

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 Period ended 30th June 2020

	Particulars	Schedule	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter
			Ended 30.06.2020	Ended 30.06.2020	Ended 30.06.2019	Ended 30.06.2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	2,281,127	2,281,127	3,230,708	3,230,708
2	Profit/ Loss on sale/redemption of Investments		23,022	23,022	43,343	43,343
3	Others		6,257	6,257	8,910	8,910
4	Interest, Dividend & Rent – Gross		261,843	261,843	235,870	235,870
	TOTAL (A)		2,572,249	2,572,249	3,518,831	3,518,831
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,342,704	2,342,704	2,974,471	2,974,471
2	Commission	NL-6-Commission Schedule	194,067	194,067	101,256	101,256
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,028,018	1,028,018	1,547,663	1,547,663
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		3,564,789	3,564,789	4,623,390	4,623,390
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(992,540)	(992,540)	(1,104,559)	(1,104,559)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(992,540)	(992,540)	(1,104,559)	(1,104,559)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(992,540)	(992,540)	(1,104,559)	(1,104,559)

HDFC ERGO Health Insurance Limited
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Registration No. 131 and Dated 3rd August 2007, CIN U66030MH2006PLC331263
Profit and Loss Account for the Period ended 30th June 2020

	Particulars	Schedule	For the Quarter Ended 30.06.2020	Up to the Quarter Ended 30.06.2020	For the Quarter Ended 30.06.2019	Up to the Quarter Ended 30.06.2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(992,540)	(992,540)	(1,104,559)	(1,104,559)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		91,486	91,486	75,641	75,641
	(b) Amortization of Discount / Premium		(2,625)	(2,625)	(947)	(947)
	(c) Profit on sale of investments		7,813	7,813	-	-
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		(3)	(3)	46	46
	(b) Others		292	292	752	752
	TOTAL (A)		(895,577)	(895,577)	(1,029,067)	(1,029,067)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		54,997	54,997	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		5,376	5,376	11,222	11,222
	(b) Fund raising expenses and interest on NCD		35,665	35,665	35,665	35,665
	(c) Others		-	-	-	-
	(d) Corporate Social Responsibility (CSR) expenses		-	-	1,910	1,910
	TOTAL (B)		96,038	96,038	48,797	48,797
	Profit Before Tax		(991,615)	(991,615)	(1,077,864)	(1,077,864)
	Provision for Taxation					
	Current Tax/Mat Payable		-	-	-	-
	Less: Mat Credit Entitlement		-	-	-	-
	Deferred Tax		-	-	-	-
	Profit/(Loss) After Tax		(991,615)	(991,615)	(1,077,864)	(1,077,864)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	-	-
	(e) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		(3,545,716)	(3,545,716)	(1,864,019)	(1,864,019)
	Balance carried forward to Balance Sheet		(4,537,331)	(4,537,331)	(2,941,883)	(2,941,883)

HDFC ERGO Health Insurance Limited
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 Registration No. 131 and Dated 3rd August 2007, CIN U66030MH2006PLC331263
Balance Sheet as at 30th June 2020

	Schedule	As at 30.06.2020	As at 30.06.2019
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	4,056,703	3,721,628
Share Application Money Pending Allotment		630	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	5,558,400	3,498,392
Fair Value Change Account - Shareholders		108	-
Fair Value Change Account - Policyholders		324	274
Borrowings	NL-11-Borrowings Schedule	1,540,000	1,540,000
TOTAL		11,156,165	8,760,294
APPLICATION OF FUNDS			
Investments - Shareholders	NL-12-Investment - Shareholders	5,050,606	3,219,400
Investments - Policyholders	NL-12A-Investment - Policyholders	15,151,817	12,830,790
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	409,140	429,168
Deferred tax Asset		149,806	149,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	367,859	1,253,616
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,737,994	1,592,895
Sub-Total (A)		2,105,853	2,846,511
Current Liabilities	NL-17-Current Liabilities Schedule	6,236,904	4,404,235
Provisions	NL-18-Provisions Schedule	10,011,484	9,253,029
Deferred Tax Liability		-	-
Sub-Total (B)		16,248,388	13,657,264
NET CURRENT ASSETS (C) = (A - B)		(14,142,535)	(10,810,753)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		4,537,331	2,941,883
TOTAL		11,156,165	8,760,294

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

(Rs.'000)

Particulars	For the Quarter Ended 30.06.2020				Up to the Quarter Ended 30.06.2020				For the Quarter Ended 30.06.2019				Up to the Quarter Ended 30.06.2019			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Premium from direct business written	4,339,559	114,813	3,748	4,458,120	4,339,559	114,813	3,748	4,458,120	4,270,542	476,561	119,016	4,866,119	4,270,542	476,561	119,016	4,866,119
Goods and Services Tax				-				-				-				-
Adjustment for change in reserve for unexpired risks	1,478,740	(700)	(8,665)	1,469,375	1,478,740	(700)	(8,665)	1,469,375	679,297	31,559	13,370	724,226	679,297	31,559	13,370	724,226
Gross Earned Premium	2,860,819	115,513	12,413	2,988,745	2,860,819	115,513	12,413	2,988,745	3,591,245	445,002	105,646	4,141,893	3,591,245	445,002	105,646	4,141,893
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	1,291,907	10,081	1,428	1,303,416	1,291,907	10,081	1,428	1,303,416	979,778	74,649	14,612	1,069,039	979,778	74,649	14,612	1,069,039
Net Premium	3,047,652	104,732	2,320	3,154,704	3,047,652	104,732	2,320	3,154,704	3,290,764	401,912	104,404	3,797,080	3,290,764	401,912	104,404	3,797,080
Adjustment for change in reserve for unexpired risks	604,979	155	(9,336)	595,798	604,979	155	(9,336)	595,798	139,430	17,112	1,312	157,854	139,430	17,112	1,312	157,854
Premium Earned (Net)	2,173,891	105,587	1,649	2,281,127	2,173,891	105,587	1,649	2,281,127	2,750,897	387,465	92,346	3,230,708	2,750,897	387,465	92,346	3,230,708

