

FORM NL-1-B-RA

Name of the Insurer: Max Bupa Health Insurance Company Limited

Registration No. 145 and Date of Registration with the IRDA February 15,2010

REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2013

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 31st DECEMBER 2013	FOR THE PERIOD ENDED 31st DECEMBER 2013	FOR THE QUARTER ENDED 31st DECEMBER 2012	FOR THE PERIOD ENDED 31st DECEMBER 2012
1	Premiums earned (Net)	NL-4- Premium Schedule	636608	1691986	338548	882394
2	Profit/ Loss on sale/redemption of Investments		0	0	0	0
3	Others (to be specified)		0	0	0	0
4	Interest, Dividend & Rent – Gross		34199	96592	20365	58997
	TOTAL (A)		670807	1788578	358913	941391
1	Claims Incurred (Net)	NL-5-Claims Schedule	305766	976259	215868	533018
2	Commission	NL-6- Commission Schedule	61140	190409	33222	89082
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	555973	1549275	466601	1296321
4	Premium Deficiency		0	0	0	0
	TOTAL (B)		922879	2715943	715691	1918421
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(252072)	(927365)	(356778)	(977030)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(252072)	(927365)	(356778)	(977030)
	Transfer to Catastrophe Reserve		0	0	0	0
	Transfer to Other Reserves (to be specified)		0	0	0	0
	TOTAL (C)		(252072)	(927365)	(356778)	(977030)

Note:previous period numbers have been regrouped wherever necessary

FORM NL-2-B-PL

Name of the Insurer: Max Bupa Health Insurance Company Limited

Registration No. 145 and Date of Registration with the IRDA February 15,2010

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2013

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 31st DECEMBER 2013	FOR THE PERIOD ENDED 31st DECEMBER 2013	FOR THE QUARTER ENDED 31st DECEMBER 2012	FOR THE PERIOD ENDED 31st DECEMBER 2012
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		0	0	0	0
	(b) Marine Insurance		0	0	0	0
	(c) Miscellaneous Insurance		(252072)	(927365)	(356778)	(977030)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		24812	70079	25349	73437
	(b) Profit on sale of investments		3983	13708	6099	14820
	Less: Loss on sale of investments		0	0	0	0
3	OTHER INCOME (To be specified)					
	- Gain on Foreign Exchange Fluctuation		0	130	0	0
	- Interest Income		321	1242	282	688
	- Liabilities no longer required written back		2357	2357	1571	1571
	TOTAL (A)		(220599)	(839849)	(323477)	(886514)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		0	0	0	0
	(b) For doubtful debts		0	0	0	0
	(c) Others (to be specified)		0	885	0	0
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		1250	3750	0	0
	(b) Bad debts written off		0	0	0	0
	(c) Others		0	0	0	0
	TOTAL (B)		1250	4635	0	0
	Profit/(Loss) Before Tax		(221849)	(844484)	(323477)	(886514)
	Provision for Taxation		0	0	0	0
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		0	0	0	0
	(b) Proposed final dividend		0	0	0	0
	(c) Dividend distribution tax		0	0	0	0
	(d) Transfer to any Reserves or Other Accounts (to be specified)		0	0	0	0
	Balance of profit/ (Loss) brought forward		(4562970)	(3940335)	(3343747)	(2780710)
	Balance carried forward to Balance Sheet		(4784819)	(4784819)	(3667224)	(3667224)

Note: previous period numbers have been regrouped wherever necessary

FORM NL-3-B-BS

Name of the Insurer: Max Bupa Health Insurance Company Limited

Registration No. 145 and Date of Registration with the IRDA February 15,2010

BALANCE SHEET AS AT DECEMBER 31, 2013

(Rs.'000)

SN	Particulars	Schedule	AS AT 31st DECEMBER 2013	AS AT 31st DECEMBER 2012
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	6010000	4755000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		176800	74100
	RESERVES AND SURPLUS	NL-10- Reserves and Surplus Schedule	0	0
	FAIR VALUE CHANGE ACCOUNT		3715	1675
	BORROWINGS	NL-11- Borrowings Schedule	0	0
	TOTAL		6190515	4830775
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12- Investment Schedule	2958504	2382083
	LOANS	NL-13-Loans Schedule	0	0
	FIXED ASSETS	NL-14-Fixed Assets Schedule	307375	223744
	DEFERRED TAX ASSET		0	0
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	55192	15042
	Advances and Other Assets	NL-16- Advances and Other Assets Schedule	443053	195500
	Sub-Total (A)		498245	210542

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	583388	400129
	PROVISIONS	NL-18-Provisions Schedule	1775040	1252689
	DEFERRED TAX LIABILITY		0	0
	Sub-Total (B)		2358428	1652818
	NET CURRENT ASSETS (C) = (A - B)		(1860183)	(1442276)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	0	0
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		4784819	3667224
	TOTAL		6190515	4830775

Note:previous period numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

SN	Particulars		AS AT 31st DECEMBER 2013 (Rs.'000)	AS AT 31st DECEMBER 2012 (Rs.'000)
1	Partly paid-up investments		0	0
2	Claims, other than against policies, not acknowledged as debts by the company		0	0
3	Underwriting commitments outstanding (in respect of shares and securities)		0	0
4	Guarantees given by or on behalf of the Company		0	0
5	Statutory demands/ liabilities in dispute, not provided for		0	0
6	Reinsurance obligations to the extent not provided for in accounts		0	0
7	Others		0	4050
	TOTAL		0	4050

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

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 31st DECEMBER 2013				FOR THE PERIOD ENDED 31st DECEMBER 2013				FOR THE QUARTER ENDED 31st DECEMBER 2012				FOR THE PERIOD ENDED 31st DECEMBER 2012			
	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*	756088	3456	0	759544	2055790	8431	0	2064221	494519	0	0	494519	1266663	0	0	1266663
Service Tax	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjustment for change in reserve for unexpired risks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gross Earned Premium	756088	3456	0	759544	2055790	8431	0	2064221	494519	0	0	494519	1266663	0	0	1266663
Add: Premium on reinsurance accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less : Premium on reinsurance ceded	39468	1432	0	40900	70369	2178	0	72547	55328	0	0	55328	132692	0	0	132692
Net Premium	716620	2024	0	718644	1985421	6253	0	1991674	439191	0	0	439191	1133971	0	0	1133971
Adjustment for change in reserve for unexpired risks	80736	1300	0	82036	294753	4935	0	299688	100643	0	0	100643	251577	0	0	251577
Premium Earned (Net)	635884	724	0	636608	1690668	1318	0	1691986	338548	0	0	338548	882394	0	0	882394

