

FORM NL-1-B-RA

Apollo Munich Health Insurance Company Limited
 Registration No. 131 and Dated 3rd August 2007, CIN U66030TG2006PLC051760
Health Insurance Revenue Account for the Period ended 30 September 2019

	Particulars	Schedule	For the Quarter Ended 30.09.19 (Rs.'000)	Up to the Quarter Ended 30.09.19 (Rs.'000)	For the Quarter Ended 30.09.18 (Rs.'000)	Up to the Quarter Ended 30.09.18 (Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	4,034,284	7,264,992	3,115,891	5,528,545
2	Profit/ Loss on sale/redemption of Investments		57,301	100,644	11,330	21,694
3	Others		11,842	20,752	8,589	15,663
4	Interest, Dividend & Rent - Gross		240,038	475,908	197,328	398,335
	TOTAL (A)		4,343,465	7,862,296	3,333,138	5,964,237
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,769,960	6,744,431	2,455,940	4,698,229
2	Commission	NL-6-Commission Schedule	259,334	360,590	72,709	175,556
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,687,225	3,234,888	1,147,844	1,999,328
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		5,716,519	10,339,909	3,676,493	6,873,113
	Operating Profit/(Loss) from Health Insurance Business					
	C= (A - B)		(1,373,054)	(2,477,613)	(343,355)	(908,876)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(1,373,054)	(2,477,613)	(343,355)	(908,876)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(1,373,054)	(2,477,613)	(343,355)	(908,876)

Apollo Munich Health Insurance Company Limited
Registration No. 131 and Dated 3rd August 2007, CIN U66030TG2006PLC051760
Profit and Loss Account for the Period ended 30 September 2019

	Particulars	Schedule	For the Quarter Ended 30.09.19 (Rs.'000)	Up to the Quarter Ended 30.09.19 (Rs.'000)	For the Quarter Ended 30.09.18 (Rs.'000)	Up to the Quarter Ended 30.09.18 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(1,373,054)	(2,477,613)	(343,355)	(908,876)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		63,396	139,038	41,461	77,768
	(b) Amortization of Discount / Premium		-	(947)	-	-
	(c) Profit on sale of investments		680	680	708	8,256
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		721	768	355	415
	(b) Others		3,398	4,151	756	1,536
	TOTAL (A)		(1,304,859)	(2,333,923)	(300,075)	(820,901)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		116,353	116,353	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		27,321	38,543	66,736	76,675
	(b) Interest on non-convertible debentures		36,619	72,284	21,115	37,869
	(c) Corporate Social Responsibility (CSR) expenses		2,251	4,161	288	288
	TOTAL (B)		182,544	231,341	88,139	114,832
	Profit Before Tax		(1,487,403)	(2,565,264)	(388,214)	(935,733)
	Provision for Taxation					
	Current Tax/Mat Payable				24,704	24,704
	Less: Mat Credit Entitlement				(24,704)	(24,704)
	Deferred Tax				-	-
	Profit/(Loss) After Tax		(1,487,403)	(2,565,264)	(388,214)	(935,733)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		(2,941,880)	(1,864,019)	(2,493,684)	(1,946,165)
	Balance carried forward to Balance Sheet		(4,429,283)	(4,429,283)	(2,881,898)	(2,881,898)

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

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

Balance Sheet as at 30 September 2019

	Schedule	As at 30.09.19	As at 30.09.18
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	4,018,275	3,580,398
Share Application Money Pending Allotment		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	5,367,264	2,605,746
Fair Value Change Account - Shareholders		-	-
Fair Value Change Account - Policyholders		317	(5,084)
Borrowings	NL-11-Borrowings Schedule	1,540,000	1,540,000
TOTAL		10,925,856	7,721,060
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	300,000	1,435,379
Investments - Policyholders	NL-12A-Investment - Policyholders	13,814,175	10,515,276
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	430,535	392,083
Deferred tax Asset		149,806	149,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	4,985,492	1,714,612
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,914,775	1,700,270
Sub-Total (A)		6,900,267	3,414,882
Current Liabilities	NL-17-Current Liabilities Schedule	5,416,741	3,578,592
Provisions	NL-18-Provisions Schedule	9,681,469	7,489,672
Deferred Tax Liability		-	-
Sub-Total (B)		15,098,210	11,068,264
NET CURRENT ASSETS (C) = (A - B)		(8,197,943)	(7,653,382)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		4,429,283	2,881,898
TOTAL		10,925,856	7,721,060

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

(Rs.'000)

Particulars	For the Quarter Ended 30.09.19				Up to the Quarter Ended 30.09.19				For the Quarter Ended 30.09.18				Up to the Quarter Ended 30.09.18			
	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	5,262,581	413,963	82,412	5,758,956	9,533,123	890,524	201,428	10,625,075	4,049,639	355,221	57,575	4,462,435	7,017,995	788,457	145,631	7,952,083
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	589,792	(21,246)	(5,138)	563,408	1,269,089	10,313	8,232	1,287,634	481,436	(21,048)	(4,828)	455,560	817,981	17,137	7,507	842,625
Gross Earned Premium	4,672,789	435,209	87,550	5,195,548	8,264,034	880,211	193,196	9,337,441	3,568,203	376,269	62,403	4,006,875	6,200,013	771,320	138,124	7,109,457
Add: Premium on reinsurance accepted	-	-	-	0	-	-	-	-	6	-	-	6	0	-	-	0
Less : Premium on reinsurance ceded	1,251,813	52,151	4,052	1,308,016	2,231,591	126,800	18,664	2,377,055	949,805	47,853	3,119	1,000,777	1,653,505	91,441	14,897	1,759,843
Net Premium	4,010,768	361,812	78,360	4,450,940	7,301,532	763,724	182,764	8,248,020	3,099,840	307,368	54,456	3,461,664	5,364,490	697,016	130,734	6,192,240
Adjustment for change in reserve for unexpired risks	148,636	(1,472)	(412)	146,752	288,066	15,640	900	304,606	104,992	6,957	(2,162)	109,787	181,310	(4,525)	2,145	178,931
Premium Earned (Net)	3,569,612	381,586	83,086	4,034,284	6,320,509	769,051	175,432	7,264,992	2,723,396	335,373	57,122	3,115,891	4,727,819	675,354	125,372	5,528,545

(Rs.'000)

Particulars	For the Quarter Ended 30.09.19				Up to the Quarter Ended 30.09.19				For the Quarter Ended 30.09.18				Up to the Quarter Ended 30.09.18			
	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	5,262,581	413,963	82,412	5,758,956	9,533,123	890,524	201,428	10,625,075	4,049,639	355,221	57,575	4,462,435	7,017,995	788,457	145,631	7,952,083
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total premium Earned (Net)	3,569,612	381,586	83,086	4,034,284	6,320,509	769,051	175,432	7,264,992	2,723,396	335,373	57,122	3,115,891	4,727,819	675,354	125,372	5,528,545