Particulars	For the Quarter Ended 30.06.2020				Up to the Quarter Ended 30.06.2020				For the Quarter Ended 30.06.2019				Up to the Quarter Ended 30.06.2019			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Premium Income from business effected :(Gross Direct)																
In India	4,339,559	114,813	3,748	4,458,120	4,339,559	114,813	3,748	4,458,120	4,270,542	476,561	119,016	4,866,119	4,270,542	476,561	119,016	4,866,119
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total premium Earned (Net)	2,173,891	105,587	1,649	2,281,127	2,173,891	105,587	1,649	2,281,127	2,750,897	387,465	92,346	3,230,708	2,750,897	387,465	92,346	3,230,708

Particulars	For the Quarter Ended 30.06.2020				Up to the Quarter Ended 30.06.2020				For the Quarter Ended 30.06.2019				Up to the Quarter Ended 30.06.2019			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	2,517,138	12,061	1,577	2,530,776	2,517,138	12,061	1,577	2,530,776	3,322,026	66,595	37,987	3,426,608	3,322,026	66,595	37,987	3,426,608
Add Claims Outstanding at the end of the year	2,794,724	205,525	156,611	3,156,860	2,794,724	205,525	156,611	3,156,860	2,008,613	83,300	154,507	2,246,420	2,008,613	83,300	154,507	2,246,420
Less Claims Outstanding at the beginning of the year	2,580,886	151,921	140,510	2,873,317	2,580,886	151,921	140,510	2,873,317	1,913,094	114,387	139,503	2,166,984	1,913,094	114,387	139,503	2,166,984
Gross Incurred Claims	2,730,976	65,665	17,678	2,814,319	2,730,976	65,665	17,678	2,814,319	3,417,545	35,508	52,991	3,506,044	3,417,545	35,508	52,991	3,506,044
Add Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	284	-	284	-	284	-	284
Less Re-insurance Ceded to claims paid	470,933	604	78	471,615	470,933	604	78	471,615	474,837	44,816	12,204	531,857	474,837	44,816	12,204	531,857
Total Claims Incurred	2,260,043	65,061	17,600	2,342,704	2,260,043	65,061	17,600	2,342,704	2,942,708	(9,024)	40,787	2,974,471	2,942,708	(9,024)	40,787	2,974,471

Particulars	For the Quarter Ended 30.06.2020				Up to the Quarter Ended 30.06.2020				For the Quarter Ended 30.06.2019				Up to the Quarter Ended 30.06.2019			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid to claimants: (Net incurred)																
In India	2,260,043	65,061	8,031	2,333,135	2,260,043	65,061	8,031	2,333,135	2,942,708	(9,024)	14,051	2,947,735	2,942,708	(9,024)	14,051	2,947,735
Outside India	-	-	9,569	9,569	-	-	9,569	9,569	-	-	26,736	26,736	-	-	26,736	26,736
Total Claims Incurred	2,260,043	65,061	17,600	2,342,704	2,260,043	65,061	17,600	2,342,703	2,942,708	(9,024)	40,787	2,974,471	2,942,708	(9,024)	40,787	2,974,471

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -



(Rs.'000)

Particulars	For the Quarter Ended 30.06.2020				Up to the Quarter Ended 30.06.2020				For the Quarter Ended 30.06.2019				Up to the Quarter Ended 30.06.2019			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	585,469	15,960	478	601,907	585,469	15,960	478	601,907	475,055	21,340	9,994	506,389	475,055	21,340	9,994	506,389
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance ceded	394,713	13,092	35	407,840	394,713	13,092	35	407,840	380,315	24,039	779	405,133	380,315	24,039	779	405,133
Net Commission	190,756	2,868	443	194,067	190,756	2,868	443	194,067	94,740	(2,699)	9,215	101,256	94,740	(2,699)	9,215	101,256
Break-up of the expenses incurred to procure business																
Agents	415,315	12,724	403	428,442	415,315	12,724	403	428,442	298,551	14,525	4,819	317,895	298,551	14,525	4,819	317,895
Brokers	38,835	1,200	44	40,079	38,835	1,200	44	40,079	57,057	3,161	367	60,585	57,057	3,161	367	60,585
Corporate Agency	98,129	1,926	-	100,055	98,129	1,926	-	100,055	101,655	3,565	4	105,224	101,655	3,565	4	105,224
Others	33,190	110	31	33,331	33,190	110	31	33,331	17,792	89	4,804	22,685	17,792	89	4,804	22,685
TOTAL (B)	585,469	15,960	478	601,907	585,469	15,960	478	601,907	475,055	21,340	9,994	506,389	475,055	21,340	9,994	506,389

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

(Rs.'000)

