

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 SEPTEMBER 30, 2014

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th SEPTEMBER 2014	FOR THE PERIOD ENDED 30th SEPTEMBER 2014	FOR THE QUARTER ENDED 30th SEPTEMBER 2013	FOR THE PERIOD ENDED 30th SEPTEMBER 2013
1	Premiums earned (Net)	NL-4- Premium Schedule	785644	1529699	578129	1055377
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		44697	89902	34767	66971
	TOTAL (A)		830341	1619601	612896	1122348
1	Claims Incurred (Net)	NL-5-Claims Schedule	441035	878062	370080	670494
2	Commission	NL-6- Commission Schedule	73001	134047	75874	129269
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	565222	1140762	503412	993369
4	Premium Deficiency		(8885)	(5653)	-	-
	TOTAL (B)		1070373	2147218	949366	1793132
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(240032)	(527617)	(336470)	(670784)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(240032)	(527617)	(336470)	(670784)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(240032)	(527617)	(336470)	(670784)

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 SEPTEMBER 30, 2014

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th SEPTEMBER 2014	FOR THE PERIOD ENDED 30th SEPTEMBER 2014	FOR THE QUARTER ENDED 30th SEPTEMBER 2013	FOR THE PERIOD ENDED 30th SEPTEMBER 2013
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(240032)	(527617)	(336470)	(670784)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		30756	60394	21123	40689
	(b) Profit on sale of investments		5067	9649	4765	9725
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)					
	- Gain on Foreign Exchange Fluctuation		-	-	203	197
	- Interest Income		287	539	718	921
	- Liabilities no longer required written back		-	124	-	-
	TOTAL (A)		(203922)	(456911)	(309661)	(619252)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		526	526	885	885
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		2382	7632	1250	2500
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		2908	8158	2135	3385
	Profit/(Loss) Before Tax		(206830)	(465069)	(311796)	(622637)
	Provision for Taxation		-	-	-	-
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ (Loss) brought forward		(5533324)	(5275085)	(4251176)	(3940335)
	Balance carried forward to Balance Sheet		(5740154)	(5740154)	(4562972)	(4562972)

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 SEPTEMBER 30, 2014

(Rs.'000)

SN	Particulars	Schedule	AS AT 30th SEPTEMBER 2014	AS AT 30th SEPTEMBER 2013
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	7260000	5560000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	117000
	RESERVES AND SURPLUS	NL-10- Reserves and Surplus Schedule	-	-
	FAIR VALUE CHANGE ACCOUNT		1700	657
	BORROWINGS	NL-11- Borrowings Schedule	-	-
	TOTAL		7261700	5677657
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12- Investment Schedule	3507538	2738607
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	323042	227219
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	37360	56095
	Advances and Other Assets	NL-16- Advances and Other Assets Schedule	431940	357811
	Sub-Total (A)		469300	413906

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 SEPTEMBER 30, 2014

(Rs.'000)

SN	Particulars	Schedule	AS AT 30th SEPTEMBER 2014	AS AT 30th SEPTEMBER 2013
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	686240	575759
	PROVISIONS	NL-18- Provisions Schedule	2092094	1689288
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		2778334	2265047
	NET CURRENT ASSETS (C) = (A - B)		(2309034)	(1851141)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19- Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		5740154	4562972
	TOTAL		7261700	5677657

Note:previous period numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

SN	Particulars		AS AT 30th SEPTEMBER 2014	AS AT 30th SEPTEMBER 2013
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		172	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		-	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		172	-

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



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th SEPTEMBER 2014				FOR THE PERIOD ENDED 30th SEPTEMBER 2014				FOR THE QUARTER ENDED 30th SEPTEMBER 2013				FOR THE PERIOD ENDED 30th SEPTEMBER 2013			
	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*	860520	3053	-	863573	1587179	5116	-	1592295	702073	4975	-	707048	1299702	4975	-	1304677
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	860520	3053	-	863573	1587179	5116	-	1592295	702073	4975	-	707048	1299702	4975	-	1304677
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	44152	934	-	45086	81423	2195	-	83618	(991)	746	-	(245)	30901	746	-	31647
Net Premium	816368	2119	-	818487	1505756	2921	-	1508677	703064	4229	-	707293	1268801	4229	-	1273030
Adjustment for change in reserve for unexpired risks	33742	(899)	-	32843	(18664)	(2358)	-	(21022)	125529	3635	-	129164	214018	3635	-	217653
Premium Earned (Net)	782626	3018	-	785644	1524420	5279	-	1529699	577535	594.00	-	578129	1054783	594	-	1055377

* Net of Service Tax

Note:previous period numbers have been regrouped wherever necessary

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



(Rs. '000)

