

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 September 2020

Particulars	Schedule	For the Quarter Ended 30.09.20 (Rs.'000)	Up to the Quarter Ended 30.09.20 (Rs.'000)	For the Quarter Ended 30.09.19 (Rs.'000)	Up to the Quarter Ended 30.09.19 (Rs.'000)
1 Premiums Earned (Net)	NL-4-Premium Schedule	47,15,181	69,96,308	40,34,284	72,64,992
2 Profit/ Loss on sale/redemption of Investments		76,521	99,543	57,301	1,00,644
3 Others		2,877	9,134	11,842	20,752
4 Interest, Dividend & Rent – Gross		2,74,761	5,36,604	2,40,038	4,75,908
TOTAL (A)		50,69,340	76,41,589	43,43,465	78,62,296
1 Claims Incurred (Net)	NL-5-Claims Schedule	41,55,458	64,98,162	37,69,960	67,44,431
2 Commission	NL-6-Commission Schedule	(12,069)	1,81,999	2,59,334	3,60,590
3 Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	7,73,008	18,01,026	16,87,226	32,34,889
4 Premium Deficiency		-	-	-	-
TOTAL (B)		49,16,397	84,81,187	57,16,520	1,03,39,910
Operating Profit/(Loss) from Health Insurance Business C= (A - B)		1,52,944	(8,39,598)	(13,73,055)	(24,77,614)
APPROPRIATIONS					
Transfer to Shareholders' Account		1,52,944	(8,39,598)	(13,73,055)	(24,77,614)
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves		-	-	-	-
TOTAL (C)		1,52,944	(8,39,598)	(13,73,055)	(24,77,614)

HDFC ERGO Health Insurance Limited
Formerly Known as "Apollo Munich Health Insurance Company Limited"
 Registration No. 131 and Dated 3rd August 2007, CIN U66030MH2006PLC331263
Profit and Loss Account for the Period ended 30th September 2020

	Particulars	Schedule	For the Quarter Ended 30.09.20 (Rs.'000)	Up to the Quarter Ended 30.09.20 (Rs.'000)	For the Quarter Ended 30.09.19 (Rs.'000)	Up to the Quarter Ended 30.09.19 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		1,52,944	(8,39,598)	(13,73,055)	(24,77,614)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		85,204	1,76,690	63,397	1,39,038
	(b) Amortization of Discount / Premium		(2,867)	(5,492)	-	(947)
	(c) Profit on sale of investments		24,144	31,957	680	680
	Less: Loss on sale of investments		(199)	(199)	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		(1,284)	(1,287)	722	768
	(b) Others		3,249	3,541	3,398	4,151
	TOTAL (A)		2,61,191	(6,34,388)	(13,04,857)	(23,33,924)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	54,997	1,16,353	1,16,353
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		5,854	11,230	27,321	38,543
	(b) Interest on non-convertible debentures		36,056	71,721	36,619	72,284
	(c) Corporate Social Responsibility (CSR) expenses		0	0	2,251	4,161
	TOTAL (B)		41,910	1,37,948	1,82,545	2,31,341
	Profit Before Tax		2,19,281	(7,72,336)	(14,87,402)	(25,65,265)
	Provision for Taxation					
	Current Tax/Mat Payable				-	-
	Less: Mat Credit Entitlement				-	-
	Deferred Tax				-	-
	Profit/(Loss) After Tax		2,19,281	(7,72,336)	(14,87,402)	(25,65,265)
	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		(45,37,331)	(35,45,716)	(29,41,880)	(18,64,019)
	Balance carried forward to Balance Sheet		(43,18,050)	(43,18,052)	(44,29,282)	(44,29,284)



FORM NL-3-B-BS

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

	Schedule	As at 30.09.20	As at 30.09.19
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	40,57,023	40,18,275
Share Application Money Pending Allotment		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	55,58,710	53,67,264
Fair Value Change Account - Shareholders		545	-
Fair Value Change Account - Policyholders		172	317
Borrowings	NL-11-Borrowings Schedule	15,40,000	15,40,000
TOTAL		1,11,56,450	1,09,25,856
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	50,43,903	22,19,400
Investments - Policyholders	NL-12A-Investment - Policyholders	1,58,09,631	1,41,14,175
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	3,95,125	4,30,535
Deferred tax Asset		1,49,806	1,49,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	3,58,272	27,66,092
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	17,55,215	19,14,774
Sub-Total (A)		21,13,487	46,80,866
Current Liabilities	NL-17-Current Liabilities Schedule	72,95,068	54,16,741
Provisions	NL-18-Provisions Schedule	93,78,486	96,81,469
Deferred Tax Liability		-	-
Sub-Total (B)		1,66,73,554	1,50,98,210
NET CURRENT ASSETS (C) = (A - B)		(1,45,60,067)	(1,04,17,344)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		43,18,052	44,29,284
TOTAL		1,11,56,450	1,09,25,856

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

(Rs.'000)

