,595	30,020	2,403,450
2	Travel, conveyance and vehicle running expenses	41,000	820	(42)	41,778	134,483	7,853	1,425	143,761	38,782	1,651	159	40,592	118,045	10,661	1,628	130,334
3	Training expenses	4,635	126	5	4,766	13,232	773	140	14,145	7,725	315	29	8,069	24,125	2,179	333	26,637
4	Rents, rates & taxes	41,478	496	(143)	41,831	155,874	9,102	1,652	166,628	47,809	2,026	194	50,029	145,952	13,181	2,013	161,146
5	Repairs	22,093	136	(114)	22,115	90,555	5,287	960	96,802	29,356	1,020	74	30,450	99,195	8,959	1,368	109,522
6	Printing & stationery	47,296	2,094	300	49,690	86,902	5,074	921	92,897	11,980	376	23	12,379	42,167	3,808	582	46,557
7	Communication	36,774	1,136	85	37,995	96,794	5,652	1,026	103,472	22,777	1,006	101	23,884	67,836	6,127	936	74,899
8	Legal & professional charges	29,546	393	(90)	29,849	108,699	6,348	1,152	116,199	53,730	2,682	301	56,713	146,642	13,244	2,022	161,908
9	Auditors' fees, expenses etc				-				-				-				-
	(a) As auditor	258	(24)	(9)	225	2,558	149	27	2,734	623	24	2	649	1,993	180	27	2,200
	(b) As adviser or in any other capacity, in respect of																
	(i) Taxation matters	187	11	2	200	187	11	2	200	182	16	2	200	182	16	2	200
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity																
	Audit Fees - Others	1,544	90	16	1,650	1,544	90	16	1,650	29	3	-	32	29	3	-	32
	Out of pocket expenses	79	4	-	83	178	11	2	191	173	14	3	190	260	24	4	288
10	Advertisement and publicity	291,897	(863)	(2,321)	288,713	1,355,127	79,131	14,361	1,448,619	684,170	44,853	6,000	735,023	1,409,277	127,275	19,435	1,555,987
11	Interest & Bank Charges	20,825	468	(5)	21,288	65,187	3,806	691	69,684	17,954	1,017	124	19,095	43,819	3,957	604	48,380
12	Other Expenses																
	(a) Business Support	98,889	798	(457)	99,230	394,352	23,028	4,179	421,559	31,302	1,803	225	33,330	75,115	6,784	1,036	82,935
	(b) Information Technology Services	83,086	1,070	(263)	83,893	307,611	17,963	3,260	328,834	134,365	8,512	1,118	143,995	289,474	26,143	3,992	319,609
	(c) Others	80,205	(256)	(643)	79,306	373,438	21,806	3,958	399,202	70,759	2,041	95	72,895	256,933	23,204	3,543	283,680
13	Depreciation	34,789	367	(134)	35,022	133,590	7,801	1,416	142,807	34,945	1,158	76	36,179	120,551	10,887	1,663	133,101
14	Goods and services tax	9,299	412	59	9,770	17,078	998	181	18,257	3,082	235	34	3,351	4,928	445	68	5,441
	TOTAL	1,498,123	15,171	(5,983)	1,507,311	5,791,166	338,167	61,374	6,190,707	1,971,534	106,773	12,733	2,091,040	5,023,358	453,672	69,276	5,546,306

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S. No	Particulars	As at 31.03.2020	As at 31.03.2019
		(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		
	405,670,332 Equity Shares of Rs. 10 each (Previous year 358,408,537 Equity Shares of Rs. 10 each)	4,056,703	3,584,085
3	Subscribed Capital		
	405,670,332 Equity Shares of Rs. 10 each (Previous year 358,408,537 Equity Shares of Rs. 10 each)	4,056,703	3,584,085
4	Called-up Capital		
	405,670,332 Equity Shares of Rs. 10 each (Previous year 358,408,537 Equity Shares of Rs. 10 each)	4,056,703	3,584,085
	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	4,056,703	3,584,085

Out of the above, 207,515,521 shares (previous year nil) Equity shares of Rs. 10/- each are held by HDFC Limited, the Holding company.

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



Shareholder	As at 31.03.2020		As at 31.03.2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	207,515,521	51.15%	182,423,429	50.90%
· Foreign	196,469,726	48.43%	173,954,205	48.53%
Others	1,685,085	0.42%	2,030,903	0.57%
TOTAL	405,670,332	100%	358,408,537	100%

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

S.No	Particulars	As at 31.03.2020	As at 31.03.2019
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
	Share Premium:-		
3	Opening Balance	2,597,967	2,593,607
	Add: Received during the year	2,919,865	4,361
	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	40,568	10,685
	Add: Transfer during the year	-	29,884
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	5,558,400	2,638,537

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

S. No	Particulars	As at 31.03.2020	As at 31.03.2019
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	1,540,000	1,540,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	1,540,000	1,540,000

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

S. No	Particulars	As at 31.03.2020 (Rs.'000)	As at 31.03.2019 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,167,971	1,506,972
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,079,340	100,000
	(e) Other Securities (Housing Bonds)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector		521,618
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	100,000
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	50,000
5	Other than Approved Investments	-	-
	TOTAL	5,247,311	2,278,590

- a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.5,247,311 thousand (Previous Year-Rs. 2,278,590 thousand). Market value of such investments as at 31.03.2020 is Rs 5,398,571 thousand (Previous Year-Rs. 2,251,481 thousand).

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

S. No	Particulars	As at 31.03.2020 (Rs.'000)	As at 31.03.2019 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	4,231,297	3,717,681
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,299,754	2,730,174
	(e) Other Securities (Housing Bonds)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	4,553,713	2,773,933
5	Other than Approved Investments		
	- Infrastructure Debentures (Net of provisions of Rs. 599,239 thousands (previous year 99,848 thousands))	-	499,391
	- Other Debentures (Net of provisions of Rs. 15,000 thousands (previous year Nil thousands))	185,000	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	249,286	534,866
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,825,509	935,616
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	199,870	500,091
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	925,403	699,740
5	Other than Approved Investments		
	- Housing Debentures (Net of provisions of Rs. 50,000 thousands (previous year Nil thousands))	50,000	-
	- Other Debentures (Net of provisions of Rs. 14,997 thousands (previous year Nil thousands))	134,983	-
	TOTAL	13,654,815	12,391,492

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.13,654,815 thousand (Previous Year-Rs.12,391,492 thousand). Market value of such investments as at 31.03.2020 is Rs 14,615,864 thousand (Previous Year-Rs. 12,475,550 thousand).

