

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, 2016

(Rs. '000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th SEP 2016	FOR THE SIX MONTH ENDED 30th SEP 2016	FOR THE QUARTER ENDED 30th SEP 2015	FOR THE SIX MONTH ENDED 30th SEP 2015
1	Premiums earned (Net)	NL-4- Premium Schedule	14,84,275	26,04,439	9,47,002	18,38,212
2	Profit/ Loss on sale/redemption of Investments		8,553	24,538	-	-
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		52,040	1,15,894	55,554	1,11,182
	TOTAL (A)		15,44,868	27,44,871	10,02,556	19,49,394
1	Claims Incurred (Net)	NL-5-Claims Schedule	6,64,193	13,54,230	5,83,487	11,90,729
2	Commission	NL-6- Commission Schedule	1,36,392	2,51,640	1,05,536	1,96,266
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	5,83,194	10,87,495	5,36,898	10,50,015
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		13,83,779	26,93,365	12,25,921	24,37,010
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		1,61,089	51,506	(2,23,365)	(4,87,616)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		1,61,089	51,506	(2,23,365)	(4,87,616)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		1,61,089	51,506	(2,23,365)	(4,87,616)

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, 2016

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th SEP 2016	FOR THE SIX MONTH ENDED 30th SEP 2016	FOR THE QUARTER ENDED 30th SEP 2015	FOR THE SIX MONTH ENDED 30th SEP 2015
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		161089	51506	(223365)	(487616)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		60544	105404	39918	75286
	(b) Profit on sale of investments		11090	22317	4140	8628
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)					
	- Gain on Foreign Exchange Fluctuation		-	-	-	-
	- Interest Income		232	567	267	926
	- Liabilities no longer required written back		1,285	2,777	-	-
	TOTAL (A)		234240	182571	(179040)	(402776)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		(189)	17	(133)	(133)
	(c) Others (to be specified)		-	-	-	-
	(d) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		2093	4333	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		1904	4350	(133)	(133)
	Profit/(Loss) Before Tax		232336	178221	(178907)	(402643)
	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		(6947312)	(6893197)	(6431953)	(6208218)
	Add: Adjustment on account of depreciation due to change in accounting policy (Refer Schedule 16 C - Note 22)		-	-	-	-
	Balance carried forward to Balance Sheet		(6714976)	(6714976)	(6610860)	(6610861)

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 SEP 30, 2016

(Rs.'000)

SN	Particulars	Schedule	AS AT 30th SEP 2016	AS AT 30th SEP 2015
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	92,60,000	83,05,000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	-	-
	FAIR VALUE CHANGE ACCOUNT		1,731	843
	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		92,61,731	83,05,843
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12-Investment Schedule	61,00,957	47,01,453
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	2,27,182	2,84,115
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	54,878	75,103
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	4,50,028	4,54,554
	Sub-Total (A)		5,04,906	5,29,657

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 SEP 30, 2016

(Rs.'000)

SN	Particulars	Schedule	AS AT 30th SEP 2016	AS AT 30th SEP 2015
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	17,65,509	15,73,568
	PROVISIONS	NL-18-Provisions Schedule	25,20,780	22,46,675
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		42,86,289	38,20,243
	NET CURRENT ASSETS (C) = (A - B)		(37,81,383)	(32,90,586)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		67,14,976	66,10,861
	TOTAL		92,61,732	83,05,843

Note:previous period numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

SN	Particulars		AS AT 30th SEP 2016	AS AT 30th SEP 2015
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		67,852	38,355
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		500	500
5	Statutory demands/ liabilities in dispute, not provided for		-	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Compensation raised by policyholders against rejected claims		-	-
	TOTAL		68,352	38,855

FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED (NET)



Particulars	FOR THE QUARTER ENDED 30th SEP 2016				FOR THE SIX MONTH ENDED 30th SEP				FOR THE QUARTER ENDED 30th SEP 2015				FOR THE SIX MONTH ENDED 30th SEP 2015			
	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*	1373877	8616	-	1382493	2589508	14717	-	2604225	1110232	698	-	1110930	2115650	1283	-	2116933
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(185011)	5662	-	(179349)	(147605)	7,523	-	(140082)	-	-	-	-	-	-	-	-
Gross Earned Premium	1558888	2954	-	1561842	2737113	7194	-	2744307	1110232	698	-	1110930	2115650	1283	-	2116933
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	67331	1147	-	68478	128158	3714	-	131872	56835	105	-	56940	108199	1347	-	109546
Net Premium	1491557	1807	-	1493364	2608955	3480	-	2612435	1053397	593	-	1053990	2007451	(64)	-	2007387
Adjustment for change in reserve for unexpired risks	10558	(1469)	-	9089	9713	(1717)	-	7996	106851	137	-	106988	169396	(221)	-	169175
Premium Earned (Net)	1480999	3276	-	1484275	2599242	5197	-	2604439	946546	456	-	947002	1838055	157	-	1838212