* Net of Service Tax

Note:previous period numbers have been regrouped wherever necessary

FORM NL-5 - CLAIMS SCHEDULE																(Rs. '000)
CLAIMS INCURRED [NET]																
Particulars	FOR THE QUARTER ENDED 31st DECEMBER 2013				FOR THE PERIOD ENDED 31st DECEMBER 2013				FOR THE QUARTER ENDED 31st DECEMBER 2012				FOR THE PERIOD ENDED 31st DECEMBER 2012			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	428400	200	0	428600	1025413	200	0	1025613	187349	0	0	187349	494803	0	0	494803
Add Claims Outstanding at the end of the period	251691	112	0	251803	251691	112	0	251803	200044	0	0	200044	200044	0	0	200044
Less Claims Outstanding at the beginning	341837	0	0	341837	213304	0	0	213304	152324	0	0	152324	112642	0	0	112642
Gross Incurred Claims	338254	312	0	338566	1063800	312	0	1064112	235069	0	0	235069	582205	0	0	582205
Add :Re-insurance accepted to direct claims	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less :Re-insurance Ceded to claims paid	32790	10	0	32800	87843	10	0	87853	19201	0	0	19201	49187	0	0	49187
Total Claims Incurred *	305464	302	0	305766	975957	302	0	976259	215868	0	0	215868	533018	0	0	533018

* Includes an amount of Rs 14327 thousands during the quarter (previous period Rs 4975 thousands) and an amount of Rs 34160 thousands during the period (previous period Rs 12764 thousands) on account of expenses incurred towards product related benefit paid to policyholders
Note:previous period numbers have been regrouped wherever necessary

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 31st DECEMBER 2013				FOR THE PERIOD ENDED 31st DECEMBER 2013				FOR THE QUARTER ENDED 31st DECEMBER 2012				FOR THE PERIOD ENDED 31st DECEMBER 2012			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	66021	435	0	66456	191272	893	0	192165	40088	0	0	40088	106952	0	0	106952
Add: Re-insurance accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less: Commission on Re-insurance Ceded	5226	90	0	5316	1537	219	0	1756	6866	0	0	6866	17870	0	0	17870
Net Commission	60795	345	0	61140	189735	674	0	190409	33222	0	0	33222	89082	0	0	89082
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
Agents	46212	111	0	46323	136603	221	0	136824	32620	0	0	32620	84920	0	0	84920
Brokers	19363	324	0	19687	54223	672	0	54895	7468	0	0	7468	22032	0	0	22032
Corporate Agency	446	0	0	446	446	0	0	446	0	0	0	0	0	0	0	0
Referral	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Others (pl. specify)	0	0	0	0				0				0	0	0	0	0
TOTAL (B)	66021	435	0	66456	191272	893	0	192165	40088	0	0	40088	106952	0	0	106952

FORM NL-7-OPERATING EXPENSES SCHEDULE															(Rs.'000)		
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS																	
SN	Particulars	FOR THE QUARTER ENDED 31st DECEMBER 2013				FOR THE PERIOD ENDED 31st DECEMBER 2013				FOR THE QUARTER ENDED 31st DECEMBER 2012				FOR THE PERIOD ENDED 31st DECEMBER 2012			
		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	236934	1083	0	238017	720253	2954	0	723207	187818	0	0	187818	582080	0	0	582080
2	Travel, conveyance and vehicle running expenses	21574	99	0	21673	63280	260	0	63540	19028	0	0	19028	63272	0	0	63272
3	Training expenses	3518	16	0	3534	17687	73	0	17760	7536	0	0	7536	16033	0	0	16033
4	Rents, rates & taxes *	51638	236	0	51874	111660	458	0	112118	23778	0	0	23778	96523	0	0	96523
5	Repairs	23021	105	0	23126	58726	241	0	58967	19769	0	0	19769	48072	0	0	48072
6	Printing & stationery	7559	35	0	7594	15189	62	0	15251	4244	0	0	4244	13700	0	0	13700
7	Communication	16562	76	0	16638	47005	193	0	47198	14007	0	0	14007	42011	0	0	42011
8	Legal & professional charges	70215	321	0	70536	223479	917	0	224396	50110	0	0	50110	156868	0	0	156868
9	Auditors' fees, expenses etc																
	(a) as auditor	464	2	0	466	1512	6	0	1518	505	0	0	505	1453	0	0	1453
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(c) in any other capacity-Tax Audit	15	0	0	15	45	0	0	45	15	0	0	15	45	0	0	45
10	Advertisement and publicity	75478	345	0	75823	176215	723	0	176938	113546	0	0	113546	205726	0	0	205726
11	Interest & Bank Charges	3326	15	0	3341	13794	57	0	13851	3584	0	0	3584	9385	0	0	9385
12	Others (to be specified)																
	(a) Business and Sales Promotion	67	0	0	67	199	1	0	200	224	0	0	224	433	0	0	433
	(b) Membership & Subscription	951	4	0	955	2863	12	0	2875	1308	0	0	1308	2837	0	0	2837
	(c) Loss on Disposal of Fixed Assets	17885	82	0	17967	17894	73	0	17967	31	0	0	31	31	0	0	31
	(d) Loss on Foreign Exchange Fluctuation	67	0	0	67	0	0	0	0	12	0	0	12	1249	0	0	1249
	(e) Charity & Donation	0	0	0	0	996	4	0	1000	0	0	0	0	0	0	0	0
	(f) Insurance	577	3	0	580	971	4	0	975	79	0	0	79	228	0	0	228
	(g) Miscellaneous Expenses**	333	2	0	335	869	4	0	873	5	0	0	5	223	0	0	223
13	Depreciation	23259	106	0	23365	70308	288	0	70596	21002	0	0	21002	56152	0	0	56152
	TOTAL	553443	2530	0	555973	1542945	6330	0	1549275	466601	0	0	466601	1296321	0	0	1296321

* Rent expenses is after adjustment of rent equalization reserve

** None of the items individually are higher than Rs. 500 thousands

Note: previous period numbers have been regrouped wherever necessary

FORM NL-8-SHARE CAPITAL SCHEDULE			(Rs.'000).	
SHARE CAPITAL			AS AT 31st	AS AT 31st
SN	Particulars	DECEMBER 2013	DECEMBER 2012	
1	Authorised Capital			
	700000000 Equity Shares of Rs 10 each	7000000	7000000	
	(Previous period 700000000 Equity Shares of Rs.10 each)			
2	Issued Capital			
	601000000 Equity Shares of Rs 10 each	6010000	4755000	
	(Previous period 475500000 Equity Shares of Rs.10 each)			
3	Subscribed Capital			
	601000000 Equity Shares of Rs 10 each	6010000	4755000	
	(Previous period 475500000 Equity Shares of Rs.10 each)			
4	Called-up Capital			
	601000000 Equity Shares of Rs 10 each	6010000	4755000	
	(Previous period 475500000 Equity Shares of Rs.10 each)			
	Less : Calls unpaid	0	0	
	Add : Equity Shares forfeited (Amount originally paid up)	0	0	
	Less : Par Value of Equity Shares bought back	0	0	
	Less : Preliminary Expenses	0	0	
	Less : Expenses including commission or brokerage on	0	0	
	Underwriting or subscription of shares	0	0	
	TOTAL	6010000	4755000	
Note: Out of the above, 444740000 (Previous period 351870000) Equity Shares of Rs. 10/- each are held by Max India Limited, the holding company along with its nominees				

