

FORM NL-1-B-RA

Apollo Munich Health Insurance Company Limited

Registration No. 131 and Dated 3rd August 2007

Miscellaneous Business Revenue Account for the Period ended 31 December, 2011

	Particulars	Schedule	For the Quarter Ended 31.12.11 (Rs.'000)	Up to the Quarter Ended 31.12.11 (Rs.'000)	For the Quarter Ended 31.12.10 (Rs.'000)	Up to the Quarter Ended 31.12.10 (Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	801,415	2,119,873	366,362	963,566
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-
3	Others		-	-	-	-
4	Interest, Dividend & Rent - Gross		42,708	100,714	16,131	42,412
	TOTAL (A)		844,123	2,220,587	382,493	1,005,978
1	Claims Incurred (Net)	NL-5-Claims Schedule	455,967	1,214,264	223,641	595,663
2	Commission	NL-6-Commission Schedule	78,393	197,136	50,911	126,513
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	430,212	1,171,067	352,308	962,631
4	Premium Deficiency			-		-
	TOTAL (B)		964,572	2,582,467	626,860	1,684,807
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(120,449)	(361,880)	(244,367)	(678,829)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		-	-	-	-
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		-	-	-	-

Apollo Munich Health Insurance Company Limited

Registration No. 131 and Dated 3rd August 2007

Profit and Loss Account for the Period ended 31 December, 2011

	Particulars	Schedule	For the Quarter Ended 31.12.11 (Rs.'000)	Up to the Quarter Ended 31.12.11 (Rs.'000)	For the Quarter Ended 31.12.10 (Rs.'000)	Up to the Quarter Ended 31.12.10 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(120,449)	(361,880)	(244,367)	(678,829)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		20,877	85,361	22,133	55,806
	(b) Amortization of Discount / Premium		1,470	13,829	(903)	3,703
	(c) Profit on sale of investments		1,060	5,494	(451)	1,961
	Less: Loss on sale of investments		9	(61)	(75)	(75)
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		-	7	12	12
	(b) Others		1,558	1,677	30	116
	TOTAL (A)		(95,475)	(255,573)	(223,621)	(617,306)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		2,169	7,762	1,626	5,814
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		2,169	7,762	1,626	5,814
	Profit Before Tax		(97,644)	(263,335)	(225,247)	(623,120)
	Provision for Taxation		30	75	37	63
	Profit/(Loss) After Tax		(97,674)	(263,410)	(225,284)	(623,183)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		(2,864,854)	(2,699,118)	(2,302,603)	(1,904,704)
	Balance carried forward to Balance Sheet		(2,962,528)	(2,962,528)	(2,527,887)	(2,527,887)

Apollo Munich Health Insurance Company Limited

Registration No. 131 and Dated 3rd August 2007

Balance Sheet as at 31 December, 2011

	Schedule	As at 31.12.11	As at 31.12.10
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	1,962,000	1,640,443
Share Application Money Pending Allotment		756,950	356,185
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	1,787,814	1,635,165
Fair Value Change Account		1,468	220
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		4,508,232	3,632,013
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	2,976,678	1,817,627
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	125,943	174,931
Deferred tax Asset		-	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	409,389	121,990
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	498,135	279,751
Sub-Total (A)		907,524	401,741
Current Liabilities	NL-17-Current Liabilities Schedule	938,716	501,980
Provisions	NL-18-Provisions Schedule	1,525,725	788,193
Deferred Tax Liability		-	-
Sub-Total (B)		2,464,441	1,290,173
NET CURRENT ASSETS (C) = (A - B)		(1,556,917)	(888,432)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		2,962,528	2,527,887
TOTAL		4,508,232	3,632,013

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

Particulars	For the Quarter Ended 31.12.11	Up to the Quarter Ended 31.12.11	For the Quarter Ended 31.12.10	Up to the Quarter Ended 31.12.10
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1,070,714	2,618,995	525,850	1,400,296
Service Tax				
Adjustment for change in reserve for unexpired risks	(105,876)	(45,106)	112,945	301,317
Gross Earned Premium	1,176,590	2,664,101	412,905	1,098,979
Add: Premium on reinsurance accepted	78	1,939	1,836	2,158
Less : Premium on reinsurance ceded	116,961	291,695	62,657	164,895
Net Premium	953,831	2,329,239	465,029	1,237,559
Adjustment for change in reserve for unexpired risks	46,540	164,260	14,278	27,324
Premium Earned (Net)	801,415	2,119,873	366,362	963,566

**FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]**

Particulars	For the Quarter Ended 31.12.11	Up to the Quarter Ended 31.12.11	For the Quarter Ended 31.12.10	Up to the Quarter Ended 31.12.10
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	492,346	1,341,983	239,317	640,201
Add Claims Outstanding at the end of the year	416,179	416,179	209,681	209,681
Less Claims Outstanding at the beginning of the year	356,184	268,151	197,599	178,697
Gross Incurred Claims	552,341	1,490,011	251,399	671,185
Add Re-insurance accepted to direct claims	116	276	-	767
Less Re-insurance Ceded to claims paid	96,490	276,023	27,758	76,289
Total Claims Incurred	455,967	1,214,264	223,641	595,663

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

Particulars	For the Quarter Ended 31.12.11	Up to the Quarter Ended 31.12.11	For the Quarter Ended 31.12.10	Up to the Quarter Ended 31.12.10
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	97,176	252,629	61,121	152,283
Add: Re-insurance accepted	29	727	689	809
Less: Commission on Re-insurance ceded	18,812	56,220	10,899	26,579
Net Commission	78,393	197,136	50,911	126,513

Break-up of the expenses incurred to procure business

Agents	47,205	118,138	23,664	59,456
Brokers	17,907	49,933	13,174	39,233
Corporate Agency	1,579	4,396	1,968	2,876
Referral	-	-	-	-
Others	30,485	80,162	22,315	50,718
TOTAL (B)	97,176	252,629	61,121	152,283

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

S. No	Particulars	For the Quarter Ended 31.12.11 (Rs.'000)	Up to the Quarter Ended 31.12.11 (Rs.'000)	For the Quarter Ended 31.12.10 (Rs.'000)	Up to the Quarter Ended 31.12.10 (Rs.'000)
1	Employees' remuneration & welfare benefits	138,524	436,827	117,748	318,471
2	Travel, conveyance and vehicle running expenses	15,978	43,332	14,402	33,701
3	Training expenses	587	4,706	839	3,417
4	Rents, rates & taxes	20,442	56,989	20,605	56,144
5	Repairs & Maintenance	11,874	39,526	9,377	30,362
6	Printing & stationery	7,745	19,168	9,701	15,448
7	Communication	8,673	24,827	4,078	18,146
8	Legal & professional charges	50,394	109,000	11,032	35,640
9	Information Technology Services	47,418	114,133	42,569	105,097
10	Auditors' fees, expenses etc				
	(a) As auditor	250	1,350	500	1,000
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters		-		-
	(ii) Insurance matters		-		-
	(iii) Management services; and		-		-
	(c) in any other capacity	14	19	200	247
10	Advertisement and publicity	66,204	152,306	49,899	168,312
11	Interest & Bank Charges	877	2,640	703	1,669
12	Other Expenses				
	(a) Business Outsourcing & Support	4,865	15,001	17,047	31,143
	(b) Others	35,918	87,160	31,168	79,456
13	Depreciation	20,449	64,083	22,440	64,378
	TOTAL	430,212	1,171,067	352,308	962,631

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S. No	Particulars	As at 31.12.11	As at 31.12.10
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	255,000,000 Equity Shares of Rs. 10 each (Previous year 200,000,000 equity shares of Rs. 10 each)	2,550,000	2,000,000
2	Issued Capital		
	254,750,006 Equity Shares of Rs 10 each (Previous year 196,200,006 equity shares of Rs. 10 each)	2,547,500	1,962,000
3	Subscribed Capital		
	196,200,000 Equity Shares of Rs. 10 each (Previous year 164,044,267 equity shares of Rs. 10 each)	1,962,000	1,640,443
4	Called-up Capital		
	196,200,000 Equity Shares of Rs. 10 each (Previous year 164,044,267 equity shares of Rs. 10 each)	1,962,000	1,640,443
	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	1,962,000	1,640,443

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31.12.11		As at 31.12.10	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	146,116,221	74.47%	122,440,980	74.64%
· Foreign	50,083,779	25.53%	41,603,287	25.36%
Others	-	-	-	-
TOTAL	196,200,000	100%	164,044,267	100%

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

S. No	Particulars	As at 31.12.11 (Rs.'000)	As at 31.12.10 (Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,787,814	1,635,165
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	1,787,814	1,635,165

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

S. No	Particulars	As at 31.12.11	As at 31.12.10
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENTS SCHEDULE
Investments