S. No	Particulars	For the Quarter Ended 30.06.2020				Up to the Quarter Ended 30.06.2020				For the Quarter Ended 30.06.2019				Up to the Quarter Ended 30.06.2019			
		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	474,066	12,542	409	487,017	474,066	12,542	409	487,017	511,444	57,073	14,253	582,770	511,444	57,073	14,253	582,770
2	Travel, conveyance and vehicle running expenses	1,284	34	1	1,319	1,284	34	1	1,319	22,442	2,504	625	25,571	22,442	2,504	625	25,571
3	Training expenses	26	1	0	27	26	1	0	27	1,159	129	32	1,320	1,159	129	32	1,320
4	Rents	43,223	1,144	37	44,404	43,223	1,144	37	44,404	36,855	4,113	1,027	41,995	36,855	4,113	1,027	41,995
5	Rates and Taxes	4,322	114	4	4,440	4,322	114	4	4,440	10,272	1,146	286	11,704	10,272	1,146	286	11,704
6	Repairs & Maintenance	17,878	473	15	18,366	17,878	473	15	18,366	28,121	3,138	784	32,043	28,121	3,138	784	32,043
7	Printing & stationery	3,566	94	3	3,663	3,566	94	3	3,663	3,793	423	106	4,322	3,793	423	106	4,322
8	Communication	7,590	201	7	7,798	7,590	201	7	7,798	5,704	637	159	6,500	5,704	637	159	6,500
9	Legal & professional charges	92,684	2,452	80	95,216	92,684	2,452	80	95,216	136,799	15,266	3,812	155,877	136,799	15,266	3,812	155,877
10	Auditors' fees, expenses etc																
	(a) As auditor	778	21	1	800	778	21	1	800	592	66	17	675	592	66	17	675
	(b) As adviser or in any other capacity, in respect of																
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity																
	Audit Fees - Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of pocket expenses	8	-	-	8	8	-	-	8	-	-	-	-	-	-	-	-
11	Advertisement and publicity	200,258	5,298	173	205,729	200,258	5,298	173	205,729	420,173	46,888	11,710	478,771	420,173	46,888	11,710	478,771
12	Interest & Bank Charges	17,109	453	14	17,576	17,109	453	14	17,576	15,967	1,782	445	18,194	15,967	1,782	445	18,194
13	Postage & Courier	708	19	1	728	708	19	1	728	3,405	380	95	3,880	3,405	380	95	3,880
14	Information Technology Services	89,597	2,371	77	92,045	89,597	2,371	77	92,045	75,170	8,389	2,095	85,654	75,170	8,389	2,095	85,654
15	Others expenses	14,529	384	13	14,926	14,529	384	13	14,926	55,752	6,222	1,554	63,528	55,752	6,222	1,554	63,528
16	Depreciation	33,053	874	29	33,956	33,053	874	29	33,956	30,593	3,413	853	34,859	30,593	3,413	853	34,859
	TOTAL	1,000,679	26,475	864	1,028,018	1,000,679	26,475	864	1,028,018	1,358,241	151,569	37,853	1,547,663	1,358,241	151,569	37,853	1,547,663

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S. No	Particulars	As at 30.06.2020	As at 30.06.2019
		(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 372,162,837 Equity Shares of Rs. 10 each)	4,056,703	3,721,628
3	Subscribed Capital		
	405,670,332 Equity Shares of Rs. 10 each (Previous year 372,162,837 Equity Shares of Rs. 10 each)	4,056,703	3,721,628
4	Called-up Capital		
	405,670,332 Equity Shares of Rs. 10 each (Previous year 372,162,837 Equity Shares of Rs. 10 each)	4,056,703	3,721,628
	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	3,721,628

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 30.06.2020		As at 30.06.2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	207,515,521	51.15%	189,391,985	50.89%
· Foreign	196,469,726	48.43%	180,599,256	48.53%
Others	1,685,085	0.42%	2,171,596	0.58%
TOTAL	405,670,332	100%	372,162,837	100%

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

S.No	Particulars	As at 30.06.2020	As at 30.06.2019
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
	Share Premium:-		
3	Opening Balance	5,517,832	2,597,967
	Add: Received during the year	-	859,857
	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	40,568
	Add: Transfer during the year	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	5,558,400	3,498,392

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

S. No	Particulars	As at 30.06.2020	As at 30.06.2019
		(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 30.06.2020 (Rs.'000)	As at 30.06.2019 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	1,691,686	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	959,009	700,000
	(e) Other Securities (Bank Deposits)	-	200,000
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in infrastructure and Housing	1,276,564	500,000
5	Other than Approved Investments		
	- Infrastructure Debentures (Net of provisions of Rs. 149,810 thousands (previous year Nil thousands))	-	-
	- Housing Debentures	-	-
	- Other Debentures (Net of provisions of Rs. 7,500 thousands (previous year Nil thousands))	17,500	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	111,767	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	264,137	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	225,157	-
	(e) Other Securities (Bank Deposits)	299,737	1,819,400
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in infrastructure and Housing	156,303	-
5	Other than Approved Investments		
	- Housing Debentures (Net of provisions of Rs. 18,750 thousands (previous year Nil thousands))	6,250	-
	- Other Debentures (Net of provisions of Rs. 7,498 thousands (previous year Nil thousands))	42,496	-
	TOTAL	5,050,606	3,219,400

- a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.5,050,606 thousand (Previous Year-Rs. 3,219,400 thousand). Market value of such investments as at 30.06.2020 is Rs 5,294,524 thousand (Previous Year-Rs. 3,247,932 thousand).

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

S. No	Particulars	As at 30.06.2020 (Rs.'000)	As at 30.06.2019 (Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,075,058	4,790,329
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,877,026	2,300,878
	(e) Other Securities (Bank Deposits)	-	300,000
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in infrastructure and Housing	3,829,691	2,302,293
5	Other than Approved Investments		
	- Infrastructure Debentures (Net of provisions of Rs. 449,429 thousands (previous year 99,848 thousands))	-	499,391
	- Other Debentures (Net of provisions of Rs. 22,500 thousands (previous year Nil thousands))	52,500	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	335,300	438,026
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	792,412	402,274
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	675,471	700,206
	(e) Other Securities (Bank Deposits)	899,212	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in infrastructure and Housing	468,908	1,097,393
5	Other than Approved Investments		
	- Housing Debentures (Net of provisions of Rs. 56,250 thousands (previous year Nil thousands))	18,750	-
	- Other Debentures (Net of provisions of Rs. 22,495 thousands (previous year Nil thousands))	127,489	-
	TOTAL	15,151,817	12,830,790

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.15,151,817 thousand (Previous Year-Rs.12,830,790 thousand). Market value of such investments as at 30.06.2020 is Rs 15,883,571 thousand (Previous Year-Rs. 12,993,409 thousand).