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL**

**PATTERN OF SHAREHOLDING
[As certified by the Management]**

Shareholder	AS AT 31st DECEMBER 2013		AS AT 31st DECEMBER 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	444740000	74.00%	351870000	74.00%
· Foreign	156260000	26.00%	123630000	26.00%
Others	0	0	0	0
TOTAL	601000000	100.00%	475500000	100.00%

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**RESERVES AND SURPLUS****(Rs.'000).**

SN	Particulars	AS AT 31st DECEMBER 2013	AS AT 31st DECEMBER 2012
1	Capital Reserve	0	0
2	Capital Redemption Reserve	0	0
3	Share Premium	0	0
4	General Reserves	0	0
	Less: Debit balance in Profit and Loss Account	0	0
	Less: Amount utilized for Buy-back	0	0
5	Catastrophe Reserve	0	0
6	Other Reserves (to be specified)	0	0
7	Balance of Profit in Profit & Loss Account	0	0
	TOTAL	0	0

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

(Rs.'000).

SN	Particulars	AS AT 31st DECEMBER 2013	AS AT 31st DECEMBER 2012
1	Debentures/ Bonds	0	0
2	Banks	0	0
3	Financial Institutions	0	0
4	Others (to be specified)	0	0
	TOTAL	0	0

FORM NL-12-INVESTMENT SCHEDULE

Investments

(Rs.'000).

SN	Particulars	AS AT 31st DECEMBER 2013	AS AT 31st DECEMBER 2012
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	391623	343249
2	Other Approved Securities	0	0
3	Other Investments		
	(a) Shares		
	(aa) Equity	0	0
	(bb) Preference	0	0
	(b) Mutual Funds	0	0
	(c) Derivative Instruments	0	0
	(d) Debentures/ Bonds	49401	262551
	(e) Other Securities -Fixed Deposits	6568	138236
	(f) Subsidiaries	0	0
	(g) Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	99741	50071
5	Other than Approved Investments	0	0
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	728513	342786
2	Other Approved Securities	0	148631
3	Other Investments		
	(a) Shares		
	(aa) Equity	0	0
	(bb) Preference	0	0
	(b) Mutual Funds	86371	82206
	(a) Derivative Instruments	0	0
	(b) Debentures/ Bonds	515961	407469
	(c) Other Securities-Fixed Deposits	575325	135701
	(d) Subsidiaries	0	0
	(e) Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	348732	299389
5	Other than Approved Investments*	156269	171794
	TOTAL	2958504	2382083

* in mutual funds

Notes:

- a. Short Term investments in Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs. 94604 thousand (Previous period classified under long term investments in Government securities- Rs. 99398 thousand). Market value of such investments is Rs. 94604 thousands (Previous period classified under investments in long Term Government securities- Rs. 99545 thousand)
- b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs. 2958504 thousands (Previous period: Rs. 2382083 thousands). Market value of such investments is Rs. 2948337 thousands (Previous period Rs. 2384924 thousands)
- c. Previous period numbers have been regrouped wherever necessary

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

(Rs.'000).

SN	Particulars	AS AT 31st DECEMBER 2013	AS AT 31st DECEMBER 2012
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	0	0
	(aa) In India	0	0
	(bb) Outside India	0	0
	(b) On Shares, Bonds, Govt. Securities	0	0
	(c) Others (to be specified)	0	0
	Unsecured	0	0
	TOTAL	0	0
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	0	0
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	0	0
	(e) Others (to be specified)	0	0
	TOTAL	0	0
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	0	0
	(aa) In India	0	0
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions	0	0
	(aa) In India	0	0
	(bb) Outside India	0	0
	TOTAL	0	0
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	0	0
	(b) Long Term	0	0
	TOTAL	0	0

MAX BUPA HEALTH INSURANCE COMPANY LIMITED

**REGISTRATION NO: 145, DATE OF REGISTRATION WITH IRDA: FEBRUARY 15, 2010
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**Form NL-14
FIXED ASSETS**

(Rs.'000)

SN	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		As at	Additions	Deductions	As at	Upto	For the	On Sales/	To date	As at	As at
		Oct 1, 2013			Dec 31, 2013	Sep 30, 2013	period	Adjustment s	Dec 31, 2013	Dec 31, 2013	Dec 31, 2012
1	Goodwill	0	0	0	0	0	0	0	0	0	0
2	Intangibles	0	0	0	0	0	0	0	0	0	0
	a) Softwares	192907	894	0	193801	119809	10803	0	130612	63189	88040
	b) Website	10838	0	0	10838	4364	683	0	5047	5791	1601
3	Land-Freehold	0	0	0	0	0	0	0	0	0	0
4	Leasehold Property	90488	79529	30376	139641	36497	3567	12412	27652	111989	61602
5	Buildings	0	0	0	0	0	0	0	0	0	0
6	Furniture & Fittings	24361	8174	10	32525	16418	1075	6	17487	15038	10697
7	Information Technology Equipment	87841	17918	0	105759	41980	5466	0	47446	58313	36008
8	Vehicles	0	0	0	0	0	0	0	0	0	0
9	Office Equipment	38624	6138	63	44699	21581	1774	22	23333	21366	13654
10	Others	0	0	0	0	0	0	0	0	0	0
	Total	445059	112653	30449	527263	240649	23368	12440	251577	275686	211602
11	Work in progress	22809	8880	0	31689	0	0	0	0	31689	12142
	Grand total	467868	121533	30449	558952	240649	23368	12440	251577	307375	223744
	Previous period	318835	70773	5768	383840	103962	56153	19	160096	223744	

Notes:

1. Leasehold property consists of civil and other improvements at premises taken on long term lease by the Company.
2. Work in progress includes capital advances of Rs. 31689 thousands (Previous period Rs. Nil) and capital expenditure pending capitalisation Rs Nil thousands (Previous period Rs 3193 thousands).

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

(Rs.'000)

SN	Particulars	AS AT 31st DECEMBER 2013	AS AT 31st DECEMBER 2012
1	Cash (including cheques, drafts and stamps)	8324	5550
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	0	0
	(bb) Others	0	0
	(b) Current Accounts	46868	9492
	(c) Others (to be specified)	0	0
3	Money at Call and Short Notice		
	(a) With Banks	0	0
	(b) With other Institutions	0	0
4	Others (to be specified)	0	0
	TOTAL	55192	15042
	Balances with non-scheduled banks included in 2 and 3 above is	NIL	NIL

Note:previous period numbers have been regrouped wherever necessary

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

(Rs. '000).