S. No	Particulars	As at 31.12.11 (Rs.'000)	As at 31.12.10 (Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,155,672	616,436
2	Other Approved Securities	-	48,657
3	Other Investments		
	(a) Shares		-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	629,577	404,587
	(e) Other Securities (Housing Bonds)	260,762	161,606
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	560,480	427,744
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	49,477	-
2	Other Approved Securities	145,992	49,373
3	Other Investments		
	(a) Shares		-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	166,763	109,224
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,955	-
5	Other than Approved Investments	-	-
	TOTAL	2,976,678	1,817,627

- a. Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs. 102,619 thousand (Previous Year Rs. 101,656 thousand). Market Value of such investments is Rs 97,824 thousand (Previous Year Rs 99,512 thousand).
- b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.3,346,404 thousand (Previous Year-Rs.1,817,627 thousand). Market value of such investments as at 31.12.2011 is Rs. 3,296,566 thousand (Previous Year-Rs. 1,832,126 thousand).

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

S.No	Particulars	As at 31.12.11	As at 31.12.10
		(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

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As At 01.04.2011	Additions	Deductions	As At 31.12.11	Upto 01.04.2011	For The Period	On Sales/ Adjustments	To Date 31.12.11	As at 31.12.2011	As at 31.03.2011
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	147,604	12,944	-	160,548	79,520	23,063	-	102,583	57,965	68,084
(b) Website	4,700	-	-	4,700	1,900	861	-	2,761	1,939	2,800
(c) Media Films	22,500	-	-	22,500	9,350	5,635	-	14,985	7,515	13,151
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	59,709	6,157	-	65,866	32,655	14,027	-	46,682	19,184	27,053
Information Technology Equipment	63,721	3,182	-	66,903	54,866	6,722	-	61,588	5,315	8,856
Vehicles	17,247	1,607	-	18,854	6,833	2,732	-	9,565	9,289	10,415
Office Equipment	57,677	3,686	(7)	61,356	35,632	11,042	(7)	46,667	14,689	22,044
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	373,158	27,576	(7)	400,727	220,756	64,082	(7)	284,831	115,896	152,403
Capital Work in progress	3,218	6,829	-	10,047	-	-	-	-	10,047	3,218
Grand Total	376,376	34,405	(7)	410,774	220,756	64,082	(7)	284,831	125,943	155,621
Previous Year	340,500	32,550	(12)	373,038	133,741	64,378	(12)	198,107	174,931	206,758

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

S. No	Particulars	As at 31.12.11	As at 31.12.10
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	10,362	2,954
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	374,744	115,810
	(bb) Others	-	-
	(b) Current Accounts	24,283	3,226
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	409,389	121,990
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

S. No	Particulars	As at 31.12.11	As at 31.12.10
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	137,395	61,819
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	9,185	4,558
6	Others		
	(a) Advances to Suppliers	27,703	4,775
	(b) Other advances	6,401	1,509
	TOTAL (A)	180,684	72,661
	OTHER ASSETS		
1	Income accrued on investments	92,490	61,056
2	Outstanding Premiums	86,956	4,936
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	81,952	74,108
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Rent Deposits & other assets	56,053	52,898
	(b) Service tax on input services (Net)	-	14,092
	TOTAL (B)	317,451	207,090
	TOTAL (A+B)	498,135	279,751

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

S. No	Particulars	As at 31.12.11	As at 31.12.10
		(Rs. '000)	(Rs. '000)
1	Agents' Balances	17,784	10,398
2	Balances due to other insurance companies	1,658	24,725
3	Deposits held on re-insurance ceded	(3,988)	(1,864)
4	Premiums received in advance	84,187	5,366
5	Unallocated premium	44,608	27,684
6	Sundry creditors	340,117	212,965
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	416,179	209,681
9	Due to Officers/ Directors	-	-
10	Others		
	(a) Tax Deducted Payable	20,360	10,161
	(b) Other Statutory Dues	17,811	2,864
	TOTAL	938,716	501,980

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

S. No	Particulars	As at 31.12.11	As at 31.12.10
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	1,521,753	787,111
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	2,222	1,082
	(b) For Fringe Benefit Tax	-	-
	(c) For Wealth Tax	-	-
	(d) For Doubtful Loans and Advances	1,750	-
	TOTAL	1,525,725	788,193