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

S.No	Particulars	As at 30.06.2020	As at 30.06.2019
		(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				Depreciation				Net Block	
	Opening As At 01.04.2020	Additions	Deductions	As At 30.06.2020	Upto 01.04.2020	For The Period	On Sales/	To Date 30.06.2020	As at	As at
							Adjustments		30.06.2020	30.06.2020
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	677,524	1,104	-	678,628	499,975	16,849	-	516,824	161,804	166,271
(b) Website	13,598	-	-	13,598	11,797	174	-	11,971	1,627	2,324
(c) Media Films	-	-	-	-	-	-	-	-	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	24,531
Furniture & Fittings	103,176	1,742	-	104,918	84,944	3,428	-	88,372	16,546	84,501
Information Technology Equipment	314,695	15,342	-	330,037	244,325	11,056	-	255,381	74,656	14,880
Vehicles	50,986	-	(6,493)	44,493	41,471	989	(1,836)	40,624	3,869	15,445
Office Equipment	71,347	309	(6)	71,650	58,589	1,460	(5)	60,044	11,606	-
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,231,326	18,497	(6,499)	1,243,324	941,101	33,956	(1,841)	973,216	270,108	307,952
Capital Work in progress	-	-	-	-	-	-	-	-	139,032	121,216
Grand Total	1,231,326	18,497	(6,499)	1,243,324	941,101	33,956	(1,841)	973,216	409,140	429,168
Previous Year	1,138,197	38,543	(4,017)	1,172,723	833,875	34,860	(3,964)	864,771	429,168	-

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

S. No	Particulars	As at 30.06.2020	As at 30.06.2019
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	4,710	10,784
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	5,420	1,003,850
	(bb) Others	7,000	2,500
	(b) Current Accounts	350,729	236,482
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	367,859	1,253,616

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

S. No	Particulars	As at 30.06.2020	As at 30.06.2019
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	253,599	328,179
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,732	48,961
6	Others		
	(a) Advances to Suppliers	26,161	36,569
	(b) Other advances/receivables	229,502	41,500
	(c) MAT Credit	284,280	284,281
	TOTAL (A)	795,274	739,490
	OTHER ASSETS		
1	Income accrued on investments	589,588	466,377
2	Outstanding Premiums	15,722	96,624
3	Agents' Balances	10,541	16,502
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	103,649	89,590
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	98,244
	(b) Input Tax Credit (GST) Unutilized	83,175	55,068
	(c) Unclaimed amount of Policy Holder (Investment)	33,946	25,792
	(d) Income on Unclaimed amount of Policyholders (Investment)	6,554	5,208
	TOTAL (B)	942,720	853,405
	TOTAL (A+B)	1,737,994	1,592,895

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 30.06.2020	As at 30.06.2019
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	257,998	109,555
2	Balances due to other insurance companies	1,195,227	82,401
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	224,885	288,593
5	Unallocated premium	402,484	470,598
6	Unclaimed Amount of Policy Holders	31,893	24,879
7	Sundry Creditors	70,767	170,525
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	3,156,860	2,246,420
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	111,403	115,591
	(b) Other Statutory Dues	17,279	22,361
	(c) Employee related liability	189	619
	(d) Expenses Payable	619,565	582,515
	(e) Goods and Service Tax	117,501	260,671
	(f) Other Liabilities	24,299	24,299
	(g) Income on Unclaimed amount of Policyholders	6,554	5,208
	TOTAL	6,236,904	4,404,235

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

S.No	Particulars	As at 30.06.2020	As at 30.06.2019
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	9,981,510	9,235,763
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	13,504	(609)
	(b)For Wealth Tax	-	-
	(c) Provisions others	16,470	17,875
	TOTAL	10,011,484	9,253,029

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

S.No	Particulars	As at 30.06.2020	As at 30.06.2019
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

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 30.06.2020		As at 30.06.2019	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	133,806	99,815	110,403	92,358
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (URR)...(a) + (b)	133,806	99,815	110,403	92,358
d	Outstanding Claims Reserve (Other than IBNR reserve)	18,531	14,864	16,966	13,868
e	IBNR Reserve	20,827	16,705	10,311	8,596
f	Total Reserves for Technical Liabilities(c) + (d) + (e)	173,164	131,384	137,680	114,822

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

Insurer Reg No: 131 Date: 30.06.2020 CIN U66030MH2006PLC331263
 HDFC ERGO Health Insurance Limited
 Formerly Known as "Apollo Munich Health Insurance Company Limited"
 GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30.06.2020