SN	Particulars	AS AT 31st DECEMBER 2013	AS AT 31st DECEMBER 2012
	ADVANCES		
1	Reserve deposits with ceding companies	0	0
2	Application money for investments	0	0
3	Prepayments	22723	32620
4	Advances to Directors/Officers	0	0
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	451	451
6	Others (to be specified)		
	(a) Advance to Suppliers	37278	16216
	(b) Other advances*	96677	8816
	TOTAL (A)	157129	58103
	OTHER ASSETS		
1	Income accrued on investments**	86206	50878
2	Outstanding Premiums	0	0
3	Agents' Balances	3192	44
4	Foreign Agencies Balances	0	0
5	Due from other entities carrying on insurance business (including reinsurers)	104395	26087
6	Due from subsidiaries/ holding	0	0
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	0	0
8	Others (to be specified)		
	(a) Rent and other deposits***	92112	60388
	(b) Service tax on input services (net)	0	0
	(c) Cenvat credit on capital goods	19	0
	TOTAL (B)	285924	137397
	TOTAL (A+B)	443053	195500

* Includes Rs. 91535 thousands (Previous period Rs. Nil) receivable from Central / State Government on account of premium under RSBY Scheme

** Income Accrued on Investments includes interest on deposits also.

*** Includes deposits of Rs. 2619 thousands (Previous period Rs. 2200 thousands) with bank for providing guarantee to network hospitals

Note:previous period numbers have been regrouped wherever necessary

FORM NL-17-CURRENT LIABILITIES SCHEDULE**CURRENT LIABILITIES****(Rs.'000).**

SN	Particulars	AS AT 31st DECEMBER 2013	AS AT 31st DECEMBER 2012
1	Agents' Balances	4240	5407
2	Balances due to other insurance companies	110744	54237
3	Deposits held on re-insurance ceded	0	0
4	Premiums received in advance	19665	11256
5	Unallocated Premium	29389	49714
6	Sundry creditors*	60553	33291
7	Due to subsidiaries/ holding company	0	698
8	Claims Outstanding	251803	200044
9	Unclaimed amount of policyholders/insured**	13691	9345
9	Due to Officers/ Directors	0	0
10	Others (to be specified)		
	(a) Tax deducted payable	30153	12490
	(b) Other statutory dues	26635	12911
	(c) Advance from Corporate Clients	36515	10736
	TOTAL	583388	400129

* Includes creditors for capital expenditure of Rs. 15336 thousands (Previous period Rs. 2039 thousands)

Note:previous period numbers have been regrouped wherever necessary

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

(Rs.'000).

SN	Particulars	AS AT 31st DECEMBER 2013	AS AT 31st DECEMBER 2012
1	Reserve for Unexpired Risk	1372192	784605
2	For taxation (less advance tax paid and taxes deducted at source)	50	50
3	For proposed dividends	0	0
4	For dividend distribution tax	0	0
5	Others (to be specified)		
	For employee benefits		
	(a) Gratuity*	0	0
	(b) Leave Encashment	19138	19131
	(c) Superannuation	40	0
	(d) Other Manpower Related	132596	150194
	(e) Provision for Commission	24268	17462
	(f) Other Operating Expense Related	226756	281247
6	Reserve for Premium Deficiency	0	0
	TOTAL	1775040	1252689

* The value of plan assets for current period is Rs. 16925 thousands (Previous period Rs. 8600 thousands) which is greater than provision, i.e. Rs. 15525 thousands (Previous period Rs. 8294 thousands), hence shown under Other Advances in NL 16.

Note:previous period numbers have been regrouped wherever necessary

FORM NL-19 MISC EXPENDITURE SCHEDULE**MISCELLANEOUS EXPENDITURE**
(To the extent not written off or adjusted)**(Rs.'000).**

SN	Particulars	AS AT 31st DECEMBER 2013	AS AT 31st DECEMBER 2012
1	Discount Allowed in issue of shares/ debentures	0	0
2	Others (to be specified)	0	0
	TOTAL	0	0

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Format of Receipts and Payments A/c to be furnished by the insurers on direct basis for Quarter ended 31st December 2013

(Rs in '000's)

Particulars	For the quarter ended Dec 31, 2013	For the period ended Dec 31, 2013	For the quarter ended Dec 31, 2012	For the period ended Dec 31, 2012
Cash Flows from the operating activities:				
Premium received from policyholders, including advance receipts	829498	2299970	550183	1385129
Other receipts	0	0	282	553
Payments to the re-insurers, net of commissions and claims	0	(46022)	(36394)	(61304)
Payments to co-insurers, net of claims recovery	0	0	0	0
Payments of claims	(372331)	(939605)	(171175)	(465763)
Payments of commission and brokerage	(72675)	(214897)	(38290)	(110433)
Payments of other operating expenses	(536753)	(1590710)	(380090)	(1249751)
Preliminary and pre-operative expenses	0	0	0	0
Deposits, advances and staff loans	(29684)	(60413)	0	3730
Income taxes paid (Net)	0	0	0	0
Service tax paid	(64082)	(132281)	(28272)	(50348)
Other payments	0	0	0	0
Cash flows before extraordinary items	(246027)	(683958)	(103756)	(548187)
Cash flow from extraordinary operations	0	0	0	0
Net cash flow from operating activities	(246027)	(683958)	(103756)	(548187)
Cash flows from investing activities:				
Purchase of fixed assets	(108665)	(169812)	(37596)	(82345)
Proceeds from sale of fixed assets	0	0	0	0
Purchases of investments(Net)	(1603032)	(4984112)	(1401567)	(3781338)
Loans disbursed	0	0	0	0
Sales of investments	0	0	0	0
Repayments received	951578	3443457	862606	2982439
Rents/Interests/ Dividends received	51811	129798	47349	90402
Investments in money market instruments and in liquid mutual funds (Net)	443632	1211251	287984	344005
Expenses related to investments	0	0	0	0
Net cash flow from investing activities	(264676)	(369417)	(241224)	(446837)
Cash flows from financing activities:				
Proceeds from issuance of share capital	0	0	0	0
Share Application Money	509800	1076600	344100	984100
Proceeds from borrowing	0	0	0	0
Repayments of borrowing	0	0	0	0
Interest/dividends paid	0	0	0	0
Net cash flow from financing activities	509800	1076600	344100	984100
Effect of foreign exchange rates on cash and cash equivalents, net	0	0	0	0
Net increase in cash and cash equivalents:	(903)	23225	(880)	(10924)
Cash and cash equivalents at the beginning of the period	56095	31967	15922	25966
Cash and cash equivalents at the end of the period	55192	55192	15042	15042