* 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 SEP 2016				FOR THE SIX MONTH ENDED 30th SEP 2016				FOR THE QUARTER ENDED 30th SEP 2015				FOR THE SIX MONTH ENDED 30th SEP 2015			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	6,77,734	-	-	6,77,734	12,82,434	-	-	12,82,434	6,01,175	79	-	6,01,254	10,97,552	1,746	-	10,99,298
Add Claims Outstanding at the end of the period	6,23,362	7,181	-	6,30,543	6,23,362	7,181	-	6,30,543	5,15,282	783	-	5,16,065	5,15,282	783	-	5,16,065
Less Claims Outstanding at the beginning	6,07,637	3,532	-	6,11,169	4,95,414	235	-	4,95,649	5,05,051	141	-	5,05,192	3,71,220	945	-	3,72,165
Gross Incurred Claims	6,93,459	3,649	-	6,97,108	14,10,382	6,946	-	14,17,328	6,11,406	721	-	6,12,127	12,41,614	1,584	-	12,43,198
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	32,915	-	-	32,915	63,098	-	-	63,098	28,636	4	-	28,640	52,382	87	-	52,469
Total Claims Incurred *	6,60,544	3,649	-	6,64,193	13,47,284	6,946	-	13,54,230	5,82,770	717	-	5,83,487	11,89,232	1,497	-	11,90,729

Note: Previous period numbers have been regrouped wherever necessary

FORM NL-6-COMMISSION SCHEDULE
COMMISSION



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th SEP 2016				FOR THE SIX MONTH ENDED 30th SEP 2016				FOR THE QUARTER ENDED 30th SEP 2015				FOR THE SIX MONTH ENDED 30th SEP 2015			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	1,45,152	1,281	-	1,46,433	2,68,462	2,183	-	2,70,645	1,13,875	42	-	1,13,917	2,12,574	55	-	2,12,629
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	9,812	229	-	10,041	18,596	409	-	19,005	8,360	21	-	8,381	15,888	475	-	16,363
Net Commission	1,35,340	1,052	-	1,36,392	2,49,866	1,774	-	2,51,640	1,05,515	21	-	1,05,536	1,96,686	(420)	-	1,96,266
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
Agents	91,889	4	-	91,893	1,72,725	5	-	1,72,730	76,323	16	-	76,339	1,47,284	28	-	1,47,312
Brokers	18,820	43	-	18,863	34,593	100	-	34,693	13,221	26	-	13,247	25,559	27	-	25,586
Corporate Agency	34,443	1,234	-	35,677	61,144	2,078	-	63,222	24,331	-	-	24,331	39,731	-	-	39,731
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1,45,152	1,281	-	1,46,433	2,68,462	2,183	-	2,70,645	1,13,875	42	-	1,13,917	2,12,574	55	-	2,12,629

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



(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 30th SEP 2016				FOR THE SIX MONTH ENDED 30th SEP 2016				FOR THE QUARTER ENDED 30th SEP 2015				FOR THE SIX MONTH ENDED 30th SEP 2015			
		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	2,84,979	1,769	-	2,86,748	5,09,763	2,897	-	5,12,660	2,69,741	170	-	2,69,911	5,22,999	317
2	Travel, conveyance and vehicle running expenses	12,715	81	-	12,796	26,569	151	-	26,720	17,179	10	-	17,189	37,061	22	-	37,083
3	Training expenses	9,095	66	-	9,161	29,678	169	-	29,847	34,706	21	-	34,727	41,867	25	-	41,892
4	Rents, rates & taxes *	31,826	200	-	32,026	61,077	347	-	61,424	27,493	18	-	27,511	55,457	34	-	55,491
5	Repairs	33,250	214	-	33,464	71,155	404	-	71,559	36,709	23	-	36,732	67,509	41	-	67,550
6	Printing & stationery	3,790	27	-	3,817	11,054	63	-	11,117	4,694	4	-	4,698	14,110	9	-	14,119
7	Communication	18,645	117	-	18,762	36,296	206	-	36,502	20,138	13	-	20,151	40,486	25	-	40,511
8	Legal & professional charges	81,404	506	-	81,910	1,47,279	837	-	1,48,116	38,908	25	-	38,933	91,023	55	-	91,078
9	Auditors' fees, expenses etc																
	(a) as auditor	963	6	-	969	2,128	12	-	2,140	716	1	-	717	1,301	1	-	1,302
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	89	1	-	90	89	1	-	90	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	83	-	-	83	83	-	-	83	-	-	-	-	-	-	-	-
	(c) in any other capacity																
	(i) Tax Audit	20	-	-	20	40	-	-	40	20	-	-	20	40	-	-	40
	(i) Certification Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	66,313	409	-	66,722	1,15,652	657	-	1,16,309	51,464	33	-	51,497	1,07,162	65	-	1,07,227
11	Interest and bank charges	4,735	30	-	4,765	9,326	53	-	9,379	3,481	3	-	3,484	7,479	5	-	7,484
12	Others (to be specified)																
	(a) Business and Sales Promotion	887	5	-	892	1,406	8	-	1,414	39	-	-	39	151	-	-	151
	(b) Membership & Subscription	552	3	-	555	1,139	6	-	1,145	620	1	-	621	993	1	-	994
	(c) Loss on Disposal of Fixed Assets	178	2	-	180	447	3	-	450	-	0	-	-	13	-	-	13
	(d) Loss on Foreign Exchange Fluctuation	1	-	-	1	10	-	-	10	-6	1	-	-5	848	1	-	849
	(e) Charity & Donation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(f) Insurance	555	4	-	559	1,415	8	-	1,423	310	-	-	310	619	-	-	619
	(g) Sitting Fee	1,292	8	-	1,300	1,790	10	-	1,800	700	-	-	700	1,799	1	-	1,800
	(h) Miscellaneous Expenses**	444	3	-	447	923	5	-	928	500	-	-	500	709	-	-	709
13	Depreciation	27,752	175	-	27,927	54,032	307	-	54,339	29,145	18	-	29,163	57,752	35	-	57,787
	TOTAL	5,79,568	3,626	-	5,83,194	10,81,351	6,144	-	10,87,495	5,36,557	341	-	5,36,898	10,49,378	637	-	10,50,015