FORM NL-5 - CLAIMS SCHEDULE



CLAIMS INCURRED [NET] (Rs.'000)																
Particulars	For the Quarter Ended 30.09.19				Up to the Quarter Ended 30.09.19				For the Quarter Ended 30.09.18				Up to the Quarter Ended 30.09.18			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	3,665,625	56,175	36,888	3,758,688	6,987,651	122,770	74,875	7,185,296	2,446,632	50,751	19,832	2,517,215	4,950,805	96,417	48,275	5,095,497
Add Claims Outstanding at the end of the year	2,523,864	99,498	171,501	2,794,863	2,523,864	99,498	171,501	2,794,863	1,721,634	117,734	133,374	1,972,742	1,721,634	117,734	133,374	1,972,742
Less Claims Outstanding at the beginning of the year	2,008,613	83,300	154,507	2,246,420	1,913,094	114,387	139,503	2,166,984	1,442,892	94,294	115,543	1,652,729	1,435,271	83,856	94,816	1,613,943
Gross Incurred Claims	4,180,876	72,373	53,882	4,307,131	7,598,421	107,881	106,873	7,813,175	2,725,374	74,191	37,663	2,837,228	5,237,168	130,295	86,833	5,454,296
Add Re-insurance accepted to direct claims				0	-	284	-	284	-828			-828	-	-	-	-
Less Re-insurance Ceded to claims paid	518,884	16,442	1,845	537,171	993,721	61,258	14,049	1,069,028	358,758	11,018	10,684	380,460	716,035	27,930	12,102	756,067
Total Claims Incurred	3,661,992	55,931	52,037	3,769,960	6,604,700	46,907	92,824	6,744,431	2,365,788	63,173	26,979	2,455,940	4,521,133	102,365	74,731	4,698,229

CLAIMS INCURRED [NET] (Rs.'000)																
Particulars	For the Quarter Ended 30.09.19				Up to the Quarter Ended 30.09.19				For the Quarter Ended 30.09.18				Up to the Quarter Ended 30.09.18			
	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	3,661,992	55,931	22,838	3,740,761	6,604,700	46,907	36,889	6,688,497	2,365,788	63,173	12,545	2,441,506	4,519,744	102,365	31,341	4,653,451
Outside India	-	-	29,199	29,199	-	-	55,935	55,935	-	-	14,434	14,434	1,389	-	43,390	44,779
Total Claims Incurred	3,661,992	55,931	52,037	3,769,960	6,604,700	46,907	92,824	6,744,431	2,365,788	63,173	26,979	2,455,940	4,521,133	102,365	74,731	4,698,229

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

(Rs.'000)

Particulars	For the Quarter Ended 30.09.19				Up to the Quarter Ended 30.09.19				For the Quarter Ended 30.09.18				Up to the Quarter Ended 30.09.18			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	700,089	19,762	8,521	728,372	1,175,144	41,102	18,515	1,234,761	495,103	22,184	5,015	522,302	857,515	39,296	12,087	908,898
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	1	-	-	1	-	-	-	-
Less: Commission on Re-insurance ceded	457,289	11,163	586	469,038	837,604	35,202	1,365	874,171	394,666	29,873	25,055	449,594	657,855	49,666	25,821	733,342
Net Commission	242,800	8,599	7,935	259,334	337,540	5,900	17,150	360,590	100,438	(7,689)	(20,040)	72,709	199,660	(10,370)	(13,734)	175,556

Break-up of the expenses incurred to procure business

Agents	464,501	12,540	5,711	482,752	763,052	27,065	10,530	800,647	318,285	16,376	3,151	337,812	558,853	28,919	7,588	595,360
Brokers	59,872	1,844	277	61,993	116,929	5,005	644	122,578	37,189	1,932	210	39,331	65,188	3,658	590	69,436
Corporate Agency	149,620	5,291	7	154,918	251,275	8,856	11	260,142	122,325	3,824	5	126,154	206,889	6,616	16	213,521
Others	26,096	87	2,526	28,709	43,888	176	7,330	51,394	17,304	52	1,649	19,005	26,585	103	3,893	30,581
TOTAL (B)	700,089	19,762	8,521	728,372	1,175,144	41,102	18,515	1,234,761	495,103	22,184	5,015	522,302	857,515	39,296	12,087	908,898

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

(Rs.'000)

S. No	Particulars	For the Quarter Ended 30.09.19				Up to the Quarter Ended 30.09.19				For the Quarter Ended 30.09.18				Up to the Quarter Ended 30.09.18			
		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	655,542	51,939	10,404	717,885	1,166,985	109,012	24,658	1,300,655	548,527	48,297	7,847	604,671	945,162	106,187	19,613	1,070,962
2	Travel, conveyance and vehicle running expenses	32,437	2,622	534	35,593	54,878	5,126	1,160	61,164	27,170	2,418	396	29,984	46,024	5,170	955	52,149
3	Training expenses	3,140	272	58	3,470	4,298	401	91	4,790	7,020	595	94	7,709	12,777	1,435	265	14,477
4	Rents, rates & taxes	37,189	2,790	532	40,511	74,835	6,991	1,581	83,407	33,482	2,740	423	36,645	63,912	7,181	1,326	72,419
5	Repairs	18,538	1,236	208	19,982	45,809	4,279	968	51,056	18,947	1,177	141	20,265	47,249	5,308	981	53,538
6	Printing & stationery	23,927	2,167	480	26,574	27,720	2,590	586	30,896	7,838	422	42	8,302	21,476	2,413	446	24,335
7	Communication	16,494	1,285	255	18,034	30,515	2,850	645	34,010	14,246	1,138	172	15,556	28,027	3,149	581	31,757
8	Legal & professional charges	23,576	1,715	317	25,608	50,386	4,707	1,064	56,157	33,471	3,219	552	37,242	49,574	5,569	1,029	56,172
9	Auditors' fees, expenses etc																
	(a) As auditor	619	47	9	675	1,211	113	26	1,350	418	28	4	450	971	109	20	1,100
	(b) As adviser or in any other capacity, in respect of																
	(i) Taxation matters	90	8	2	100	90	8	2	100	88	10	2	100	88	10	2	100
	(ii) Insurance matters																
	(iii) Management services:																
	(c) in any other capacity																
	Audit Fees - Others																
	Out of pocket expenses	97	9	2	108	97	9	2	108	9	(2)	(0)	7	87	10	2	99
10	Advertisement and publicity	333,156	23,483	4,208	360,847	753,329	70,371	15,918	839,618	171,759	17,120	2,986	191,865	236,536	26,574	4,908	268,018
11	Interest & Bank Charges	13,015	925	167	14,107	28,982	2,707	612	32,301	9,287	791	126	10,204	16,794	1,887	349	19,030
12	Other Expenses																
	(a) Business Support	120,196	9,357	1,846	131,399	223,075	20,838	4,713	248,626	25,162	2,544	448	28,154	33,559	3,770	697	38,026
	(b) Information Technology Services	82,004	6,444	1,282	89,730	148,929	13,912	3,147	165,988	14,158	(517)	(265)	13,376	76,892	8,639	1,596	87,127
	(c) Others	148,566	12,522	2,636	163,724	223,149	20,845	4,715	248,709	98,171	10,001	1,765	109,937	128,766	14,467	2,672	145,905
13	Depreciation	33,307	2,555	498	36,360	63,900	5,969	1,350	71,219	30,407	402		33,362	56,104	6,303	1,164	63,571
14	Service Tax A/c	2,303	180	35	2,518	4,248	397	89	4,734	30	(12)	(3)	479	479	54	10	543
	TOTAL	1,544,195	119,558	23,472	1,687,225	2,902,436	271,125	61,327	3,234,888	1,040,190	92,522	15,132	1,147,844	1,764,477	198,235	36,616	1,999,328