FORM NL-21 Statement of Liabilities											
Insurer:		Max Bupa Health Insurance Company Limited						Date:		31-Dec-13	
<i>(Rs in Lakhs)</i>											
Statement of Liabilities											
Sl.No.	Particular	AS AT 31st DECEMBER 2013				AS AT 31st DECEMBER 2012					
		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	0	0	0	0	0	0	0	0		
2	Marine										
a	Marine Cargo	0	0	0	0	0	0	0	0		
b	Marine Hull	0	0	0	0	0	0	0	0		
3	Miscellaneous										
a	Motor	0	0	0	0	0	0	0	0		
b	Engineering	0	0	0	0	0	0	0	0		
c	Aviation	0	0	0	0	0	0	0	0		
d	Liabilities	0	0	0	0	0	0	0	0		
e	Others	0	0	0	0	0	0	0	0		
4	Health Insurance	13721.92	1303.04	1214.99	16239.95	7846.04	1044.04	956.40	9846.48		
5	Total Liabilities	13721.92	1303.04	1214.99	16239.95	7846.04	1044.04	956.40	9846.48		

FORM NL-22 Geographical Distribution of Business																											
Insurer:		Max Bupa Health Insurance Company Limited																				Date:		31-Dec-13			
(Rs in Lakhs)																											
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE period ended 31st Dec, 2013																											
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 Miscellaneous		Grand Total		
	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	
Andaman & Nicobar Is.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.61	1.03	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.61	1.03
Andhra Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.61	6.94	479.66	1,421.40	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	480.27	1,428.35
Arumachal Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.93	2.14	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.93	2.14
Assam	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	10.62	33.98	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10.62	33.98
Bihar	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	35.07	103.24	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	35.07	103.24
Chandigarh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	39.68	111.14	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	39.68	111.14
Chhattisgarh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	11.66	32.84	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.66	32.84
Dadra & Nagra Haveli	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.53	1.91	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.53	1.91
Daman & Diu	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.35	1.37	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.35	1.37
Delhi	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.89	7.38	1,180.53	3,456.06	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,184.42	3,463.44
Goa	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	(0.00)	0.02	40.96	107.04	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	40.96	107.06
Gujarat	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.20	1.38	488.45	1,496.98	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	488.65	1,498.36
Haryana	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.09	9.31	603.06	1,597.11	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	605.15	1,606.42
Himachal Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	9.35	28.07	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9.35	28.07
Jammu & Kashmir	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	7.74	20.35	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7.74	20.35
Jharkhand	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	25.77	63.94	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	25.77	63.94
Karnataka	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10.31	26.79	871.28	2,464.40	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	881.59	2,491.19
Kerala	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	76.68	194.03	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	76.68	194.03
Lakshadweep	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	-	-	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-
Madhya Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	23.12	77.61	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	23.12	77.61
Maharashtra	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	12.40	20.65	1,656.62	4,190.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,669.02	4,210.64
Manipur	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.23	1.20	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.23	1.20
Meghalaya	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.28	2.79	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.28	2.79
Mizoram	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	-	0.04	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.04
Nagaland	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.03	0.90	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.03	0.90
Orissa	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	350.81	390.09	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	350.81	390.09
Puducherry	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	1.76	4.36	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.76	4.36
Punjab	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.07	1.05	316.88	922.39	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	316.96	923.45
Rajasthan	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.07	0.07	208.14	567.91	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	208.20	567.97
Sikkim	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.07	1.96	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.07	1.96
Tamil Nadu	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.51	7.26	324.87	994.86	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	329.38	1,002.12
Tripura	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.82	2.26	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.82	2.26
Uttar Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.34	2.99	479.62	1,306.63	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	479.96	1,309.62
Uttarakhand	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.06	0.20	39.16	107.53	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	39.21	107.73
West Bengal	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.26	275.53	850.33	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	275.53	850.59

FORM NL-23 Reinsurance Risk Concentration

Insurer:	Max Bupa Health Insurance Company Limited
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Date:	31-Dec-13
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(Rs in Lakhs)

Reinsurance Risk Concentration						
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	0	0	0	0	0%
2	No. of Reinsurers with rating AA but less than AAA	0	0	0	0	0%
3	No. of Reinsurers with rating A but less than AA*	2	(234.02)	0	0	-32%
4	No. of Reinsurers with rating BBB but less than A	2	1,057.28	0	0	146%
5	No. of Reinsurers with rating less than BBB	0	0	0	0	0%
6	Others*	1	(97.79)			-13%
	Total	5	725.47	0.00	0.00	100%

* Due to cancellation of treaty for RSBY business

FORM NL-24		Ageing of Claims						
Insurer:		Max Bupa Health Insurance Company Limited				Date:		31-Dec-13
								<i>(Rs in Lakhs)</i>
Ageing of Claims as at 31.12.2013								
Sl.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	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA
3	Marine Hull	NA	NA	NA	NA	NA	NA	NA
4	Engineering	NA	NA	NA	NA	NA	NA	NA
5	Motor OD	NA	NA	NA	NA	NA	NA	NA
6	Motor TP	NA	NA	NA	NA	NA	NA	NA
7	Health	10199	1531	132	19	0	11881	4284
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	1	0	0	0	0	1	2
10	Liability	NA	NA	NA	NA	NA	NA	NA
11	Crop	NA	NA	NA	NA	NA	NA	NA
12	Miscellaneous	NA	NA	NA	NA	NA	NA	NA

FORM NL-25 : Quarterly claims data for Non-Life															
Insurer:		Max Bupa Health Insurance Company Limited											Date:		31-Dec-13
<i>No. of claims only</i>															
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	NA	NA	NA	NA	NA	NA	3713	NA	NA	NA	NA	NA	NA	3713
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	13619	NA	NA	NA	NA	NA	NA	13619
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	11882	NA	NA	NA	NA	NA	NA	11882
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	1736	NA	NA	NA	NA	NA	NA	1736
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	889	NA	NA	NA	NA	NA	NA	889
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	2825	NA	NA	NA	NA	NA	NA	2825
	Less than 3months	NA	NA	NA	NA	NA	NA	2825	NA	NA	NA	NA	NA	NA	2825
	3 months to 6 months	NA	NA	NA	NA	NA	NA	0	NA	NA	NA	NA	NA	NA	0
	6months to 1 year	NA	NA	NA	NA	NA	NA	0	NA	NA	NA	NA	NA	NA	0
	1year and above	NA	NA	NA	NA	NA	NA	0	NA	NA	NA	NA	NA	NA	0

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : Max Bupa Health Insurance Company Limited