* 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 SEP 2016	AS AT 30th SEP 2015
1	Authorised Capital		
	1,00,00,00,000 Equity Shares of Rs 10 each	1,00,00,000	1,00,00,000
2	Issued Capital		
	92,60,00,000 Equity Shares of Rs 10 each	92,60,000	83,05,000
	(Previous period ended Sep, 2015 83,05,00,000 Equity Shares of Rs. 10 each)		
3	Subscribed Capital	-	-
	92,60,00,000 Equity Shares of Rs 10 each	92,60,000	83,05,000
	(Previous period ended Sep, 2015 83,05,00,000 Equity Shares of Rs. 10 each)		
4	Called-up Capital		
	92,60,00,000 Equity Shares of Rs 10 each	92,60,000	83,05,000
	(Previous period ended Sep, 2015 83,05,00,000 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	92,60,000	83,05,000

Note:

Out of the above, 47,22,60,000 (Previous period ended as at Sep, 2015 were 61,45,70,000) Equity Shares of Rs. 10/- each are held by 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 SEP 2016		AS AT 30th SEP 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	47,22,60,000	51.00%	61,45,70,000	74.00%
· Foreign	45,37,40,000	49.00%	21,59,30,000	26.00%
Others	-	-	-	-
TOTAL	92,60,00,000	100.00%	83,05,00,000	100.00%

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



(Rs.'000)

SN	Particulars	AS AT 30th SEP 2016	AS AT 30th SEP 2015
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
4			
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
	Balance of Profit in Profit & Loss Account	-	-
7			
	TOTAL	-	-

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS



(Rs.'000)

SN	Particulars	AS AT 30th SEP 2016	AS AT 30th SEP 2015
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 SEP 2016	AS AT 30th SEP 2015
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	14,25,484	9,97,219
2	Other Approved Securities	4,62,914	1,58,196
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,55,398	5,74,766
	(e) Other Securities -Fixed Deposits	2,38,100	1,93,852
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	10,07,775	4,55,009
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	2,92,640
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,51,966	86,186
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	7,11,454	2,97,048
	(c) Other Securities-Fixed Deposits	9,08,852	13,15,831
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,88,120	1,99,901
5	Other than Approved Investments*	3,50,894	1,30,805
	TOTAL	61,00,957	47,01,453

* in mutual funds

Notes:

- Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.61,00,957 thousands (Previous period ended as on Sep 2015 Rs. 47,01,453 thousands). Market value of such investments is Rs. 62,54,906 thousands (Previous period ended as on Sep 2015 Rs. 47,68,095 thousands)
- Includes Rs. NIL (Previous period ended as on Sep 2015 Rs. 98,545 thousands) of securities under Section 7 of Insurance Act, 1938 at Sep 30, 2016. Market value of such investments is Rs. NIL (Previous period ended as on Sep 2015 Rs. 99,095 thousands)

FORM NL-13-LOANS SCHEDULE
LOANS



(Rs.'000).

SN	Particulars	AS AT 30th SEP 2016	AS AT 30th SEP 2015
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, 2016	Additions	Deductions	As at 30-Sep-16	Upto 31-Mar-16	For the period	On Sales/ Adjustments	To date 30-Sep-16	As at 30-Sep-16	As at 30-Sep-15
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles										
	a) Softwares	3,19,577	31,859	-	3,51,436	2,36,190	21,801	15	2,57,976	93,460	1,01,550
	b) Website	11,258	-	-	11,258	10,142	651	-	10,793	465	2,207
4	Leasehold Property	1,53,495	1,899	162	1,55,232	85,386	13,036	153	98,269	56,963	82,249
6	Furniture & Fittings	29,750	124	123	29,751	23,250	1,324	250	24,324	5,427	7,725
7	IT Equipment - Others	63,780	6,493	79	70,194	40,467	7,277	-	47,744	22,450	29,842
8	IT Equipment - End User Devices	81,912	8,759	3,157	87,514	69,831	5,457	3,112	72,176	15,338	18,670
10	Office Equipment	69,743	1,133	7,979	62,897	40,956	4,793	1,050	44,699	18,198	29,946
	Total	7,29,515	50,267	11,500	7,68,282	5,06,222	54,339	4,580	5,55,981	2,12,301	2,72,188
11	Capital work in progress	10,670	4,419	208	14,881	-	-	-	-	14,881	11,928
	Grand total	7,40,185	54,686	11,708	7,83,163	5,06,222	54,339	4,580	5,55,981	2,27,182	2,84,115
	Previous period	7,15,048	34,178	13,581	7,35,645	3,93,782	57,786	38	4,51,530	2,84,115	

Notes:

1. Leasehold property consists of civil and other improvements at premises taken on long term lease by the Company.
2. Capital work in progress includes capital advances of Rs 14,881 thousands (Previous period as on Sep 2015 Rs. 11,928 thousands).