Particulars	For the Quarter Ended 30.09.20				Up to the Quarter Ended 30.09.20				For the Quarter Ended 30.09.19				Up to the Quarter Ended 30.09.19			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Premium from direct business written	57,23,376	1,36,641	2,327	58,62,344	1,00,62,936	2,51,454	6,074	1,03,20,464	52,62,581	4,13,963	82,412	57,58,956	95,33,123	8,90,524	2,01,428	1,06,25,075
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-2,35,982	-47,555	-4,049	-2,87,586	12,42,757	(48,255)	(12,713)	11,81,789	5,89,792	-21,246	-5,138	5,63,408	12,69,089	10,313	8,232	12,87,634
Gross Earned Premium	59,59,359	1,84,196	6,375	61,49,930	88,20,179	2,99,709	18,787	91,38,675	46,72,789	4,35,209	87,550	51,95,548	82,64,034	8,80,211	1,93,196	93,37,441
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	17,60,268	11,810	1,357	17,73,435	30,52,176	21,890	2,784	30,76,850	12,51,813	52,151	4,052	13,08,016	22,31,591	1,26,800	18,664	23,77,055
Net Premium	39,63,108	1,24,831	970	40,88,909	70,10,760	2,29,564	3,290	72,43,614	40,10,768	3,61,812	78,360	44,50,940	73,01,532	7,63,724	1,82,764	82,48,020
Adjustment for change in reserve for unexpired risks	3,67,095	(28,333)	(76)	3,38,686	9,72,073	(28,178)	(9,412)	9,34,483	1,48,636	(1,472)	(412)	1,46,752	2,88,066	15,640	900	3,04,606
Premium Earned (Net)	45,66,185	1,44,053	4,943	47,15,181	67,40,076	2,49,641	6,591	69,96,308	35,69,612	3,81,586	83,086	40,34,284	63,20,509	7,69,051	1,75,432	72,64,992

(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	57,23,376	1,36,641	2,327	58,62,344	1,00,62,936	2,51,454	6,074	1,03,20,464	52,62,581	4,13,963	82,412	57,58,956	95,33,123	8,90,524	2,01,428	1,06,25,075
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total premium Earned (Net)	45,66,185	1,44,053	4,943	47,15,181	67,40,076	2,49,641	6,591	69,96,308	35,69,612	3,81,586	83,086	40,34,284	63,20,509	7,69,051	1,75,432	72,64,992

Particulars	For the Quarter Ended 30.09.20				Up to the Quarter Ended 30.09.20				For the Quarter Ended 30.09.19				Up to the Quarter Ended 30.09.19			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	35,69,456	44,011	21,757	36,35,224	60,86,594	56,072	23,334	61,66,000	36,65,625	56,175	36,888	37,58,688	69,87,651	1,22,770	74,875	71,85,296
Add Claims Outstanding at the end of the year	40,60,961	2,29,967	1,30,621	44,21,549	40,60,961	2,29,967	1,30,621	44,21,549	25,23,864	99,498	1,71,501	27,94,863	25,23,864	99,498	1,71,501	27,94,863
Less Claims Outstanding at the beginning of the year	27,94,724	2,05,525	1,56,611	31,56,860	25,80,886	1,51,921	1,40,510	28,73,317	20,08,613	83,300	1,54,507	22,46,420	19,13,094	1,14,387	1,39,503	21,66,984
Gross Incurred Claims	48,35,693	68,453	-4,233	48,99,913	75,66,669	1,34,118	13,445	77,14,232	41,80,876	72,373	53,882	43,07,131	75,98,421	1,07,881	1,06,873	78,13,175
Add Re-insurance accepted to direct claims				-	-	-	-	-	-	-	-	-	-	284	-	284
Less Re-insurance Ceded to claims paid	7,41,180	2,192	1,083	7,44,455	12,12,113	2,796	1,161	12,16,070	5,18,884	16,442	1,845	5,37,171	9,93,721	61,258	14,049	10,69,028
Total Claims Incurred	40,94,513	66,261	-5,316	41,55,458	63,54,556	1,31,322	12,284	64,98,162	36,61,992	55,931	52,037	37,69,960	66,04,700	46,907	92,824	67,44,431

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	40,94,513	66,261	-34,515	41,26,259	63,54,556	1,31,322	-43,651	64,42,228	36,61,992	55,931	37,603	37,55,526	66,03,310	46,907	49,434	66,99,652
Outside India	-	-	29,199	29,199	-	-	55,935	55,935	-	-	14,434	14,434	1,389	-	43,390	44,779
Total Claims Incurred	40,94,513	66,261	-5,316	41,55,458	63,54,556	1,31,322	12,284	64,98,162	36,61,992	55,931	52,037	37,69,960	66,04,700	46,907	92,824	67,44,431



FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

(Rs.'000)

Particulars	For the Quarter Ended 30.09.20				Up to the Quarter Ended 30.09.20				For the Quarter Ended 30.09.19				Up to the Quarter Ended 30.09.19			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	7,93,000	18,962	315	8,12,277	13,78,469	34,922	793	14,14,184	7,00,089	19,762	8,521	7,28,372	11,75,144	41,102	18,515	12,34,761
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance ceded	8,21,875	2,454	17	8,24,346	12,16,588	15,546	51	12,32,185	4,57,289	11,163	586	4,69,038	8,37,604	35,202	1,365	8,74,171
Net Commission	-28,875	16,508	298	-12,069	1,61,881	19,376	742	1,81,999	2,42,799	8,599	7,935	2,59,334	3,37,540	5,900	17,150	3,60,590

Break-up of the expenses incurred to procure
business

Agents	5,97,015	15,343	270	6,12,628	10,12,331	28,067	672	10,41,070	4,64,501	12,540	5,711	4,82,752	7,63,052	27,065	10,530	8,00,647
Brokers	52,449	1,280	26	53,755	91,283	2,480	71	93,834	59,872	1,844	277	61,993	1,16,929	5,005	644	1,22,578
Corporate Agency	1,16,281	2,222	0	1,18,503	2,14,410	4,148	0	2,18,558	1,49,620	5,291	7	1,54,918	2,51,275	8,856	11	2,60,142
Others	27,255	117	19	27,391	60,445	227	50	60,722	26,096	87	2,526	28,709	43,888	176	7,330	51,394
TOTAL (B)	7,93,000	18,962	315	8,12,278	13,78,469	34,922	793	14,14,184	7,00,088	19,762	8,521	7,28,372	11,75,144	41,102	18,515	12,34,761



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

(Rs.'000)