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

S.No	Particulars	As at 31.12.11	As at 31.12.10
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Statement of Liabilities									
S.No	Particular	As at 31.12.11				As at 31.12.10			
		Reserves for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	-	-	-	-	-	-	-	-
2	Marine								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	341	32	190	563	291	98	146	535
4	Health Insurance	14,877	1,788	2,151	18,816	7,580	831	1,022	9,433
5	Total Liabilities	15,218	1,820	2,341	19,379	7,871	929	1,168	9,968

Insurer Reg No: 131

Date: 31.12.2011

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 31.12.2011

(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
Andhra Pradesh															22.43	77.06	2542.33	3494.15	4.22	22.89			0.00	0.00	2568.98	3594.10
Chandigarh															2.59	5.81	72.39	187.71	1.42	4.32			0.00	0.00	76.40	197.85
Delhi															33.41	86.18	1168.06	3608.16	32.06	114.34			0.00	0.00	1233.53	3808.69
Gujarat															7.52	16.48	150.05	334.11	1.44	9.58			0.00	0.00	159.01	360.17
Haryana															7.68	260.78	2313.07	7347.06	0.49	32.63			228.10	299.14	2549.34	7939.60
Karnataka															11.33	25.26	1224.34	1871.57	8.40	33.78			0.00	0.00	1244.07	1930.60
Kerala															14.50	59.26	144.40	353.01	0.20	0.94			0.00	0.00	159.10	413.21
Madhya Pradesh															1.45	1.93	16.47	21.32	0.15	0.15			0.00	0.00	18.07	23.40
Maharastra															96.66	206.14	1355.63	3926.72	22.70	110.62			0.00	0.00	1474.98	4243.48
Orissa															0.62	1.42	29.56	73.71	0.22	0.95			0.00	0.00	30.40	76.08
Punjab															3.57	10.80	88.93	229.83	1.51	4.30			0.00	0.00	94.01	244.93
Rajasthan															18.97	55.23	149.42	373.69	1.05	4.02			0.00	0.00	169.44	432.94
Tamil nadu															7.50	55.34	323.80	1296.54	3.43	13.39			0.00	0.00	334.73	1365.27
Uttar Pradesh															9.03	24.46	368.90	958.60	1.27	6.42			0.00	0.00	379.20	989.48
West Bengal															5.83	10.65	208.48	573.55	1.62	5.34			0.00	0.00	215.93	589.54

Reinsurance Risk Concentration - For the period ended 31.12.2011						
S. No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers
			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	2	94	23		4%
4	No. of Reinsurers with rating BBB but less than A	2	2,785	15		96%
5	No. of Reinsurers with rating less than BBB					-
	Total	4	2,879	38		100%

Ageing of Claims as at 31.12.2011								
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	41,226	4,468	583	96	14	46387	12,316
8	Overseas Travel	101	37	7	7	1	153	121
9	Personal Accident	81	50	6	1	-	138	94
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	67	28	6	3	-	104	14

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	-	-	-	-	-	-	3,947	32	25	-	-	-	24	4,028
2	Claims reported during the period	-	-	-	-	-	-	57,738	310	237	-	-	-	240	58,525
3	Claims settled during the period	-	-	-	-	-	-	46,387	153	138	-	-	-	104	46,782
4	Claims repudiated during the period	-	-	-	-	-	-	6,152	58	36	-	-	-	69	6,315
5	Claims closed during the period	-	-	-	-	-	-	827	61	28	-	-	-	41	957
6	Claims O/s at the end of the period	-	-	-	-	-	-	8,319	70	60	-	-	-	50	8,499
	Less than 3 months	-	-	-	-	-	-	8,289	48	48	-	-	-	37	8,422
	3 months to 6 months	-	-	-	-	-	-	22	9	8	-	-	-	9	48
	6 months to 1 year	-	-	-	-	-	-	8	7	4	-	-	-	2	21
	1 year and above	-	-	-	-	-	-	-	6	-	-	-	-	2	8

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Apollo Munich Health Insurance Company Limited

Solvency for the period ended 31.12.2011

Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)

S. No	Class of Business	Gross Premium	Net Premium	Gross Incurred Claims	Net Incurred Claims	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Others	1,577	1,132	249	131	227	52	227
9	Health	38,954	32,651	14,968	12,033	6,530	3,610	6,530
	Total	40,531	33,783	15,217	12,164	6,757	3,662	6,757