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



(Rs.'000)

SN	Particulars	AS AT 30th SEP 2016	AS AT 30th SEP 2015
1	Cash (including cheques, drafts and stamps)	12,238	11,624
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	21,500	20,007
	(bb) Others	-	-
	(b) Current Accounts	21,140	43,472
	(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	54,878	75,103
	Balances with non-scheduled banks included in 2 and 3 above is	304	-

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 SEP 2016	AS AT 30th SEP 2015
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	34,645	30,414
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Others (to be specified)		
	(a) Advance to Suppliers	17,243	27,380
	(b) Other advances	49	718
	TOTAL (A)	51,937	58,512
	OTHER ASSETS		
1	Income accrued on investments*	1,89,701	1,43,543
2	Outstanding Premiums**	67,708	94,726
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	45,207	1,04,422
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***	48,241	48,272
	(b) Service tax on input services (net)	7,076	4,893
	(c) Other receivable	40,158	186
	(d) Cenvat credit on capital goods	-	-
	TOTAL (B)	3,98,091	3,96,042
	TOTAL (A+B)	4,50,028	4,54,554

Notes:

* Income Accrued on Investments includes interest on deposits also.

* Includes Rs. 90,642 thousand (Previous period ended as on Sep 2015 - Rs 1,10,073 thousands) receivable from Central / State Government on account of premium under RSBY Scheme against which provision of Rs. 37,839 thousands (Previous period ended as on Sep 2015 - Rs. 15,348) has been created.

*** Includes deposits of Rs. 684 thousands (Previous period ended as on Sep 2015 Rs. 646 thousands) with bank for providing guarantee to network hospitals.

FORM NL-17-CURRENT LIABILITIES SCHEDULE



CURRENT LIABILITIES

(Rs.'000)

SN	Particulars	AS AT 30th SEP 2016	AS AT 30th SEP 2015
1	Agents' Balances	36,948	37,145
2	Balances due to other insurance companies	73,250	1,76,773
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	34,239	31,234
5	Unallocated Premium	47,861	43,216
6	Sundry creditors	8,02,360	6,57,073
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	6,30,543	5,16,066
9	Unclaimed amount of policyholders/insured	20,516	24,150
10	Due to Officers/ Directors *	25,992	25,992
11	Others (to be specified)		
	(a) Tax deducted payable	25,978	21,557
	(b) Other statutory dues	58,543	25,798
	(c) Advance from Corporate Clients	9,279	14,564
	TOTAL	17,65,509	15,73,568

* Amount payable to former Chief Executive Officer (CEO) subject to IRDAI approval

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



(Rs.'000)

SN	Particulars	AS AT 30th SEP 2016	AS AT 30th SEP 2015
1	Reserve for Unexpired Risk	24,92,373	22,09,202
	For taxation (less advance tax paid and taxes deducted at source)	-	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others (to be specified)		
	For employee benefits		
	(a) Gratuity	3,242	6,458
	(b) Leave Encashment	25,160	31,000
	(c) Superannuation	5	15
	(d) Other Manpower Related	-	-
	(e) Provision for Commission	-	-
	(f) Other Operating Expense Related	-	-
6	Reserve for Premium Deficiency	-	-
	TOTAL	25,20,780	22,46,675

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)

30-Sep-16**(Rs.'000).**

SN	Particulars	AS AT 30th SEP 2016	AS AT 30th SEP 2015
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 year ended 30th September 2016



(Rs in '000's)

Particulars	MONTH ENDED 30th SEP 2016	FOR THE SIX MONTH ENDED 30th SEP 2015
Cash flow from operating activities	(1,41,626)	(1,93,142)
Cash flow from investing activities	(2,16,075)	(2,51,134)
Cash flow from financing activities	2,80,000	4,00,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase/(decrease) in cash and cash equivalents	(77,701)	(44,276)
Cash and cash equivalents at the beginning of the period	1,32,579	1,19,379
Cash and cash equivalents at the end of the period	54,878	75,103

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-16

(Rs in Lakhs)

Statement of Liabilities

Sl.No.	Particular	AS AT 30th SEP 2016				AS AT 30th SEP 2015			
		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	24,924	3,055	3,250	31,229	22,092	2,786	2,375	27,253
5	Total Liabilities	24,924	3,055	3,250	31,229	22,092	2,786	2,375	27,253