S. No	Particulars	For the Quarter Ended 30.09.20				Up to the Quarter Ended 30.09.20				For the Quarter Ended 30.09.19				Up to the Quarter Ended 30.09.19			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
1	Employees' remuneration & welfare benefits	3,73,421	8,635	102	3,82,158	8,47,487	21,177	511	8,69,175	6,55,541	51,939	10,405	7,17,885	11,66,985	1,09,012	24,658	13,00,655
2	Travel, conveyance and vehicle running expenses	6,291	155	4	6,450	7,575	189	5	7,768	32,436	2,622	534	35,592	54,878	5,126	1,159	61,164
3	Training expenses	197	5	-0	202	223	6	0	229	3,139	272	59	3,470	4,298	401	91	4,790
4	Rents, rates & taxes	37,325	863	10	38,198	84,870	2,121	52	87,043	39,661	2,848	520	43,029	86,788	8,107	1,834	96,729
5	Repairs	22,224	529	9	22,762	40,102	1,002	24	41,128	22,701	1,609	290	24,600	50,822	4,747	1,074	56,643
6	Printing & stationery	5,233	126	2	5,361	8,799	220	5	9,024	23,928	2,166	480	26,574	27,721	2,589	586	30,896
7	Communication	3,711	82	0	3,793	11,301	282	7	11,590	7,791	624	126	8,541	13,495	1,261	285	15,041
8	Legal & professional charges	99,052	2,339	36	1,01,427	1,91,736	4,791	116	1,96,643	1,56,087	12,094	2,376	1,70,557	2,92,886	27,360	6,188	3,26,434
9	Auditors' fees, expenses etc	99	2	-1	100	878	22	0	900	933	77	15	1,025	1,525	143	32	1,700
	(a) As auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) As adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Audit Fees - Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of pocket expenses	0	0	-0	0	8	0	0	8	97	9	2	108	97	9	2	108
10	Advertisement and publicity	56,391	1,115	-18	57,488	2,56,649	6,413	155	2,63,217	3,33,156	23,483	4,208	3,60,847	7,53,329	70,371	15,918	8,39,618
11	Interest & Bank Charges	21,818	520	9	22,347	38,927	973	23	39,923	13,015	925	167	14,107	28,982	2,707	612	32,301
12	Other Expenses	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	0
	(a) Business Support	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	0
	(b) Information Technology Services	78,514	1,830	24	80,368	1,68,112	4,201	101	1,72,414	82,330	6,324	1,233	89,887	1,57,500	14,713	3,328	1,75,541
	(c) Others	18,600	443	7	19,050	33,838	846	20	34,704	1,40,072	12,009	2,561	1,54,642	1,99,230	18,611	4,210	2,22,050
13	Depreciation	32,528	765	11	33,304	65,582	1,639	40	67,261	33,307	2,556	497	36,360	63,900	5,969	1,350	71,219
14	Service Tax A/c								0	-	-	-	-	-	-	-	0
	TOTAL	7,55,405	17,407	196	7,73,008	17,56,084	43,882	1,060	18,01,026	15,44,194	1,19,558	23,474	16,87,226	29,02,435	2,71,127	61,327	32,34,889

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S. No	Particulars	As at 30.09.20	As at 30.09.19
		(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)	50,00,000	50,00,000
2	Issued Capital		
	405,702,332 Equity Shares of Rs. 10 each (Previous year 405,670,332 Equity Shares of Rs. 10 each)	40,57,023	40,18,275
3	Subscribed Capital		
	405,702,332 Equity Shares of Rs. 10 each (Previous year 405,670,332 Equity Shares of Rs. 10 each)	40,57,023	40,18,275
4	Called-up Capital		
	405,702,332 Equity Shares of Rs. 10 each (Previous year 405,670,332 Equity Shares of Rs. 10 each)	40,57,023	40,18,275
	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	40,57,023	40,18,275



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

Shareholder	As at 30.09.20		As at 30.09.19	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	20,75,15,521	51.15%	20,45,62,243	50.91%
· Foreign	19,75,87,897	48.70%	19,50,65,256	48.54%
Others	5,98,914	0.15%	21,99,955	0.55%
TOTAL	40,57,02,332	100%	40,18,27,454	100%

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

S. No	Particulars	As at 30.09.20	As at 30.09.19
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
	Share Premium:-		
3	Opening Balance	55,17,832	25,97,967
	Add: Received during the year	310	27,28,728
	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	40,568	40,569
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	55,58,710	53,67,264



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

S. No	Particulars	As at 30.09.20	As at 30.09.19
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	15,40,000	15,40,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	15,40,000	15,40,000

FORM NL-12-INVESTMENTS SCHEDULE
INVESTMENTS- SHAREHOLDERS

S. No	Particulars	As at 30.09.20 (Rs.'000)	As at 30.09.19 (Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	17,10,133	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	9,27,513	1,00,000
	(e) Other Securities (Bank Deposits)	-	3,50,000
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	10,50,832	2,00,000
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,18,660	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	4,13,681	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,54,064	-
	(e) Other Securities (Bank Deposits)	2,94,831	15,69,400
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,10,096	-
5	Other than Approved Investments	64,093	-
	TOTAL	50,43,903	22,19,400

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.5,043,903 thousand (Previous YearRs.2,219,400 thousand). Market value of such investments as at 30.09.2020 is Rs 5,216,277 thousand (Previous Year-Rs. 2,234,806 thousand).