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S. No	Particulars	As at 30.09.19	As at 30.09.18
		(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		
	401,827,454 Equity Shares of Rs. 10 each (Previous year 358,039,787 Equity Shares of Rs 10 each)	4,018,275	3,580,398
3	Subscribed Capital		
	401,827,454 Equity Shares of Rs. 10 each (Previous year 358,039,787 Equity Shares of Rs 10 each)	4,018,275	3,580,398
4	Called-up Capital		
	401,827,454 Equity Shares of Rs. 10 each (Previous year 358,039,787 Equity Shares of Rs 10 each)	4,018,275	3,580,398
	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	4,018,275	3,580,398

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

Shareholder	As at 30.09.19		As at 30.09.18	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	204,562,243	50.91%	182,423,429	50.95%
· Foreign	195,065,256	48.54%	173,954,205	48.59%
Others	2,199,955	0.55%	1,662,153	0.46%
TOTAL	401,827,454	100%	358,039,787	100%

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

S. No	Particulars	As at 30.09.19	As at 30.09.18
		(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	2,728,728	1,454
	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	40,569	10,685
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	5,367,264	2,605,746

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

S. No	Particulars	As at 30.09.19	As at 30.09.18
		(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 SCHEDULE
INVESTMENTS- SHAREHOLDERS**

S. No	Particulars	As at 30.09.19	As at 30.09.18
		(Rs.'000)	(Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	100,000	100,000
	(e) Other Securities (Housing Bonds)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	200,000	420,000
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	565,379
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	300,000
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	50,000
5	Other than Approved Investments	-	-
	TOTAL	300,000	1,435,379

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.300,000 thousand (Previous YearRs.1,435,379 thousand). Market value of such investments as at 30.09.2019 is Rs 315,406 thousand (Previous Year-Rs. 1,424,209 thousand).

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

S. No	Particulars	As at 30.09.19 (Rs.'000)	As at 30.09.18 (Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,079,747	4,178,757
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	2,551,421	1,830,340
	(d) Investment Properties-Real Estate	-	-
	(e) Other Securities	-	1,020,451
4	Investments in Infrastructure and Housing	2,585,225	1,500,980
5	Other than Approved Investments		
	Infrastructure Debentures (Net of provisions of Rs. 219,619 thousands (previous year Nil thousands))	379,619	599,344
	Housing Debentures	-	-
	Other Debentures	200,000	50,031
	Sub-total	10,796,012	9,179,903
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	657,397	109,697
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	440,967	265,342
	(c) Debentures/ Bonds	550,289	450,344
	(d) Other Securities	-	280,004
4	Investments in Infrastructure and Housing	1,019,510	229,986
5	Other than Approved Investments		
	Housing Debentures	100,000	-
	Other Debentures	250,000	-
	Sub-total	3,018,163	1,335,373
	TOTAL	13,814,175	10,515,276

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.13,814,175 thousand (Previous Year-Rs.10,515,276 thousand). Market value of such investments as at 30.09.2019 is Rs 13,691,727 thousand (Previous Year-Rs. 10,172,904 thousand). Market value of such investments does not include market value of investments made in the IL&FS group.

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

S.No	Particulars	As at 30.09.19	As at 30.09.18
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As At 01.04.2019	Additions	Deductions	As At 30.09.2019	Upto 01.04.2019	For The Period	On Sales/	To Date 30.09.2019	As at 30.09.2019	As at 30.09.2018
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	585,020	30,305	-	615,325	430,514	32,599	-	463,113	152,212	150,274
(b) Website	13,598	-	-	13,598	11,101	348	-	11,449	2,149	2,858
(c) Media Films	-	-	-	-	-	-	-	-	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	95,537	9,176	(1,878)	102,835	74,330	6,468	(1,864)	78,934	23,901	15,654
Information Technology										
Equipment	315,158	22,518	(23,964)	313,712	219,882	25,867	(23,851)	221,898	91,814	83,693
Vehicles	59,533	-	(3,937)	55,596	43,316	2,688	(3,937)	42,067	13,529	12,180
Office Equipment	69,351	4,061	(2,046)	71,366	54,732	3,249	(1,910)	56,071	15,295	13,301
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,138,197	66,060	(31,825)	1,172,432	833,875	71,219	(31,562)	873,532	298,900	277,960
Capital Work in progress	-	-	-	-	-	-	-	-	131,635	114,123
Grand Total	1,138,197	66,060	(31,825)	1,172,432	833,875	71,219	(31,562)	873,532	430,535	392,083
Previous Year	1,007,441	70,621	(3,030)	1,075,032	736,282	63,571	(2,780)	797,072	392,083	-

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

S. No	Particulars	As at 30.09.19	As at 30.09.18
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	13,172	11,468
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	3,886,400	1,001,988
	(bb) Others	552,500	352,500
	(b) Current Accounts	533,420	348,656
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	4,985,492	1,714,612

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

S. No	Particulars	As at 30.09.19 (Rs.'000)	As at 30.09.18 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	347,400	369,949
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	44,865	79,537
6	Others		
	(a) Advances to Suppliers	4,371	63,046
	(b) Other advances	284,713	209,283
	(c) MAT Credit	284,281	235,762
	TOTAL (A)	965,630	957,577
	OTHER ASSETS		
1	Income accrued on investments	520,812	429,148
2	Outstanding Premiums	87,846	117,005
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	152,124	22,924
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	101,931	118,021
	(b) Service Tax Unutilized Credit	53,433	26,095
	(c) Unclaimed amount of Policy Holder (Investment)	27,422	29,500
	(c) Income on Unclaimed amount of Policyholders (Investment)	5,577	-
	TOTAL (B)	949,145	742,693
	TOTAL (A+B)	1,914,775	1,700,270