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

S.No	Particulars	As at 31.03.2020	As at 31.03.2019
		(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			As At 31.03.2020	Depreciation				Net Block	
	Opening As At 01.04.2019	Additions	Deductions		Upto 01.04.2019	For The Period	On Sales/	To Date 31.03.2020	As at 31.03.2020	As at 31.03.2019
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	585,020	92,504	-	677,524	430,514	69,461	-	499,975	177,549	154,506
(b) Website	13,598	-	-	13,598	11,101	696	-	11,797	1,801	2,497
(c) Media Films	-	-	-	-	-	-	-	-	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	95,537	9,564	(1,925)	103,176	74,330	12,513	(1,899)	84,944	18,232	21,207
Information Technology										
Equipment	315,158	24,034	(24,497)	314,695	219,882	48,749	(24,306)	244,325	70,370	95,276
Vehicles	59,533	-	(8,547)	50,986	43,316	4,987	(6,832)	41,471	9,515	16,217
Office Equipment	69,351	4,686	(2,690)	71,347	54,732	6,401	(2,544)	58,589	12,758	14,619
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,138,197	130,788	(37,659)	1,231,326	833,875	142,807	(35,581)	941,101	290,225	304,322
Capital Work in progress	-	-	-	-	-	-	-	-	111,179	123,298
Grand Total	1,138,197	130,788	(37,659)	1,231,326	833,875	142,807	(35,581)	941,101	401,404	427,620
Previous Year	1,007,441	166,857	(36,101)	1,138,197	736,285	133,101	(35,511)	833,875	427,620	-

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

S. No	Particulars	As at 31.03.2020	As at 31.03.2019
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	87,582	22,466
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,604,370	1,475,360
	(bb) Others	257,000	852,500
	(b) Current Accounts	536,997	674,646
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	2,485,949	3,024,972

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

S. No	Particulars	As at 31.03.2020	As at 31.03.2019
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	324,354	309,565
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,732	48,040
6	Others		
	(a) Advances to Suppliers	40,277	10,136
	(b) Other advances/receivables	51,142	72,637
	(c) MAT Credit	284,281	284,172
	TOTAL (A)	701,786	724,550
	OTHER ASSETS		
1	Income accrued on investments	601,627	420,148
2	Outstanding Premiums	14,458	70,331
3	Agents' Balances	10,989	19,989
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	12,620	876
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	99,545	99,980
	(b) Input Tax Credit (GST) Unutilized	71,466	96,350
	(c) Unclaimed amount of Policy Holder (Investment)	32,324	25,229
	(d) Income on Unclaimed amount of Policyholders (Investment)	6,176	4,771
	TOTAL (B)	849,205	737,674
	TOTAL (A+B)	1,550,991	1,462,224

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 31.03.2020	As at 31.03.2019
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	467,732	284,885
2	Balances due to other insurance companies	820,201	732,657
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	135,432	203,025
5	Unallocated premium	332,792	432,500
6	Unclaimed Amount of Policy Holders	28,062	23,112
7	Sundry Creditors	171,816	452,571
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	2,873,317	2,166,984
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	546,271	120,608
	(b) Other Statutory Dues	23,583	21,737
	(c) Employee related liability	15,991	4,058
	(d) Expenses Payable	774,545	503,224
	(e) Goods and Service Tax	418,509	94,929
	(f) Other Liabilities	129,995	100,337
	(g) Income on Unclaimed amount of Policyholders	6,177	4,771
	TOTAL	6,744,423	5,145,398

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

S.No	Particulars	As at 31.03.2020	As at 31.03.2019
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	9,107,933	8,669,391
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	9,776	(609)
	(b) For Wealth Tax	-	-
	(c) Provisions others	17,875	17,876
	TOTAL	9,135,584	8,686,658

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

S.No	Particulars	As at 31.03.2020	As at 31.03.2019
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

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 31.03.2020	Year ended 31.03.2019
	(Rs.'000)	(Rs.'000)
Cash Flows from the Operating Activities:		
Premium received from policyholders, including advance receipts	29,715,313	25,956,635
Other receipts	(45,470)	179,923
Payments to the re-insurers, net of commissions and claims	(1,544,773)	(1,341,526)
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(15,790,730)	(11,708,296)
Payments of commission and brokerage	(3,514,130)	(2,836,397)
Payments of other operating expenses	(6,576,370)	(5,413,559)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	8,822	(40,630)
Income taxes paid (Net)	53,140	(48,570)
Service tax paid	(2,490,424)	(2,342,954)
Other payments	-	-
Cash flows before extraordinary items	(184,622)	2,404,626
Cash flow from extraordinary operations	-	-
Net cash flow from Operating Activities	(184,622)	2,404,626
Cash flows from Investing Activities:		
Purchase of fixed assets	(118,669)	(234,208)
Proceeds from sale of fixed assets	2,938	2,134
Purchases of investments	(16,576,483)	(6,106,460)
Loans disbursed	-	-
Sales of investments	12,654,945	2,812,450
Repayments received	-	-
Rents/Interests/ Dividends received	1,350,837	955,816
Investments in money market instruments and in liquid mutual funds (Net)	(895,680)	206,074
Expenses related to investments	(51,024)	(30,675)
Net cash flow from Investing Activities	(3,633,136)	(2,394,869)
Cash flows from Financing Activities:		
Proceeds from issuance of share capital	3,392,484	9,548
Proceeds from borrowing	-	740,000
Repayments of borrowing	-	-
Interest/dividends paid	(113,749)	(41,609)
Net cash flow from Financing Activities	3,278,735	707,939
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in Cash and Cash equivalents:	(539,023)	717,696
Cash and cash equivalents at the beginning of the year	3,024,972	2,307,276
Cash and cash equivalents at the end of the year	2,485,949	3,024,972

