

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 JUNE 30, 2016

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th JUNE 2016	FOR THE PERIOD ENDED 30th JUNE 2016	FOR THE QUARTER ENDED 30th JUNE 2015	FOR THE PERIOD ENDED 30th JUNE 2015
1	Premiums earned (Net)	NL-4- Premium Schedule	11,20,164	11,20,164	8,91,210	8,91,210
2	Profit/ Loss on sale/redemption of Investments		15,984	15,984	-	-
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		63,853	63,853	55,628	55,628
	TOTAL (A)		12,00,001	12,00,001	9,46,838	9,46,838
1	Claims Incurred (Net)	NL-5-Claims Schedule	6,90,037	6,90,037	6,07,240	6,07,240
2	Commission	NL-6- Commission Schedule	1,15,248	1,15,248	90,729	90,730
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	5,04,300	5,04,300	5,13,115	5,13,115
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		13,09,585	13,09,585	12,11,084	12,11,085
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(1,09,584)	(1,09,584)	(2,64,246)	(2,64,247)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(1,09,584)	(1,09,584)	(2,64,246)	(2,64,247)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(1,09,584)	(1,09,584)	(2,64,246)	(2,64,247)

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 JUNE 30, 2016

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th JUNE 2016	FOR THE PERIOD ENDED 30th JUNE 2016	FOR THE QUARTER ENDED 30th JUNE 2015	FOR THE PERIOD ENDED 30th JUNE 2015
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(109584)	(109584)	(264246)	(264247)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		44860	44860	35368	35368
	(b) Profit on sale of investments		11230	11230	4484	4484
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)					
	- Gain on Foreign Exchange Fluctuation		-	-	0	-
	- Interest Income		335	335	659	659
	- Liabilities no longer required written back		1,492	1,492	-	0
	TOTAL (A)		(51667)	(51667)	(223735)	(223736)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		206	206	-	-
	(c) Others (to be specified)		0	0	-	-
	(d) Others (to be specified)		0	0	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		2240	2240	0	0
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		2446	2446	0	0
	Profit/(Loss) Before Tax		(54113)	(54113)	(223735)	(223736)
	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		(6893197)	(6893197)	(6208217)	(6208217)
	Add: Adjustment on account of depreciation due to change in accounting policy (Refer Schedule 16 C - Note 22)		-	-	-	-
	Balance carried forward to Balance Sheet		(6947310)	(6947310)	(6431952)	(6431953)

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 JUNE 30, 2016

(Rs.'000)

SN	Particulars	Schedule	AS AT 30th JUNE 2016	AS AT 30th JUNE 2015
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	8980000	8065000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	NL-10- Reserves and Surplus Schedule	-	-
	FAIR VALUE CHANGE ACCOUNT		2529	543
	BORROWINGS	NL-11- Borrowings Schedule	-	-
	TOTAL		8982529	8065543
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12- Investment Schedule	5674444	4382290
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	219194	306677
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	78891	36438
	Advances and Other Assets	NL-16- Advances and Other Assets Schedule	450455	427284
	Sub-Total (A)		529346	463722

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 JUNE 30, 2016

(Rs.'000)

SN	Particulars	Schedule	AS AT 30th JUNE 2016	AS AT 30th JUNE 2015
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1692085	1386507
	PROVISIONS	NL-18- Provisions Schedule	2695680	2132592
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		4387765	3519099
	NET CURRENT ASSETS (C) = (A - B)		(3858419)	(3055377)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19- Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		6947310	6431953
	TOTAL		8982529	8065543

Note:previous period numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

SN	Particulars		AS AT 30th JUNE 2016	AS AT 30th JUNE 2015
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		52510	427
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		53010	927

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



Particulars	FOR THE QUARTER ENDED 30th JUNE 2016				FOR THE PERIOD ENDED 30th JUNE 2016				FOR THE QUARTER ENDED 30th JUNE 2015				FOR THE PERIOD ENDED 30th JUNE 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*	1215631	6101	-	1221732	1215631	6101	-	1221732	1005419	584	-	1006003	1005419	584	-	1006003
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	37407	1861	-	39268	37,407	1,861	-	39,268	-	-	-	-	-	-	-	-
Gross Earned Premium	1178224	4240	-	1182464	1178224	4240	-	1182464	1005419	584	-	1006003	1005419	584	-	1006003
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	60827	2567	-	63394	60827	2567	-	63394	51363	1242	-	52605	51363	1242	-	52605
Net Premium	1117397	1673	-	1119070	1117397	1673	-	1119070	954056	(658)	-	953398	954056	(658)	-	953398
Adjustment for change in reserve for unexpired risks	(846)	(248)	-	(1094)	(846)	(248)	-	(1094)	62188	0	-	62188	62188	0	-	62188
Premium Earned (Net)	1118243	1921	-	1120164	1118243	1921	-	1120164	891868	(658)	-	891210	891868	(658)	-	891210