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-16

(Rs in Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 30th Sep, 2016

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.	-	-	1.42	2.36	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.42	2.36
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.	-	-	77.60	148.51	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	77.60	148.51
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.	-	-	3.58	4.55	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.58	4.55
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.	-	-	22.61	42.78	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	22.61	42.78
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.	-	-	172.77	291.03	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	172.77	291.03
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.	-	-	73.90	145.64	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	73.90	145.64
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.	-	-	19.00	37.63	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	19.00	37.63
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.	-	-	2.07	4.63	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.07	4.63
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.	-	-	1.08	1.59	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.08	1.59
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.	0.09	0.08	2,545.88	4,875.56	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,545.97	4,875.64
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.	-	-	99.25	182.39	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	99.25	182.39
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.	0.07	0.11	603.66	1,160.62	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	603.73	1,160.73
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.	0.12	1.40	1,002.05	1,913.83	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,002.17	1,915.23
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.	-	-	22.33	40.19	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	22.33	40.19
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.	-	-	11.61	25.63	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.61	25.63
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.	-	-	42.39	75.51	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	42.39	75.51
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.	-	0.00	1,077.26	2,013.54	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,077.26	2,013.54
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.	16.53	21.37	688.57	1,092.17	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	705.11	1,113.53
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.	-	-
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.	-	-	67.23	114.38	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	67.23	114.38
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.	69.34	124.23	3,499.80	6,517.35	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3,569.14	6,641.58
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.	-	-	1.17	1.92	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.17	1.92
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.	-	-	4.39	7.80	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.39	7.80
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.	-	-	-	0.41	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.41
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.	-	-	2.75	3.27	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.75	3.27
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.	-	-	39.11	359.31	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	39.11	359.31
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.	-	-	3.42	6.01	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.42	6.01
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.	-	-	607.68	1,177.39	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	607.68	1,177.39
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.	-	(0.02)	357.99	687.22	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	357.99	687.21
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.	-	-	3.05	4.73	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.05	4.73
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.	-	-	444.32	820.69	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	444.32	820.69
Telangana	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.	-	-	682.10	1,268.52	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	682.10	1,268.52
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.	-	-	3.01	4.95	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.01	4.95
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.	-	-	975.43	1,818.09	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	975.43	1,818.09
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.	-	-	80.88	142.44	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	80.88	142.44
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.	-	-	499.44	902.44	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	499.44	902.44

FORM NL-23 Reinsurance Risk Concentration



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-16

(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	3	1,301.84	16.88	-	100%
4	No. of Reinsurers with rating BBB but less than A		-	-	-	0%
5	No. of Reinsures with rating less than BBB		-	-	-	0%
6	Others		-	-	-	0%
	Total	3	1301.84	16.88	0.00	100%

FORM NL-24

Ageing of Claims



Insurer: Max Bupa Health Insurance Company Limited

Date:

30-Sep-16

(Rs in Lakhs)

Ageing of Claims as at 30.09.2016

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	15,603	40	2	-	-	15,645	6,187
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	-	-	-	-	-	-	-
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-16

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	2,357	NA	-	NA	NA	NA	NA	2,357
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	19,234	NA	8	NA	NA	NA	NA	19,242
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	15,645	NA	-	NA	NA	NA	NA	15,645
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	1,713	NA	6	NA	NA	NA	NA	1,719
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	61	NA	-	NA	NA	NA	NA	61
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	4,172	NA	2	NA	NA	NA	NA	4,174
	Less than 3months	NA	NA	NA	NA	NA	NA	3,999	NA	2	NA	NA	NA	NA	4,001
	3 months to 6 months	NA	NA	NA	NA	NA	NA	132	NA	-	NA	NA	NA	NA	132
	6months to 1 year	NA	NA	NA	NA	NA	NA	37	NA	-	NA	NA	NA	NA	37
	1year and above	NA	NA	NA	NA	NA	NA	4	NA	-	NA	NA	NA	NA	4

FORM NL-26 - CLAIMS INFORMATION - SM

Insurer : Max Bupa Health Insurance Company Limited

Solvency for the period ended 30th September 2016

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

SN	Description	PREMIUM		CLAIMS				
		Gross Premium	Net Premium	Gross incurred claims	Net incurred claims	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-
8	Others	-	-	-	-	-	-	-
9	Health	52,474	49,805	26,963	25,650	9,961	7,695	9,961
	Total	52,474	49,805	26,963	25,650	9,961	7,695	9,961

FORM NL-27 Offices information for Non-Life



Insurer: Max Bupa Health Insurance Company Limited **Date:** 30-Sep-16

S No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	27
2	No. of branches approved during the Quarter	-
3	No. of branches opened during the Quarter	Out of approvals of previous Quarter
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	27
7	No. of branches approved but not opened	12
8	No. of rural branches	-
9	No. of urban branches	27

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 30th September, 2016

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	61,009.57
2	Loans	9	-
3	Fixed Assets	10	2,271.81
4	Current Assets		0
	a. Cash & Bank Balance	11	548.78
	b. Advances & Other Assets	12	4,500.30
5	Current Liabilities		0
	a. Current Liabilities	13	17,655.12
	b. Provisions	14	25,207.81
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		67,149.77
	Application of Funds as per Balance Sheet (A)		1,78,343.16
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,271.81
3	Cash & Bank Balance (if any)	11	548.78
4	Advances & Other Assets (if any)	12	4,500.30
5	Current Liabilities	13	17,655.12
6	Provisions	14	25,207.81
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		67,149.77
	TOTAL (B)		1,17,333.59
	'Investment Assets' As per FORM 3B	(A-B)	61,009.57

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%	-	4,133.21	10,121.63	14,254.84	23.37%	-	14,254.84	14,713.80
	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	-	8,762.35	10,121.63	18,883.98	30.96%	-	18,883.98	19,590.18
3	Investment subject to Exposure Norms			0.00	0.00	0.00	0.00%		0.00	0.00
	a. Housing & Loans to SG for Housing and FEE	Not less than 5%		0.00	0.00	0.00	0.00%		0.00	0.00
	1. Approved Investments		-	3,823.16	1,470.49	5,293.65	8.68%		5,293.65	5,493.90
	2. Other Investments		-	0.00	0.00	0.00	0.00%		0.00	0.00
	b. Infrastructure Investments	Not less than 10%		0.00	0.00	0.00	0.00%		0.00	0.00
	1. Approved Investments		-	4,506.38	8,452.57	12,958.95	21.25%		12,958.95	13,417.38
	2. Other Investments		-	0.00	0.00	0.00	0.00%		0.00	0.00
	c. Approved Investments	Not exceeding 55%	-	8,450.83	11,906.31	20,357.14	33.38%	6.92	20,364.06	20,538.65
	d. Other Investments		-	3,498.55	0.00	3,498.55	5.74%	10.39	3,508.94	3,508.94
	Total Investment Assets	100%	-	29,041.27	31,951.00	60,992.27	100.00%	17.31	61,009.57	62,549.06