**FORM NL-27 Offices information for Non-Life
 Apollo Munich Health Insurance Company Limited**
31.12.2011

S. No	Office Information		Number
1	No. of offices at the beginning of the year		40
2	No. of branches approved during the year		10
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	10
5	No. of branches closed during the year		-
6	No of branches at the end of the year		50
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		50

FORM NL-28-STATEMENT OF ASSETS - 3B
Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007

Statement as on: 31.12.2011

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	33,479
2	Loans	9	-
3	Fixed Assets	10	1,259
4	Current Assets		
	a. Cash & Bank Balance	11	382
	b. Advances & Other Assets	12	4,981
5	Current Liabilities		
	a. Current Liabilities	13	9,387
	b. Provisions	14	15,257
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		29,625
	Application of Funds as per Balance Sheet (A)		45,082
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	1,259
3	Cash & Bank Balances	11	382
4	Advances & Other Assets	12	4,981
5	Current Liabilities	13	9,387
6	Provisions	14	15,257
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		29,625
	TOTAL (B)		11,604
	'Investment Assets' As per FORM 3B	(A-B)	33,479

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%		3,502	6,617	10,119	31		10,119	9,887
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%		4,303	7,749	12,051	37		12,051	11,766
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		1,763	6,529	8,292	26		8,292	8,145
	2. Approved Investments (Not exceeding 55%)		500	2,714	9,359	12,073	37	5.46	12,078	11,998
	3. Other Investments (not exceeding 25%)		477	-	71	71	0	1.95	73	73
	Total Investment Assets	100%	977	8,779	23,708	32,487	100	7.41	32,495	31,982

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/12/2011	As % of total for this class	As at 31/12/2010 Of the previous year	As % of total for this class	As at 31/12/2011	As % of total for this class	As at 31/12/2010 Of the previous year	as % of total for this class
Break down by Credit Rating								
AAA rated	12,802	39%	8,786	52%	13,016	39%	8,857	52%
AA or better	1,558	5%	2,063	12%	1,572	5%	2,062	12%
Rated below AA but above A	-	0%	187	1%	-	0%	200	1%
Rated below A but above B	-	0%		0%	-	0%		0%
Any other	18,606	56%	5,891	35%	18,876	56%	5,964	35%
Breakdown by Residual Maturity								
Up to 1 year	7,518	23%	1,653	10%	7,510	22%	1,649	10%
more than 1 year and upto 3 years	9,403	29%	3,114	18%	9,480	28%	3,163	19%
More than 3 years and up to 7 years	7,816	24%	4,086	24%	8,017	24%	4,132	24%
More than 7 years and up to 10 years	5,653	17%	6,970	41%	5,799	17%	7,019	41%
above 10 years	2,576	8%	1,105	7%	2,658	8%	1,120	7%
Breakdown by type of the Issuer								
a. Central Government	9,887	30%	4,652	27%	10,119	30%	4,733	28%
b. State Government	1,879	6%	800	5%	1,933	6%	800	5%
c. Corporate Securities	21,200	64%	11,476	68%	21,413	64%	11,550	68%

S. No	Particular	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011	For the quarter ending 31.12.2010	Upto the quarter ending 31.12.2010
1	Gross Premium Growth Rate	2.03	1.87	1.70	1.75
2	Gross Premium to shareholders' fund ratio	0.69	1.70	0.48	1.27
3	Growth rate of shareholders' fund	1.40	1.40	1.21	1.21
4	Net Retention Ratio	0.89	0.89	0.88	0.88
5	Net Commission Ratio	0.08	0.08	0.11	0.10
6	Expense of Management to Gross Direct Premium Ratio	0.40	0.45	0.67	0.69
7	Combined Ratio	0.95	1.06	1.24	1.25
8	Technical Reserves to net premium ratio	2.03	0.83	2.14	0.81
9	Underwriting balance ratio	(0.13)	(0.16)	(0.53)	(0.55)
10	Operating Profit Ratio	(0.10)	(0.11)	(0.48)	(0.50)
11	Liquid Assets to liabilities ratio	0.20	0.20	0.12	0.12
12	Net earning ratio	(0.10)	(0.11)	(0.48)	(0.50)
13	Return on net worth ratio	(0.06)	(0.17)	(0.20)	(0.56)
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.09	2.09	1.94	1.94
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	196,200,000	196,200,000	164,044,267	164,044,267
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	74.47%	74.47%	74.64%	74.64%
	-Foreign	25.53%	25.53%	25.36%	25.36%
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-(0.50) Diluted EPS-(0.50)	Basic EPS-(1.34) Diluted EPS-(1.34)	Basic EPS-(1.66) Diluted EPS-(1.66)	Basic EPS-(4.72) Diluted EPS-(4.72)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(0.50) Diluted EPS-(0.50)	Basic EPS-(1.34) Diluted EPS-(1.34)	Basic EPS-(1.66) Diluted EPS-(1.66)	Basic EPS-(4.72) Diluted EPS-(4.72)
6	(iv) Book value per share (Rs)	7.87	7.87	6.73	6.73