Particulars	FOR THE QUARTER ENDED 30th SEPTEMBER 2014				FOR THE PERIOD ENDED 30th SEPTEMBER 2014				FOR THE QUARTER ENDED 30th SEPTEMBER 2013				FOR THE PERIOD ENDED 30th SEPTEMBER 2013			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	483530	2773	-	486303	906378	2773	-	909151	321250	-	-	321250	597013	-	-	597013
Add Claims Outstanding at the end of the period	343925	3880	-	347805	343925	3880	-	347805	341837	-	-	341837	341837	-	-	341837
Less Claims Outstanding at the beginning	367027	652	-	367679	328963	652	-	329615	269261	-	-	269261	213304	-	-	213304
Gross Incurred Claims	460428	6001	-	466429	921340	6001	-	927341	393826	-	-	393826	725546	-	-	725546
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	25255	139	-	25394	49140	139	-	49279	23746	-	-	23746	55052	-	-	55052
Total Claims Incurred *	435173	5862	-	441035	872200	5862	-	878062	370080	-	-	370080	670494	-	-	670494

* Includes an amount of Rs 19849 thousands during the quarter (previous period Rs 12919 thousands) and an amount of Rs. 42302 thousands during the half year (previous period Rs. 19833 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 30th SEPTEMBER 2014				FOR THE PERIOD ENDED 30th SEPTEMBER 2014				FOR THE QUARTER ENDED 30th SEPTEMBER 2013				FOR THE PERIOD ENDED 30th SEPTEMBER 2013			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	79631	35	-	79666	146062	174	-	146236	67550	458	-	68008	125251	458	-	125709
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	6330	335	-	6665	11614	575	-	12189	(7995)	129	-	(7866)	(3689)	129	-	(3560)
Net Commission	73301	(300)	-	73001	134448	(401)	-	134047	75545	329	-	75874	128940	329	-	129269
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
Agents	59445	21	-	59466	108757	64	-	108821	48564	110	-	48674	90390	110	-	90500
Brokers	12658	14	-	12672	24053	110	-	24163	18986	348	-	19334	34861	348	-	35209
Corporate Agency	7528	-	-	7528	13252	-	-	13252	-	-	-	-	-	-	-	-
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	79631	35	-	79666	146062	174	-	146236	67550	458	-	68008	125251	458	-	125709

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



(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 30th SEPTEMBER 2014				FOR THE PERIOD ENDED 30th SEPTEMBER 2014				FOR THE QUARTER ENDED 30th SEPTEMBER 2013				FOR THE PERIOD ENDED 30th SEPTEMBER 2013			
		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	259554	921	-	260475	546839	1763	-	548602	247116	1751	-	248867	483340	1850	-	485190
2	Travel, conveyance and vehicle running expenses	24211	86	-	24297	47178	152	-	47330	17395	123	-	17518	41707	160	-	41867
3	Training expenses	13850	49	-	13899	25885	83	-	25968	8510	60	-	8570	14172	54	-	14226
4	Rents, rates & taxes *	26478	94	-	26572	55463	179	-	55642	23347	165	-	23512	60014	230	-	60244
5	Repairs	31709	112	-	31821	58439	188	-	58627	17105	121	-	17226	35704	137	-	35841
6	Printing & stationery	7680	27	-	7707	14385	46	-	14431	3119	22	-	3141	7628	29	-	7657
7	Communication	23257	83	-	23340	45119	145	-	45264	12714	90	-	12804	30443	117	-	30560
8	Legal & professional charges	67868	241	-	68109	139306	449	-	139755	75130	532	-	75662	151511	580	-	152091
9	Auditors' fees, expenses etc																
	(a) as auditor	612	2	-	614	1208	4	-	1212	471	3	-	474	1047	4	-	1051
	(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-Tax Audit	20	-	-	20	40	-	-	40	15	-	-	15	30	-	-	30
10	Advertisement and publicity	72466	257	-	72723	132780	428	-	133208	63242	448	-	63690	102492	392	-	102884
11	Interest and bank charges	3431	12	-	3443	6035	19	-	6054	5658	40	-	5698	10470	40	-	10510
12	Others (to be specified)																
	(a) Business and Sales Promotion	18	-	-	18	22	-	-	22	88	1	-	89	132	1	-	133
	(b) Membership & Subscription	667	2	-	669	1377	4	-	1381	1281	9	-	1290	1913	7	-	1920
	(c) Loss on Disposal of Fixed Assets	23	0	-	23	1173	4	-	1177	-	-	-	-	-	-	-	0
	(d) Loss on Foreign Exchange Fluctuation	22	-	-	22	32	-	-	32	-	-	-	-	-	-	-	0
	(e) Charity & Donation	-	-	-	-	5	-	-	5	993	7	-	1000	996	4	-	1000
	(f) Insurance	247	1	-	248	456	1	-	457	193	1	-	194	392	2	-	394
	(g) Miscellaneous Expenses**	671	2	-	673	1361	4	-	1365	463	3	-	466	539	2	-	541
13	Depreciation	30441	108	-	30549	59997	193	-	60190	23033	163	-	23196	47050	180	-	47230
	TOTAL	563225	1997	-	565222	1137100	3662	-	1140762	499873	3539	-	503412	989580	3789	-	993369

* Rent expenses is after adjustment of rent equalization reserve

** None of the items individually are higher than 1% of Net Written Premium

Note: previous period numbers have been regrouped wherever necessary

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL



(Rs.'000).