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 30.09.19	As at 30.09.18
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	144,402	89,588
2	Balances due to other insurance companies	345,407	305,676
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	236,845	211,714
5	Unallocated premium	414,852	425,331
6	Unclaimed Amount of Policy Holders	26,521	23,686
7	Sundry Creditors	527,625	69,556
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	2,794,863	1,972,742
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	95,641	73,523
	(b) Other Statutory Dues	34,884	19,518
	(c) Employee related liability	1,436	2,169
	(d) Expenses Payable	460,174	144,649
	(e) Service Tax Liability	-	-
	(f) Goods and Service Tax	268,159	205,632
	(g) Other Liabilities	60,355	30,686
	(h) Income on Unclaimed amount of Policyholders	5,577	4,123
	TOTAL	5,416,741	3,578,592

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

S.No	Particulars	As at 30.09.19	As at 30.09.18
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	9,652,419	7,486,125
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	11,175	3,547
	(b)For Wealth Tax	-	-
	(c) Provisions others	17,875	-
	TOTAL	9,681,469	7,489,672

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

S.No	Particulars	As at 30.09.19	As at 30.09.18
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Statement of Liabilities (Form IRDAI-GI-TR)					
Sl.No.	Reserve	As at 30.09.19		As at 30.09.18	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	116,037	96,524	90,077	74,861
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (URR)...(a) + (b)	116,037	96,524	90,077	74,861
d	Outstanding Claims Reserve (Other than IBNR reserve)	22,449	18,720	15,774	13,020
e	IBNR Reserve	11,077	9,228	7,942	6,707
f	Total Reserves for Technical Liabilities(c) + (d) + (e)	149,563	124,472	113,793	94,588

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

Insurer Reg No: 131 Date: 30.09.2019 CIN U66030TG2006PLC051760

Apollo Munich Health Insurance Company Limited
GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30.09.2019

(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 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.															0.32	0.38	8.68	14.93	0.04	0.07						9.05	15.38
Andhra Pradesh															93.94	148.94	800.96	1364.98	49.63	100.32						944.53	1614.24
Arunachal Pradesh															0.53	0.98	31.88	42.69	0.10	0.13						32.51	43.81
Assam															11.81	21.47	823.64	1338.81	3.43	4.16						838.88	1364.44
Bihar															19.90	29.64	760.72	1239.59	4.04	7.63						784.65	1276.86
Chandigarh															6.33	11.80	182.90	333.42	7.18	14.48						196.41	359.70
Chhattisgarh															17.09	28.96	334.82	577.03	1.71	4.07						353.62	610.06
Dadra & Nagra Haveli															0.97	1.80	12.26	20.48	0.01	0.01						13.23	22.29
Daman & Diu															0.15	0.55	12.00	15.94	0.01	0.28						12.17	16.77
Delhi															133.78	235.64	6268.49	11392.90	68.02	141.98						6470.29	11770.51
Goa															3.19	7.17	63.14	123.50	2.89	4.61						69.22	135.29
Gujarat															293.19	537.07	4586.90	7947.93	44.25	111.67						4924.34	8596.68
Haryana															2278.88	5582.95	3811.10	6827.28	238.35	790.12						6328.34	13200.35
Himachal Pradesh															3.17	4.60	105.04	167.99	1.48	2.33						109.69	174.93
Jammu & Kashmir															1.62	2.75	84.55	165.34	2.17	3.51						88.34	171.61
Jharkhand															7.84	12.60	350.42	581.96	4.08	14.74						362.34	609.31
Karnataka															136.15	296.52	4699.32	8420.11	45.72	88.56						4881.19	8805.20
Kerala															19.17	33.04	655.75	1112.11	15.02	28.87						689.93	1174.02
Lakshadweep															0.00	0.00	0.00	0.00	0.00	0.00						0.00	0.00
Madhya Pradesh															83.37	138.22	1381.43	2350.21	18.60	32.45						1483.40	2520.87
Maharashtra															355.74	619.80	7925.62	16414.88	152.07	305.08						8433.43	17339.76
Manipur															0.22	0.33	23.58	40.40	0.13	0.17						23.94	40.91
Meghalaya															0.55	0.62	21.86	37.54	0.48	0.72						22.88	38.88
Mizoram															0.01	0.01	3.24	7.15	0.06	0.08						3.30	7.24
Nagaland															0.07	0.12	271.86	282.88	0.09	0.09						272.02	283.10
Orissa															21.57	40.81	834.05	1348.29	6.01	8.69						861.62	1397.79
Puducherry															0.88	1.83	32.27	49.31	0.26	0.37						33.41	51.50
Punjab															59.61	107.10	1480.98	2670.14	30.32	70.00						1570.90	2847.24
Rajasthan															146.97	271.96	1925.42	3338.57	20.99	41.05						2093.39	3651.58
Sikkim															0.12	0.24	15.53	28.95	0.23	0.28						15.88	29.46
Tamil Nadu															106.16	171.92	2442.17	4206.43	40.14	88.27						2588.47	4466.62
Telangana															96.82	204.81	3330.55	6348.37	3.29	19.03						3430.66	6572.22
Tripura															1.28	1.82	72.07	122.31	0.41	0.76						73.76	124.90
Uttar Pradesh															178.10	285.89	5388.37	9640.61	40.06	83.27						5606.54	10009.77
Uttarakhand															6.51	10.15	244.13	417.45	2.86	6.35						253.51	433.95
West Bengal															53.61	92.75	3640.12	6340.74	19.98	40.03						3713.71	6473.52

Reinsurance Risk Concentration - For the period ended 30.09.2019						
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	17,805	73		75%
4	No. of Reinsurers with rating BBB but less than A	1	5,695	198		25%
5	No. of Reinsurers with rating less than BBB					
	Total	4	23,500	271		100%

Ageing of Claims as at 30.09.2019								
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	187,802	126	4	-	-	187,932	67,652
8	Overseas Travel	450	2	-	-	-	452	671
9	Personal Accident	812	4	-	-	1	817	1,219
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	-	-	-	-	-	-	21,446	258	219	-	-	-	-	21,923
2	Claims reported during the period	-	-	-	-	-	-	218,063	1,219	1,295	-	-	-	-	220,577
3	Claims settled during the period	-	-	-	-	-	-	187,932	452	817	-	-	-	-	189,201
4	Claims repudiated during the period	-	-	-	-	-	-	15,798	598	497	-	-	-	-	16,893
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/s at the end of the period	-	-	-	-	-	-	35,779	427	200	-	-	-	-	36,406
	Less than 3 months	-	-	-	-	-	-	34,129	411	165	-	-	-	-	34,705
	3 months to 6 months	-	-	-	-	-	-	290	5	5	-	-	-	-	300
	6months to 1 year	-	-	-	-	-	-	300	4	2	-	-	-	-	306
	1 year and above	-	-	-	-	-	-	1,060	7	28	-	-	-	-	1,095

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

Apollo Munich Health Insurance Company Limited

Solvency for the period ended 30.09.2019

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	246,174	193,048	147,209	125,171	38,610	37,551	38,610
9	Miscellaneous	-	-	-	-	-	-	-
	Total	246,174	193,048	147,209	125,171	38,610	37,551	38,610