Related Party Transactions					
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Period Ended 31.12.2011	Period Ended 31.12.2010
1	Family Health Plan Limited	Associates	Premium Income	55.34	21.46
			Claim Payment	257.14	2.88
			TPA Fees	654.46	279.14
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	153.04	91.54
			Claim Payment	526.41	328.40
			Consultancy Charges	-	5.58
3	Lifetime Wellness Rx Intl. Ltd	Associates	Wellness activities	56.58	13.50
4	Apollo Gleneagales Hospitals Ltd.	Associates	Claim Payment	80.47	28.93
			Expenses towards services rendered	-	0.02
5	Mr. Antony Jacob	Key management personnel	Premium Income	0.01	0.04
			Salary	98.12	89.62
6	Indraprastha Medical Corporation Ltd	Associates	Premium Income	274.40	261.90
			Claim Payment	287.34	221.76
			Recruitment expenses	0.11	0.19
7	Apollo Hospitals Intl. Ltd.	Associates	Premium Income	4.07	-
			Claim Payment	22.87	4.79
			Expenses towards Services Rendered	-	0.49
8	Munchener Ruckversicherung Gesellschaft	Associates	Premium on cessions to re-insurers	55.66	127.76
			Losses recovered from Reinsures	50.25	51.95
9	Ms Shobana Kamineni	Key management personnel	Salary	34.49	34.49
10	Emed Life Insurance Broking Services Ltd.	Associates	Commission	58.00	19.94
11	Apollo Health and Lifestyle Ltd.	Associates	Premium Income	5.19	1.96
			Consultancy Charges	0.03	0.42
12	Indo-German Chamber of Commerce	Associates	Consultancy Charges	-	0.03
13	Dishnet Wireless Limited	Associates	Internet Expenses	33.35	7.51
14	Healthnet Global Pvt. Ltd	Associates	Premium Income	1.96	1.71
			Consultancy Charges & PPC application	36.46	11.40
15	Imperial Hospital And Research Centre Ltd	Associates	Premium Income	28.08	-
			Claim Payment	155.01	12.93
			Ambulance Service Charges	40.80	-
16	Apollo Health Street Inc Limited	Associates	Premium Income	7.63	0.04
			Claim Payment	0.07	-
17	Faber Sindoori Managemnt Service Private Ltd	Associates	Claim Payment	0.07	-

Products Information							
<i>List below the products and/or add-ons introduced during the period</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Optima Restore	021/IH/102010	IRDA/NL/AP-Mun/Misc(H)/1933/V.I/10-11	Health	Individual	20-Oct-10	9-Nov-11

FORM NL-33 - SOLVENCY MARGIN - KGII
Apollo Munich Health Insurance Company Limited

Solvency as at 31.12.2011

Available Solvency Margin and Solvency Ratio



(Rs. in Lacs)

S. No	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA)		23,708
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		19,379
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1,248
4	Excess in Policyholders' Funds (1-2-3)		3,081
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		15,044
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		4,017
7	Excess in Shareholders' Funds (5-6)		11,027
8	Total Available Solvency Margin [ASM] (4+7)		14,108
9	Total Required Solvency Margin [RSM]		6,757
10	Solvency Ratio (Total ASM/Total RSM)		2.09

BOD and Key Person information

S. No	Name of person	Role/designation	Details of change in the period
1	Dr. Prathap C Reddy	Chairman	None
2	Ms. Shobana Kamineni	Whole Time Director	None
3	Ms. Suneeta Reddy	Director	None
4	Dr. Wolfgang Strassl	Director	None
5	Mr. Wolfgang Diels	Director	None
6	Mr. Antony Jacob	Whole Time Director & CEO	None
7	Mr. Roberto Leonardi	Alternate Director	None
8	Mr. MBN Rao	Additional Director	None
9	Mr. Bernhard Steinruecke	Additional Director	None
10	Mr. K. Srikanth	CFO & Company Secretary	None
11	Mr. Ravi Vishwanath	CMO	None
12	M. Krishnan Ramachandran	COO	None
13	Mr. Herbert Meister	Consultant Actuary	None