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

S. No	Particulars	As at 30.09.20 (Rs.'000)	As at 30.09.19 (Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	53,60,248	50,79,747
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debentures/ Bonds	29,07,202	25,51,421
	(d) Investment Properties-Real Estate	-	-
	(e) Other Securities (Bank Deposits)	-	2,00,000
4	Investments in Infrastructure and Housing	32,93,732	25,85,225
5	Other than Approved Investments		
	Infrastructure Debentures (Net of provisions of Rs. 219,619 thousands (previous year Nil thousands))	-	3,79,619
	Housing Debentures	-	-
	Other Debentures	-	2,00,000
	Sub-total	1,15,61,182	1,09,96,012
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	6,85,369	6,57,397
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	12,96,644	4,40,967
	(c) Debentures/ Bonds	7,96,338	5,50,289
	(d) Other Securities (Bank Deposits)	9,24,119	1,00,000
4	Investments in Infrastructure and Housing	3,45,087	10,19,510
5	Other than Approved Investments		
	Housing Debentures	18,953	1,00,000
	Other Debentures	1,81,939	2,50,000
	Sub-total	42,48,449	31,18,163
	TOTAL	1,58,09,631	1,41,14,175

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.15,809,631 thousand (Previous Year-Rs.14,114,175 thousand). Market value of such investments as at 30.09.2020 is Rs 16,349,922 thousand (Previous Year-Rs. 13,991,727 thousand).

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

S.No	Particulars	As at 30.09.20 (Rs.'000)	As at 30.09.19 (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 30.09.2020	Upto 01.04.2020	For The Period	On Sales/	To Date 30.09.2020	As at 30.09.2020	As at 30.09.2019
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	6,77,524	16,064	-	6,93,588	4,99,975	33,617	-	5,33,592	1,59,996	1,52,212
(b) Website	13,598	-	-	13,598	11,797	349	-	12,146	1,452	2,149
(c) Media Films	-	-	-	-	-	-	-	-	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	1,03,176	1,742	(26,358)	78,560	84,944	6,560	(24,409)	67,095	11,465	23,901
Information Technology										
Equipment	3,14,695	33,826	(1,338)	3,47,183	2,44,325	22,293	(1,330)	2,65,288	81,895	91,814
Vehicles	50,986	-	(6,494)	44,492	41,471	1,666	(1,836)	41,301	3,191	13,529
Office Equipment	71,347	333	(2,779)	68,901	58,589	2,776	(2,420)	58,945	9,956	15,295
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	12,31,326	51,965	(36,969)	12,46,322	9,41,101	67,261	(29,995)	9,78,367	2,67,955	2,98,900
Capital Work in progress	-	-	-	-	-	-	-	-	1,27,170	1,31,635
Grand Total	12,31,326	51,965	(36,969)	12,46,322	9,41,101	67,261	(29,995)	9,78,367	3,95,125	4,30,535
Previous Year	11,38,197	66,060	(31,825)	11,72,432	8,33,875	71,219	(31,562)	8,73,532	4,30,535	-

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

S. No	Particulars	As at 30.09.20	As at 30.09.19
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	4,720	13,172
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	5,420	22,17,000
	(bb) Others	7,000	2,500
	(b) Current Accounts	3,41,132	5,33,420
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	3,58,272	27,66,092

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

S. No	Particulars	As at 30.09.20 (Rs.'000)	As at 30.09.19 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,52,994	3,47,400
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	8,911	44,865
6	Others		
	(a) Advances to Suppliers	4,222	4,371
	(b) Other advances	3,00,888	2,84,713
	(c) MAT Credit	2,84,281	2,84,281
	TOTAL (A)	7,51,296	9,65,630
	OTHER ASSETS		
1	Income accrued on investments	6,09,576	5,20,812
2	Outstanding Premiums	14,458	87,846
3	Agents' Balances	11,869	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	93,885	1,52,123
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	94,830	1,01,931
	(b) Service Tax Unutilized Credit	1,38,801	53,433
	(c) Unclaimed amount of Policy Holder (Investment)	33,938	27,422
	(c) Income on Unclaimed amount of Policyholders (Investment)	6,562	5,577
	TOTAL (B)	10,03,919	9,49,144
	TOTAL (A+B)	17,55,215	19,14,774

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 30.09.20	As at 30.09.19
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	2,02,347	1,44,402
2	Balances due to other insurance companies	13,25,338	3,45,407
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,94,728	2,36,845
5	Unallocated premium	4,05,407	4,14,852
6	Unclaimed Amount of Policy Holders	31,561	26,521
7	Sundry Creditors	63,536	5,27,625
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	44,21,549	27,94,863
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	1,12,998	95,641
	(b) Other Statutory Dues	22,383	34,884
	(c) Employee related liability	485	1,436
	(d) Expenses Payable	4,00,488	4,60,174
	(e) Service Tax Liability	-	-
	(f) Goods and Service Tax	47,331	2,68,159
	(g) Other Liabilities	60,355	60,355
	(h) Income on Unclaimed amount of Policyholders	6,562	5,577
	TOTAL	72,95,068	54,16,741

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

S.No	Particulars	As at 30.09.20	As at 30.09.19
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	93,55,238	96,52,419
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	1,778	11,175
	(b) For Wealth Tax	-	-
	(c) Provisions others	21,470	17,875
	TOTAL	93,78,486	96,81,469



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

S.No	Particulars	As at 30.09.20	As at 30.09.19
		(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"



(Rs. in Lakhs)

Statement of Liabilities (Form IRDAI-GI-TR)					
Sl.No.	Reserve	As at 30.09.20		As at 30.09.19	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	1,30,930	93,552	1,16,037	96,524
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (URR)...(a) + (b)	1,30,930	93,552	1,16,037	96,524
d	Outstanding Claims Reserve (Other than IBNR reserve)	34,743	27,556	22,449	18,720
e	IBNR Reserve	20,746	16,659	11,077	9,228
f	Total Reserves for Technical Liabilities(c) + (d) + (e)	1,86,419	1,37,767	1,49,563	1,24,472

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.