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

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

30.09.2019

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

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

Statement as on: 30.09.2019

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8&8A	143,338
2	Loans	9	-
3	Fixed Assets	10	4,305
4	Current Assets		
	a. Cash & Bank Balance	11	49,855
	b. Advances & Other Assets	12	18,113
5	Current Liabilities		
	a. Current Liabilities	13	53,133
	b. Provisions	14	96,815
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		43,095
	Application of Funds as per Balance Sheet (A)		408,654
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	4,305
3	Cash & Bank Balances	11	27,661
4	Advances & Other Assets	12	18,113
5	Current Liabilities	13	53,133
6	Provisions	14	96,815
7	Misc. Exp not Written Off	15	-
8	Investment held Outside India		-
9	Debit Balance of P&L A/c		43,095
	TOTAL (B)		243,122
	'Investment Assets' As per FORM 3B	(A-B)	165,532

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%	-	-	42,036	42,036	25.40		42,036	42,612
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	-	57,372	57,372	34.66		57,372	58,552
3	Investment subject to Exposure Norms					-	-		-	
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure					-	-		-	
	(a) Approved Investments	Not less than 15%	-	2,000	36,047	38,047	22.99		38,047	38,969
	(b) Other Investments		-	-	6,992	6,992	4.22		6,992	6,098
	2. Approved Investments (Not exceeding 55%)	Not exceeding 55%	-	20,194	38,424	58,618	35.41	3	58,621	59,388
	3. Other Investments	Not exceeding 15%	-	-	4,500	4,500	2.72	-	4,500	4,389
	Total Investment Assets	100%	-	22,194	143,335	165,529	100	3	165,532	167,396

Note:

- (*) 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 30/09/2019	As % of total for this class	As at 30/09/2018	As % of total for this class	As at 30/09/2019	As % of total for this class	As at 30/09/2018	As % of total for this class
Break down by credit rating								
AAA rated	57,491	34.34%	49,116	38.01%	56,061	33.87%	49,818	37.51%
AA or better	14,262	8.52%	11,911	9.22%	14,003	8.46%	12,003	9.04%
Rated below AA but above A	2,516	1.50%	494	0.38%	2,500	1.51%	500	0.38%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	93,127	55.63%	67,700	52.39%	92,964	56.16%	70,486	53.07%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	46,960	28.05%	32,255	24.96%	46,872	28.32%	32,308	24.33%
more than 1 year and upto 3 years	38,663	23.10%	33,897	26.23%	38,643	23.34%	34,201	25.75%
More than 3 years and up to 7 years	28,126	16.80%	24,946	19.30%	27,690	16.73%	26,548	19.99%
More than 7 years and up to 10 years	36,916	22.05%	25,286	19.57%	35,833	21.65%	26,125	19.67%
above 10 years	16,731	10.00%	12,837	9.93%	16,491	9.96%	13,624	10.26%
Breakdown by type of the issuer								
a. Central Government	42,612	25.46%	26,703	20.66%	42,036	25.40%	27,958	21.05%
b. State Government	15,941	9.52%	14,724	11.39%	15,335	9.26%	14,926	11.24%
c. Corporate Securities	108,844	65.02%	87,794	67.94%	108,157	65.34%	89,923	67.71%

S. No	Particular	For the Quarter Ended 30.09.19 (%/Times)	Up to the Quarter Ended 30.09.19 (%/Times)	For the Quarter Ended 30.09.18 (%/Times)	Up to the Quarter Ended 30.09.18 (%/Times)
1	Gross Premium Growth Rate	29%	34%	34%	33%
2	Gross Direct Premium to Net Worth Ratio	1.17	2.16	1.35	2.41
3	Growth Rate of Net Worth	14%	14%	-22%	-22%
4	Net Retention Ratio	77%	78%	78%	78%
5	Net Commission Ratio	6%	4%	2%	3%
6	Expenses of Management to Gross Direct Premium Ratio	42%	42%	37%	37%
7	Expenses of Management to Net Written Premium Ratio	54%	54%	48%	47%
8	Net Incurred Claims to Net Earned Premium	93%	93%	79%	85%
9	Combined Ratio	137%	136%	114%	120%
10	Technical Reserves to Net Premium Ratio	2.80	1.51	2.73	1.53
11	Underwriting Balance Ratio	(0.42)	(0.42)	(0.18)	(0.24)
12	Operating Profit Ratio	-34%	-34%	-11%	-16%
13	Liquid Assets to Liabilities Ratio	0.60	0.6	0.39	0.39
14	Net Earnings Ratio	-33%	-31%	-11%	-15%
15	Return on Net Worth	-30%	-52%	-12%	-28%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.62	1.62	1.60	1.60
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	4.18	4.18	-	-
	Net NPA Ratio	2.69	2.69	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	401,827,454	401,827,454	358,039,787	358,039,787
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	50.91%	50.91%	50.95%	50.95%
	-Foreign	48.54%	48.54%	48.59%	48.59%
	Other	0.55%	0.55%	0.46%	0.46%
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-(3.99) Diluted EPS-(3.99)	Basic EPS-(7.09) Diluted EPS-(7.09)	Basic EPS-(1.08) Diluted EPS-(1.08)	Basic EPS-(2.61) Diluted EPS-(2.61)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(3.99) Diluted EPS-(3.99)	Basic EPS-(7.09) Diluted EPS-(7.09)	Basic EPS-(1.08) Diluted EPS-(1.08)	Basic EPS-(2.61) Diluted EPS-(2.61)
6	(iv) Book value per share (Rs)	12.23	12.23	9.20	9.20