Key Pesons as defined in IRDA Registration of Companies Regulations, 2000

FORM NL-35-NON PERFORMING ASSETS-7A

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



Statement as on:31.12.2011

Name of the Fund Investment Corpus I- FRSM+PH

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
CDSS	GOVERNMENT OF INDIA	GILTS	6.01		53.63	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.25		747.86	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	7.95		194.65	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.20		20.06	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.33		9.99	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.01		4.19	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.17		146.59	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.35		457.75	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.72		489.08	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90		469.47	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.02		490.34	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.17		976.28	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.27		100.42	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.40		799.44	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46		489.34	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59		489.51	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80		487.88	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83		486.40	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.99		527.08	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.07		99.86	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08		1,037.30	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.13		497.38	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24		55.75	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26		493.86	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CTRB	GOVERNMENT OF INDIA	GILTS	-		494.77	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.50		509.65	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.85		50.03	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	6.29		9.80	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	9.90		301.07	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ICICI BANK LIMITED	BONDS	7.60		19.82	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD.	BONDS	10.09		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25		500.16	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	9.25		451.38	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.75		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	10.30		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72		501.65	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS LIMITED	BONDS	2.00		599.47	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97		300.13	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.75		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.84		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	-		484.56	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	KOTAK MAHINDRA BANK LIMITED	BONDS	-		483.38	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	ORIENTAL BANK OF COMMERCE	BONDS	-		491.91	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	ICICI BANK LIMITED	BONDS	10.15		80.06	-	-	-	-	-	-	-	-	-	STANDARD	-	-

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	10.09		513.81	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	11.10		258.76	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.40		497.31	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.90		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	10.02		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08		119.74	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.25		299.42	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDN	NATIONAL HOUSING BANK	BONDS	8.20		491.16	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45		496.80	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55		301.60	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDUSTRIAL DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	8.15		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDUSTRIAL DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	9.65		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDUSTRIAL DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	9.95		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	KONKAN RAILWAY CORPORATION LIMITED	BONDS	8.90		100.95	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	BONDS	9.65		500.21	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	BONDS	9.90		420.08	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.45		100.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.28		10.25	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.62		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.90		31.39	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.96		21.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	8.64		300.12	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	10.90		51.94	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	7.60		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80		300.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80		50.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.75		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ANDHRA PRADESH	GILTS	8.45		202.17	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76		295.46	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28		303.24	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	9.25		501.63	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35		430.10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.50		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on:31.12.2011

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Fund : Investment Corpus I PH+FRSM



Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	8,597.93	8,413.88	163.84	8.00%	8.00%	8,597.93	8,413.88	480.20	8.01%	8.01%	6,221.70	6,222.27	246.98	6.75%	6.75%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,026.19	978.24	20.50	7.96%	7.96%	1,026.19	978.24	61.46	8.00%	8.00%	1,018.94	1,002.03	81.91	8.08%	8.08%
3	TREASURY BILLS	CTRB	494.77	494.77	8.90	7.22%	7.22%	494.77	494.77	26.61	7.36%	7.36%	468.16	468.16	5.08	5.75%	5.75%
4	STATE GOVERNMENT BONDS	SGGB	1,302.50	1,271.33	21.98	8.31%	8.31%	1,302.50	1,271.33	54.42	8.19%	8.19%	800.97	788.90	64.88	8.10%	8.10%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	630.10	607.86	13.33	8.42%	8.42%	630.10	607.86	39.85	8.42%	8.42%	630.11	623.01	48.66	8.40%	8.40%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	491.16	486.90	11.67	9.47%	9.47%	491.16	486.90	34.90	9.49%	9.49%	487.15	483.97	0.89	9.51%	9.51%
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	2,116.47	2,108.31	44.86	9.34%	9.34%	2,116.47	2,108.31	119.44	9.27%	9.27%	1,616.16	1,623.48	141.34	9.42%	9.42%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	5,684.35	5,549.37	119.80	8.91%	8.91%	5,684.35	5,549.37	349.88	8.90%	8.90%	4,276.53	4,180.37	345.89	8.69%	8.69%
9	CORPORATE SECURITIES	EPBT	852.63	839.22	19.01	8.86%	8.86%	852.63	839.22	56.87	8.84%	8.84%	860.77	847.40	67.99	8.62%	8.62%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	5,443.16	5,376.30	108.67	9.12%	9.12%	5,443.16	5,376.30	290.72	9.03%	9.03%	3,320.37	3,252.32	251.81	9.11%	9.11%
11	DEPOSITS WITH BANKS	ECDB	3,712.00	3,712.00	61.47	9.96%	9.96%	3,712.00	3,712.00	231.00	9.79%	9.79%	4,420.00	4,420.00	124.38	7.76%	7.76%
12	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	1,459.84	1,459.84	34.50	9.51%	9.51%	1,459.84	1,459.84	198.53	9.50%	9.50%	3,842.99	3,842.99	60.25	9.24%	9.24%
13	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	46.46	7.36%	7.36%
14	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	0.76	10.33%	10.33%	-	-	0	0.00%	0.00%
15	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	604.90	610.37	8.61	7.44%	7.44%	604.90	610.37	35.87	10.13%	10.13%	637.00	643.88	22.61	6.29%	6.29%
16	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	71.18	73.13	6.71	8.95%	8.95%	71.18	73.13	50.93	13.35%	13.35%	1,004.92	1,021.42	32.71	4.76%	4.76%
			32,487.17	31,981.53	643.85	8.73%	8.73%	32,487.17	31,981.53	2031.44	8.87%	8.87%	29,605.77	29,420.20	1541.84	8.07%	8.07%