* 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 JUNE 2016				FOR THE PERIOD ENDED 30th JUNE 2016				FOR THE QUARTER ENDED 30th JUNE 2015				FOR THE PERIOD ENDED 30th JUNE 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	6,04,700	-	-	6,04,700	6,04,700	-	-	6,04,700	4,96,374	1,668	-	4,98,042	4,96,374	1,668	-	4,98,042
Add Claims Outstanding at the end of the period	6,07,637	3,532	-	6,11,169	6,07,637	3,532	-	6,11,169	5,05,051	141	-	5,05,192	5,05,051	141	-	5,05,192
Less Claims Outstanding at the beginning	4,95,414	235	-	4,95,649	4,95,414	235	-	4,95,649	3,71,220	945	-	3,72,165	3,71,220	945	-	3,72,165
Gross Incurred Claims	7,16,923	3,297	-	7,20,220	7,16,923	3,297	-	7,20,220	6,30,205	864	-	6,31,069	6,30,205	864	-	6,31,069
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	30,183	-	-	30,183	30,183	-	-	30,183	23,746	83	-	23,829	23,746	83	-	23,829
Total Claims Incurred *	6,86,740	3,297	-	6,90,037	6,86,740	3,297	-	6,90,037	6,06,459	781	-	6,07,240	6,06,459	781	-	6,07,240

Note: Previous period numbers have been regrouped wherever necessary

FORM NL-6-COMMISSION SCHEDULE
COMMISSION



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th JUNE 2016				FOR THE PERIOD ENDED 30th JUNE 2016				FOR THE QUARTER ENDED 30th JUNE 2015				FOR THE PERIOD ENDED 30th JUNE 2015			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	1,23,310	902	-	1,24,212	1,23,310	902	-	1,24,212	98,698	14	-	98,712	98,700	13	-	98,713
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	8,784	180	-	8,964	8,784	180	-	8,964	7,529	454	-	7,983	7,529	454	-	7,983
Net Commission	1,14,526	722	-	1,15,248	1,14,526	722	-	1,15,248	91,169	(440)	-	90,729	91,171	(441)	-	90,730
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
Agents	80,836	1	-	80,837	80,836	1	-	80,837	57,639	12	-	57,651	57,639	12	-	57,651
Brokers	15,774	56	-	15,830	15,774	56	-	15,830	31,708	1	-	31,709	31,708	1	-	31,709
Corporate Agency	26,700	845	-	27,545	26,700	845	-	27,545	9,353	-	-	9,353	9,353	-	-	9,353
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1,23,310	902	-	1,24,212	1,23,310	902	-	1,24,212	98,700	13	-	98,713	98,700	13	-	98,713