(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.														0.03	0.03	5.95	5.95	0.00	0.00							5.98	5.98
Andhra Pradesh														15.80	15.80	653.03	653.03	2.37	2.37							671.20	671.20
Arunachal Pradesh														0.53	0.53	20.37	20.37	0.00	0.00							20.91	20.91
Assam														7.29	7.29	654.33	654.33	0.61	0.61							662.23	662.23
Bihar														13.06	13.06	642.40	642.40	0.35	0.35							655.80	655.80
Chandigarh														6.05	6.05	203.31	203.31	0.24	0.24							209.59	209.59
Chhattisgarh														11.55	11.55	313.70	313.70	0.00	0.00							325.24	325.24
Dadra & Nagra Haveli														0.66	0.66	11.94	11.94	0.00	0.00							12.60	12.60
Daman & Diu														0.22	0.22	4.54	4.54	0.00	0.00							4.76	4.76
Delhi														74.59	74.59	5777.90	5777.90	3.01	3.01							5855.51	5855.51
Goa														3.59	3.59	73.44	73.44	0.00	0.00							77.02	77.02
Gujarat														199.12	199.12	4551.89	4551.89	2.39	2.39							4753.40	4753.40
Haryana														56.51	56.51	2909.19	2909.19	2.75	2.75							2968.45	2968.45
Himachal Pradesh														2.05	2.05	69.90	69.90	0.00	0.00							71.94	71.94
Jammu & Kashmir														1.28	1.28	83.41	83.41	0.09	0.09							84.78	84.78
Jharkhand														4.31	4.31	296.51	296.51	0.00	0.00							300.82	300.82
Karnataka														77.82	77.82	2665.26	2665.26	1.13	1.13							2744.21	2744.21
Kerala														9.04	9.04	431.86	431.86	0.50	0.50							441.40	441.40
Lakshadweep														0.00	0.00	0.00	0.00	0.00	0.00							0.00	0.00
Madhya Pradesh														49.84	49.84	1155.63	1155.63	1.26	1.26							1206.73	1206.73
Maharashtra														221.77	221.77	6824.05	6824.05	11.09	11.09							7056.91	7056.91
Manipur														0.07	0.07	13.76	13.76	0.00	0.00							13.83	13.83
Meghalaya														0.18	0.18	18.63	18.63	0.19	0.19							18.99	18.99
Mizoram														0.00	0.00	5.04	5.04	0.00	0.00							5.04	5.04
Nagaland														0.27	0.27	11.00	11.00	0.00	0.00							11.28	11.28
Orissa														13.84	13.84	592.78	592.78	0.00	0.00							606.62	606.62
Puducherry														0.89	0.89	16.12	16.12	0.12	0.12							17.13	17.13
Punjab														37.88	37.88	1377.90	1377.90	0.12	0.12							1415.90	1415.90
Rajasthan														112.81	112.81	1715.11	1715.11	0.75	0.75							1828.67	1828.67
Sikkim														0.10	0.10	15.33	15.33	0.00	0.00							15.44	15.44
Tamil Nadu														49.49	49.49	1582.02	1582.02	4.73	4.73							1636.23	1636.23
Telangana														39.90	39.90	2525.94	2525.94	1.99	1.99							2567.82	2567.82
Tripura														0.48	0.48	58.48	58.48	0.00	0.00							58.96	58.96
Uttar Pradesh														96.39	96.39	4807.38	4807.38	2.92	2.92							4906.68	4906.68
Uttarakhand														3.59	3.59	199.77	199.77	0.27	0.27							203.63	203.63
West Bengal														37.14	37.14	3107.73	3107.73	0.60	0.60							3145.46	3145.46

Reinsurance Risk Concentration - For the period ended 30.06.2020						
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	6	10,780	17		83%
4	No. of Reinsurers with rating BBB but less than A	1	2,223	14		17%
5	No. of Reinsurers with rating less than BBB					
	Total	7	13,003	31		100%

Ageing of Claims as at 30.06.2020								
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	53,037	578	17	4	1	53,637	23,899
8	Overseas Travel	29	-	-	-	-	29	16
9	Personal Accident	87	-	-	-	-	87	120
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	-	-	-	-	-	-	26,149	194	166	-	-	-	-	26,509
2	Claims reported during the period	-	-	-	-	-	-	57,659	115	189	-	-	-	-	57,963
3	Claims settled during the period	-	-	-	-	-	-	53,637	29	87	-	-	-	-	53,753
4	Claims repudiated during the period	-	-	-	-	-	-	6,890	85	77	-	-	-	-	7,052
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/s at the end of the period	-	-	-	-	-	-	23,281	195	191	-	-	-	-	23,667
	Less than 3 months	-	-	-	-	-	-	21,698	173	109	-	-	-	-	21,980
	3 months to 6 months	-	-	-	-	-	-	282	5	42	-	-	-	-	329
	6months to 1 year	-	-	-	-	-	-	203	4	5	-	-	-	-	212
	1 year and above	-	-	-	-	-	-	1,098	13	35	-	-	-	-	1,146

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 30.06.2020

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	248,086	188,795	160,417	134,305	37,759	40,292	40,292
9	Miscellaneous							
	Total	248,086	188,795	160,417	134,305	37,759	40,292	40,292

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"

30.06.2020

S. No	Office Information	Number	
1	No. of offices at the beginning of the year	194	
2	No. of branches approved during the year	-	
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	-
5	No. of branches closed during the year	-	
6	No of branches at the end of the year	194	
7	No. of branches approved but not opened	-	
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: 30.06.2020
Statement of Investment Assets (General Insurer)
(Business within India)
Periodicity of Submission: Quarterly

Rs. In Lakhs

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8&8A	209,367
2	Loans	9	-
3	Fixed Assets	10	4,091
4	Current Assets		
	a. Cash & Bank Balance	11	3,679
	b. Advances & Other Assets	12	17,380
5	Current Liabilities		
	a. Current Liabilities	13	62,369
	b. Provisions	14	100,115
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		45,373
	Application of Funds as per Balance Sheet (A)		442,374
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	4,091
3	Cash & Bank Balances	11	3,679
4	Advances & Other Assets	12	17,380
5	Current Liabilities	13	62,369
6	Provisions	14	100,115
7	Misc. Exp not Written Off	15	-
8	Investment held Outside India		-
9	Debit Balance of P&L A/c		45,373
	TOTAL (B)		233,007
	'Investment Assets' As per FORM 3B	(A-B)	209,367

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%	-	12,658	37,974	50,632	24.18	-	50,632	52,859
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	18,035	54,104	72,139	34.46	-	72,139	75,614
3	Investment subject to Exposure Norms									-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure									-
	(a) Approved Investemts	Not less than 15%	-	14,329	42,986	57,315	27.38	-	57,315	60,776
	(b) Other Investments		-	1,748	5,244	6,992	3.34	-	6,992	7,084
	2. Approved Investments (Not exceeding 55%)	Not exceeding 55%	-	17,479	52,438	69,917	33.40	4	69,922	72,744
	3. Other Investments	Not exceeding 15%	-	750	2,250	3,000	1.43	-	3,000	2,998
	Total Investment Assets	100%	-	52,341	157,022	209,363	100	4	209,367	219,216