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 30.09.2019	Up to the Quarter Ended 30.09.2019	For the Quarter Ended 30.09.2018	Up to the Quarter Ended 30.09.2018
1	Family Health Plan Limited	Associate - Third Party Administrator (TPA) & Corporate Policyholder	Premium Received	2.79	158.90	13.44	119.73
			TPA Fees	793.11	1,893.11	1,222.95	1,972.95
			Rental Income	0.30	0.60	-	-
			Deposit Premium Balance	1.54	5.17	22.40	41.48
2	Apollo Hospitals Enterprise Limited	Joint Venture Partner - Network Hospital, Corporate Policyholder & Debenture holder	Premium Income	159.27	484.30	178.33	425.02
			Claim Payment	1,704.62	3,153.34	938.27	2,084.00
			Interest Accrued on Debentures	16.94	33.69	16.94	33.69
			Deposit Premium Balance	(86.08)	48.33	-22.53	21.89
			Capital infusion including premium	3,163.56	3,163.56	-	-
			Expenses towards Services Rendered	-	-	0.01	0.20
			Premium Income	0.54	15.81	0.44	14.58
3	Lifetime Wellness Rx Intl. Ltd	Associate - Corporate Policyholder & Service provider	Expenses towards Services Rendered	0.59	3.84	1.18	1.77
			Deposit Premium Balance	0.77	1.31	0.21	0.79
			Claim Payment	-	248.61	170.06	310.52
4	Apollo Gleneagales Hospitals Ltd.	Associate - Network Hospital	Deposit Premium Balance	(1.92)	3.30	-	1.24
			Premium Income	0.69	(19.00)	-1.76	-31.56
5	Indraprastha Medical Corporation Ltd	Associate - Network Hospital, Corporate Policyholder	Claim Payment	530.14	1,192.07	397.01	914.74
			Expenses towards Services Rendered	0.36	0.36	0.05	0.29
			Deposit Premium Balance	(72.61)	1.36	2.07	53.97
			Expenses towards Services Rendered	-	0.07	-	-
6	Apollo Hospitals International Limited	Associate - Service Provider	Claim Payment	152.52	152.52	51.03	114.82
			Deposit Premium Balance	-	0.11	-	0.11
			Premium Income	48.93	49.67	46.11	46.11
7	Apollo Health and Lifestyle Ltd.	Associate - Corporate Policyholder	Claim Payments	0.47	1.12	0.20	0.51
			Expenses towards Services Rendered	-	-	0.10	0.13
			Deposit Premium Balance	(18.52)	17.18	0.38	13.14
			Claim Payment	212.99	376.09	122.16	251.87
8	Imperial Hospital And Research Centre Ltd	Associate - Network Hospital	Deposit Premium Balance	-	1.33	-	1.33
			Premium Income	0.35	29.99	-0.21	25.67
9	Faber Sindoori Managemnt Service Private Ltd	Associate - Corporate Policyholder	Claim Payment	1.07	1.12	-	1.34
			Deposit Premium Balance	(0.41)	1.75	-0.89	2.15
			Claim Payment	5.30	9.73	8.39	12.70
10	Samudra Healthcare Enterprises Limited	Associate - Network Hospital	Deposit Premium Balance	-	0.27	-	0.27
			Remuneration	195.53	627.35	212.09	640.68
11	Krishnan Ramachandran, Srikanth Kandikonda, Vishwanath Mahendra, Antony Jacob, Sanjay Kulshrestha, Mr. Vipul Sharma, Deepti Rustagi & Paramjit Nayyar	Key Management Persons	Premium Income	-	-	-	0.02
			Deposit Premium Balance	-	0.06	-	0.10
12	KEIMED LIMITED	Significant Influence	Premium Income	3.52	3.52	2.48	2.48
			Deposit Premium Balance	0.08	0.31	-	0.23
13	APEX AGENCIES	Associate - Corporate Policyholder	Premium Income	-	0.14	-	-
			Deposit Premium Balance	0.37	1.29	-0.05	0.71
14	Medvarsity Online Ltd.	Associate - Corporate Policyholder	Premium Income	0.20	0.11	16.63	16.95
			Deposit Premium Balance	-0.29	-1.21	5.87	6.28

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 30.09.2019	Up to the Quarter Ended 30.09.2019	For the Quarter Ended 30.09.2018	Up to the Quarter Ended 30.09.2018
16	Munchener Ruckversicherung Gesellschaft	Associate - Reinsurer, Corporate Policyholder & Debenture holder	Premium on cessions to Reinsurers	9,924.66	17626.60	7,373.37	13,074.12
			Reinsurance Commission earned	3,610.09	7119.55	2,945.75	4,958.98
			Losses recovered from Reinsurers	3,395.79	6571.16	2,312.54	4,588.17
			Payables	-	-	3,460.09	3,390.18
			Interest accrued on Non-Convertible Debentures	84.69	168.46	84.69	168.46
			Premium Received	-	0.07	-	-
17	Apollo Rajshree Hospitals Pvt Ltd	Associate - Network Hospital	Capital infusion including premium	15,411.07	15411.07	-	-
			Deposit Premium Balance	1.10	1.10	0.76	0.76
			Claim Payment	20.26	35.10	17.69	32.61
18	Apollo Dialysis Private Limited	Significant Influence	Deposit Premium Balance	-	0.14	-	0.14
			Deposit Premium Balance	0.04	0.05	0.01	0.01
19	Apollo Med Skills Limited	Significant Influence	Premium Income	-	-	61.42	61.37
			Expenses towards Services Rendered	-	-	3.08	3.08
			Deposit Premium Balance	-	4.48	-0.55	0.01
20	Assam Hospitals Limited	Significant Influence	Claim Payment	23.34	45.78	20.87	29.92
			Premium Received	51.97	51.97	-	-
			Deposit Premium Balance	0.31	0.44	-	0.13
21	Apollo Gleneagles PET-CT Private Limited	Significant Influence	Premium Income	-	-	0.06	0.06
			Deposit Premium Balance	-	0.03	-	0.03
22	Apollo Hospitals Educational Trust	Significant Influence	Premium Income	-	-	3.02	3.02
			Deposit Premium Balance	0.03	0.03	-	0.01
23	Apollo Energy Company Limited	Joint Venture Partner & Debenture holder	Interest accrued on Non-Convertible Debentures	67.75	134.77	67.75	134.77
			Capital infusion including premium	12,997.78	12997.78	-	-
24	Apollo Gleneagles Hospital Limited	Significant Influence	Claim Paid	447.29	447.29	310.52	310.52
			Premium Received	0.08	0.08	-	-
25	PPN Power Generating Company Private Limited	Associate - Corporate Policyholder	Premium Income	0.12	0.16	0.06	0.18
			Deposit Premium Balance	-	-	0.09	0.09
26	ApoKos Rehab Private Limited	Significant Influence	Premium Income	-	-	3.11	3.01
			Deposit Premium Balance	0.68	0.68	0.77	0.77
27	Apollo Health Resources Limited	Associate - Corporate Policyholder	Premium Received	-	-0.05	-	-
			Deposit Premium Balance	(20.50)	4.01	-0.20	4.00
28	Apollo Shine Foundation	Associate - Corporate Policyholder	Premium Received	-	2.60	-	-
			Deposit Premium Balance	-	1.62	2.61	3.65
29	Apollo Specialty Hospitals Private Limited	Associate - Corporate Policyholder	Premium Received	-	0.92	-	-
			Claim Paid	338.63	338.63	-	-
			Deposit Premium Balance	(108.58)	2.63	-7.16	1.76
30	Hdfc Ergo General Insurance Company Ltd	Associate - Service Provider	Expenses towards Services Rendered	5.12	6.06	-	-
			Deposit Premium Balance	-	1.42	-1.42	-
31	Apollo Lavasa Corporation Limited	Associate - Corporate Policyholder	Premium Received	-	0.49	-	-
32	Bernhard Alfons Steinruecke	Independent director	Directors Sitting Fees	4.00	9.00	3.00	7.00
33	Bharat Shah	Independent director	Directors Sitting Fees	3.00	8.00	2.00	3.00
34	MBN Rao	Independent director	Directors Sitting Fees	4.00	10.00	3.00	6.00
35	Apollo Reach Hospitals Enterprises Ltd.	Significant Influence	Deposit Premium Balance	-	-0.08	-	0.80
36	Apollo Sugar Clinics Limited	Significant Influence	Deposit Premium Balance	(8.22)	0.54	-0.54	-