SN	Particulars	AS AT 30th SEPTEMBER 2014	AS AT 30th SEPTEMBER 2013
1	Authorised Capital		
	1000000000 Equity Shares of Rs 10 each	10000000	7000000
	(Previous period 700000000 Equity Shares of Rs.10 each)		
2	Issued Capital		
	726000000 Equity Shares of Rs 10 each	7260000	5560000
	(Previous period 556000000 Equity Shares of Rs.10 each)		
3	Subscribed Capital		
	726000000 Equity Shares of Rs 10 each	7260000	5560000
	(Previous period 556000000 Equity Shares of Rs.10 each)		
4	Called-up Capital		
	726000000 Equity Shares of Rs 10 each	7260000	5560000
	(Previous period 556000000 Equity Shares of Rs.10 each)		
	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	7260000	5560000

Note:

Out of the above, 537240000 (Previous period 411440000) 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 30th SEPTEMBER 2014		AS AT 30th SEPTEMBER 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	537240000	74.00%	411440000	74.00%
· Foreign	188760000	26.00%	144560000	26.00%
Others	-	-	-	-
TOTAL	726000000	100.00%	556000000	100.00%

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



(Rs.'000).

SN	Particulars	AS AT 30th SEPTEMBER 2014	AS AT 30th SEPTEMBER 2013
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
4	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	-	-

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS



(Rs.'000).

SN	Particulars	AS AT 30th SEPTEMBER 2014	AS AT 30th SEPTEMBER 2013
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
TOTAL		-	-

FORM NL-12-INVESTMENT SCHEDULE



Investments

(Rs.'000).

SN	Particulars	AS AT 30th SEPTEMBER 2014	AS AT 30th SEPTEMBER 2013
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	986520	498118
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	514017	50448
	(e) Other Securities -Fixed Deposits	212255	66468
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	200273	198541
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	149170	466069
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	143807	76212
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	242834	462344
	(c) Other Securities-Fixed Deposits	520175	455625
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	349046	349694
5	Other than Approved Investments*	189441	115088
	TOTAL	3507538	2738607

* in mutual funds

Notes:

- a. Long Term Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs.98076 thousand (Previous period classified under Short Term Government securities - Rs. 92428 thousand). Market value of such investments is Rs. 96600 thousands (Previous period classified under Short Term Government securities - Rs.92428 thousand)
- b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.3507538 thousands (Previous period: Rs.2738607 thousands). Market value of such investments is Rs. 3514770 thousands (Previous period Rs.2724510 thousands)
- c. Previous period numbers have been regrouped wherever necessary

FORM NL-13-LOANS SCHEDULE
LOANS



(Rs.'000).

SN	Particulars	AS AT 30th SEPTEMBER 2014	AS AT 30th SEPTEMBER 2013
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	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	-	-

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 Apr 1, 2014	Additions	Deductions	As at Sep 30, 2014	Upto Mar 31, 2014	For the period	On Sales/ Adjustment s	To date Sep 30, 2014	As at Sep 30, 2014	As at Sep 30, 2013
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles	-	-	-	-	-	-	-	-	-	-
	a) Softwares	228632	37521	125	266028	142686	24719	124	167281	98747	73098
	b) Website	10838	-	-	10838	5697	1125	-	6822	4016	6474
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	143296	3127	140	146283	34342	12850	60	47132	99151	53991
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	29425	308	2249	27484	17967	2220	1862	18325	9159	7943
7	IT Equipment - Others	46066	6772	-	52838	13975	5980	-	19955	32883	14034
8	IT Equipment - End User Devices	68484	8900	2048	75336	42964	7821	1559	49226	26110	31827
9	Vehicles	-	-	-	-	-	-	-	-	-	-
10	Office Equipment	60480	4408	5521	59367	26880	5475	5101	27254	32113	17043
11	Others	-	-	-	-	-	-	-	-	-	-
	Total	587221	61036	10083	638174	284511	60190	8706	335995	302179	204410
11	Work in progress	5306	17715	2158	20863	-	-	-	-	20863	22809
	Grand total	592527	78751	12241	659037	284511	60190	8706	335995	323042	227219
	Previous period	421990	46117	239	467868	193454	47231	36	240649	227219	

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. 20863 thousands (Previous period Rs. 2518 thousands).

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



(Rs.'000)

SN	Particulars	AS AT 30th SEPTEMBER 2014	AS AT 30th SEPTEMBER 2013
1	Cash (including cheques, drafts and stamps)	9097	11496
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	28263	44599
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	37360	56095
	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 30th SEPTEMBER 2014	AS AT 30th SEPTEMBER 2013
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	26731	23633
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	393	451
6	Others (to be specified)		
	(a) Advance to Suppliers	23718	34867
	(b) Other advances*	130049	67749
	TOTAL (A)	180891	126700
	OTHER ASSETS		
1	Income accrued on investments**	109204	83765
2	Outstanding Premiums	-	-
3	Agents' Balances	2359	2491
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	67691	66061
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	(a) Rent and other deposits***	71795	78775
	(b) Service tax on input services (net)	-	-
	(c) Cenvat credit on capital goods	-	19
	TOTAL (B)	251049	231111
	TOTAL (A+B)	431940	357811