Certification:

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

Note: * FRSM refers to 'Funds representing Solvency Margin'

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Max Bupa Health Insurance Company Limited

Date:

September 30, 2016

(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	as at 30 Sep, 2016	as % of total for this class	as at 30 Sep, 2015	as % of total for this class	as at 30 Sep, 2016	as % of total for this class	as at 30 Sep, 2015	as % of total for this class
Break down by credit rating								
AAA rated	23,864	52%	13,980	46%	23,127	52%	13,767	46%
AA or better	2,597	6%	1,520	5%	2,500	6%	1,500	5%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other(Sovereign)	19,590	43%	14,914	49%	18,884	42%	14,481	49%
	46,051				44,511			
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	10,026	22%	7,927	26%	9,996	22%	7,896	27%
more than 1 year and upto 3years	1,115	2%	10,300	34%	1,098	2%	10,194	34%
More than 3years and up to 7years	19,892	43%	514	2%	19,196	43%	500	2%
More than 7 years and up to 10 years	15,018	33%	11,674	38%	14,222	32%	11,158	38%
above 10 years	-	-	-	-	-	-	-	-
	46,051				44,511			
Breakdown by type of the issuer								
a. Central Government	14,714	32%	13,314	44%	14,255	32%	12,899	43%
b. State Government	4,876	11%	1,600	0	4,629	10%	1,582	5%
c. Corporate Securities	26,461	57%	15,501	51%	25,627	58%	15,267	51%

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: 30-Sep-16

Analytical Ratios for Non-Life companies

SN	Particular	For the Quarter Ended (Jul - Sep '16)	For the six month Ended (Apr - Sep '16)	For the Quarter Ended (Jul - Sep '15)	For the six month Ended (Apr - Sep '15)
1	Gross Premium Growth Rate (Over all)	0.24	0.23	0.29	0.33
1a	Gross Premium Growth Rate (Health)	0.24	0.22	0.29	0.33
1b	Gross Premium Growth Rate (Personal Accident)	11.34	10.47	(0.77)	(0.75)
2	Gross Premium to Net Worth ratio	0.54	1.02	0.66	1.25
3	Growth rate of Net Worth	0.50	0.50	0.11	0.11
4	Net Retention Ratio (Overall)	0.95	0.95	0.95	0.95
4a	Net Retention Ratio (Health)	0.95	0.95	0.95	0.95
4b	Net Retention Ratio (Personal Accident)	0.87	0.75	0.85	(0.05)
5	Net Commission Ratio (Overall)	0.10	0.10	0.10	0.10
5a	Net Commission Ratio (Health)	0.10	0.10	0.10	0.10
5b	Net Commission Ratio (Personal Accident)	0.14	0.16	0.04	6.56
6	Expense of Management to Gross Direct Premium Ratio	0.53	0.52	0.59	0.60
7	Combined Ratio	1.00	1.07	1.23	1.28
8	Technical Reserves to net premium ratio	2.38	1.26	2.59	1.36
9	Underwriting balance ratio	0.07	(0.03)	(0.29)	(0.33)
10	Operating Profit Ratio	0.11	0.02	(0.24)	(0.27)
11	Liquid Assets to liabilities ratio	0.79	0.79	0.88	0.88
12	Net earning ratio	0.18	0.07	(0.17)	(0.20)
13	Return on net worth ratio	0.09	0.07	(0.11)	(0.24)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.44	2.44	1.84	1.84
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	92,60,00,000	92,60,00,000	83,05,00,000	83,05,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	51%/49%	51%/49%	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)	0.26	0.20	(0.22)	(0.50)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)	0.26	0.20	(0.22)	(0.50)
6	(iv) Book value per share (Rs)	2.75	2.75	2.04	2.04

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-16

(Rs in Lakhs)

Related Party Transactions

Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended (Jul - Sep '16)	For the six month Ended (Apr - Sep '16)	For the Quarter Ended (Jul - Sep '15)	For the six month Ended (Apr - Sep '15)
1	Ashish Mehrotra (CEO) w.e.f 4th Nov 2015	Key Management Personal	Remuneration	58.43	118.33	-	-
2	Max Life Insurance Company Ltd	Fellow Subsidiary	Services Received	2.98	37.42	7.39	12.81
3	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Equity Contribution	-1,372.00	-1,372.00	-624.00	-1,040.00
			Reimbursement of Expenses / Recovery of Reimbursement	-	-1.84	-1.88	-1.88
4	Max Skill First Ltd	Fellow Subsidiary	Services Received	143.06	233.71	-	-
5	Max India Ltd	Holding Company	Equity Contribution	-1,428.00	-1,428.00	-1,776.00	-2,960.00
6	Max One Distribution and Services Ltd	Fellow Subsidiary	Reimbursement of Expenses / Recovery of Reimbursement	-0.00	4.85	4.09	4.09