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)
Apollo Munich Health Insurance Company Limited

Solvency as at 30.09.2019

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)	143,547
	Deduct:	
(B)	Current Liabilities as per BS	27,949
(C)	Provisions as per BS	96,524
(D)	Other Liabilities	9,997
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	9,077
	Shareholder's FUNDS	
(F)	Available Assets	69,574
	Deduct:	
(G)	Other Liabilities	16,191
(H)	Excess in Shareholder's funds (F-G)	53,383
(I)	Total ASM (E+H)	62,460
(J)	Total RSM	38,610
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.62

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

BOD and Key Management Person information

S. No	Name of person	Role/designation	Details of change in the period
1	Ms. Shobana Kamineni	Chairperson and Non-Executive Director	None
2	Ms. Suneeta Reddy	Non-Executive Director	None
3	Mr. Karthik Reddy	Non-Executive Director	None
4	Mr. Hans Volker Sprave	Non-Executive Director	None
5	Mr. Andrew Kiely	Non-Executive Director	None
6	Mr. MBN Rao	Independent Director	None
7	Mr. Bernhard Steinruecke	Independent Director	None
8	Mr. Bharat Shah	Independent Director	None
9	Mr. Antony Jacob	Managing Director	None
10	Mr. Srikanth Kandikonda	CFO and Company Secretary	None
11	Mr. Krishnan Ramachandran	CEO	None
12	Mr. Sanjay Kulshrestha	Chief Investment Officer	None
13	Mr. Vishwanath Mahendra	Appointed Actuary & Chief Risk Officer	None
14	Ms. Deepti Rustagi	Chief Compliance Officer	None
15	Mr. Paramjit Singh Nayyar	Chief Human Resource Officer	None
16	Mr. Vipul Sharma	Head of Internal Audit	None

Key Management Persons as defined in Guidelines on Corporate Governance for insurers in India issued by IRDAI on May 18, 2016.

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30.09.2019

Name of the Fund Investment Corpus I- FRSM+PH

Details of Investment Portfolio

Periodicity of Submission : Quarterly



COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
I0DS	IL & FS LIMITED	BONDS	7.70	-	1,000	-	-	-	-	-	-	-	-	-	NPA	10%	100
I0DS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.00	-	1,000	-	80	-	22/06/2019	-	-	-	-	-	NPA	10%	100
I0DS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	999	-	87	-	06/12/2018	-	-	-	-	-	NPA	50%	499
I0DS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	2,994	-	260	-	06/12/2018	-	-	-	-	-	NPA	50%	1497

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on:30.09.2019

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 (%) 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			
	CENTRAL GOVT. BONDS	CGSB	36,162	37,122	1,074	2.97%	2.97%	36,214	37,122	2,010	5.55%	5.55%	26,803	26,703	982	3.67%	3.67%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	TREASURY BILLS	CTRB	3,658	5,489	34	0.93%	0.93%	3,058	5,489	75	2.44%	2.44%	-	-	-	-	-
4	STATE GOVERNMENT BONDS	SGGB	15,484	15,855	303	1.96%	1.96%	15,117	15,855	650	4.30%	4.30%	13,843	14,551	548	3.96%	3.96%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	86	86	2	2.16%	2.16%	86	86	4	4.29%	4.29%	172	173	7	4.29%	4.29%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	BONDS/DEBENTURES ISSUED BY AUTHORITY CONSTINTUTED UNDER ANY HOUSING/BUILDING SCHEME APPROVED BY CENTRAL/STATE ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL/STATE ACT	HTDA	14,664	14,076	337	2.30%	2.30%	14,831	14,076	655	4.42%	4.42%	13,706	12,951	556	4.06%	4.06%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	22,226	22,827	468	2.10%	2.10%	21,888	22,827	919	4.20%	4.20%	24,065	19,682	1,038	4.31%	4.31%
9	INFRASTRUCTURE / SOCIAL SECTOR - OTHER CORPORATE SECURITIES (APPROVED SECURITIES) - DEBENTURES / BONDS	ICTD	2,000	2,066	43	2.17%	2.17%	2,000	2,066	87	4.33%	4.33%	1,375	1,970	64	4.68%	4.68%
10	CORPORATE SECURITIES	EPBT	-	-	-	-	-	-	-	-	-	1,000	999	42	4.15%	4.15%	
11	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	34,752	32,785	775	2.23%	2.23%	34,224	32,785	1,508	4.40%	4.40%	23,788	25,424	1,005	4.23%	4.23%
12	DEPOSITS WITH BANKS	ECDB	23,846	22,194	488	2.05%	2.05%	23,190	22,194	940	4.05%	4.05%	13,210	13,250	480	3.63%	3.63%
13	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	4,838	4,410	104	2.15%	2.15%	4,973	4,410	202	4.05%	4.05%	6,371	5,320	251	3.94%	3.94%
17	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	3,261	4,389	74	2.27%	2.27%	2,883	4,389	128	4.43%	4.43%	1,598	5,209	52	3.28%	3.28%
18	CORPORATE SECURITIES/OTHER THAN DEBENTURES / BONDS / CPS / LOANS	OMGS	-	-	-	-	-	2,747	2,747	7	0.27%	0.27%	1,926	2,988	34	1.78%	1.78%
19	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	HODS	1,000	967	(54)	-5.37%	-5.37%	1,000	967	(30.39)	-3.04%	-3.04%	-	-	-	-	-
20	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	5,992	5,131	-	-	-	5,992	5,131	-	-	-	-	-	-	-	-
			167,970	167,396	3,649	2.17%	2.17%	168,203	170,143	7,153	4.25%	4.25%	127,856	129,221	5,061	3.96%	3.96%

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

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on:30.09.2019

Statement of Down Graded Investments

Periodicity of Submission: Quarterly



Name of Fund : Total Investment

(Rs.in Lakhs)