Solvency for the quarter ended 31st December 2013

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

SN	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred	Net incurred Claim			
1	Fire	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Marine Cargo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Marine Hull	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Motor	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Engineering	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Aviation	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Laibilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Health	28697.43	26809.00	13109.53	12063.58	5361.80	3619.07	5361.80
	Total	28697.43	26809.00	13109.53	12063.58	5361.80	3619.07	5361.80

FORM NL-27 Offices information for Non-Life

Insurer:	Max Bupa Health Insurance Company Limited	Date:	31-Dec-13
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S No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		21
2	No. of branches approved during the Quarter		0
3	No. of branches opened during the Period	Out of approvals of previous Quarter	0
4		Out of approvals of this Quarter	0
5	No. of branches closed during the Quarter		0
6	No of branches at the end of the Quarter		21
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		21

FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name & Code: Max Bupa Health Insurance Company Limited & 145

Statement as on: 31st December, 2013

Statement of Investment Assets (General Insurer, Re-insurers)

(Business within India)

Periodicity of Submission: Quarterly

Rs. In Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	29,585.04
2	Loans	9	
3	Fixed Assets	10	3,073.75
4	Current Assets		0
	a. Cash & Bank Balance	11	551.92
	b. Advances & Other Assets	12	4,430.53
5	Current Liabilities		0
	a. Current Liabilities	13	-5,833.88
	b. Provisions	14	-17,750.40
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		47,848.19
	Application of Funds as per Balance Sheet (A)		61,905.15
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,073.75
3	Cash & Bank Balance (if any)	11	551.92
4	Advances & Other Assets (if any)	12	4,430.53
5	Current Liabilities	13	-5,833.88
6	Provisions	14	-17,750.40
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		47,848.19
	TOTAL (B)		32,320.11
	'Investment Assets' As per FORM 3B (A-B)		29,585.04

No	'Investment' represented as	Reg. %	SH	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value	
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b+c)	(e)	(d + e)		
1	Central Govt. Securities	Not less than 20%	-	6,440.81	4,760.54	11,201.36	37.91%	-	11,201.36	11,089.37
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	6,440.81	4,760.54	11,201.36	37.91%	-	11,201.36	11,089.37
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FEE	Not less than 15%								
	1. Approved Investments			0.00	2,003.07	2,003.07	6.78%		2,003.07	1,999.99
	2. Other Investments									
	b. Infrastructure Investments	Not less than 15%								
	1. Approved Investments			997.41	3,487.32	4,484.73	15.18%		4,484.73	4,500.68
	2. Other Investments									
	2. Approved Investments	Not exceeding 55%	-	4,328.94	5,989.02	10,317.96	34.92%	15.24	10,333.19	10,330.64
	3. Other Investments	Not exceeding 55%	-	1,540.77	-	1,540.77	5.21%	21.92	1,562.69	1,562.69
	Total Investment Assets			13,307.93	16,239.95	29,547.89	100.00%	37.15	29,585.04	29,483.37

FORM NL-29 Detail regarding debt securities								
Insurer: Max Bupa Health Insurance Company Limited				Date: 31-Dec-13				
(Rs in Lakhs)								
Detail Regarding debt securities								
	Market Value				Book Value			
	as at31 December, 2013	as % of total for this class	as at 31 December, 2012	as % of total for this class	as at31 December, 2013	as % of total for this class	as at 31 December, 2012	as % of total for this class
Break down by credit rating								
AAA rated	10,149	48%	10,211	55%	10,138	48%	10,195	55%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other(Sovereign)	11,089	52%	8,359	45%	11,201	52%	8,347	45%
BREAKDOWN BY RESIDUAL MATURITY								
			0	0			0	0
Up to 1 year	13,412	63%	12,004	65%	13,407	63%	11,983	65%
more than 1 yearand upto 3years	3,954	19%	4,600	25%	3,963	19%	4,600	25%
More than 3years and up to 7years	3,872	18%	1,966	11%	3,969	19%	1,959	11%
More than 7 years and up to 10 years	-	-	-	-	-	-	-	-
above 10 years	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	11,089	52%	6,871	37%	11,201	52%	6,860	37%
b. State Government	-	0%	1,488	8%	0	0%	1,486	8%
c. Corporate Securities	10,149	48%	10,211	55%	10,138	48%	10,195	55%
Note								
1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.								
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.								
3. The above disclosure does not include investments in fixed deposits and mutual funds.								

FORM NL-30 Analytical Ratios					
Insurer:		Max Bupa Health Insurance Company Limited		Date: 31-Dec-13	
Analytical Ratios for Non-Life companies					
SN	Particular	For the Quarter	Up to the Year	Corresponding Quarter of the preceeding year	Up to the year of the preceeding year
1	Gross Premium Growth Rate	1.54	1.63	1.97	2.09
2	Gross Premium to shareholders' fund ratio	0.54	1.47	0.43	1.09
3	Growth rate of shareholders'fund	0.21	0.21	0.06	0.06
4	Net Retention Ratio	0.95	0.96	0.89	0.90
5	Net Commission Ratio	0.09	0.10	0.08	0.08
6	Expense of Management to Gross Direct Premium Ratio	0.73	0.75	0.94	1.02
7	Combined Ratio	1.34	1.45	1.78	1.83
8	Technical Reserves to net premium ratio	2.26	0.82	2.24	0.87
9	Underwriting balance ratio	(0.40)	(0.55)	(1.05)	(1.11)
10	Operating Profit Ratio	(0.35)	(0.50)	(0.96)	(1.00)
11	Liquid Assets to liabilities ratio	1.86	1.86	2.43	2.43
12	Net earning ratio	(0.31)	(0.42)	(0.74)	(0.78)
13	Return on net worth ratio	(0.16)	(0.60)	(0.28)	(0.76)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.34	2.34	2.11	2.11
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
Equity Holding Pattern for Non-Life Insurers		(Rs in Lakhs)		(Rs in Lakhs)	
1	(a) No. of shares	601,000,000	601,000,000	475,500,000	475,500,000
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%	74%/26%	74%/26%
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)	(0.37)	(1.52)	(0.69)	(2.03)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.37)	(1.52)	(0.69)	(2.03)
6	(iv) Book value per share (Rs)	2.33	2.33	2.44	2.44