Fund : Investment Corpus II Balance Share holder

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	DEPOSITS WITH BANKS	ECDB	-	-	-	-	-	-	-	-	-	-	-	-	31.89	9.24%	9.24%
2	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	1.46	9.92%	9.92%
3	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	4.07	9.03%	9.03%
4	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	500.00	503.33	8.93	6.61	6.61	500.00	503.33	9.09	6.63%	6.63%	-	-	5.53	6.02%	6.02%
5	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	OMGS	476.87	480.81	7.56	11.16%	11.16%	476.87	480.81	11.93	8.33%	8.33%	-	-	11.36	7.89%	7.89%
	TOTAL		976.87	984.13	16.49	8.13%	8.13%	976.87	984.13	21.02	7.50%	7.50%	-	-	54.31	8.47%	8.47%

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on:31.12.2011

Name of Fund Investment Corpus I-FRSM+PH

Statement of Down Graded Investments

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
B.	<u>As on Date</u> ²								

NIL

Name of Fund Investment Corpus I-FRSM+PH

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
B.	<u>As on Date</u> ²								

NIL

Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 31.12.11		Quarter Ended 31.12.10		Upto the Quarter Ended 31.12.11		Upto the Quarter Ended 31.12.10	
		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	243	7,910	211	8,682	1,004	23,174	772	23,418
10	Health	10,172	54,517	4,812	41,482	24,615	143,968	12,717	96,871
11	Others	292	4,734	254	4,375	591	18,003	536	16,685
	Total	10,707	67,161	5,277	54,539	26,209	185,145	14,025	136,974

Rural & Social Obligations Upto the Quarter Ended 31.12.2011					
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	4605	46.45	
		Social	751	0.08	
10	Health	Rural	271409	2550.67	
		Social	63376.73	448.39	
11	Others	Rural	-	-	
		Social	-	-	

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



(Rs in Lakhs)

S. No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31.12.11		For the Quarter ended 31.12.10		Upto the Quarter ended 31.12.11		Upto the Quarter ended 31.12.10	
		No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	52,552	3,242	11,985	3,297	139,017	8,284	70,404	7,756
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	65	112	252	131	177	300	681	192
4	Brokers	6,867	1,376	4,263	1,226	15,570	5,224	10,593	3,954
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	7,677	5,977	38,039	623	30,381	12,401	55,296	2,123
	Total (A)	67,161	10,707	54,539	5,277	185,145	26,209	136,974	14,025
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	67,161	10,707	54,539	5,277	185,145	26,209	136,974	14,025

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	68	765	520	62	225	26
a)	Sales Related	26	75	35	23	43	0
b)	Policy Administration Related	7	520	455	15	56	1
c)	Insurance Policy Coverage related	0	1	0	0	1	0
d)	Claims related	35	161	26	24	121	25
e)	others	0	8	4	0	4	0
d)	Total Number	68	765	520	62	225	26

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	-	-	0
b)	Greater than 15 days	26	-	26
	Total Number	26	-	26

NOTE The above data includes complaints made directly by customers, through customer service, IRDA, Ombudsman office, Consumer Court and other source.