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



(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 30th JUNE 2016				FOR THE PERIOD ENDED 30th JUNE 2016				FOR THE QUARTER ENDED 30th JUNE 2015				FOR THE PERIOD ENDED 30th JUNE 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	2,24,784	1,128	-	2,25,912	2,24,784	1,128	-	2,25,912	2,53,258	147	-	2,53,405	2,53,258	147	-	2,53,405
2	Travel, conveyance and vehicle running expenses	13,854	70	-	13,924	13,854	70	-	13,924	19,882	12	-	19,894	19,882	12	-	19,894
3	Training expenses	20,583	103	-	20,686	20,583	103	-	20,686	7,161	4	-	7,165	7,161	4	-	7,165
4	Rents, rates & taxes *	29,251	147	-	29,398	29,251	147	-	29,398	27,964	16	-	27,980	27,964	16	-	27,980
5	Repairs	37,905	190	-	38,095	37,905	190	-	38,095	30,800	18	-	30,818	30,800	18	-	30,818
6	Printing & stationery	7,264	36	-	7,300	7,264	36	-	7,300	9,416	5	-	9,421	9,416	5	-	9,421
7	Communication	17,651	89	-	17,740	17,651	89	-	17,740	20,348	12	-	20,360	20,348	12	-	20,360
8	Legal & professional charges	65,875	331	-	66,206	65,875	331	-	66,206	52,115	30	-	52,145	52,115	30	-	52,145
9	Auditors' fees, expenses etc																
	(a) as auditor	1,165	6	-	1,171	1,165	6	-	1,171	585	-	-	585	585	-	-	585
	(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																
	(i) Tax Audit	20	-	-	20	20	-	-	20	20	-	-	20	20	-	-	20
	(i) Certification Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	49,339	248	-	49,587	49,339	248	-	49,587	55,698	32	-	55,730	55,698	32	-	55,730
11	Interest and bank charges	4,591	23	-	4,614	4,591	23	-	4,614	3,998	2	-	4,000	3,998	2	-	4,000
12	Others (to be specified)																
	(a) Business and Sales Promotion	519	3	-	522	519	3	-	522	112	-	-	112	112	-	-	112
	(b) Membership & Subscription	587	3	-	590	587	3	-	590	373	0	-	373	373	-	-	373
	(c) Loss on Disposal of Fixed Assets	269	1	-	270	269	1	-	270	13	0	-	13	13	-	-	13
	(d) Loss on Foreign Exchange Fluctuation	9	-	-	9	9	-	-	9	854	-	-	854	854	-	-	854
	(e) Charity & Donation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(f) Insurance	860	4	-	864	860	4	-	864	309	-	-	309	309	-	-	309
	(g) Sitting Fee	498	2	-	500	498	2	-	500	1,099	1,00	-	1,100	1,099	1	-	1,100
	(h) Miscellaneous Expenses**	479	2	-	481	479	2	-	481	209	-	-	209	209	-	-	209
13	Depreciation	26,279	132	-	26,411	26,279	132	-	26,411	28,605	17	-	28,622	28,605	17	-	28,622
	TOTAL	5,01,782	2,518	-	5,04,300	5,01,782	2,518	-	5,04,300	5,12,819	296	-	5,13,115	5,12,819	296	-	5,13,115

* 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 JUNE 2016	AS AT 30th JUNE 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		
	89,80,00,000 Equity Shares of Rs 10 each	89,80,000	80,65,000
	(Previous period as at Jun 2015: 80,65,00,000 Equity Shares of Rs.10 each)		
3	Subscribed Capital	-	-
	89,80,00,000 Equity Shares of Rs 10 each	89,80,000	80,65,000
	(Previous period as at Jun 2015: 80,65,00,000 Equity Shares of Rs.10 each)		
4	Called-up Capital		
	89,80,00,000 Equity Shares of Rs 10 each	89,80,000	80,65,000
	(Previous period as at Jun 2015, 80,65,00,000 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	89,80,000	80,65,000

Note:

Out of the above, 66,45,20,000 (Previous period ended as at June, 2015 were 59,68,10,000) 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 JUNE 2016		AS AT 30th JUNE 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	664520000	74.00%	596810000	74.00%
· Foreign	233480000	26.00%	209690000	26.00%
Others	-	-	-	-
TOTAL	898000000	100.00%	806500000	100.00%

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



(Rs.'000).

SN	Particulars	AS AT 30th JUNE 2016	AS AT 30th JUNE 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 JUNE 2016	AS AT 30th JUNE 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 JUNE 2016	AS AT 30th JUNE 2015
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	15,17,978	9,95,874
2	Other Approved Securities	3,08,193	1,08,140
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,54,635	6,22,896
	(e) Other Securities -Fixed Deposits	1,39,100	1,97,076
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	10,07,899	3,04,445
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	2,45,617
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,54,213	72,740
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	7,97,216	1,92,578
	(c) Other Securities-Fixed Deposits	8,84,428	13,25,836
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,00,000	1,99,957
5	Other than Approved Investments*	3,10,782	1,17,131
	TOTAL	56,74,444	43,82,290

* in mutual funds

Notes:

- a. Pursuant to IRDAI/F&I/CIR/INV/093/04/2015 circular dated 30 April 2015, all the investment held under section 7 of Insurance Act 1938 has been withdrawn from section 7 CSDL account during the year. However, in previous year, deposits under section 7 of Insurance Act 1938 has been classified in Long term investments having book value of Rs. 98,440 thousand and Market value of such investments is Rs. 98,400 thousand.
- b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.56,74,444 thousands (Previous quarter ended as at June 2015: Rs.43,82,290 thousands). Market value of such investments is Rs. 57,42,492 thousands (Previous quarter ended as at June 2015 Rs.44,20,777 thousands)

FORM NL-13-LOANS SCHEDULE
LOANS



(Rs.'000).