Note:previous period numbers have been regrouped wherever necessary

FORM NL-31 : Related Party Transactions								
Insurer:		Max Bupa Health Insurance Company Limited				Date:		31-Dec-13
(Rs in Lakhs)								
Related Party Transactions								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For Quarter (Oct-Dec 13)	For Nine Months (Apr-Dec 13)	For Quarter (Oct-Dec 12)	For Nine Months (Apr-Dec 12)	
1	Max India Limited	Holding Company	Reimbursement of Expenses	4.11	18.32	5.89	8.95	
2	Max India Limited	Holding Company	Premium Income	(0.51)	(39.07)	(1.12)	(41.06)	
3	Max India Limited	Holding Company	Equity Contribution	(3,330.00)	(6,498.00)	(1,998.00)	(6,734.00)	
4	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Equity Contribution	(1,768.00)	(6,118.00)	(1,443.00)	(3,107.00)	
5	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Reimbursement of Expenses / (Recovery of Expenses)		-	(113.43)	(424.34)	
6	Bupa Finance Plc. U.K.	Shareholders with Significant Influence	Reimbursement of Expenses / (Recovery of Expenses)	(4.26)	12.18	(40.29)	(18.71)	
7	Max Life Insurance Company Ltd	Fellow Subsidiary	Premium Income	(4.61)	(4.24)	(589.86)	(620.33)	
8	Max Life Insurance Company Ltd	Fellow Subsidiary	Services Received	28.04	46.18	11.30	11.30	
9	Max Healthcare Institute Limited	Fellow Subsidiary	Premium Income	(3.60)	(12.11)	(11.05)	(18.14)	
10	Max Healthcare Institute Limited	Fellow Subsidiary	Claims Paid	66.26	256.84	50.22	157.57	
11	Max Neeman Medical International (Asia) Ltd	Fellow Subsidiary	Premium Income	0.98	(31.49)	0.13	(38.27)	
12	Alps Hospital Limited	Fellow Subsidiary	Premium Income	(0.77)	(3.18)	(2.13)	(2.59)	
13	Alps Hospital Limited	Fellow Subsidiary	Claims Paid	19.07	64.02	18.00	41.42	
14	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Premium Income	(0.03)	(1.99)	3.07	(6.60)	
15	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Claims Paid	22.62	44.80	9.62	24.54	
16	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Premium Income	(1.01)	(1.23)	(1.32)	(2.26)	
17	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Claims Paid	1.46	7.33	0.34	2.62	
18	Max Healthstaff International Ltd.	Fellow Subsidiary	Premium Income	-	(0.42)	0.81	(0.90)	
19	Antara Senior Living Pvt Ltd.	Fellow Subsidiary	Premium Income	(1.85)	(15.10)	-	-	
20	Mr. Manasije Mishra	Key Management Personal	Remuneration	37.50	112.50	-	-	
21	Dr. Damien Marmion	Key Management Personal	Remuneration		-	-	50.00	

Note: 1.Services rendered have been shown in brackets and services received/reimbursement of expenses have been shown as a positive number
2. Figures for previous period has been regrouped/reclassified to make them comparable to current period

FORM NL-32 Products Information								
Insurer:		Max Bupa Health Insurance Company Limited				Date:	31-Dec-13	
<i>Products Information</i>								
<i>List below the products and/or add-ons introduced during the period- October 1, 2013 to December 31, 2013</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	Group Health Insurance	MBHI/IRDA/Product/09/12/225-L&C	IRDA/NL-HLT/MBHI/P-H/V.I/16/13-14	Health Insurance	Class Rated Product	28-Sep-12	19-Nov-13	
* Class of Business shall be the Segment as per Accounts Regulations								

FORM NL-33 - SOLVENCY MARGIN - KGII**TABLE - II**Insurer: **Max Bupa Health Insurance Company Limited****Solvency as at 31st December 2013****(Rs. in Lacs)**

Item	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):		16239.95
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		16239.95
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		
4	Excess in Policyholders' Funds (1-2-3)		0.00
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		19906.40
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		7344.33
7	Excess in Shareholders' Funds (5-6)		12562.07
8	Total Available Solvency Margin [ASM] (4+7)		12562.07
9	Total Required Solvency Margin [RSM]		5361.80
10	Solvency Ratio (Total ASM/Total RSM)		2.34

FORM NL-34 : Board of Directors & Key Person			
Insurer:	Max Bupa Health Insurance Company Limited	Date:	31-Dec-13
<i>BOD and Key Person information</i>			
Sl. No.	Name of person	Role/designation	Details of change in the period
Board of Directors			
1	Mr. Anuroop Singh	Chairman	
2	Mr. Rahul Khosla	Director	
3	Mr. Mohit Talwar	Director	
4	Ms. Elizabeth Alison Platt	Director	
5	Mr. James Gordon Wheaton	Director	
6	Dr. Damien Vincent Marmion	Director	
7	Mr. Anthony Maxwell Coleman	Director	
8	Mr. Amit Sharma	Director	
9	Mr. Neil Robert Taylor	Director	
10	Mr. K Narasimha Murthy	Additional Director	
11	Mr. Manasije Mishra	Whole-time Director	
Key Person*			
12	Mr. Manasije Mishra	Chief Executive Officer	
13	Mr. Neeraj Basur	Chief Financial Officer	
14	Mr. R Mahesh Kumar	Chief Risk Officer	Mr. R Mahesh Kumar is included as a Key Person in line with Clause 2 of Guidelines on Reporting of Key persons (Ref-IRDA/Life/GDL/Misc/202/10/2013 dated October 9, 2013)
15	Ms. Sevantika Bhandari	Director - Marketing	
16	Mr. Biresh Giri	Appointed Actuary	
17	Mr. Anand Roop Choudhary	Chief Compliance Officer	Mr. Anand Roop Choudhary is included as a Key Person in line with Clause 2 of Guidelines on Reporting of Key persons (Ref-IRDA/Life/GDL/Misc/202/10/2013 dated October 9, 2013)
18	Mr. Vishal Garg	Chief Investments Officer	
19	Mr. Gaurav Ahuja	Head - Internal Audit and Risk Management	
*Key Persons in line with Clause 2 of Guidelines on Reporting of Key persons (IRDA/Life/GDL/Misc/202/10/2013 dated October 9, 2013)			

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code: Max Bupa Health Insurance Company Limited & 145

Statement as on: 31st December, 2013

Name of the Fund: General Insurance

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total Q/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			