(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	0	7	13	0	0						7	13
Andhra Pradesh															21	37	970	1623	3	5						995	1665
Arunachal Pradesh															0	1	26	47	0	0						26	48
Assam															9	16	857	1511	0	1						866	1528
Bihar															12	25	864	1506	0	0						876	1531
Chandigarh															6	12	210	414	1	1						217	427
Chhattisgarh															12	24	412	726	0	0						424	750
Dadra & Nagar Haveli															1	1	16	28	0	0						17	29
Daman & Diu															0	0	13	18	0	0						13	18
Delhi															96	171	6851	12629	1	4						6948	12804
Goa															4	7	73	146	0	0						77	153
Gujarat															225	424	7006	11558	4	6						7235	11988
Haryana															77	133	3596	6505	1	4						3674	6642
Himachal Pradesh															2	4	101	171	0	0						103	175
Jammu & Kashmir															1	2	98	182	0	0						99	184
Jharkhand															4	9	387	683	0	0						391	692
Karnataka															59	137	2894	5559	0	1						2953	5697
Kerala															10	19	606	1038	0	1						616	1058
Lakshadweep															0	0	0	0	0	0						0	0
Madhya Pradesh															63	113	1695	2851	2	3						1760	2967
Maharashtra															295	517	9345	16169	5	16						9645	16702
Manipur															0	0	16	30	0	0						16	30
Meghalaya															0	0	28	47	0	0						28	47
Mizoram															0	0	4	9	0	0						4	9
Nagaland															0	0	11	22	0	0						11	22
Orissa															16	30	764	1357	0	0						780	1387
Puducherry															1	1	22	38	0	0						23	39
Punjab															44	82	1537	2915	1	1						1582	2998
Rajasthan															121	234	2319	4034	1	2						2441	4270
Sikkim															0	0	17	33	0	0						17	33
Tamil Nadu															58	108	1924	3506	2	6						1984	3620
Telangana															56	96	3521	6047	0	2						3577	6145
Tripura															0	1	73	132	0	0						73	133
Uttar Pradesh															121	218	6242	11049	1	4						6364	11271
Uttarakhand															6	9	269	468	0	0						275	477
West Bengal															44	81	4458	7566	0	1						4502	7648



(Rs in Lakhs)

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	6	25,493	34		83%
4	No. of Reinsurers with rating BBB but less than A	1	5,213	28		17%
5	No. of Reinsurers with rating less than BBB					
	Total	7	30,706	62		100%

Ageing of Claims as at 30.09.2020								
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	1,18,118	673	26	4	1	1,18,822	58,446
8	Overseas Travel	118	-	-	-	-	118	250
9	Personal Accident	388	-	-	-	-	388	557
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

FORM NL-25 : Claims data for Non-Life
HDFC ERGO Health Insurance Limited
Formerly Known as "Apollo Munich Health Insurance Company Limited"

30.09.2020



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	-	-	-	-	-	-	26,149	194	166	-	-	-	-	26,509
2	Claims reported during the period	-	-	-	-	-	-	1,48,053	227	814	-	-	-	-	1,49,094
3	Claims settled during the period	-	-	-	-	-	-	1,18,822	118	388	-	-	-	-	1,19,328
4	Claims repudiated during the period	-	-	-	-	-	-	15,296	139	412	-	-	-	-	15,847
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/s at the end of the period	-	-	-	-	-	-	40,084	164	180	-	-	-	-	40,428
	Less than 3 months	-	-	-	-	-	-	38,232	148	133	-	-	-	-	38,513
	3 months to 6 months	-	-	-	-	-	-	435	1	7	-	-	-	-	443
	6months to 1 year	-	-	-	-	-	-	252	3	9	-	-	-	-	264
	1 year and above	-	-	-	-	-	-	1,165	12	31	-	-	-	-	1,208

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 30.09.2020

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	2,49,120	1,85,175	1,69,063	1,38,160	37,368	41,448	41,448
9	Miscellaneous	-	-	-	-	-	-	-
	Total	2,49,120	1,85,175	1,69,063	1,38,160	37,368	41,448	41,448

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"**

30.09.2020

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: 30.09.2020

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	888A	2,15,878
2	Loans	9	-
3	Fixed Assets	10	3,951
4	Current Assets		
	a. Cash & Bank Balance	11	3,583
	b. Advances & Other Assets	12	13,699
5	Current Liabilities		
	a. Current Liabilities	13	71,927
	b. Provisions	14	93,785
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		46,010
	Application of Funds as per Balance Sheet (A)		4,48,833
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	3,951
3	Cash & Bank Balances	11	3,583
4	Advances & Other Assets	12	13,699
5	Current Liabilities	13	71,927
6	Provisions	14	93,785
7	Misc. Exp not Written Off	15	-
8	Investment held Outside India		-
9	Debit Balance of P&L A/c		46,010
	TOTAL (B)		2,32,955
	'Investment Assets' As per FORM 3B	(A-B)	2,15,878

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance (a)	FRSM ⁺ (b)						
1	G. Sec.	Not less than 20%	-	14,472	45,330	59,802	27.70	-	59,802	61,067
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	19,298	60,446	79,744	36.94	-	79,744	81,903
3	Investment subject to Exposure Norms					-	-	-	-	-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure					-	-	-	-	-
	(a) Approved Investemts	Not less than 15%	-	11,615	36,382	47,997	22.23	-	47,997	50,721
	(b) Other Investments		-	1,692	5,300	6,992	3.24	-	6,992	6,612
	2. Approved Investments (Not exceeding 55%)	Not exceeding 55%	-	18,909	59,228	78,137	36.20	7	78,144	80,780
	3. Other Investments	Not exceeding 15%	-	726	2,274	3,000	1.39	-	3,000	2,989
	Total Investment Assets	100%	-	52,240	1,63,630	2,15,870	100	7	2,15,877	2,23,005