FORM NL-21 Statement of Liabilities
HDFC ERGO Health Insurance Limited
Formerly Known as "Apollo Munich Health Insurance Company Limited"



Statement of Liabilities (Form IRDAI-GI-TR)

(Rs. In Lacs)

SI.No.	Reserve	As at 31.03.2020		As at 31.03.2019	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	119,112	91,079	103,160	86,694
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (URR)...(a) + (b)	119,112	91,079	103,160	86,694
d	Outstanding Claims Reserve (Other than IBNR reserve)	19,991	16,252	14,984	12,122
e	IBNR Reserve	14,551	12,482	11,204	9,548
f	Total Reserves for Technical Liabilities(c) + (d) + (e)	153,654	119,813	129,348	108,364

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: 31.03.2020

CIN U66030MH2006PLC331263

HDFC ERGO Health Insurance Limited

Formerly Known as "Apollo Munich Health Insurance Company Limited"

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 31.03.2020



(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscella		Grand Total		
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	
Andaman & Nicobar Is.															0.08	0.59	7.09	31.13	0.10	0.18						7.27	31.90
Andhra Pradesh															105.45	332.90	579.08	2761.86	12.69	132.32						697.21	3227.08
Arunachal Pradesh															0.30	1.59	27.37	97.08	0.00	0.16						27.67	98.83
Assam															7.55	41.32	599.77	2627.52	0.32	5.50						607.64	2674.34
Bihar															16.92	67.04	674.86	2749.77	0.37	9.11						692.15	2825.93
Chandigarh															6.50	25.15	363.72	903.96	1.74	17.99						371.97	947.10
Chhattisgarh															1113.83	1157.27	46384.15	47307.17	3.76	8.77						47501.74	48473.21
Dadra & Nagar Haveli															1.06	3.77	13.59	49.18	0.00	0.02						14.65	52.97
Daman & Diu															0.04	0.79	6.46	30.87	0.00	0.42						6.51	32.09
Delhi															92.95	454.14	4904.45	22435.07	15.60	186.63						5012.99	23075.84
Goa															3.21	14.34	65.23	260.88	0.10	5.47						68.53	280.68
Gujarat															197.49	1015.66	4010.50	16862.97	18.73	157.01						4226.71	18035.64
Haryana															90.04	5971.42	2541.74	14064.56	9.72	872.46						2641.49	20908.44
Himachal Pradesh															1.97	9.61	63.15	332.68	0.43	3.18						65.55	345.48
Jammu & Kashmir															1.31	5.59	92.78	366.57	3.26	7.56						97.35	379.73
Jharkhand															5.62	25.38	289.74	1226.09	0.12	15.69						295.48	1267.16
Karnataka															102.76	548.83	3378.76	15787.02	8.88	111.65						3490.40	16447.49
Kerala															11.60	66.99	581.72	2484.60	4.01	38.29						597.32	2589.88
Lakshadweep															0.00	0.00	0.16	0.36	0.00	0.00						0.16	0.36
Madhya Pradesh															61.06	287.42	1170.72	5041.65	3.74	42.11						1235.53	5371.18
Maharashtra															280.68	1308.92	6650.78	31504.91	41.31	406.76						6972.77	33220.59
Manipur															0.07	0.63	13.00	71.28	0.00	0.19						13.07	72.09
Meghalaya															0.18	1.19	16.17	72.99	0.06	0.92						16.41	75.09
Mizoram															0.05	0.13	3.15	13.41	0.00	0.08						3.21	13.62
Nagaland															0.09	0.30	-229.65	63.37	0.00	0.09						-229.56	63.76
Orissa															16.18	77.8429	622.33	2783.20294	0.23	9.81881						638.73	2870.86
Puducherry															0.77	2.96323	15.74	88.6317378	1.03	1.65039						17.54	93.25
Punjab															40.04	195.178	1196.42	5386.14731	7.91	92.2413						1244.37	5673.57
Rajasthan															113.37	524.409	1617.16	6937.40852	7.92	58.3389						1738.45	7520.16
Sikkim															0.30	0.6754	10.02	54.7337597	0.00	0.34856						10.32	55.76
Tamil Nadu															102.36	501.008	1525.15	7750.6218	13.11	120.149						1640.62	8371.78
Telangana															54.50	369.116	2249.69	12084.3863	0.48	20.7256						2304.67	12474.23
Tripura															0.46	3.15844	68.18	259.93613	0.00	0.79303						68.64	263.89
Uttar Pradesh															115.71	552.363	4517.13	19750.4888	8.34	110.991						4641.18	20413.84
Uttarakhand															4.62	22.4404	202.57	874.636891	1.10	9.61917						208.29	906.70
West Bengal															44.45	184.42	3048.02	12774.4464	3.25	52.7131						3095.73	13011.58



(Rs in Lakhs)

Reinsurance Risk Concentration - For the period ended 31.03.2020						
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	43,214	111		76%
4	No. of Reinsurers with rating BBB but less than A	1	13,279	343		24%
5	No. of Reinsurers with rating less than BBB					
	Total	4	56,493	454		100%

Ageing of Claims as at 31.03.2020								
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	433,069	1,023	41	-	-	434,133	148,681
8	Overseas Travel	920	2	-	-	-	922	1,387
9	Personal Accident	1,420	8	-	-	1	1,429	2,132
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

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	-	-	-	-	-	-	21,446	258	219	-	-	-	-	21,923
2	Claims reported during the period	-	-	-	-	-	-	475,055	1,874	2,278	-	-	-	-	479,207
3	Claims settled during the period	-	-	-	-	-	-	434,133	922	1,429	-	-	-	-	436,484
4	Claims repudiated during the period	-	-	-	-	-	-	36,219	1,016	902	-	-	-	-	38,137
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/s at the end of the period	-	-	-	-	-	-	26,149	194	166	-	-	-	-	26,509
	Less than 3 months	-	-	-	-	-	-	24,434	166	121	-	-	-	-	24,721
	3 months to 6 months	-	-	-	-	-	-	260	9	6	-	-	-	-	275
	6months to 1 year	-	-	-	-	-	-	240	10	3	-	-	-	-	253
	1 year and above	-	-	-	-	-	-	1,215	9	36	-	-	-	-	1,260