S. No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter ¹									
	8.25% RCL DB 14-04-2020	ECOS	10	02/03/2017	CARE	AAA	D	23/09/2019	
					Brickworks	AAA	D	25/09/2019	
	8.90% RCL DB 09-09-2021	ECOS	10	09/09/2016	CARE	AAA	D	23/09/2019	
					Brickworks	AAA	D	25/09/2019	
	9.35% IBHFL DB 18-09-2020	HTDA	5	18/09/2015	CARE	AAA	AA+	25/09/2019	
	8.75% IBHFL DB 24-09-2021	HTDA	10	09/03/2015	CARE	AAA	AA+	25/09/2019	
	7.44% PNB HF DB 31-10-2019	HTDA	10	04/01/2018	CARE	AAA	AA+	05/07/2019	
	7.46% PNB HF DB 30-04-2020	HTDA	10	14/09/2018	CARE	AAA	AA+	05/07/2019	
	8.56% PNB HF DB 28-07-2020	HTDA	10	08/08/2018	CARE	AAA	AA+	05/07/2019	
	9.20% TMFL DB 13-05-2021	OLDB	10	13/05/2016	CRISIL	AA	AA-	22/08/2019	
	9.0291% TMFL DB 30-01-2020	OLDB	10	09/08/2018	CARE	AA+	AA-	27/08/2019	
B. As on Date ²									
	8.72% SAIL BS 30-04-2020	ECOS	5	30/06/2010	CARE	AAA	AA-	05/10/2017	
	8.73% IDFC DB 14-06-2022	IPTD	5	12/06/2015	INDIA RATING	AAA	AA+	27/06/2018	
					ICRA	AAA	AA	12/06/2019	
	8.65% IL&FS FIN. SERV. LTD. DB 06-12-2021	IODS	10	03/01/2017	INDIA RATING	AAA	D	17/09/2018	
	8.65% IL&FS FIN. SERV. LTD. DB 06-06-2022	IODS	30	02/03/2017	INDIA RATING	AAA	D	17/09/2018	
	8.00% IL&FS FIN. SERV. LTD. DB 22-06-2024	IODS	10	22/06/2017	INDIA RATING	AAA	D	17/09/2018	
	7.70% IL&FS LTD DB 26-07-2024	IODS	10	26/07/2017	ICRA	AAA	D	17/09/2018	
	8.70% GE SHIPPING DB 31-05-2025	ECOS	5	31/05/2016	CARE	AAA	AA+	05/10/2018	
	8.25% GE SHIPPING DB 25-05-2027	ECOS	20	25/05/2017	CARE	AAA	AA+	05/10/2018	
	7.44% PNB HF DB 31-10-2019	HTDA	10	04/01/2018	INDIA RATING	AAA	AA+	09/01/2019	
					CARE	AAA	AA+	05/07/2019	
	7.46% PNB HF DB 30-04-2020	HTDA	10	14/09/2018	INDIA RATING	AAA	AA+	09/01/2019	
					CARE	AAA	AA+	05/07/2019	
	8.56% PNB HF DB 28-07-2020	HTDA	10	08/08/2018	INDIA RATING	AAA	AA+	09/01/2019	
					CARE	AAA	AA+	05/07/2019	
	9.0291% TMFL DB 30-01-2020	OLDB	10	09/08/2018	CARE	AA+	AA-	22/08/2019	
	9.20% TMFL DB 13-05-2021	OLDB	10		CRISIL	AA	AA-	27/08/2019	
	7.64% CFHL DB 28-02-2021	HTDA	5	04/01/2018	ICRA	AAA	AA+	17/05/2019	
	9.30% DHFL DB 28-04-2020	HODS	5	28/04/2015	Brickworks	AAA	D	05/06/2019	
					CARE	AAA	D	05/06/2019	
	9.50% DHFL DB 16-07-2020	HODS	5	16/07/2015	Brickworks	AAA	D	05/06/2019	
					CARE	AAA	D	05/06/2019	
	8.25% RCL DB 14-04-2020	OLDB	10	02/03/2017	CARE	AAA	D	23/09/2019	
					Brickworks	AAA	D	25/09/2019	
	8.90% RCL DB 09-09-2021	OLDB	10	09/09/2016	CARE	AAA	D	23/09/2019	
					Brickworks	AAA	D	25/09/2019	
	9.35% IBHFL DB 18-09-2020	HTDA	5	28/04/2015	CARE	AAA	AA+	17/05/2019	
	8.75% IBHFL DB 24-09-2021	HTDA	10	16/07/2015	CARE	AAA	AA+	17/05/2019	



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 30.09.19		Quarter Ended 30.09.18		Upto the Quarter Ended 30.09.19		Upto the Quarter Ended 30.09.18	
		Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies
1	Fire								
2	Marine Cargo & Hull								
3	Motor TP								
4	Motor OD								
5	Engineering								
6	Workmen's Compensation								
7	Employer's Liability								
8	Aviation								
9	Personal Accident	4,140	38,047	3,552	40,206	8,905	67,681	7,885	71,393
10	Health	52,626	377,008	40,496	214,891	95,331	578,697	70,180	378,808
11	Others	824	19,519	576	21,479	2,014	44,924	1,456	31,784
	Total	57,590	434,574	44,624	276,576	106,251	691,302	79,521	481,985

Rural & Social Obligations Upto the Quarter Ended 30.09.2019					
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	1,796	61.91	54,213
		Social	-	-	-
10	Health	Rural	18,480	2,363.04	104,335
		Social	-	-	-
11	Others	Rural	-	-	-
		Social	-	-	-

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



(Rs in Lakhs)

		Business Acquisition through different channels							
		For the Quarter ended 30.09.19		For the Quarter ended 30.09.18		Upto the Quarter ended 30.09.19		Upto the Quarter ended 30.09.18	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	306,539	31,711	192,438	23,638	478,345	55,168	342,133	44,134
2	Corporate Agents-Banks	26,899	10,228	19,526	8,209	45,830	17,621	27,551	11,586
3	Corporate Agents -Others	1,206	393	1,022	253	1,862	665	1,645	359
4	Brokers	23,734	5,307	15,391	3,218	38,103	13,551	27,969	5,763
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	56,868	8,307	38,279	8,290	92,791	16,019	65,891	15,927
7	Insurance Marketing Firm	169	24	106	14	276	37	223	27
8	Web Aggregator	19,077	1,608	9,814	1,003	33,974	3,174	16,573	1,725
9	PoS	82	10	0	0	121	15	0	0
	Total (A)	434,574	57,590	276,576	44,624	691,302	106,251	481,985	79,521
10	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	434,574	57,590	276,576	44,624	691,302	106,251	481,985	79,521

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30.09.2019 DURING THE FINANCIAL YEAR 2019-20							
Apollo Munich Health Insurance Company Limited								
GRIEVANCE DISPOSAL REPORT								
SI No.	Particulars	Opening Balance*As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	1	0	0	1	0	6
b)	Claims	14	129	41	1	95	6	261
c)	Policy Related	14	75	59	0	24	6	273
d)	Premium	1	9	7	0	3	0	25
e)	Refund	0	3	3	0	0	0	19
f)	Coverage	1	5	2	1	2	1	15
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	1	1	1	0	1	0	9
i)	Others	2	45	20	1	26	0	90
j)	Unfair Business Practices	0	0	0	0	0	0	0
k)	Total Number	33	268	133	3	152	13	698
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	7,992,667						
5	Total No of claims during current year	202,820						
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	0.55						
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	12.87						

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

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	9	-	9
b)	7-15 days	4	-	4
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
	Total No of Complaints	13	-	13

We have noted 38% decrease in complaints in Q2 2019-20 as compared to Q1 2019-20

2% decrease in claims MRC complaints and 53% decrease in policy related complaints in Q2 -2019-20 vs Q1 - 2019-20