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 30/09/2020	As % of total for this class	As at 30/09/2019	As % of total for this class	As at 30/09/2020	As % of total for this class	As at 30/09/2019	As % of total for this class
Break down by credit rating								
AAA rated	1,00,824	45.21%	57,491	34.34%	95,589	44.28%	56,061	33.87%
AA or better	7,990	3.58%	14,262	8.52%	7,502	3.48%	14,003	8.46%
Rated below AA but above A	1,021	0.46%	2,516	1.50%	1,000	0.46%	2,500	1.51%
Rated below A but above B		-	-	-		-	-	-
Any other	1,13,170	50.75%	93,127	55.63%	1,11,780	51.78%	92,964	56.16%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	57,701	25.87%	46,960	28.05%	57,382	26.58%	46,872	28.32%
more than 1 year and upto 3 years	44,160	19.80%	38,663	23.10%	42,635	19.75%	38,643	23.34%
More than 3 years and up to 7 years	51,874	23.26%	28,126	16.80%	49,693	23.02%	27,690	16.73%
More than 7 years and up to 10 years	43,490	19.50%	36,916	22.05%	41,478	19.21%	35,833	21.65%
above 10 years	25,779	11.56%	16,731	10.00%	24,683	11.43%	16,491	9.96%
Breakdown by type of the issuer								
a. Central Government	61,067	27.38%	42,612	25.46%	59,802	27.70%	42,036	25.40%
b. State Government	13,680	6.13%	15,941	9.52%	13,150	6.09%	15,335	9.26%
c. Corporate Securities	1,48,258	66.48%	1,08,844	65.02%	1,42,918	66.21%	1,08,157	65.34%

Analytical Ratios for Non-Life companies

S. No	Particular	For the Quarter Ended 30.09.19 (%/Times)	Up to the Quarter Ended 30.09.20 (%/Times)	For the Quarter Ended 30.09.18 (%/Times)	Up to the Quarter Ended 30.09.19 (%/Times)
1	Gross Premium Growth Rate	2%	-3%	29%	34%
2	Gross Direct Premium to Net Worth Ratio	1.12	1.96	1.17	2.16
3	Growth Rate of Net Worth	22%	-13%	14%	14%
4	Net Retention Ratio	70%	70%	77%	78%
5	Net Commission Ratio	0%	3%	6%	4%
6	Expenses of Management to Gross Direct Premium Ratio	27%	31%	42%	42%
7	Expenses of Management to Net Written Premium Ratio	39%	44%	54%	54%
8	Net Incurred Claims to Net Earned Premium	88%	93%	93%	93%
9	Combined Ratio	107%	120%	137%	136%
10	Technical Reserves to Net Premium Ratio	3.37	1.90	2.80	1.51
11	Underwriting Balance Ratio	(0.04)	(0.21)	(0.42)	(0.42)
12	Operating Profit Ratio	3%	-12%	-34%	-34%
13	Liquid Assets to Liabilities Ratio	0.43	0.4	0.60	0.6
14	Net Earnings Ratio	5%	-11%	-33%	-31%
15	Return on Net Worth	4%	-15%	-30%	-52%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.59	1.59	1.62	1.62
17	NPA Ratio				-
	Gross NPA Ratio	4.17	4.17	4.18	4.18
	Net NPA Ratio	0.79	0.79	2.69	2.69
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	40,57,02,332	40,57,02,332	40,18,27,454	40,18,27,454
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	51.15%	51.15%	50.91%	50.91%
	-Foreign	48.70%	48.70%	48.54%	48.54%
	Other	0.15%	0.15%	0.55%	0.55%
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-0.54 Diluted EPS-0.54	Basic EPS-(1.90) Diluted EPS-(1.90)	Basic EPS-(3.99) Diluted EPS-(3.99)	Basic EPS-(7.09) Diluted EPS-(7.09)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-0.54 Diluted EPS-0.54	Basic EPS-(1.90) Diluted EPS-(1.90)	Basic EPS-(3.99) Diluted EPS-(3.99)	Basic EPS-(7.09) Diluted EPS-(7.09)
6	(iv) Book value per share (Rs)	12.96	12.96	12.23	12.23

Related Party Transactions

S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 30.09.2020	Up to the Quarter Ended 30.09.2020	For the Quarter Ended 30.09.2019	Up to the Quarter Ended 30.09.2019
1	Apollo Hospitals Enterprise Limited	Joint Venture Partner - Network Hospital, Corporate Policyholder & Debenture holder	Premium Income	-	-	159.27	484.30
			Claim Payment	-	865.00	1,704.62	3,153.34
			Interest on NCD	-	17.00	-	16.75
			Interest Accrued on Debentures	-	-	33.69	33.69
			Capital infusion including premium	-	-	3,163.56	3,163.56
			Deposit Premium Balance	-	29.99	(86.08)	48.33
2	Anuj Tyagi, Anurag Rastogi, Srikanth Kandikonda, Sanjay Kulshrestha, Mr. Vipul Sharma, Paramjit Singh Nayyar	Key Persons As Per IRDA Regulations	Remuneration	151.20	377.21	195.53	627.35
3	Munchener Ruckversicherung Gesellschaft	Joint venture partner	Premium Income	-	-	-	0.07
			Interest accrued on Non-	142.00	142.00	-	-
			Interest Paid on Non-Convertible	318.00	318.00	-	-
			Premium on cessions to Reinsurers	-	5,369.00	9,924.66	17,626.60
			Reinsurance Commission earned	-	-	3,610.09	7,119.55
			Losses recovered from Reinsurers	-	-	3,395.79	6,571.16
			Interest on NCD	-	84.00	84.69	168.46
			Capital infusion including premium	-	-	15,411.07	15,411.07
			Pavables	-	-	-	611.49
			Deposit Premium Balance	-	1.02	1.10	1.10
			4	HDFC Ergo General Insurance Company Ltd	Subsidiary of the Joint venture partner	Expenses towards Services Rendered	-
Deposit Premium Balance	-	1.42				-	1.42
Claim payment	0.53	0.54				-	-
Deputation fees paid	264.00	541.00				-	-
Deputation fees received	399.00	836.00				-	-
Investment in Fixed deposits	-	2,000.00				-	-
5	HDFC Bank Limited	Associate	Interest accrued on fixed deposits	-	155.00	-	-
			Deposit Premium Balance	-	26.24	-	-
			Interest accrued on Investments	44.15	106.15	-	-
6	HDB FINANCIAL SERVICES LIMITED	Associate	Investment Sold/Redeemed	844.00	1,000.00	-	-
			Interest accrued on Investments	121.54	121.54	-	-
7	HDFC LIMITED	Associate	Premium Income	-	-	48.93	49.67
			Claim Payment	-	-	0.47	1.12
			Deposit Premium Balance	-	12.64	(18.52)	17.18
8	Apollo Health and Lifestyle Ltd.	Associate - Corporate Policyholder	Premium Income	-	-	48.93	49.67
			Claim Payment	-	-	0.47	1.12
			Deposit Premium Balance	-	12.64	(18.52)	17.18