NIL

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

FORM NL-36-YIELD ON INVESTMENTS 1

Company Name & Code: Max Bupa Health Insurance Company Limited & 145

Statement as on: 31st December, 2013

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

General Insurance

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year						
			Investment (Rs.)		Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	6,247.92	6,138.75	123.68	1.98%	1.98%	5,674.74	5,616.20	336.44	5.93%	5.93%	2,895.13	2,894.75	174.08	6.01%	6.01%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	935.19	935.19	21.75	2.33%	2.33%	1,053.81	1,054.22	68.76	6.52%	6.52%	1,140.15	1,142.25	69.80	6.12%	6.12%
3	Treasury Bills	CTRB	3,775.61	3,775.61	78.10	2.07%	2.07%	2,620.27	2,620.27	158.34	6.04%	6.04%	1,934.50	1,934.50	116.23	6.01%	6.01%
4	State Government Bonds	SGGB	-	-	-	0.00%	0.00%	1,496.52	1,496.63	25.53	1.71%	1.71%	1,298.21	1,300.19	83.07	6.40%	6.40%
5	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	1,970.86	1,966.24	47.05	2.39%	2.39%	1,660.55	1,658.77	117.01	7.05%	7.05%	1,682.93	1,687.77	125.29	7.44%	7.44%
6	Infrastructure - PSU - Debentures/Bonds	IPTD	3,867.21	3,881.38	92.96	2.40%	2.40%	3,288.10	3,286.98	230.22	7.00%	7.00%	3,007.59	3,006.06	214.33	7.13%	7.13%
7	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	855.70	853.43	20.76	2.43%	2.43%	968.77	967.28	68.53	7.07%	7.07%	774.79	778.00	55.50	7.16%	7.16%
8	Corporate Securities - Bonds - (Taxable)	EPBT	2,468.58	2,460.48	55.36	2.24%	2.24%	2,535.44	2,527.51	169.78	6.70%	6.70%	884.77	883.25	61.31	6.93%	6.93%
9	Corporate Securities - Debentures	ECOS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	608.44	606.63	42.01	6.90%	6.90%
10	Deposits - Deposit with Scheduled Banks, Fis (including bank balance awaiting investment)(CCIL,RBI)	ECDB	5,335.44	5,335.44	128.31	2.40%	2.40%	5,352.10	5,352.10	375.14	7.01%	7.01%	2,318.97	2,318.97	166.98	7.20%	7.20%
11	Deposits - CDs with scheduled banks	EDCD	978.02	978.02	22.14	2.26%	2.26%	1,739.59	1,739.59	116.49	6.70%	6.70%	3,031.37	3,031.37	215.74	7.12%	7.12%
12	Mutual funds - GILT/G-Sec/Liquid schemes*	EGMF	1,077.23	1,083.36	13.07	1.21%	1.21%	761.53	764.71	38.84	5.10%	5.10%	655.67	658.44	38.90	5.93%	5.93%
13	Mutual funds - Debt/income/serial plans/liquid schemes*	OMGS	1,888.46	1,894.21	26.76	1.42%	1.42%	1,634.14	1,639.36	98.24	6.01%	6.01%	1,678.04	1,683.52	109.29	6.51%	6.51%
TOTAL			29,400.21	29,302.11	629.94	2.14%	2.14%	28,785.56	28,723.64	1,803.31	6.26%	6.26%	21,910.57	21,925.70	1,472.53	6.72%	6.72%

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code: Max Bupa Health Insurance Company Limited & 145

Statement as on: 31st December, 2013

Name of Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

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 ¹</u>						NIL		
B.	<u>As on Date ²</u>						NIL		

CERTIFICATION*Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.*

FORM NL-38 Yearly Business Returns across line of Business
Insurer: Max Bupa Health Insurance Company Limited
Date : 31-Dec-13
(Rs in Lakhs)

Sl.No.	Line of Business	Current Period		Same Period previous year		upto the period		same period of the previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2	Cargo & Hull	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3	Motor TP	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
4	Motor OD	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5	Engineering	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
6	Workmen's Compensation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
7	Employer's Liability	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8	Aviation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
9	Personal Accident	34.56	88	N.A.	N.A.	84.31	199	N.A.	N.A.
10	Health	7,560.88	48,336	4,945.19	36,089	20,557.90	141,119	12,666.63	102,226
11	Others*	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Note:previous period numbers have been regrouped wherever necessary

* Basis for reporting premium under personal accident segment revisited & aligned with audited financial statements for the period ended december 31st 2013. Accordingly premium for Group Personal Accident (GPA) product only is disclosed under Personal Accident Segment/Category.

FORM NL-39 Rural & Social Obligations

Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-13

*(Rs in Lakhs)***Rural & Social Obligations**

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	NA	NA	NA
		Social	NA	NA	NA
2	Cargo & Hull	Rural	NA	NA	NA
		Social	NA	NA	NA
3	Motor TP	Rural	NA	NA	NA
		Social	NA	NA	NA
4	Motor OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
6	Workmen's Compensation	Rural	NA	NA	NA
		Social	NA	NA	NA
7	Employer's Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
8	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Personal Accident	Rural	NA	NA	NA
		Social	NA	NA	NA
10	Health	Rural	1,220	431.83	50,608.40
		Social	60	1.49	47.50
11	Others*	Rural	NA	NA	NA
		Social	NA	NA	NA

FORM NL-40

Insurer: Max Bupa Health Insurance Company Limited

Date:

31-Dec-13

(Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		Current Period		Same Period previous year		Current year		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	29,351	4,175.05	19,763	2,070.48	82,037	10,463.14	53,977	5,855.48
2	Corporate Agents-Banks	145	29.47	-	-	145	29.47	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	5,045	919.25	4,698	555.92	15,243	2,829.24	11,038	1,480.13
5	Micro Agents	-	-	0	-	-	-	8	6.10
6	Direct Business	13,883	2,471.68	11,628	2,318.79	43,893	7,320.37	37,203	5,324.92
	Total (A)	48,424	7,595.44	36,089	4,945.19	141,318	20,642.21	102,226	12,666.63
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	48,424	7,595.44	36,089	4,945.19	141,318	20,642.21	102,226	12,666.63

Note: previous period numbers have been regrouped wherever necessary

FORM NL-41 GREIVANCE DISPOSAL

 Insurer: **Max Bupa Health Insurance Company Limited**

 Date: **31-Dec-13**

Sl No.	Particulars	Opening Balance * As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal related	0	6	4	1	1	0	37
b)	Claim	1	98	10	33	56	0	237
c)	Policy related	0	21	13	2	6	0	85
d)	Premium	0	2	1	1	0	0	3
e)	Refund	0	4	3	0	1	0	17
f)	Coverage	0	19	11	3	5	0	83
g)	Cover note related	0	3	1	0	2	0	8
h)	Product	0	1	1	0	0	0	26
i)	Others	0	15	3	2	10	0	37
Total number of complaints		1	169	47	42	81	0	533

2	Total No. of policies during the quarter ended 31st Dec2012:	36,089
3	Total No. of claims during the quarter ended 31st Dec2012:	5743
4	Total No. of policies during the quarter ended 31st Dec2013	48,424
5	Total No. of claims during the quarter ended 31st Dec2013	13619
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	17.55
7	Total No. of Claim Complaints (current year) per 10,000 policies (current year):	48.94

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	Total
a)	Upto 7 days	0	0	0
b)	7 - 15 days	0	0	0
c)	15 - 30 days	0	0	0
d)	30 - 90 days	0	0	0
e)	90 days and beyond	0	0	0
Total No. of complaint		0	0	0