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 30/06/2020	As % of total for this class	As at 30/06/2019	As % of total for this class	As at 30/06/2020	As % of total for this class	As at 30/06/2019	As % of total for this class
Break down by credit rating								
AAA rated	106,594	48.63%	60,316	37.14%	100,429	47.97%	59,523	36.86%
AA or better	11,055	5.04%	13,077	8.05%	10,502	5.02%	12,985	8.04%
Rated below AA but above A	1,021	0.47%	502	0.31%	1,000	0.48%	500	0.31%
Rated below A but above B	-	-	1,903	1.17%	-	-	2,000	1.24%
Any other	100,546	45.87%	86,615	53.33%	97,431	46.54%	86,490	53.55%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	45,627	20.81%	44,595	27.46%	45,280	21.63%	44,570	27.60%
more than 1 year and upto 3 years	42,184	19.24%	39,986	24.62%	40,432	19.31%	40,306	24.96%
More than 3 years and up to 7 years	42,547	19.41%	28,180	17.35%	39,611	18.92%	28,199	17.46%
More than 7 years and up to 10 years	59,980	27.36%	34,465	21.22%	56,655	27.06%	33,636	20.83%
above 10 years	28,877	13.16%	15,187	9.36%	27,385	13.07%	14,787	9.16%
Breakdown by type of the issuer								
a. Central Government	52,859	24.11%	38,455	23.68%	50,632	24.18%	37,687	23.34%
b. State Government	16,072	7.33%	14,983	9.23%	15,257	7.29%	14,597	9.04%
c. Corporate Securities	150,285	68.56%	108,975	67.09%	143,474	68.53%	109,214	67.63%

FORM NL-30 Analytical Ratios
HDFC ERGO Health Insurance Limited
Formerly Known as "Apollo Munich Health Insurance Company Limited"
Analytical Ratios for Non-Life companies



S. No	Particular	For the Quarter Ended 30.06.2020 (%/Times)	Up to the Quarter Ended 30.06.2020 (%/Times)	For the Quarter Ended 30.06.2019 (%/Times)	Up to the Quarter Ended 30.06.2019 (%/Times)
1	Gross Premium Growth Rate	-8%	-8%	39%	39%
2	Gross Direct Premium to Net Worth Ratio	0.89	0.89	1.15	1.15
3	Growth Rate of Net Worth	-16%	-16%	-2%	-2%
4	Net Retention Ratio	71%	71%	78%	78%
5	Net Commission Ratio	6%	6%	3%	3%
6	Expenses of Management to Gross Direct Premium Ratio	37%	37%	42%	42%
7	Expenses of Management to Net Written Premium Ratio	52%	52%	54%	54%
8	Net Incurred Claims to Net Earned Premium	103%	103%	92%	92%
9	Combined Ratio	141%	141%	135%	135%
10	Technical Reserves to Net Premium Ratio	4.16	4.16	3.02	3.02
11	Underwriting Balance Ratio	(0.56)	(0.56)	(0.43)	(0.43)
12	Operating Profit Ratio	-44%	-44%	-34%	-34%
13	Liquid Assets to Liabilities Ratio	0.31	0.31	0.51	0.51
14	Net Earnings Ratio	-31%	-31%	-28.39%	-28.39%
15	Return on Net Worth	-20%	-20%	-25.44%	-25.44%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.57	1.57	1.51	1.51
17	NPA Ratio				
	Gross NPA Ratio	4.29	4.29	3.71	3.71
	Net NPA Ratio	0.82	0.82	3.11	3.11
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	405,670,332	405,670,332	372,162,837	372,162,837
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	51.15%	51.15%	50.89%	50.89%
	-Foreign	48.43%	48.43%	48.53%	48.53%
	-Other	0.42%	0.42%	0.58%	0.58%
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- (2.44) Diluted EPS-(2.44)	Basic EPS- (2.44) Diluted EPS-(2.44)	Basic EPS- (3.01) Diluted EPS-(3.01)	Basic EPS- (3.01) Diluted EPS-(3.01)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS- (2.44) Diluted EPS-(2.44)	Basic EPS- (2.44) Diluted EPS-(2.44)	Basic EPS- (3.01) Diluted EPS-(3.01)	Basic EPS- (3.01) Diluted EPS-(3.01)
6	(iv) Book value per share (Rs)	12.42	12.42	11.39	11.39

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

30.06.2020



(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 30.06.2020	Up to the Quarter Ended 30.06.2020	For the Quarter Ended 30.06.2019	Up to the Quarter Ended 30.06.2019
1	Apollo Hospitals Enterprise Limited	Joint Venture Partner - Network Hospital, Corporate Policyholder & Debenture holder	Premium Income	-	-	325.03	325.03
			Claim Payment	865.00	865.00	1,448.72	1,448.72
			Interest on NCD	17.00	17.00	16.75	16.75
			Deposit Premium Balance	29.99	29.99	134.41	134.41
2	Anuj Tyagi, Anurag Rastogi, Srikanth Kandikonda, Sanjay Kulshrestha, Mr. Vipul Sharma, Paramjit Singh Navvar	Key Persons As Per IRDA Regulations	Remuneration	226.01	226.01	431.82	431.82
3	Munchener Ruckversicherung Gesellschaft	Associate - Reinsurer, Corporate Policyholder & Debenture holder	Premium Income	-	-	0.07	0.07
			Premium on cessions to Reinsurers	5,369.00	5,369.00	7,701.94	7,701.94
			Reinsurance Commission earned	-	-	3,509.46	3,509.46
			Losses recovered from Reinsurers	-	-	3,175.37	3,175.37
			Interest on NCD	84.00	84.00	83.77	83.77
			Payables	-	-	611.49	611.49
			Deposit Premium Balance	1.02	1.02	-	-
4	HDFC Ergo General Insurance Company Ltd	Associate - Service Provider	Expenses towards Services Rendered	-	-	0.94	0.94
			Deposit Premium Balance	1.42	1.42	1.42	1.42
			Claim payment	0.01	0.01	-	-
			Deputation fees paid	277.00	277.00	-	-
			Deputation fees received	437.00	437.00	-	-
			Investment in Fixed deposits	2,000.00	2,000.00	-	-
			Interest accrued on fixed deposits	155.00	155.00	-	-
6	HDB FINANCIAL SERVICES LIMITED	Associate	Deposit Premium Balance	26.24	26.24	-	-
7	HDFC LIMITED	Associate	Interest accrued on fixed deposits	62.00	62.00	-	-
8	Apollo Health and Lifestyle Ltd.	Associate - Corporate Policyholder	Interest accrued on fixed deposits	156.00	156.00	-	-
			Premium Income	-	-	0.75	0.75
			Claim Payment	-	-	0.65	0.65
			Deposit Premium Balance	12.64	12.64	35.70	35.70