Products Information

List below the products and/or add-ons introduced during the period

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
2	Corona Kavach Policy , HDFC ERGO Health		HDHHLIP21099V012021	Health	Internal Tariff	10 July 2020	10 July 2020
3	Corona Rakshak Policy , HDFC ERGO Health		HDHHLIP21109V012021	Health	Internal Tariff	10 July 2020	10 July 2020
4	Corona Kavach Policy, HDFC ERGO Health (Group)		HDHHLGP21148V012021	Health	Internal Tariff	14 Aug 2020	14 Aug 2020

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 30.09.2020

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)	1,59,947
	Deduct:	
(B)	Current Liabilities as per BS	44,215
(C)	Provisions as per BS	93,552
(D)	Other Liabilities	19,255
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	2,925
	Shareholder's FUNDS	
(F)	Available Assets	72,205
	Deduct:	
(G)	Other Liabilities	9,332
(H)	Excess in Shareholder's funds (F-G)	62,873
(I)	Total ASM (E+H)	65,798
(J)	Total RSM	41,448
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.59

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	Mr. Ritesh Kumar	Chairperson and Non-Executive Director	None
2	Mr. Anuj Tyagi	Managing Director & CEO	None
3	Dr. Clemens Muth	Non-Executive Director	None
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. Vipul Sharma	Chief Risk Officer & Head of Internal Audit	None
11	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

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

Formerly Known as "Apollo Munich Health Insurance Company Limited"

Statement as on: 30.09.2020

Details of Investment Portfolio

Periodicity of Submission : Quarterly

Name of the Fund Investment Corpus I- FRSM+PH



COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
IODS	IL & FS LIMITED	BONDS	7.70	-	1,000	-	-	-	-	-	-	-	-	-	NPA	100%	1000
IODS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.00	-	1,000	-	80	-	22/06/2019	-	-	-	-	-	NPA	100%	1000
IODS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	999	-	87	-	06/12/2018	-	-	-	-	-	NPA	100%	999
IODS	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	2,994	-	260	-	06/12/2018	-	-	-	-	-	NPA	100%	2994

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:30.09.2020

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Fund : Total Investment



(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value*	Market Value				Book Value*	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	53,450	55,595	1,403	2.62%	2.62%	48,919	55,595	2,205	4.51%	4.51%	36,214	37,122	2,010	5.55%	5.55%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	TREASURY BILLS	CTRB	5,453	5,472	46	0.83%	0.83%	3,991	5,472	67	1.68%	1.68%	3,058	5,489	75	2.44%	2.44%
4	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	6,413	7,156	117	1.82%	1.82%	5,813	7,156	215	3.70%	3.70%	-	-	-	0.00%	-
5	STATE GOVERNMENT BONDS	SGGB	14,279	13,680	384	2.69%	2.69%	15,468	13,680	799	5.16%	5.16%	15,117	15,855	650	4.30%	4.30%
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	-	-	-	-	-	-	-	86	86	4	4.29%	4.29%	
7	BONDS /DEBENTURES ISSUED BY NHB	HTDN	1,500	1,493	20	1.34%	0.01	1,500	1,493	26	-	-	-	-	-	0.00%	0.00%
8	BONDS/DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING/BUILDING SCHEME APPROVED BY CENTRAL/STATE ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL/STATE ACT	HTDA	15,318	14,612	314	2.05%	2.05%	16,056	14,612	654	4.07%	4.07%	14,831	14,076	655	4.42%	4.42%
9	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	36,840	32,449	978	2.65%	2.65%	36,627	32,449	1,678	4.58%	4.58%	21,888	22,827	919	4.20%	4.20%
10	INFRASTRUCTURE / SOCIAL SECTOR - OTHER CORPORATE SECURITIES (APPROVED SECURITIES) - DEBENTURES / BONDS	ICTD	2,025	2,167	40	1.98%	1.98%	1,633	2,167	67	4.10%	4.10%	2,000	2,066	87	4.33%	4.33%
11	CORPORATE SECURITIES	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
12	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	48,260	51,487	938	1.94%	1.94%	47,861	51,487	1,878	3.92%	3.92%	34,224	32,785	1,508	4.40%	4.40%
13	DEPOSITS WITH BANKS	ECDB	11,669	12,190	223	1.92%	1.92%	13,268	12,190	518	3.91%	3.91%	23,190	22,194	940	4.05%	4.05%
14	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	-
15	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	-
16	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	-
17	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	11,867	17,103	91	0.76%	0.76%	13,422	17,103	234	1.74%	1.74%	4,973	4,410	202	4.05%	4.05%
18	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	3,000	2,989	23	0.77%	0.77%	3,079	2,989	50	1.61%	1.61%	2,883	4,389	128	4.43%	4.43%
19	CORPORATE SECURITIES(OTHER THAN	OMGS	-	-	-	-	-	-	-	-	-	2,747	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	967	(30)	-3.04%	-3.04%
21	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	5,992	5,613	-	-	-	5,992	5,613	-	-	-	5,992	5,131	-	-	-
			2,17,066	2,23,005	4,577	2.11%	2.11%	2,14,629	2,23,005	8,391	3.91%	3.91%	1,68,203	1,70,144	7,155	4.25%	4.25%

