NIVA BUPA HEALTH INSURANCE COMPANY LIMITED

Product Performance					
Product:		**ReAssure (UIN: MAXHLIP21060V012021, NBHHLIP23107V022223, NBHHLIP25037V032425 & NBHHLIP26050V042526)**			
#	**Parameter**	**FY 2026-27 (YTD September '26)**	**FY 2025-26**	**FY 2024-25**	**FY 2023-24**
1	Policies at year-begin	2,25,945	4,39,249	7,19,678	8,50,609
2	New policies issued during the year	643	1,878	14,095	57,237
3	Premium of new policies (Rs Cr)	1.63	6.77	52.54	120.20
4	Premium of renewals (Rs Cr)	267.82	587.67	788.00	1,236.55
5	Renewal proportion (%)	99.4%	98.9%	93.7%	91.1%
6	Model premium (Rs)	25,248	21,450	20,448	20,341
7	Increase in premium over prior yr (%)	17.7%	4.9%	0.5%	NA

Product Performance					
Product:		**ReAssure 2.0 (UIN: NBHHLIP23169V012223, NBHHLIP26042V022526 & NBHHLIP27054V032627)**			
#	**Parameter**	**FY 2026-27 (YTD September '26)**	**FY 2025-26**	**FY 2024-25**	**FY 2023-24**
1	Policies at year-begin	11,48,258	8,56,189	4,28,783	43,342
2	New policies issued during the year	77,446	2,71,566	3,11,540	3,95,537
3	Premium of new policies (Rs Cr)	295.32	753.80	808.08	1,059.02
4	Premium of renewals (Rs Cr)	1,159.76	1,863.85	1,112.83	79.12
5	Renewal proportion (%)	79.7%	71.2%	57.9%	7.0%
6	Model premium (Rs)	23,014	21,617	20,456	20,456
7	Increase in premium over prior yr (%)	6.5%	5.7%	0.0%	NA

Product Performance					
Product:		**ReAssure 3.0 (UIN: NBHHLIP26047V012526)**			
#	**Parameter**	**FY 2026-27 (YTD September'26)**	**FY 2025-26**	**FY 2024-25**	**FY 2023-24**
1	Policies at year-begin	1,50,089	0	NA *	NA *
2	New policies issued during the year	1,79,404	1,50,089	NA *	NA *
3	Premium of new policies (Rs Cr)	452.15	358.98	NA *	NA *
4	Premium of renewals (Rs Cr)	13.60	0.00	NA *	NA *
5	Renewal proportion (%)	2.9%	0.0%	NA *	NA *
6	Model premium (Rs)	29,185	29,185	NA	NA
7	Increase in premium over prior yr (%)	0.0%	NA	NA	NA

** Product launched in the FY'26*

Product Performance					
Product:		**Aspire (UIN: NBHHLIP24129V012324 & NBHHLIP26049V022526)**			
#	**Parameter**	**FY 2026-27 (YTD September '26)**	**FY 2025-26**	**FY 2024-25**	**FY 2023-24**
1	Policies at year-begin	7,20,144	3,70,317	60,296	NA
2	New policies issued during the year	1,41,445	3,86,683	3,15,994	61,613
3	Premium of new policies (Rs Cr)	371.85	810.31	650.41	168.12
4	Premium of renewals (Rs Cr)	479.99	507.86	86.64	NA
5	Renewal proportion (%)	56.3%	38.5%	11.8%	NA
6	Model premium (Rs)	17,998	16,362	16,362	16,362
7	Increase in premium over prior yr (%)	10.0%	0.0%	0.0%	NA

Product Performance					
Product:		**Health Companion (UIN: IRDA/NL/MAXB/P/Misc(H)/1977/V.I/10-11, IRDA/NL-HLT/MBHI/P-H/V.II/2/14-15, IRDAI/HLT/MBHI/P-H/V.III/2/2017-18, MAXHLIP21509V042021, NBHHLIP23108V062223, NBHHLIP24115V072324, NBHHLIP25040V082425 & NBHHLIP26051V092526)**			
#	**Parameter**	**FY 2026-27 (YTD September '26)**	**FY 2025-26**	**FY 2024-25**	**FY 2023-24**
1	Policies at year-begin	1,28,006	1,94,624	2,69,018	3,20,872
2	New policies issued during the year	767	1,545	5,283	15,251
3	Premium of new policies (Rs Cr)	1.62	4.61	17.66	50.36
4	Premium of renewals (Rs Cr)	202.21	406.49	461.78	594.51
5	Renewal proportion (%)	99.2%	98.9%	96.3%	92.2%
6	Model premium (Rs)	24,695	19,700	17,806	16,871
7	Increase in premium over prior yr (%)	25.4%	10.6%	5.5%	NA

Product Performance						
Product:		**Heart Beat (UIN: IRDA/NL/MAXB/MISC(H)/1791/V.I/09-10, IRDA/NL/MAXB/MISC(H)/1791/V.I/09-10, IRDA/NL-HLT/MBHI/P-H/V.II/19/13-14, IRDA/NL-HLT/MBHI/P-H/V.III/19/16-17, MAXHLIP20065V051920, MAXHLIP21175V062021, NBHHLIP23113V072223, NBHHLIP25035V082425, NBHHLIP26048V092526 & NBHHLIP27058V102627)**				
#	**Parameter**	**FY 2026-27 (YTD September 26)**	**FY 2025-26**	**FY 2024-25**	**FY 2023-24**
1	Policies at year-begin	NA *	NA *	38,694	46,394
2	New policies issued during the year	NA *	NA *	311	850
3	Premium of new policies (Rs Cr)	NA *	NA *	1.50	2.60
4	Premium of renewals (Rs Cr)	NA *	NA *	123.82	149.15
5	Renewal proportion (%)	NA *	NA *	98.8%	98.3%
6	Model premium (Rs)	NA *	NA *	15,808	15,337
7	Increase in premium over prior yr (%)	NA *	NA *	3.10%	NA

** The respective product has been excluded from this submission, as it does not form part of the group of highest-contributing products that together represent 90% of the overall business in the respective FY.*

Product Performance					
Product:		**Senior First (UIN: MAXHLIP21575V012021 & NBHHLIP27053V022627)**			
#	**Parameter**	**FY 2026-27 (YTD September' 26)**	**FY 2025-26**	**FY 2024-25**	**FY 2023-24**
1	Policies at year-begin	NA *	NA *	NA *	18,102
2	New policies issued during the year	NA *	NA *	NA *	13,307
3	Premium of new policies (Rs Cr)	NA *	NA *	NA *	72.95
4	Premium of renewals (Rs Cr)	NA *	NA *	NA *	48.34
5	Renewal proportion (%)	NA *	NA *	NA *	39.9%
6	Model premium (Rs)	NA *	NA *	NA *	47,324
7	Increase in premium over prior yr (%)	NA *	NA *	NA *	NA*

** The respective product has been excluded from this submission, as it does not form part of the group of highest-contributing products that together represent 90% of the overall business in the respective FY.*