FORM NL-26 - CLAIMS INFORMATION - (Form IRDAI-GI-SM Table IA)**HDFC ERGO Health Insurance Limited****Formerly Known as "Apollo Munich Health Insurance Company Limited"**

Solvency for the period ended 31.03.2020

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	252,166	195,219	165,651	140,623	39,044	42,187	42,187
9	Miscellaneous							
	Total	252,166	195,219	165,651	140,623	39,044	42,187	42,187

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



**FORM NL-27 Offices information for Non-Life
HDFC ERGO Health Insurance Limited
Formerly Known as "Apollo Munich Health Insurance Company Limited"**

31.03.2020

S. No	Office Information		Number
1	No. of offices at the beginning of the year		186
2	No. of branches approved during the year		17
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	12
5	No. of branches closed during the year		4
6	No of branches at the end of the year		194
7	No. of branches approved but not opened		5
8	No. of rural branches		-
9	No. of urban branches		194

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



FORM NL-28-STATEMENT OF ASSETS - 3B
HDFC ERGO Health Insurance Limited
Formerly Known as "Apollo Munich Health Insurance Company Limited"
Registration No. 131 and Dated 3rd August 2007
Statement as on: 31.03.2020
Statement of Investment Assets (General Insurer)
(Business within India)
Periodicity of Submission: Quarterly

Rs. In Lakhs

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	888A	195,814
2	Loans	9	-
3	Fixed Assets	10	4,014
4	Current Assets		
	a. Cash & Bank Balance	11	24,859
	b. Advances & Other Assets	12	15,510
5	Current Liabilities		
	a. Current Liabilities	13	67,444
	b. Provisions	14	91,356
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		35,457
	Application of Funds as per Balance Sheet (A)		434,454
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	4,014
3	Cash & Bank Balances	11	6,370
4	Advances & Other Assets	12	15,510
5	Current Liabilities	13	67,444
6	Provisions	14	91,356
7	Misc. Exp not Written Off	15	-
8	Investment held Outside India		-
9	Debit Balance of P&L A/c		35,457
	TOTAL (B)		220,151
	'Investment Assets' As per FORM 3B	(A-B)	214,303

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%	-	20,680	23,870	44,550	20.79	-	44,550	45,475
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	21,680	44,806	66,486	31.03	-	66,486	68,258
3	Investment subject to Exposure Norms									-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure									-
	(a) Approved Investments	Not less than 15%	-	-	54,791	54,791	25.57	-	54,791	56,550
	(b) Other Investments		-	-	6,992	6,992	3.26	-	6,992	6,545
	2. Approved Investments (Not exceeding 55%)	Not exceeding 55%	-	42,293	40,232	82,525	38.51	9	82,534	83,811
	3. Other Investments	Not exceeding 15%	-	-	3,500	3,500	1.63	-	3,500	3,470
	Total Investment Assets	100%	-	63,973	150,321	214,294	100	9	214,303	218,634

Note:
1 (*) The provision for diminution in value of investments is added back to reconcile Investment assets.

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 31/03/2020	As % of total for this class	As at 31/03/2019	As % of total for this class	As at 31/03/2020	As % of total for this class	As at 31/03/2019	As % of total for this class
Break down by credit rating								
AAA rated	94,652	43.29%	59,300	34.79%	91,721	42.80%	58,774	34.39%
AA or better	14,340	6.56%	12,510	7.34%	14,007	6.54%	12,482	7.30%
Rated below AA but above A	1,514	0.69%	3,431	2.01%	1,500	0.70%	3,500	2.05%
Rated below A but above B	-	-	87	0.05%	-	-	86	0.05%
Any other	108,127	49.46%	95,136	55.81%	107,066	49.96%	96,070	56.21%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	56,649	25.91%	42,909	25.17%	56,486	26.36%	42,915	25.11%
more than 1 year and upto 3 years	36,551	16.72%	44,107	25.87%	36,167	16.88%	44,072	25.79%
More than 3 years and up to 7 years	41,647	19.05%	28,576	16.76%	40,280	18.80%	29,112	17.03%
More than 7 years and up to 10 years	56,730	25.95%	39,182	22.99%	54,947	25.64%	38,997	22.82%
above 10 years	27,057	12.37%	15,690	9.21%	26,415	12.32%	15,816	9.25%
Breakdown by type of the issuer								
a. Central Government	45,475	20.80%	40,871	23.98%	44,550	20.79%	41,052	24.02%
b. State Government	17,407	7.96%	16,871	9.90%	16,789	7.83%	16,544	9.68%
c. Corporate Securities	155,752	71.24%	112,722	66.12%	152,956	71.38%	113,316	66.30%

S. No	Particular	For the Quarter Ended 31.03.20 (%/Times)	Up to the Quarter Ended 31.03.20 (%/Times)	For the Quarter Ended 31.03.19 (%/Times)	Up to the Quarter Ended 31.03.19 (%/Times)
1	Gross Premium Growth Rate	-1%	15%	25%	28%
2	Gross Direct Premium to Net Worth Ratio	1.49	4.18	2.10	5.08
3	Growth Rate of Net Worth	40%	40%	2%	2%
4	Net Retention Ratio	79%	77%	94%	85%
5	Net Commission Ratio	9%	7%	11%	7%
6	Expenses of Management to Gross Direct Premium Ratio	30%	37%	34%	37%
7	Expenses of Management to Net Written Premium Ratio	38%	48%	36%	43%
8	Net Incurred Claims to Net Earned Premium	52%	74%	43%	63%
9	Combined Ratio	82%	112%	78%	100%
10	Technical Reserves to Net Premium Ratio	1.69	0.61	1.27	0.58
11	Underwriting Balance Ratio	0.18	(0.13)	0.14	(0.04)
12	Operating Profit Ratio	39%	0%	30%	7%
13	Liquid Assets to Liabilities Ratio	0.43	0.43	0.48	0.48
14	Net Earnings Ratio	17%	-9%	13.44%	0.60%
15	Return on Net Worth	20%	-28%	26.61%	2.59%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.74	1.74	1.64	1.64
17	NPA Ratio			-	-
	Gross NPA Ratio	5.98	5.98	4.80	4.80
	Net NPA Ratio	1.53	1.53	4.03	4.03
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	405,670,332	405,670,332	358,408,537	358,408,537
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	51.15%	51.15%	50.90%	50.90%
	-Foreign	48.43%	48.43%	48.53%	48.53%
	-Other	0.42%	0.42%	0.57%	0.57%
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- (2.93) Diluted EPS-(2.91)	Basic EPS- (4.37) Diluted EPS-(4.37)	Basic EPS- 3.21 Diluted EPS-3.21	Basic EPS- 0.31 Diluted EPS-0.31
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS- (2.93) Diluted EPS-(2.91)	Basic EPS- (4.37) Diluted EPS-(4.37)	Basic EPS- 3.21 Diluted EPS-3.21	Basic EPS- 0.31 Diluted EPS-0.31
6	(iv) Book value per share (Rs)	14.86	14.86	12.05	12.05