* 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:30.09.2020

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									
B. As on Date ²									
	8.65% IL&FS FIN. SERV. LTD. DB 06-12-2021	IODS	999	03/01/2017	INDIA RATING	AAA	D	17/09/2018	
	8.65% IL&FS FIN. SERV. LTD. DB 06-06-2022	IODS	2995	02/03/2017	INDIA RATING	AAA	D	17/09/2018	
	8.00% IL&FS FIN. SERV. LTD. DB 22-06-2024	IODS	1000	22/06/2017	INDIA RATING	AAA	D	17/09/2018	
	7.70% IL&FS LTD DB 26-07-2024	IODS	1000	26/07/2017	ICRA	AAA	D	17/09/2018	
	8.70% GE SHIPPING DB 31-05-2025	ECOS	500	31/05/2016	CARE	AAA	AA+	05/10/2018	
	8.25% GE SHIPPING DB 25-05-2027	ECOS	2000	25/05/2017	CARE	AAA	AA+	05/10/2018	
	9.20% TMFL DB 13-05-2021	OLDB	1000	13/05/2016	CRISIL	AA	AA-	27/08/2019	
	7.64% CFHL DB 28-02-2021	HTDA	500	04/01/2018	ICRA	AAA	AA+	17/05/2019	
	9.30% DHFL DB 28-04-2020	HODS	500	28/04/2015	Brickworks	AAA	D	05/06/2019	
					CARE	AAA	D	05/06/2019	
	9.50% DHFL DB 16-07-2020	HODS	500	16/07/2015	Brickworks	AAA	D	05/06/2019	
					CARE	AAA	D	05/06/2019	
	8.25% RCL DB 14-04-2020	OLDB	1000	02/03/2017	CARE	AAA	D	23/09/2019	
					Brickworks	AAA	D	25/09/2019	
	8.90% RCL DB 09-09-2021	OLDB	1000	09/09/2016	CARE	AAA	D	23/09/2019	
					Brickworks	AAA	D	25/09/2019	
	8.75% IBHFL DB 24-09-2021	HTDA	1000	09/03/2018	Brickworks	AAA	AA+	18/10/2019	
					CARE	AAA	AA	15/02/2020	



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 30.09.20		Quarter Ended 30.09.19		Upto the Quarter Ended 30.09.20		Upto the Quarter Ended 30.09.19	
		Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies
1	Fire								
2	Marine Cargo & Hull								
3	Motor TP								
4	Motor OD								
5	Engineering								
6	Workmen's Compensation								
7	Employer's Liability								
8	Aviation								
9	Personal Accident	1,366	30,502	4,140	38,047	2,515	55,311	8,905	67,681
10	Health	57,234	3,20,391	52,626	3,77,008	1,00,629	6,90,572	95,331	5,78,697
11	Others	23	45	824	19,519	61	588	2,014	44,924
	Total	58,623	3,50,938	57,590	4,34,574	1,03,205	7,46,471	1,06,250	6,91,302

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	27,545	161.74	54,213
		Social	-	-	-
10	Health	Rural	59,186	6,109.34	1,04,335
		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)

S. No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 30.09.20		For the Quarter ended 30.09.19		Upto the Quarter ended 30.09.20		Upto the Quarter ended 30.09.19	
		No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	2,69,851	40,558	3,06,539	31,711	5,53,576	69,971	4,78,345	55,168
2	Corporate Agents-Banks	17,670	7,247	26,899	10,228	40,008	13,485	45,830	17,621
3	Corporate Agents -Others	939	884	1,206	393	1,746	1,410	1,862	665
4	Brokers	19,532	3,221	23,734	5,307	41,821	6,008	38,103	13,551
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	31,233	4,871	56,868	8,307	75,494	8,784	92,791	16,019
7	Insurance Marketing Firm	152	26	169	24	285	44	276	37
8	Web Aggregator	10,906	1,739	19,077	1,608	32,615	3,401	33,974	3,174
9	PoS	655	77	82	10	926	102	121	15
	Total (A)	3,50,938	58,623	4,34,574	57,590	7,46,471	1,03,205	6,91,302	1,06,250
10	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	3,50,938	58,623	4,34,574	57,590	7,46,471	1,03,205	6,91,302	1,06,250

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30.09.2019 DURING THE FINANCIAL YEAR 2019-20							
HDFC ERGO Health Insurance Limited Formerly Known as "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	-	4	2	-	2	-	6
b)	Claims	3	46	10	3	28	8	90
c)	Policy Related	5	42	14	1	29	3	87
d)	Premium	-	7	1	-	3	3	12
e)	Refund	-	3	1	-	1	1	4
f)	Coverage	-	4	2	-	2	-	7
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product	1	1	-	-	1	1	3
i)	Others	-	11	3	-	8	-	28
j)	Unfair Business Practices	-	-	-	-	-	-	-
k)	Total Number	9	118	33	4	74	16	237
2	Total No of policies during previous year	60,51,992						
3	Total No of claims during previous year	4,37,667						
4	Total No of policies during current year	41,00,959						
5	Total No of claims during current year	1,52,822						
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	0.37						
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	5.89						

*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	16	-	16
b)	7-15 days	-	-	-
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
	Total No of Complaints	16	-	16