SN	Particulars	AS AT 30th JUNE 2016	AS AT 30th JUNE 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-Jun-16	Upto 31-Mar-16	For the period	On Sales/ Adjustments	To date 30-Jun-16	As at 30-Jun-16	As at 30-Jun-15
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles										
	a) Softwares	3,19,577	7,262	-	3,26,839	2,36,190	10,403	-	2,46,593	80,246	88,554
	b) Website	11,258	-	-	11,258	10,142	376	-	10,518	740	2,756
4	Leasehold Property	1,53,495	1,621	-	1,55,116	85,386	6,657	-	92,043	63,073	88,450
6	Furniture & Fittings	29,750	78	-	29,828	23,250	672	-	23,922	5,906	8,410
7	IT Equipment - Others	63,780	68	79	63,769	40,467	3,227	79	43,615	20,154	33,297
8	IT Equipment - End User Devices	81,912	22	635	81,299	69,831	2,576	560	71,847	9,452	22,340
10	Office Equipment	69,743	532	778	69,497	40,956	2,500	583	42,873	26,624	31,781
	Total	7,29,515	9,583	1,492	7,37,606	5,06,222	26,411	1,222	5,31,411	2,06,195	2,75,588
11	Work in progress	10,670	2,329	-	12,999	-	-	-	-	12,999	31,089
	Grand total	7,40,185	11,912	1,492	7,50,605	5,06,222	26,411	1,222	5,31,411	2,19,194	3,06,677
	Previous period	7,15,048	14,045	50	7,29,043	3,93,782	28,622	38	4,22,366	3,06,677	

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 12,999 thousands (Previous period ended as on June 2015 Rs. 31,089 thousands).

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



(Rs.'000)

SN	Particulars	AS AT 30th JUNE 2016	AS AT 30th JUNE 2015
1	Cash (including cheques, drafts and stamps)	10,008	10,041
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	41,000	16,945
	(bb) Others	-	-
	(b) Current Accounts	27,883	9,452
	(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	78,891	36,438
	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 JUNE 2016	AS AT 30th JUNE 2015
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	60,328	45,054
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	390
6	Others (to be specified)		
	(a) Advance to Suppliers	24,143	33,398
	(b) Other advances	49	-
	TOTAL (A)	84,520	78,842
	OTHER ASSETS		
1	Income accrued on investments*	1,84,804	1,26,905
2	Outstanding Premiums**	77,911	95,611
3	Agents' Balances	-	32
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	41,403	67,278
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***	48,282	49,600
	(b) Service tax on input services (net)	6,801	9,016
	(c) Other receivable	6,734	-
	(d) Cenvat credit on capital goods	-	-
	TOTAL (B)	3,65,935	3,48,442
	TOTAL (A+B)	4,50,455	4,27,284

Notes:

* Income Accrued on Investments includes interest on deposits also.

** Includes Rs. 90,642 thousand (Previous period ended as on June 2015 - Rs 1,10,958 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 June 2015 - Rs. 15,348) has been created.

*** Includes deposits of Rs. 684 thousands (Previous period ended as on June 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 JUNE 2016	AS AT 30th JUNE 2015
1	Agents' Balances	33,490	34,914
2	Balances due to other insurance companies	66,477	1,19,833
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	36,945	32,439
5	Unallocated Premium	45,514	38,141
6	Sundry creditors	7,77,025	5,36,108
7	Due to subsidiaries/ holding company	-	886
8	Claims Outstanding	6,11,169	5,05,192
9	Unclaimed amount of policyholders/insured	23,397	20,535
10	Due to Officers/ Directors *	25,992	25,992
11	Others (to be specified)		
	(a) Tax deducted payable	32,093	14,689
	(b) Other statutory dues	33,951	41,934
	(c) Advance from Corporate Clients	6,032	15,844
	TOTAL	16,92,085	13,86,507