FORM NL-32 Products Information



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-16

Products Information

List below the products and/or add-ons introduced during the period- Jul 1, 2016 to Sep 30, 2016

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	Health Assurance	MBHI/IRDA/Product/02/16/863-L&C	IRDA/HLT/MBHI/P-H/V.II/175/2016-17	Health Insurance	Class Rated Product	05-Feb-16	07-Sep-16
2	Heartbeat	MBHI/IRDA/REP/05/16/926-L&C	IRDA/NL-HLT/MBHI/P-H/V.III/19/16-17	Health Insurance	Class Rated Product	02-Jun-16	28-Oct-16

FORM NL-33 - SOLVENCY MARGIN - SM

TABLE - II

Insurer: Max Bupa Health Insurance Company Limited



Solvency as at 30th September 2016

(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-TA):		31,951
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		31,229
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		
4	Excess in Policyholders' Funds (1-2-3)		722
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		35,211
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		11,634
7	Excess in Shareholders' Funds (5-6)		23,577
8	Total Available Solvency Margin [ASM] (4+7)		24,299
9	Total Required Solvency Margin [RSM]		9,961
10	Solvency Ratio (Total ASM/Total RSM)		2.44

FORM NL-34 : Board of Directors & Key Person



Insurer: Max Bupa Health Insurance Company Limited	Date:	30-Sep-16
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BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change during the quarter
Board of Directors			
1	Mr. Rajesh Sud	Chairman	
2	Mr. Rahul Khosla	Co-Vice Chairman & Director	
3	Mr. David Martin Fletcher	Co-Vice Chairman & Director	
4	Mr. Mohit Talwar	Director	
5	Mr. K Narasimha Murthy	Director	
6	Ms. Evelyn Brigid Bourke	Director	
7	Mr. Pradeep Pant	Director	
8	Ms. Marielle Theron	Director	
9	Mr. John Howard Lorimer	Director	
10	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	Mr. Ashish Mehrotra was appointed as a Director at Annual General Meeting held on 02/08/2016
Key Person#			
11	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	
12	Mr. Rahul Ahuja	Chief Financial Officer	
13	Mr. Vikas Gujral	Chief Operating Officer	Appointed as Chief Operating Officer w.e.f July 25, 2016
14	Mr. Joydeep Saha	Appointed Actuary	Appointed as Appointed Actuary w.e.f July 14, 2016
15	Mr. Debraj Sinha	Director & Chief Human Resources Officer	
16	Ms. Polly Doak	Chief Strategy Officer and Director of Products	
17	Ms. Anika Agrawal	Senior Vice President & Head - Marketing, Digital and Direct Sales	
18	Mr. Anurag Gupta	Senior Vice President & Head - Agency Channel	
19	Mr. Aseem Gupta	Senior Vice President – Portfolio and Affinity	
20	Mr. Atul Bhandari	Senior Vice President & Head - Bancassurance and Alliances	Appointed as Senior Vice President & Head - Bancassurance and Alliances w.e.f August 01, 2016
21	Ms. Priya Gilbile	Senior Vice President & Head - Health Risk Management	
22	Mr. Vishal Garg	Chief Investment Officer	
23	Mr. Rajat Sharma	Company Secretary	
24	-	Chief Risk Officer	
25	Mr. Anand Roop Chaudhary	Chief Compliance Officer	

#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 2016

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			
			30-Sep-16														
NIL																	

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 30th September 2016

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund 1 :Shareholders Funds Representing Solvency Margin and Policyholders Funds