FORM NL-31 : Related Party Transactions
Apollo Munich Health Insurance Company Limited

31.03.2020



(Rs in Lakhs)

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 31.03.2020	Up to the Quarter Ended 31.03.2020	For the Quarter Ended 31.03.2019	Up to the Quarter Ended 31.03.2019
1	Family Health Plan Limited	Associate - Third Party Administrator (TPA) & Corporate Policyholder	Premium Income	(0.03)	159.78	(0.31)	120.02
			TPA Fees	-	2,609.71	782.41	3,508.21
			Payables	-	-	425.19	425.19
			Deposit Premium Balance	4.53	4.53	86.67	86.67
2	Apollo Hospitals Enterprise Limited	Joint Venture Partner - Network Hospital, Corporate Policyholder & Debenture holder	Premium Income	0.11	629.94	536.62	1,085.78
			Claim Payment	127.26	4,984.44	1,241.02	4,759.12
			Interest on NCD	1.66	52.29	16.57	67.20
			Expenses towards Services Rendered	-	-	-	0.20
			Deposit Premium Balance	39.91	39.91	36.86	36.86
3	Lifetime Wellness Rx Intl. Ltd	Associate - Corporate Policyholder & Service provider	Premium Income	-	16.59	(0.02)	14.97
			Expenses towards Services Rendered	-	5.02	-	1.77
			Payables	-	-	3.58	3.58
			Deposit Premium Balance	2.24	2.24	0.60	0.60
4	Apollo Gleneagales Hospitals Ltd.	Associate - Network Hospital	Claim Payment	62.68	757.78	176.14	653.18
			Premium Income	(0.12)	0.40	-	-
			Deposit Premium Balance	-	-	3.15	3.15
			Expenses towards Services Rendered	-	-	-	-
5	Indraprastha Medical Corporation Ltd	Associate - Network Hospital, Corporate Policyholder	Premium Income	-	(15.87)	397.01	368.67
			Claim Payment	68.68	1,938.97	494.79	1,900.12
			Expenses towards Services Rendered	-	0.36	-	3.07
			Deposit Premium Balance	52.01	52.01	50.74	50.74
6	Apollo Hospitals International Limited	Associate - Service Provider	Claim Payment	-	242.02	60.16	262.01
			Expenses towards Services Rendered	-	0.07	-	-
			Deposit Premium Balance	0.11	0.11	0.11	0.11
7	Apollo Health and Lifestyle Ltd.	Associate - Corporate Policyholder	Premium Income	0.38	58.47	3.24	58.07
			Claim Payment	-	1.12	0.23	0.76
			Expenses towards Services Rendered	-	-	-	0.16
			Deposit Premium Balance	15.05	15.05	13.36	13.36

FORM NL-31 : Related Party Transactions
Apollo Munich Health Insurance Company Limited

31.03.2020



(Rs in Lakhs)

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 31.03.2020	Up to the Quarter Ended 31.03.2020	For the Quarter Ended 31.03.2019	Up to the Quarter Ended 31.03.2019
8	Imperial Hospital And Research Centre Ltd	Associate - Network Hospital	Deposit Premium Balance	1.33	1.33		
			Claim Payment	32.05	594.33	112.05	512.19
9	Faber Sindoori Managemnt Service Private Ltd	Associate - Corporate Policyholder	Premium Income	-	30.43	4.91	30.48
			Claim Payment	-	4.10	0.99	5.59
			Deposit Premium Balance	1.24	1.24	2.13	2.13
10	Samudra Healthcare Enterprises Limited	Associate - Network Hospital	Claim Payment	1.85	18.46	5.47	26.09
			Deposit Premium Balance	0.27	0.27	0.27	0.27
11	Anuj Tyagi, Anurag Rastogi, Krishnan Ramachandran, Srikanth Kandikonda, Vishwanath Mahendra, Antony Jacob, Sanjay Kulshrestha, Mr. Vipul Sharma, Deepti Rustagi, Paramjit Singh Nayyar	Key Persons As Per IRDA Regulations	Remuneration	182.64	1,053.11	176.97	1,008.56
12	KEIMED LIMITED	Significant Influence	Premium Income	-	-	0.03	13.82
			Deposit Premium Balance	0.06	0.06	0.06	0.06
13	APEX AGENCIES	Associate - Corporate Policyholder	Premium Income	-	3.52	-	2.48
			Deposit Premium Balance	0.31	0.31	0.23	0.23
14	Medvarsity Online Ltd.	Associate - Corporate Policyholder	Premium Income	-	1.47	-	-
			Deposit Premium Balance	0.71	0.71	1.08	1.08
15	Apollo Home Health Care Limited	Associate - Corporate Policyholder	Premium Income	-	0.11	0.23	18.92
			Deposit Premium Balance	(1.44)	(1.44)	(1.00)	(1.00)
16	Munchener Ruckversicherung Gesellschaft	Associate - Reinsurer, Corporate Policyholder & Debenture holder	Premium Income	-	(0.19)		
			Premium on cessions to Reinsurers	25,299.00	42,925.60	123.21	21,121.96
			Reinsurance Commission earned	8,845.68	15,965.23	11.68	7,729.30
			Losses recovered from Reinsurers	8,506.11	15,077.27	2,989.75	10,738.59
			Interest on NCD	83.77	336.92	82.85	336.00
			Payables	7,780.37	7,780.37	5,813.72	5,813.72
			Deposit Premium Balance	1.28	1.28		
17	Apollo Rajshree Hospitals Pvt Ltd	Associate - Network Hospital	Claim Payment	0.74	57.32	14.03	59.90
			Deposit Premium Balance	0.14	0.14	0.14	0.14
18	Apollo Med Skills Limited	Significant Influence	Premium Income	-	-	0.01	57.58
			Expenses towards Services Rendered	-	-	8.50	15.10
			Deposit Premium Balance	4.48	4.48	4.48	4.48
19	Assam Hospitals Limited	Associate - Network Hospital	Claim Payment	6.71	78.70	17.47	64.10
			Premium Income	-	51.53		
			Deposit Premium Balance	0.85	0.85	0.13	0.13
20	Apollo Gleneagles PET-CT Private Limited	Significant Influence	Premium Income	-	-	-	0.06
			Deposit Premium Balance	-	-	0.03	0.03
21	Apollo Energy Company Limited	Joint Venture Partner & Debenture holder	Interest on NCD	6.63	209.15	66.28	268.80