* Includes Rs. 88411 thousands (Previous period Rs. 63195 thousands) 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. 2733 thousands (Previous period Rs. 2459 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 30th SEPTEMBER 2014	AS AT 30th SEPTEMBER 2013
1	Agents' Balances	3707	4469
2	Balances due to other insurance companies	85753	70758
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	23339	15207
5	Unallocated Premium	24532	23629
6	Sundry creditors*	74067	30641
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	347805	341837
9	Unclaimed amount of policyholders/insured	15521	10914
10	Due to Officers/ Directors **	25992	-
11	Others (to be specified)		
	(a) Tax deducted payable	14526	17687
	(b) Other statutory dues	32642	26051
	(c) Advance from Corporate Clients	38356	34566
	TOTAL	686240	575759

* Includes creditors for capital expenditure of Rs. 5101 thousands (Previous period Rs. 2615 thousands)

** Amount payable to Former CEO (now director) subject to IRDA approval

Note:previous period numbers have been regrouped wherever necessary

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



(Rs.'000)

SN	Particulars	AS AT 30th SEPTEMBER 2014	AS AT 30th SEPTEMBER 2013
1	Reserve for Unexpired Risk	1636967	1290157
2	For taxation (less advance tax paid and taxes deducted at source)	-	50
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)		
	For employee benefits		
	(a) Gratuity	1263	-
	(b) Leave Encashment	23660	22892
	(c) Superannuation	29	40
	(d) Other Manpower Related	111926	126139
	(e) Provision for Commission	21696	26809
	(f) Other Operating Expense Related	296553	223201
6	Reserve for Premium Deficiency	-	-
	TOTAL	2092094	1689288

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 30th SEPTEMBER 2014	AS AT 30th SEPTEMBER 2013
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

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 and period ended 30th September 2014



(Rs in '000's)

Particulars	FOR THE QUARTER ENDED 30th SEPTEMBER 2014	FOR THE PERIOD ENDED 30th SEPTEMBER 2014	FOR THE QUARTER ENDED 30th SEPTEMBER 2013	FOR THE PERIOD ENDED 30th SEPTEMBER 2013
Cash Flows from the operating activities:				
Premium received from policyholders, including advance receipts	963924	1738408	807856	1470472
Other receipts	-	-	-	-
Payments to the re-insurers, net of commissions and claims	(20593)	(20593)	-	(46022)
Payments to co-insurers, net of claims recovery	-	-	-	-
Payments of claims	(421833)	(785482)	(307697)	(567274)
Payments of commission and brokerage	(67357)	(143115)	(68782)	(142222)
Payments of other operating expenses	(595613)	(1282365)	(511520)	(1053957)
Preliminary and pre-operative expenses	-	-	-	-
Deposits, advances and staff loans	(4179)	15449	(22879)	(30729)
Income taxes paid (Net)	-	-	-	-
Service tax paid	(65530)	(89386)	(53399)	(68199)
Other payments	-	-	-	-
Cash flows before extraordinary items	(211180)	(567083)	(156421)	(437931)
Cash flow from extraordinary operations	-	-	-	-
Net cash flow from operating activities	(211180)	(567083)	(156421)	(437931)
Cash flows from investing activities:				
Purchase of fixed assets	(43914)	(86159)	(25646)	(61147)
Proceeds from sale of fixed assets	-	-	-	-
Purchases of investments(Net)	(2091978)	(4217729)	(1921007)	(3381080)
Loans disbursed	-	-	-	-
Sales of investments	-	-	-	-
Repayments received	1502722	3177421	1451587	2505230
Rents/Interests/ Dividends received	56413	127692	39467	77987
Investments in money market instruments and in liquid mutual funds (Net)	430407	892041	329362	754269
Expenses related to investments	-	-	-	-
Net cash flow from investing activities	(146351)	(106734)	(126237)	(104741)
Cash flows from financing activities:				
Proceeds from issuance of share capital	320000	570000	302000	566800
Share Application Money	-	-	-	-
Proceeds from borrowing	-	-	-	-
Repayments of borrowing	-	-	-	-
Interest/dividends paid	-	-	-	-
Net cash flow from financing activities	320000	570000	302000	566800
Effect of foreign exchange rates on cash and cash equivalents, net	-	-	-	-
Net increase/(decrease) in cash and cash equivalents	(37530)	(103817)	19342	24128
Cash and cash equivalents at the beginning of the period	74890	141177	36753	31967
Cash and cash equivalents at the end of the period	37360	37360	56095	56095

FORM NL-21 Statement of Liabilities



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-14

(Rs in Lakhs)

Statement of Liabilities

Sl.No.	Particular	AS AT 30th SEPTEMBER 2014				AS AT 30th SEPTEMBER 2013			
		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	-	-	-	-	-	-	-	-
4	Health Insurance	16369.67	2012.41	1465.64	19847.72	12901.57	1963.30	1455.07	16319.94
5	Total Liabilities	16369.67	2012.41	1465.64	19847.72	12901.57	1963.30	1455.07	16319.94