30-Sep-16

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	14,786.22	15,138.51	377.66	2.55%	2.55%	14,905.37	15,221.00	823.19	5.52%	5.52%	10,205.13	10,519.88	433.06	4.24%	4.24%			
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	984.31	984.29	38.20	3.88%	3.88%			
3	Treasury Bills	CTRB	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	1,598.53	1,598.53	62.66	3.92%	3.92%			
4	State Government Bonds	SGGB	3,843.70	3,956.64	77.38	2.01%	2.01%	3,465.37	3,551.13	140.21	4.05%	4.05%	1,098.93	1,095.09	44.49	4.05%	4.05%			
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	4,775.89	4,914.21	110.47	2.31%	2.31%	4,777.42	4,892.34	222.17	4.65%	4.65%	2,684.01	2,723.84	128.96	4.80%	4.80%			
6	Infrastructure - Other Corporate Securities - CPs	ICCP	102.19	102.19	2.11	2.06%	2.06%	51.38	51.38	2.11	4.10%	4.10%	-	-	-	0.00%	0.00%			
7	Infrastructure - PSU - Debentures/Bonds	IPTD	8,532.93	8,768.15	182.48	2.14%	2.14%	8,562.07	8,732.07	362.56	4.23%	4.23%	1,663.40	1,680.13	75.87	4.56%	4.56%			
8	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	1,000.00	1,010.90	23.95	2.39%	2.39%	1,000.00	1,011.03	47.58	4.76%	4.76%	2,000.50	2,016.32	90.79	4.54%	4.54%			
9	Corporate Securities - Bonds - (Taxable)	EPBT	681.19	688.44	18.78	2.76%	2.76%	842.62	850.86	41.21	4.89%	4.89%	3,425.88	3,506.25	156.97	4.58%	4.58%			
10	Corporate Securities - Debentures	ECOS	2,641.30	2,750.59	59.17	2.24%	2.24%	2,322.40	2,427.32	103.55	4.46%	4.46%	-	-	-	0.00%	0.00%			
11	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	1,545.43	1,611.33	34.27	2.22%	2.22%	1,546.16	1,594.91	68.96	4.46%	4.46%	1,549.98	1,579.46	69.12	4.46%	4.46%			
12	Deposits - Deposit with Scheduled Banks, Fis (including bank balance awaiting investment),CCIL,RBI)	ECDB	10,387.91	10,387.91	231.28	2.23%	2.23%	11,149.81	11,149.81	498.28	4.47%	4.47%	14,895.68	14,895.68	682.52	4.58%	4.58%			
13	Deposits - CDs with scheduled banks	EDCD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	1,926.52	1,926.52	82.04	4.26%	4.26%			
14	Commercial papers	ECCP	4,985.63	4,985.63	103.10	2.07%	2.07%	3,585.46	3,585.46	146.53	4.09%	4.09%	-	-	-	0.00%	0.00%			
15	Mutual funds - GILT/G-Sec/Liquid schemes*	EGMF	1,892.51	1,887.56	34.35	1.82%	1.82%	1,828.14	1,831.34	70.78	3.87%	3.87%	832.82	830.93	34.61	4.16%	4.16%			
16	Mutual funds - Debt/income/serial plans/liquid schemes*	OMGS	3,341.31	3,344.48	67.25	2.01%	2.01%	3,793.41	3,806.78	154.37	4.07%	4.07%	1,263.58	1,265.20	51.07	4.04%	4.04%			
TOTAL			58,516.23	59,546.56	1,322.25	2.26%	2.26%	57,829.63	58,705.44	2,681.52	4.64%	4.64%	44,129.27	44,622.12	1,950.35	4.42%	4.42%			

Name of the Fund 2 : Balance Share Holder Funds

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	Mutual funds - Debt/income/serial plans/liquid schemes*	OMGS	-	-	-	-	-	-	-	-	-	-	20.39	20.52	0.57	2.81%	2.81%			
TOTAL			-	-	-	-	-	-	-	-	-	-	20.39	20.52	0.57	2.81%	2.81%			

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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



Statement as on: 30th September 2016

Name of Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

30-Sep-16

Rs. Lakhs

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

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 Business across line of Business



Insurer: Max Bupa Health Insurance Company Limited

Date : 30-Sep-16

(Rs in Lakhs)

Sl.No.	Line of Business	Current Quarter (July - Sep 2016)		Same Quarter Previous Year (July - Sep 2015)		Upto the period (Apr - Sep 2016)		Same period previous year (Apr - Sep 2015)	
		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	86	4	7	3	147	10	13	8
10	Health	13,739	72,954	11,102	62,969	25,895	1,37,228	21,157	1,19,738
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

FORM NL-39 Rural & Social Obligations

Insurer: Max Bupa Health Insurance Company Limited
Date: 30-Sep-16
(Rs in Lakhs)
Rural & Social Obligations (Apr - Sep 2016)

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	10,625	1,694	1,68,546
		Social	3	53	19,595
11	Others	Rural	NA	NA	NA
		Social	NA	NA	NA

FORM NL-40



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-16

(Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		Current Quarter (July - Sep 2016)		Same period previous year (July - Sep 2015)		Upto the period (Apr - Sep 2016)		Same period previous year (Apr - Sep 2015)	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	41,232	7,096	34,481	5,563	77,227	13,290	65,570	10,619
2	Corporate Agents-Banks	6,208	1,371	6,446.00	1,103	11,761	2,313	11,730	1,967
3	Corporate Agents -Others*	15	1,036	1.00	722	19	1,936	2.00	1,264
4	Brokers	7,122	1,150	5,451	986	12,766	2,125	9,566	1,766
5	Micro Agents	0.00	-	0.00	-	0.00	-	0.00	-
6	Direct Business	18,381	3,172	16,593	2,735	35,465	6,378	32,878	5,553
	Total (A)	72,958	13,825	62,972	11,109	1,37,238	26,042	1,19,746	21,169
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	72,958	13,825	62,972	11,109	1,37,238	26,042	1,19,746	21,169

Note: previous period numbers have been regrouped wherever necessary

FORM NL-41 GREIVANCE DISPOSAL



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-16

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	2	2	2	0	15
b)	Claim	0	105	24	23	58	0	209
c)	Policy related	0	58	29	7	22	0	129
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	6	5	0	1	0	6
f)	Coverage	0	11	4	2	5	0	21
g)	Cover note related	0	1	1	0	0	0	2
h)	Product	0	3	0	0	3	0	4
i)	Others	0	20	4	9	7	0	37
	Total number of complaints	0	210	69	43	98	0	423
2	Total No. of policies during the period ended 30th Sep 2015:	62,972						
3	Total No. of claims during the period ended 30th Sep 2015:	28974						
4	Total No. of policies during the period ended 30th Sep 2016:	72,958						
5	Total No. of claims during the period ended 30th Sep 2016:	19242						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	17.68						
7	Total No. of Claim Complaints (current year) per 10,000 policies (current year):	28.65						
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				

* Opening balance should tally with the closing balance of the previous financial year.