FORM NL-31 : Related Party Transactions
Apollo Munich Health Insurance Company Limited

31.03.2020



(Rs in Lakhs)

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 31.03.2020	Up to the Quarter Ended 31.03.2020	For the Quarter Ended 31.03.2019	Up to the Quarter Ended 31.03.2019
22	PPN Power Generating Company Private Limited	Associate - Corporate Policyholder	Premium Income	-	0.16	17.02	17.22
			Deposit Premium Balance	0.01	0.01	0.04	0.04
23	ApoKos Rehab Private Limited	Significant Influence	Premium Income	-	-	0.08	3.09
24	Apollo Sindoori Hotels Limited	Significant Influence	Expenses towards Services Rendered	-	-	0.20	0.20
			Payables			0.20	0.20
25	Apollo Hospitals Educational & Research Foundation, Hyderabad	Significant Influence	Premium Income	-	-	-	3.02
26	Apollo Health Resources Limited	Associate - Corporate Policyholder	Premium Income	(0.08)	(0.12)	-	-
			Deposit Premium Balance	4.31	4.31	-	-
27	Apollo Lavasa Corporation Limited	Associate - Corporate Policyholder	Premium Income	-	0.49	-	-
28	Apollo Shine Foundation	Associate - Corporate Policyholder	Premium Income	-	2.64	-	-
			Deposit Premium Balance	1.57	1.57	-	-
29	Apollo Specialty Hospitals Private Limited	Associate - Corporate Policyholder	Premium Income	(0.61)	12.36	-	-
			Claim Payment	29.86	567.47	-	-
			Deposit Premium Balance	2.14	2.14	-	-
30	HDFC Ergo General Insurance Company Ltd	Associate - Service Provider	Expenses towards Services Rendered	145.99	145.99	-	-
			Deposit Premium Balance	1.42	1.42	-	-
31	HDFC Limited	Holding Company	Purchase of Securities	2,000.00	2,000.00	-	-
			Income accrued	63.20	63.20	-	-
32	HDFC AMC Limited	Associate	Purchase of Securities	6,568.40	6,568.40	-	-
			Sale of Securities	6,571.97	6,571.97	-	-
			Income accrued	3.57	3.57	-	-



Formerly Known as "Apollo Munich Health Insurance Company Limited"

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	Protector Rider		APOHLIP19006V011920	Health	Internal Tariff	19-Nov-18	30-Apr-19
2	Hospital Daily Cash Rider		APOHLIP19013V011920	Health	Internal Tariff	12-Nov-18	10-Apr-19
3	Individual Personal Accident Rider		APOPAIP19004V011920	Health	Internal Tariff	12-Nov-18	10-Apr-19
4	Group Assurance Health Plan		APOHLGP19084V011819	Health	Internal Tariff	23-Oct-18	Pending

FORM NL-33 - SOLVENCY MARGIN (Form IRDAI-GI-SM Table IB)
HDFC ERGO Health Insurance Limited
Formerly Known as "Apollo Munich Health Insurance Company Limited"

Solvency as at 31.03.2020

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)	143,697
	Deduct:	
(B)	Current Liabilities as per BS	28,733
(C)	Provisions as per BS	91,079
(D)	Other Liabilities	12,884
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	11,001
	Shareholder's FUNDS	
(F)	Available Assets	88,195
	Deduct:	
(G)	Other Liabilities	25,761
(H)	Excess in Shareholder's funds (F-G)	62,434
(I)	Total ASM (E+H)	73,435
(J)	Total RSM	42,187
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.74

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-34 : Board of Directors & Key Management Persons
HDFC ERGO Health Insurance Limited
Formerly Known as "Apollo Munich Health Insurance Company Limited"

31.03.2020



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	Resigned w.e.f 09.01.2020
2	Ms. Suneeta Reddy	Non-Executive Director	Resigned w.e.f 09.01.2020
3	Mr. Karthik Reddy	Non-Executive Director	Resigned w.e.f 09.01.2020
4	Mr. Hans Volker Sprave	Non-Executive Director	Resigned w.e.f 31.03.2020
5	Mr. Andrew KIELTY	Non-Executive Director	Resigned w.e.f 09.01.2020
6	Mr. MBN Rao	Independent Director	None
7	Mr. Bernhard Steinruecke	Independent Director	None
8	Mr. Bharat Shah	Independent Director	None
9	Mr. Antony Jacob	Managing Director	Resigned w.e.f 09.01.2020
10	Mr. Srikanth Kandikonda	CFO and Company Secretary	Appointed as Chief Compliance Officer w.e.f
11	Mr. Krishnan Ramachandran	CEO	Resigned w.e.f 07.04.2020
12	Mr. Sanjay Kulshrestha	Chief Investment Officer	None
13	Mr. Vishwanath Mahendra	Appointed Actuary & Chief Risk Officer	Resigned w.e.f 23.03.2020
14	Ms. Deepti Rustagi	Chief Compliance Officer	Resigned w.e.f 31.01.2020
15	Mr. Paramjit Singh Nayyar	Chief Human Resource Officer	None
16	Mr. Vipul Sharma	Head of Internal Audit	Chief Risk Officer w.e.f 25.03.2020
17	Mr. Ritesh Kumar	Chairperson and Non-Executive Director	Appointed w.e.f 09.01.2020
18	Mr. Anuj Tyagi	Managing Director & CEO	Appointed w.e.f 09.01.2020
19	Ms. Priya Kumar	Non-Executive Director	Appointed w.e.f 25.03.2020
20	Mr. Anurag Rastogi	Appointed Actuary	Appointed w.e.f 24.03.2020