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-14

(Rs in Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 30th September, 2014																											
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.	-	-	0.41	0.99	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.41	0.99
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.	0.00	1.08	559.33	1,024.07	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	559.33	1,025.15
Arunachal 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.	-	-	0.67	1.19	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.67	1.19
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.	-	-	16.67	28.51	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	16.67	28.51
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.	-	-	71.91	122.73	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	71.91	122.73
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.	-	-	44.30	100.14	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	44.30	100.14
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.	-	-	13.81	25.27	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	13.81	25.27
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.	-	-	2.29	4.05	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.29	4.05
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.	-	-	1.19	1.67	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.19	1.67
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.	0.68	1.93	1,578.96	2,884.61	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,579.63	2,886.54
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.	-	-	58.75	100.99	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	58.75	100.99
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.	0.02	0.01	568.12	1,085.12	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	568.14	1,085.13
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.	0.30	1.56	607.09	1,203.04	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	607.38	1,204.60
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.	-	-	17.30	30.16	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	17.30	30.16
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.	-	-	5.20	13.85	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.20	13.85
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.	-	-	27.55	52.24	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	27.55	52.24
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.	0.34	2.97	796.42	1,483.32	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	796.76	1,486.29
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.	28.07	32.41	154.06	231.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	182.13	263.40
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.	-	-	49.00	83.07	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	49.00	83.07
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.	0.39	7.92	1,996.76	3,558.98	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,997.15	3,566.90
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.	-	-	0.86	1.38	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.86	1.38
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.	-	-	0.71	2.78	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.71	2.78
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.	-	-	0.05	0.05	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.05	0.05
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.	-	-	0.55	1.06	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.55	1.06
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.	0.09	0.09	29.83	60.93	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	29.92	61.02
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.	-	-	2.04	4.26	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.04	4.26
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.	0.01	0.04	406.59	777.47	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	406.59	777.52
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.	0.24	0.53	270.71	497.01	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	270.96	497.53
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.	-	-	2.44	4.09	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.44	4.09
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.	0.09	0.69	379.50	670.65	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	379.59	671.34
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.	-	-	0.89	1.81	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.89	1.81
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.	0.32	1.93	525.30	1,010.36	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	525.62	1,012.29
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.	0.00	0.00	50.92	88.08	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	50.92	88.08
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.	-	-	365.01	716.87	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	365.01	716.87

FORM NL-23 Reinsurance Risk Concentration



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-14

(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%
2	No. of Reinsurers with rating AA but less than AAA		-	-	-	0%
3	No. of Reinsurers with rating A but less than AA	2	12.09	-	-	1%
4	No. of Reinsurers with rating BBB but less than A	2	824.09	-	-	99%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	Others		-	-	-	0%
	Total	4	836.18	0.00	0.00	100%

FORM NL-24

Ageing of Claims



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-14

(Rs in Lakhs)

Ageing of Claims as at 30.09.2014

Sl.No.	Line of Business	No. of claims paid during the quarter					Total No. of claims paid during the quarter	Total amount of claims paid during the quarter
		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	13911	334	25	-	-	14270	4637
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	6	-	1	-	-	7	28
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: 30-Sep-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	NA	NA	NA	NA	NA	NA	3969	NA	6	NA	NA	NA	NA	3975
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	18951	NA	18	NA	NA	NA	NA	18969
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	14270	NA	7	NA	NA	NA	NA	14277
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	2570	NA	5	NA	NA	NA	NA	2575
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	1161	NA	2	NA	NA	NA	NA	1163
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	4919	NA	10	NA	NA	NA	NA	4929
	Less than 3months	NA	NA	NA	NA	NA	NA	4874	NA	10	NA	NA	NA	NA	4884
	3 months to 6 months	NA	NA	NA	NA	NA	NA	42	NA	-	NA	NA	NA	NA	42
	6months to 1 year	NA	NA	NA	NA	NA	NA	3	NA	-	NA	NA	NA	NA	3
	1year and above	NA	NA	NA	NA	NA	NA	-	NA	-	NA	NA	NA	NA	-

FORM NL-26 - CLAIMS INFORMATION - KG Table I



Insurer : Max Bupa Health Insurance Company Limited

Solvency for the period ended 30th September 2014

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	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-
8	Others	-	-	-	-	-	-	-
9	Health	33761.67	31977.30	17185.75	16115.31	6395.46	4834.59	6395.46
	Total	33761.67	31977.30	17185.75	16115.31	6395.46	4834.59	6395.46

FORM NL-27 Offices information for Non-Life



Insurer: Max Bupa Health Insurance Company Limited **Date:** 30-Sep-14

S No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		24
2	No. of branches approved during the Quarter		-
3	No. of branches opened during the Quarter	Out of approvals of previous Quarter	2*
4		Out of approvals of this Quarter	-
5	No. of branches closed during the period		-
6	No of branches at the end of the period		26
7	No. of branches approved but not opened		12
8	No. of rural branches		-
9	No. of urban branches		26

* Out of approvals received last year

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 30th September, 2014

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	35,075.38
2	Loans	9	0.00
3	Fixed Assets	10	3,230.42
4	Current Assets		0.00
	a. Cash & Bank Balance	11	373.60
	b. Advances & Other Assets	12	4,319.40
5	Current Liabilities		0.00
	a. Current Liabilities	13	-6,862.40
	b. Provisions	14	-20,920.94
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		57,401.54
	Application of Funds as per Balance Sheet (A)		72,617.00
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	3,230.42
3	Cash & Bank Balance (if any)	11	373.60
4	Advances & Other Assets (if any)	12	4,319.40
5	Current Liabilities	13	-6,862.40
6	Provisions	14	-20,920.94
7	Misc. Exp not Written Off	15	0.00
8	Debit Balance of P&L A/c		57,401.54
	TOTAL (B)		37,541.62
	'Investment Assets' As per FORM 3B	(A-B)	35,075.38