* 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 JUNE 2016	AS AT 30th JUNE 2015
1	Reserve for Unexpired Risk	26,62,634	21,02,215
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)		
	For employee benefits		
	(a) Gratuity	3,289	3,438
	(b) Leave Encashment	29,746	26,939
	(c) Superannuation	11	-
	(d) Other Manpower Related	-	-
	(e) Provision for Commission	-	-
	(f) Other Operating Expense Related	-	-
6	Reserve for Premium Deficiency	-	-
	TOTAL	26,95,680	21,32,592

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-Jun-16****(Rs.'000).**

SN	Particulars	AS AT 30th JUNE 2016	AS AT 30th JUNE 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 31st March 2016



(Rs in '000's)

Particulars	FOR THE	FOR THE YEAR
	YEAR	ENDED 31st
	ENDED 31st	MARCH 2016
	MARCH 2015	
Cash flow from operating activities	(1,73,461)	(2,37,247)
Cash flow from investing activities	1,19,772	(5,694)
Cash flow from financing activities	-	1,60,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase/(decrease) in cash and cash equivalents	(53,688)	(82,941)
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	78,891	36,438

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-16

(Rs in Lakhs)

Statement of Liabilities

Sl.No.	Particular	AS AT 30th JUNE 2016				AS AT 30th JUNE 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	26,626	2,198	3,914	32,738	21,022	2,967	2,412	26,401
5	Total Liabilities	26,626	2,198	3,914	32,738	21,022	2,967	2,412	26,401

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-16

(Rs in Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 30th Jun, 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.	N.A.	-	-	0.94	0.94	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.94	0.94
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.	-	-	70.92	70.92	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	70.92	70.92
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.	-	-	0.97	0.97	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.97	0.97
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.	-	-	20.17	20.17	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	20.17	20.17
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.	-	-	118.27	118.27	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	118.27	118.27
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.	-	-	71.74	71.74	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	71.74	71.74
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.	-	-	18.63	18.63	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	18.63	18.63
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.	N.A.	-	-	2.55	2.55	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.55	2.55
Daman & Diu	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.51	0.51	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.51	0.51
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.	(0.02)	(0.02)	2,329.68	2,329.68	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,329.66	2,329.66
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.	-	-	83.14	83.14	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	83.14	83.14
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.	0.05	0.05	556.96	556.96	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	557.01	557.01
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.	1.27	1.27	911.78	911.78	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	913.06	913.06
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.	-	-	17.86	17.86	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	17.86	17.86
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.	-	-	14.02	14.02	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	14.02	14.02
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.	-	-	33.12	33.12	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	33.12	33.12
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.	0.00	0.00	936.29	936.29	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	936.29	936.29
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.	4.83	4.83	403.59	403.59	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	408.43	408.43
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.	-	-	47.15	47.15	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	47.15	47.15
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.	54.89	54.89	3,017.56	3,017.56	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3,072.44	3,072.44
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.	-	-	0.76	0.76	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.76	0.76
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.	-	-	3.41	3.41	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.41	3.41
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.	-	-	0.41	0.41	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.41	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.	N.A.	-	-	0.52	0.52	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.52	0.52
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.	-	-	320.21	320.21	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	320.21	320.21
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.	-	-	2.59	2.59	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.59	2.59
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.	-	-	569.71	569.71	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	569.71	569.71
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.	(0.02)	(0.02)	329.23	329.23	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	329.22	329.22
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.	-	-	1.67	1.67	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.67	1.67
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.	-	-	376.37	376.37	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	376.37	376.37
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.	N.A.	-	-	586.42	586.42	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	586.42	586.42
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.	-	-	1.95	1.95	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.95	1.95
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.	N.A.	-	-	842.65	842.65	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	842.65	842.65
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.	-	-	61.56	61.56	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	61.56	61.56
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.	-	-	403.01	403.01	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	403.01	403.01

FORM NL-23 Reinsurance Risk Concentration



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-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	617.07	16.88	-	100%
4	No. of Reinsurers with rating BBB but less than A		-	-	-	0%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	Others		-	-	-	0%
	Total	3	617.07	16.88	0.00	100%

FORM NL-24

Ageing of Claims



Insurer: Max Bupa Health Insurance Company Limited

Date:

30-Jun-16

(Rs in Lakhs)