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>							
SI. 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	Arogya Sanjeevani Policy, HDFC ERGO Health		HDHHLIP20176V011920	Health	Internal Tariff	31-Mar-20	31-Mar-20

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 30.06.2020

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)	152,571
	Deduct:	
(B)	Current Liabilities as per BS	31,569
(C)	Provisions as per BS	99,815
(D)	Other Liabilities	18,226
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	2,961
	Shareholder's FUNDS	
(F)	Available Assets	72,903
	Deduct:	
(G)	Other Liabilities	12,490
(H)	Excess in Shareholder's funds (F-G)	60,413
(I)	Total ASM (E+H)	63,374
(J)	Total RSM	40,292
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.57

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"

30.06.2020



BOD and Key Management Person information

S. No	Name of person	Role/designation	Details of change in the period
1	Mr. Ritesh Kumar	Chairperson and Non-Executive Director	None
2	Mr. Anuj Tyagi	Managing Director & CEO	None
3	Dr. Clemens Muth	Non-Executive Director	Appointed w.e.f 01.04.2020
4	Ms. Priya Kumar	Non-Executive Director	None
5	Mr. MBN Rao	Independent Director	None
6	Mr. Bernhard Steinruecke	Independent Director	None
7	Mr. Bharat Shah	Independent Director	None
8	Mr. Srikanth Kandikonda	CFO and Company Secretary ad Chief Compliance Officer	None
9	Mr. Sanjay Kulshrestha	Chief Investment Officer	None
10	Mr. Paramjit Singh Nayyar	Chief Human Resource Officer	None
11	Mr. Vipul Sharma	Chief Risk Officer & Head of Internal Audit	None
12	Mr. Anurag Rastogi	Appointed Actuary	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

HDFC ERGO Health Insurance Limited

Formerly Known as "Apollo Munich Health Insurance Company Limited"

Statement as on:30.06.2020

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	Rollover?	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%	1,000
IODS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.00	-	1,000	-	80	-	22-06-19	-	-	-	-	-	NPA	100%	1,000
IODS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	999	-	87	-	06-12-18	-	-	-	-	-	NPA	100%	999
IODS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	2,994	-	260	-	06-12-18	-	-	-	-	-	NPA	100%	2,994
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.30	-	500	500	47	28-04-20	28-04-20	-	-	-	-	-	NPA	75%	375
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.50	-	500	-	48	-	16-07-19	-	-	-	-	-	NPA	75%	375
OLDB	RELIANCE CAPITAL LIMITED	BONDS	8.25	-	1,000	1,000	83	14-04-20	14-02-20	-	-	-	-	-	NPA	30%	300
OLDB	RELIANCE CAPITAL LIMITED	BONDS	8.90	-	1,000	-	0	-	09-09-20	-	-	-	-	-	NPA	30%	300

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:30.06.2020

Fund : Total Investment



Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(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	44,339	48,388	803	1.81%	1.81%	44,339	48,388	803	1.81%	1.81%	36,267	35,960	936	2.58%	2.58%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	TREASURY BILLS	CTRB	2,427	4,471	21	0.88%	0.88%	2,427	4,471	21	0.88%	0.88%	2,636	2,496	40	1.53%	1.53%
4	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	5,206	6,683	98	1.88%	1.88%	5,206	6,683	98	1.88%	1.88%	-	-	-	-	-
5	STATE GOVERNMENT BONDS	SGGB	16,670	16,072	415	2.49%	2.49%	16,670	16,072	415	2.49%	2.49%	14,746	14,898	347	2.35%	2.35%
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	-	-	-	-	-	-	-	86	85	2	2.13%	2.13%	
7	BONDS/DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING/BUILDING SCHEME APPROVED BY CENTRAL/STATE ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL/STATE ACT	HTDA	16,802	17,457	340	2.03%	2.03%	16,802	17,457	340	2.03%	2.03%	15,000	14,910	318	2.12%	2.12%
8	BONDS /DEBENTURES ISSUED BY NHB	HTDN	1,500	1,481	6	0.42%	0.42%	1,500	1,481	6	0.42%	0.42%	-	-	-	-	-
9	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	36,412	39,657	700	1.92%	1.92%	36,412	39,657	700	1.92%	1.92%	21,546	21,521	452	2.10%	2.10%
10	INFRASTRUCTURE / SOCIAL SECTOR - OTHER CORPORATE SECURITIES (APPROVED SECURITIES) - DEBENTURES / BONDS	ICTD	1,237	2,181	27	2.18%	2.18%	1,237	2,181	27	2.18%	2.18%	2,000	2,039	43	2.15%	2.15%
11	CORPORATE SECURITIES	FPBT	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
12	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	47,458	50,189	940	1.98%	1.98%	47,458	50,189	940	1.98%	1.98%	33,691	34,923	733	2.18%	2.18%
13	DEPOSITS WITH BANKS	ECDB	14,885	11,990	295	1.98%	1.98%	14,885	11,990	295	1.98%	1.98%	22,526	23,194	452	2.01%	2.01%
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	14,994	10,565	144	0.96%	0.96%	14,994	10,565	144	0.96%	0.96%	5,109	4,023	98	1.91%	1.91%
18	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	3,159	2,998	26	0.84%	0.84%	3,159	2,998	26	0.84%	0.84%	2,500	2,404	54	2.14%	2.14%
19	CORPORATE SECURITIES(OTHER THAN DEBENTURES / BONDS / CPS / LOANS	OMGS	-	-	-	-	-	-	-	-	-	2,747	-	7	0.27%	0.27%	
20	DEBENTURES / BONDS / CPS / LOANS	HODS	1,000	999	-	0.00%	0.00%	1,000	999	-	0.00%	0.00%	1,000	950	23	-	-
21	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	5,992	6,085	-	-	-	5,992	6,085	-	-	-	5,992	5,010	-	-	-
			212,081	219,216	3,815	1.80%	1.80%	212,081	219,216	3,815	1.80%	1.80%	165,846	162,413	3,505	2.11%	2.11%