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%	0.00	7,379.34	3,977.56	11,356.89	32%	0.00	11,356.89	11,368.45
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	0.00	7,379.34	3,977.56	11,356.89	32%	0.00	11,356.89	11,368.45
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FEE	Not less than 5%								
	1. Approved Investments		0.00	501.76	1,502.11	2,003.87	6%	2,003.87	2,023.87	
	2. Other Investments		0.00	0.00	0.00	0.00	0%	0.00	0.00	0.00
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments		0.00	0.00	5,493.19	5,493.19	16%	5,493.19	5,512.36	
	2. Other Investments		0.00	0.00	0.00	0.00	0%	0.00	0.00	0.00
	c. Approved Investments		0.00	5,442.42	8,874.86	14,317.29	41%	9.73	14,327.02	14,348.62
	d. Other Investments	Not exceeding 55%	0.00	1,887.13	0.00	1,887.13	5%	7.27	1,894.41	1,894.41
	Total Investment Assets	100%	-	15,210.65	19,847.72	35,058.37	100%	17.00	35,075.38	35,147.70

FORM NL-29

Detail regarding debt securities



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-14

(Rs in Lakhs)

Detail Regarding debt securities

	Market Value				Book Value			
	as at 30 September, 2014	as % of total for this class	as at 30 September, 2013	as % of total for this class	as at 30 September, 2014	as % of total for this class	as at 30 September, 2013	as % of total for this class
Break down by credit rating								
AAA rated	11,616	47%	10,599	53%	11,562	47%	10,610	52%
AA or better	1,506	6%	-	-	1,500	6%	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other(Sovereign)	11,368	46%	9,513	47%	11,357	47%	9,642	48%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	7,414	30%	12,754	63%	7,410	30%	12,781	63%
more than 1 year and upto 3years	8,646	35%	4,946	25%	8,629	35%	4,958	24%
More than 3years and up to 7years	2,446	10%	2,410	12%	2,480	10%	2,513	12%
More than 7 years and up to 10 years	5,984	24%	-	-	5,899	24%	-	-
above 10 years	-	-	-	-	-	-	-	-
Breakdown by type of the issuer			0	0			0	0
a. Central Government	11,368	46%	9,513	47%	11,357	47%	9,642	48%
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	13,122	54%	10,599	53%	13,062	53%	10,610	52%

Notes:

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:
30-Sep-14
Analytical Ratios for Non-Life companies

SN	Particular	For Quarter (Jul-Sep'14)	Upto Quarter (Apr-Sep'14)	Corresponding Period of the Preceeding Year	Upto the Period of the Preceeding Year
1	Gross Premium Growth Rate (Over all)	1.22	1.22	1.73	1.69
1a	Gross Premium Growth Rate (Health)	1.23	1.22	1.72	1.68
1b	Gross Premium Growth Rate (Personal Accident)	0.61	1.03	-	-
2	Gross Premium to Net Worth ratio	0.57	1.05	0.63	1.17
3	Growth rate of Net Worth	0.37	0.37	(0.03)	(0.03)
4	Net Retention Ratio (Overall)	0.95	0.95	1.00	0.98
4a	Net Retention Ratio (Health)	0.95	0.95	1.00	0.98
4b	Net Retention Ratio (Personal Accident)	0.69	0.57	0.85	0.85
5	Net Commission Ratio (Overall)	0.09	0.09	0.11	0.10
5a	Net Commission Ratio (Health)	0.09	0.09	0.11	0.10
5b	Net Commission Ratio (Personal Accident)	(0.14)	(0.14)	0.08	0.08
6	Expense of Management to Gross Direct Premium Ratio	0.65	0.72	0.71	0.76
7	Combined Ratio	1.34	1.42	1.46	1.52
8	Technical Reserves to net premium ratio	2.42	1.32	2.31	1.28
9	Underwriting balance ratio	(0.31)	(0.34)	(0.58)	(0.64)
10	Operating Profit Ratio	(0.26)	(0.30)	(0.54)	(0.59)
11	Liquid Assets to liabilities ratio	1.79	1.79	1.71	1.71
12	Net earning ratio	(0.25)	(0.31)	(0.44)	(0.49)
13	Return on net worth ratio	(0.14)	(0.31)	(0.28)	(0.56)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.98	1.98	2.01	2.01
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	726,000,000	726,000,000	556,000,000	556,000,000
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 year (not to be annualized)	(0.29)	(0.67)	(0.57)	(1.16)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)	(0.29)	(0.67)	(0.57)	(1.16)
6	(iv) Book value per share (Rs)	2.10	2.10	2.00	2.00