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

HDFC ERGO Health Insurance Limited

Formerly Known as "Apollo Munich Health Insurance Company Limited"

Statement as on:31.03.2020

Details of Investment Portfolio

Periodicity of Submission : Quarterly

Registration No. 131 and Dated 3rd August 2007, CIN U66030MH2006PLC331263

Name of the Fund Investment Corpus I- FRSM+PH



COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
IODS	IL & FS LIMITED	BONDS	7.70	-	1,000	-	-	-	-	-	-	-	-	-	NPA	100%	1000
IODS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.00	-	1,000	-	80	22/06/2019	-	-	-	-	-	-	NPA	100%	1000
IODS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	999	-	87	06/12/2018	-	-	-	-	-	-	NPA	100%	999
IODS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	2,994	-	260	06/12/2018	-	-	-	-	-	-	NPA	100%	2994
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.30	-	500	-	0	28/04/2020	-	-	-	-	-	-	NPA	50%	250
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.50	-	500	-	48	16/07/2018	-	-	-	-	-	-	NPA	50%	250

FORM NL-36-YIELD ON INVESTMENTS 1

HDFC ERGO Health Insurance Limited Registration No. 131 dated 3rd August 2007

Formerly Known as "Apollo Munich Health Insurance Company Limited"

Statement as on:31.03.2020

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 (%) 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	42,624	43,482	830	1.95%	1.95%	38,630	43,482	4,207	10.89%	10.89%	27,902	36,932	2,184	7.83%	7.83%	
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	TREASURY BILLS	CTRB	5,630	1,993	69	1.22%	1.22%	4,556	1,993	216	4.75%	4.75%	2,046	3,939	37	1.79%	1.79%	
4	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	5,115	5,376	32	0.63%	0.63%	5,115	5,376	32	0.63%	0.63%	-	-	-	0.00%	0.00%	
5	STATE GOVERNMENT BONDS	SGGB	17,652	17,407	385	2.18%	2.18%	15,836	17,407	1,626	10.27%	10.27%	14,457	16,785	1,213	8.39%	8.39%	
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	-	-	-	86	-	5	6.32%	6.32%	150	87	13	8.56%	8.56%	
7	BONDS /DEBENTURES ISSUED BY NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	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	16,594	19,028	338	2.04%	2.04%	15,154	19,028	1,295	8.55%	8.55%	14,185	15,861	1,193	8.41%	8.41%	
9	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	35,659	35,437	695	1.95%	1.95%	26,948	35,437	2,282	8.47%	8.47%	22,265	21,924	1,596	7.17%	7.17%	
10	INFRASTRUCTURE / SOCIAL SECTOR - OTHER CORPORATE SECURITIES (APPROVED SECURITIES) - DEBENTURES / BONDS	ICTD	2,000	2,086	43	2.15%	2.15%	2,000	2,086	173	8.65%	8.65%	1,802	2,032	151	8.36%	8.36%	
11	CORPORATE SECURITIES	EPBT	-	-	-	-	-	-	-	-	-	1,000	-	75	7.51%	7.51%		
12	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	38,638	47,066	784	2.03%	2.03%	34,891	47,066	3,061	8.77%	8.77%	25,960	31,994	2,203	8.49%	8.49%	
13	DEPOSITS WITH BANKS	ECDB	20,416	18,490	411	2.01%	2.01%	22,394	18,490	1,814	8.10%	8.10%	14,366	23,194	1,115	7.76%	7.76%	
14	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	8,964	18,255	124	1.38%	1.38%	7,071	18,255	466	6.58%	6.58%	5,933	8,374	481	8.10%	8.10%	
18	OTHER THAN APPROVED INVESTMENTS - CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OLDB	3,819	3,470	(59)	-1.56%	-1.56%	3,522	3,470	168	4.77%	4.77%	688	2,449	60	8.66%	8.66%	
19	DEBENTURES / BONDS / CPS / LOANS	OMGS	-	-	-	-	-	2,747	-	7	0.27%	0.27%	1,898	982	89	4.68%	4.68%	
20	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	HODS	1,000	996	-	0.00%	0.00%	1,000	996	(30)	-3.04%	-3.04%	1,000	982	7	0.67%	0.67%	
21	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	5,992	5,549	-	-	-	5,992	5,549	-	-	-	5,968	4,929	-	0.00%	0.00%	
			204,103	218,635	3,652	1.79%	1.79%	185,942	218,635	15,322	8.24%	8.24%	139,621	170,464	10,415	7.46%	7.46%	

* Book Value of Investments shows daily average of Investments holding under the category.