* 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:30.06.2020

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund : Total Investment



(Rs.in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter ¹									
B. As on Date ²									
	8.73% IDFC DB 14-06-2022	IPTD	500	12-06-15	INDIA RATING	AAA	AA+	27-06-18	
					ICRA	AAA	AA	12-06-19	
	8.65% IL&FS FIN. SERV. LTD. DB 06-12-2021	IODS	999	03-01-17	INDIA RATING	AAA	D	17-09-18	
	8.65% IL&FS FIN. SERV. LTD. DB 06-06-2022	IODS	2995	02-03-17	INDIA RATING	AAA	D	17-09-18	
	8.00% IL&FS FIN. SERV. LTD. DB 22-06-2024	IODS	1000	22-06-17	INDIA RATING	AAA	D	17-09-18	
	7.70% IL&FS LTD DB 26-07-2024	IODS	1000	26-07-17	ICRA	AAA	D	17-09-18	
	8.70% GE SHIPPING DB 31-05-2025	ECOS	500	31-05-16	CARE	AAA	AA+	05-10-18	
	8.25% GE SHIPPING DB 25-05-2027	ECOS	2000	25-05-17	CARE	AAA	AA+	05-10-18	
	8.56% PNB HF DB 28-07-2020	HTDA	1000	08-08-18	INDIA RATING	AAA	AA	06-03-20	
					CARE	AAA	AA+	05-07-19	
	9.20% TMFL DB 13-05-2021	OLDB	1000	13-05-16	CRISIL	AA	AA-	27-08-19	
	7.64% CFHL DB 28-02-2021	HTDA	500	04-01-18	ICRA	AAA	AA+	17-05-19	
	9.30% DHFL DB 28-04-2020	HODS	500	28-04-15	Brickworks	AAA	D	05-06-19	
					CARE	AAA	D	05-06-19	
	9.50% DHFL DB 16-07-2020	HODS	500	16-07-15	Brickworks	AAA	D	05-06-19	
					CARE	AAA	D	05-06-19	
	8.25% RCL DB 14-04-2020	OLDB	1000	02-03-17	CARE	AAA	D	23-09-19	
					Brickworks	AAA	D	25-09-19	
	8.90% RCL DB 09-09-2021	OLDB	1000	09-09-16	CARE	AAA	D	23-09-19	
					Brickworks	AAA	D	25-09-19	
	9.35% IBHFL DB 18-09-2020	HTDA	500	18-09-15	Brickworks	AAA	AA+	18-10-19	
					CARE	AAA	AA	15-02-20	
	8.75% IBHFL DB 24-09-2021	HTDA	1000	09-03-18	Brickworks	AAA	AA+	18-10-19	
					CARE	AAA	AA	15-02-20	



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 30.06.2020		Quarter Ended 30.06.2019		Upto the Quarter Ended 30.06.2020		Upto the Quarter Ended 30.06.2019	
		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	1,148	24,809	4,766	29,634	1,148	24,809	4,766	29,634
10	Health	43,396	370,181	42,705	201,689	43,396	370,181	42,705	201,689
11	Others	37	543	1,190	25,405	37	543	1,190	25,405
	Total	44,581	395,533	48,661	256,728	44,581	395,533	48,661	256,728

Rural & Social Obligations Upto the Quarter Ended 30.06.2020					
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	7,784	44.89	64,143
		Social	-	-	-
10	Health	Rural	21,522	1,857.09	90,055
		Social	-	-	-
11	Others	Rural	-	-	-
		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)

		Business Acquisition through different channels							
S. No.	Channels	For the Quarter ended 30.06.2020		For the Quarter ended 30.06.2019		Upto the Quarter ended 30.06.2020		Upto the Quarter ended 30.06.2019	
		No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	283,725	29,413	171,806	23,458	283,725	29,413	171,806	23,458
2	Corporate Agents-Banks	22,338	6,238	18,931	7,393	22,338	6,238	18,931	7,393
3	Corporate Agents -Others	807	526	656	272	807	526	656	272
4	Brokers	22,289	2,787	14,369	8,244	22,289	2,787	14,369	8,244
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	44,261	3,913	35,923	7,712	44,261	3,913	35,923	7,712
7	Insurance Marketing Firm	133	18	107	12	133	18	107	12
8	Web Aggregator	21,709	1,662	14,897	1,565	21,709	1,662	14,897	1,565
9	PoS	271	24	39	5	271	24	39	5
	Total (A)	395,533	44,581	256,728	48,661	395,533	44,581	256,728	48,661
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	395,533	44,581	256,728	48,661	395,533	44,581	256,728	48,661

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30.06.2020 DURING THE FINANCIAL YEAR 2020-21
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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	-	2	-	1	1	-	2
b)	Claims	1	44	12	-	30	3	44
c)	Policy Related	3	45	15	-	28	5	45
d)	Premium	-	5	1	-	4	-	5
e)	Refund	-	1	-	-	1	-	1
f)	Coverage	-	3	-	-	3	-	3
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product	-	2	-	-	1	1	2
i)	Others	-	17	1	-	16	-	17
j)	Unfair Business Practices	-	-	-	-	-	-	-
k)	Total Number	4	119	29	1	84	9	119

2	Total No of policies during previous year	6,051,992
3	Total No of claims during previous year	4,37,667
4	Total No of policies during current year	4,847,746
5	Total No of claims during current year	53,764
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	0.15
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	8.18

*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	-	-	-
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
	Total No of Complaints	9	-	9