Note: previous period numbers have been regrouped wherever necessary

FORM NL-31 : Related Party Transactions



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-14

(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 (Jul-Sep'14)	Upto the Half Year End (Apr-Sep'14)	For Quarter (Jul-Sep'13)	Upto the Half Year End (Apr-Sep'13)
1	Max India Limited	Holding Company	Reimbursement of Expenses / Recovery of Reimbursement	-	-	4.49	14.21
2	Max India Limited	Holding Company	Premium Income	(0.89)	(0.75)	0.32	(38.56)
3	Max India Limited	Holding Company	Equity Contribution	(2,368.00)	(4,218.00)	(1,170.00)	(3,168.00)
4	Mr. Manasije Mishra	Key Management Personal	Remuneration	37.50	75.00	37.50	75.00
5	R Mahesh Kumar	Key Management Personal	Remuneration	17.82	37.98	-	-
6	Neeraj Basur	Key Management Personal	Remuneration	0.84	138.35	-	-
7	Munish Sharma	Key Management Personal	Remuneration	16.64	18.07	-	-
8	Max Healthcare Institute Limited	Fellow Subsidiary	Premium Income	-	-	(3.27)	(8.51)
9	Max Healthcare Institute Limited	Fellow Subsidiary	Claims Paid	58.69	137.66	168.73	190.58
10	Max Life Insurance Company Ltd	Fellow Subsidiary	Premium Income	-	-	(7.59)	0.37
11	Max Life Insurance Company Ltd	Fellow Subsidiary	Services Received	4.72	12.43	8.53	18.13
12	Neeman Medical International Ltd	Fellow Subsidiary	Premium Income	-	-	1.15	(32.47)
13	Max Healthstaff International Ltd.	Fellow Subsidiary	Premium Income	-	-	-	(0.42)
14	Alps Hospital Limited	Fellow Subsidiary	Premium Income	-	-	(1.32)	(2.41)
15	Alps Hospital Limited	Fellow Subsidiary	Claims Paid	14.71	26.84	31.54	44.96
16	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Premium Income	-	-	(1.54)	(1.96)
17	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Claims Paid	24.35	37.40	8.76	22.18
18	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Premium Income	-	-	0.07	(0.22)
19	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Claims Paid	(0.02)	0.66	0.64	5.87
20	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Equity Contribution	(832.00)	(1,482.00)	(3,700.00)	(4,350.00)
21	Bupa Finance Plc. U.K.	Shareholders with Significant Influence	Reimbursement of Expenses / Recovery of Reimbursement	-	-	16.44	16.44
22	Antara Senior Living Pvt Ltd.	Fellow Subsidiary	Premium Income	-	(0.05)	(2.39)	(13.25)
23	Max One Distribution and Services Ltd	Fellow Subsidiary	Reimbursement of Expenses / Recovery of Reimbursement	2.36	4.40	-	-

FORM NL-32 Products Information

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-14

Products Information*List below the products and/or add-ons introduced during the period- July 1, 2014 to September 30, 2014*

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
NA							

* 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 30th September 2014

(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):		19847.72
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		19847.72
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):		20610.38
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		7935.62
7	Excess in Shareholders' Funds (5-6)		12674.76
8	Total Available Solvency Margin [ASM] (4+7)		12674.76
9	Total Required Solvency Margin [RSM]		6395.46
10	Solvency Ratio (Total ASM/Total RSM)		1.98

FORM NL-34 : Board of Directors & Key Person


Insurer:	Max Bupa Health Insurance Company Limited	Date:	30.09.2014
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BOD and Key Person information

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. K Narasimha Murthy	Director	
10	Mr. Rajesh Sud	Director	
11	Mr. Manasije Mishra	Whole-time Director and Chief Executive Officer	
Key Person*			
12	Mr. Manasije Mishra	Chief Executive Officer	
13	Mr. Munish Sharma	Interim Chief Financial Officer	
14	Mr. R Mahesh Kumar	Chief Risk Officer	
15	Ms. Tarannum Hasib	Chief Marketing Officer	
16	Mr. Biresb Giri	Appointed Actuary	
17	Mr. Anand Roop Choudhary	Chief Compliance Officer	
18	Mr. Vishal Garg	Chief Investments Officer	
19	Mr. Gaurav Ahuja	Chief of Internal Audit	