FORM NL-37-DOWN GRADING OF INVESTMENT-2

HDFC ERGO Health Insurance Limited

Registration No. 131 and Dated 3rd August 2007, CIN U66030MH2006PLC331263

Formerly Known as "Apollo Munich Health Insurance Company Limited"

Statement as on: 31.03.2020

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
A. During the Quarter ¹									
	9.35% IBHFL DB 18-09-2020	HTDA	500	18/09/2015	CARE	AAA	AA	15/02/2020	
	8.75% IBHFL DB 24-09-2021	HTDA	1000	09/03/2018	CARE	AAA	AA	15/02/2020	
	7.46% PNB HF DB 30-04-2020	HTDA	1000	14/09/2018	INDIA RATING	AAA	AA	06/03/2020	
	8.56% PNB HF DB 28-07-2020	HTDA	1000	08/08/2018	INDIA RATING	AAA	AA	06/03/2020	
B. As on Date ²									
	8.72% SAIL BS 30-04-2020	OLDB	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	IODS	999	03/01/2017	ICRA	AAA	AA	12/06/2019	
	8.65% IL&FS FIN. SERV. LTD. DB 06-06-2022	IODS	2995	02/03/2017	INDIA RATING	AAA	D	17/09/2018	
	8.00% IL&FS FIN. SERV. LTD. DB 22-06-2024	IODS	1000	22/06/2017	INDIA RATING	AAA	D	17/09/2018	
	7.70% IL&FS LTD DB 26-07-2024	IODS	1000	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	2000	25/05/2017	CARE	AAA	AA+	05/10/2018	
	7.46% PNB HF DB 30-04-2020	HTDA	1000	14/09/2018	INDIA RATING	AAA	AA	06/03/2020	
					CARE	AAA	AA+	05/07/2019	
	8.56% PNB HF DB 28-07-2020	HTDA	1000	08/08/2018	INDIA RATING	AAA	AA	06/03/2020	
					CARE	AAA	AA+	05/07/2019	
	9.20% TMFL DB 13-05-2021	OLDB	1000	13/05/2016	CRISIL	AA	AA-	27/08/2019	
	7.64% CFHL DB 28-02-2021	HTDA	500	04/01/2018	ICRA	AAA	AA+	17/05/2019	
	7.57% CFHL DB 10-04-2020	HTDA	1000	12/01/2017	INDIA RATING	AAA	AA	18/12/2019	
	9.30% DHFL DB 28-04-2020	HODS	500	28/04/2015	Brickworks	AAA	D	05/06/2019	
					CARE	AAA	D	05/06/2019	
	9.50% DHFL DB 16-07-2020	HODS	500	16/07/2015	Brickworks	AAA	D	05/06/2019	
					CARE	AAA	D	05/06/2019	
	8.25% RCL DB 14-04-2020	OLDB	1000	02/03/2017	CARE	AAA	D	23/09/2019	
					Brickworks	AAA	D	25/09/2019	
	8.90% RCL DB 09-09-2021	OLDB	1000	09/09/2016	CARE	AAA	D	23/09/2019	
					Brickworks	AAA	D	25/09/2019	
	9.35% IBHFL DB 18-09-2020	HTDA	500	18/09/2015	Brickworks	AAA	AA+	18/10/2019	
					CARE	AAA	AA	15/02/2020	
	8.75% IBHFL DB 24-09-2021	HTDA	1000	09/03/2018	Brickworks	AAA	AA+	18/10/2019	
					CARE	AAA	AA	15/02/2020	



(Rs in Lakhs)

Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 31.03.20		Quarter Ended 31.03.19		Upto the Quarter Ended 31.03.20		Upto the Quarter Ended 31.03.19	
		Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies
1	Fire								
2	Marine Cargo & Hull								
3	Motor TP								
4	Motor OD								
5	Engineering								
6	Workmen's Compensation								
7	Employer's Liability								
8	Aviation								
9	Personal Accident	2,594	47,353	5,020	56,597	13,774	149,943	17,950	164,886
10	Health	87,281	364,596	85,000	355,183	235,892	1,206,507	198,753	966,042
11	Others	168	3,443	633	10,151	2,500	56,919	2,741	51,763
	Total	90,043	415,392	90,653	421,931	252,166	1,413,369	219,444	1,182,691

Rural & Social Obligations Upto the Quarter Ended 31.03.2020					
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	149,469	449	860,783
		Social	1	12	119,120
10	Health	Rural	136,922	10,940	358,520
		Social	-	-	-
11	Others	Rural	468	17.38	25,802
		Social	-	-	-

FORM NL-40 Business Acquisition through different channels
HDFC ERGO Health Insurance Limited
Formerly Known as "Apollo Munich Health Insurance Company Limited"



(Rs in Lakhs)

S. No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31.03.20		For the Quarter ended 31.03.19		Upto the Quarter ended 31.03.20		Upto the Quarter ended 31.03.19	
		No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	320,705	49,642	302,924	40,719	1,029,843	138,485	842,906	110,692
2	Corporate Agents-Banks	16,626	12,119	36,015	15,969	76,390	39,644	88,096	36,920
3	Corporate Agents -Others	926	581	1,406	451	3,725	1,640	3,436	998
4	Brokers	25,307	20,062	23,635	22,885	80,900	37,524	66,808	32,850
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	39,085	5,630	44,191	8,850	164,245	27,996	140,765	33,320
7	Insurance Marketing Firm	133	28	176	35	532	81	500	76
8	Web Aggregator	12,332	1,951	13,575	1,743	57,193	6,734	40,171	4,587
9	PoS	278	30	9	1	541	62	9	1
	Total (A)	415,392	90,043	421,931	90,653	1,413,369	252,166	1,182,691	219,444
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	415,392	90,043	421,931	90,653	1,413,369	252,166	1,182,691	219,444

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31.03.2020 DURING THE FINANCIAL YEAR 2019-20							
HDFC ERGO Health Insurance Limited Formerly Known as "Apollo Munich Health Insurance Company Limited"								
GRIEVANCE DISPOSAL REPORT								
Sl No.	Particulars	Opening Balance*As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	3	1	-	2	-	11
b)	Claims	7	67	14	-	59	1	456
c)	Policy Related	4	80	53	1	27	3	415
d)	Premium	-	5	1	-	4	-	41
e)	Refund	-	5	5	-	-	-	32
f)	Coverage	-	4	3	-	1	-	22
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product	-	1	-	-	1	-	12
i)	Others	8	24	8	-	24	-	163
j)	Unfair Business Practices	-	-	-	-	-	-	-
k)	Total Number	19	189	85	1	118	4	1,152
2	Total No of policies during previous year	7,973,609						
3	Total No of claims during previous year	323,777						
4	Total No of policies during current year	6,051,992						
5	Total No of claims during current year	437,667						
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	1.15						
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	10.42						

*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	4	-	4
b)	7-15 days	-	-	-
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
	Total No of Complaints	4	-	4