*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: 30th September, 2014

Details of Investment Portfolio

Periodicity of Submission : Quarterly



Name of the Fund: General Insurance

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			
NIL																	

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 30th September, 2014

Name of the Fund General Insurance

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	10,313.21	10,320.38	217.47	2.11%	2.11%	9,765.35	9,730.36	407.82	4.18%	4.18%	5,386.58	5,353.50	212.75	3.95%	3.95%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	999.32	986.71	20.90	2.09%	2.09%	989.80	983.46	44.54	4.50%	4.50%	1,113.44	1,114.06	47.01	4.22%	4.22%
3	Treasury Bills	CTRB	998.88	998.88	23.49	2.35%	2.35%	2,293.18	2,293.18	100.47	4.38%	4.38%	2,039.45	2,039.45	80.24	3.93%	3.93%
4	State Government Bonds	SGGB	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	588.79	588.84	25.53	4.34%	4.34%
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	2,008.88	2,026.64	48.29	2.40%	2.40%	2,017.54	2,028.78	97.61	4.84%	4.84%	1,504.55	1,504.20	69.96	4.65%	4.65%
6	Infrastructure - PSU - Debentures/Bonds	IPTD	4,179.74	4,196.49	103.95	2.49%	2.49%	4,331.50	4,350.36	209.97	4.85%	4.85%	2,996.96	2,988.16	137.26	4.58%	4.58%
7	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	1,000.00	1,002.13	23.95	2.39%	2.39%	715.79	716.79	34.19	4.78%	4.78%	1,025.61	1,024.52	47.77	4.66%	4.66%
8	Corporate Securities - Bonds - (Taxable)	EPBT	3,554.54	3,568.34	83.06	2.34%	2.34%	2,841.56	2,856.65	133.80	4.71%	4.71%	2,569.06	2,561.21	114.42	4.45%	4.45%
9	Corporate Securities - Debentures	ECOS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	0.00	0.00%	0.00%
10	Deposits - Deposit with Scheduled Banks, Fis (including bank balance awaiting investment),CCIL,RBI)	ECDB	7,665.72	7,665.72	188.83	2.46%	2.46%	7,941.15	7,941.15	387.97	4.89%	4.89%	5,360.48	5,360.48	247.31	4.61%	4.61%
11	Deposits - CDs with scheduled banks	EDCD	1,909.72	1,909.72	44.47	2.33%	2.33%	1,888.22	1,888.22	86.48	4.58%	4.58%	2,122.46	2,122.46	94.35	4.45%	4.45%
12	Mutual funds - GILT/G-Sec/Liquid schemes*	EGMF	1,107.99	1,108.92	15.84	1.43%	1.43%	924.63	926.13	34.03	3.68%	3.68%	602.82	604.52	25.77	4.27%	4.27%
13	Mutual funds - Debt/income/serial plans/liquid schemes*	OMGS	1,802.82	1,804.18	34.96	1.94%	1.94%	1,491.71	1,493.95	62.57	4.19%	4.19%	1,506.28	1,511.24	71.48	4.75%	4.75%
TOTAL			35,540.81	35,588.11	805.20	2.27%	2.27%	35,200.44	35,209.04	1,599.46	4.54%	4.54%	26,816.48	26,772.63	1,173.85	4.38%	4.38%

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 30th September, 2014

Statement of Down Graded Investments

Periodicity of Submission: Quarterly



Name of Fund : General Insurance

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			

FORM NL-38 Business across line of Business

Insurer: Max Bupa Health Insurance Company Limited

Date : 30-Sep-14

(Rs in Lakhs)

Sl.No.	Line of Business	Current Quarter (Jul - Sep 2014)		Same Quarter previous year (Jul - Sep 2013)		Upto the period (Apr - Sep 2014)		Same period previous year (Apr - Sep 2013)	
		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*	30.53	3	49.75	111	51.16	38	49.75	111
10	Health	8,605.20	54379	7,020.73	50755	15,871.79	103591	12,997.02	92783
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. 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: 30-Sep-14

(Rs in Lakhs)
Rural & Social Obligations (Apr - Sep 2014)

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	1858	110.05	4,113
		Social	6	0.83	38
11	Others	Rural	NA	NA	NA
		Social	NA	NA	NA

FORM NL-40



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-14

(Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		Current Quarter (Jul - Sep 2014)		Same period previous year (Jul - Sep 2013)		Upto the period (Apr - Sep 2014)		Same period previous year (Apr - Sep 2013)	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	30,066	4,653.23	29,397	3,484.36	57,208	8,432.20	52,686	6,288.09
2	Corporate Agents-Banks	3,436	532.79	-	0.00	5,723	918.58	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	5,223	1,098.98	6,351	1,404.21	9,539	1,933.51	10,198	1,909.99
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	15,657	2,350.73	15,118	2,181.91	31,159	4,638.66	30,010	4,848.69
	Total (A)	54,382	8,635.74	50,866	7,070.48	103,629	15,922.95	92,894	13,046.77
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	54,382	8,635.74	50,866	7,070.48	103,629	15,922.95	92,894	13,046.77

Note: previous period numbers have been regrouped wherever necessary

FORM NL-41 GREIVANCE DISPOSAL



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

Date: **30-Sep-14**

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	7	4	0	3	0	14
b)	Claim	0	190	13	58	119	0	427
c)	Policy related	0	83	34	27	22	0	157
d)	Premium	0	1	1	0	0	0	1
e)	Refund	0	12	9	3	0	0	25
f)	Coverage	0	29	23	3	3	0	87
g)	Cover note related	0	1	1	0	0	0	3
h)	Product	0	2	0	2	0	0	6
i)	Others	0	17	7	7	3	0	36
	Total number of complaints	0	342	92	100	150	0	756

2	Total No. of policies during the period ended 30th September 2013:	92,894
3	Total No. of claims during the period ended 30th September 2013:	22492
4	Total No. of policies during the period ended 30th September 2014:	103,629
5	Total No. of claims during the period ended 30th September 2014:	34942
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	15.15
7	Total No. of Claim Complaints (current year) per 10,000 policies (current year):	41.20

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