Ageing of Claims as at 30.6.2016

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	13,649	24	1	-	-	13,674	5,423
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-Jun-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	2,132	NA	-	NA	NA	NA	NA	2,132
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	15,575	NA	2	NA	NA	NA	NA	15,577
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	13,674	NA	-	NA	NA	NA	NA	13,674
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	1,390	NA	2	NA	NA	NA	NA	1,392
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	286	NA	-	NA	NA	NA	NA	286
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	2,357	NA	-	NA	NA	NA	NA	2,357
	Less than 3months	NA	NA	NA	NA	NA	NA	2,270	NA	-	NA	NA	NA	NA	2,270
	3 months to 6 months	NA	NA	NA	NA	NA	NA	67	NA	-	NA	NA	NA	NA	67
	6months to 1 year	NA	NA	NA	NA	NA	NA	18	NA	-	NA	NA	NA	NA	18
	1year and above	NA	NA	NA	NA	NA	NA	2	NA	-	NA	NA	NA	NA	2

FORM NL-26 - CLAIMS INFORMATION - KG Table I



Insurer : Max Bupa Health Insurance Company Limited

Solvency for the period ended 30th June' 2016

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	49,758	47,205	25,803	24,539	9,441	7,362	9,441
	Total	49,758	47,205	25,803	24,539	9,441	7,362	9,441

FORM NL-27 Offices information for Non-Life



Insurer: Max Bupa Health Insurance Company Limited **Date:** 30-Jun-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 June, 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	56,744.44
2	Loans	9	-
3	Fixed Assets	10	2,191.94
4	Current Assets		0
	a. Cash & Bank Balance	11	788.91
	b. Advances & Other Assets	12	4,504.55
5	Current Liabilities		0
	a. Current Liabilities	13	-16,920.85
	b. Provisions	14	-26,956.80
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		69,473.10
	Application of Funds as per Balance Sheet (A)		89,825.29
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,191.94
3	Cash & Bank Balance (if any)	11	788.91
4	Advances & Other Assets (if any)	12	4,504.55
5	Current Liabilities	13	-16,920.85
6	Provisions	14	-26,956.80
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		69,473.10
		TOTAL (B)	33,080.85
	'Investment Assets' As per FORM 3B	(A-B)	56,744.44

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%	-	3,939.88	11,239.89	15,179.77	26.76%	-	15,179.77	15,419.40
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	-	7,021.81	11,239.89	18,261.71	32.20%	-	18,261.71	18,558.75
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FEE	Not less than 5%								
	1. Approved Investments		-	2,041.04	2,747.22	4,788.26	8.44%		4,788.26	4,888.64
	2. Other Investments		-	0.00	0.00	0.00	0.00%		0.00	0.00
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments		-	5,505.83	5,573.16	11,078.99	19.53%		11,078.99	11,247.59
	2. Other Investments		-	0.00	0.00	0.00	0.00%		0.00	0.00
	c. Approved Investments	Not exceeding 55%	-	6,235.91	13,264.34	19,500.25	34.38%	7.41	19,507.66	19,622.12
	d. Other Investments		-	2,586.70	503.24	3,089.94	5.45%	17.88	3,107.82	3,107.82
	Total Investment Assets	100%	-	23,391.29	33,327.86	56,719.15	100.00%	25.29	56,744.44	57,424.92

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:

June 30, 2016

(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	as at 30 Jun, 2016	as % of total for this class	as at 30 Jun, 2015	as % of total for this class	as at 30 Jun, 2016	as % of total for this class	as at 30 Jun, 2015	as % of total for this class
Break down by credit rating								
AAA rated	22,465	53%	11,823	44%	22,098	53%	11,699	44%
AA or better	1,516	4%	1,520	6%	1,500	4%	1,500	6%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other(Sovereign)	18,559	44%	13,737	51%	18,262	44%	13,496	51%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	9,009	21%	6,393	24%	8,972	21%	6,382	24%
more than 1 year and upto 3years	1,628	4%	9,243	34%	1,614	4%	9,164	34%
More than 3years and up to 7years	19,513	46%	-	0%	19,111	46%	-	0%
More than 7 years and up to 10 years	12,390	29%	11,444	42%	12,162	29%	11,149	42%
above 10 years	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	15,419	36%	12,669	47%	15,180	36%	12,415	47%
b. State Government	3,139	7%	1,068	0	3,082	7%	1,081	4%
c. Corporate Securities	23,981	56%	13,343	49%	23,598	56%	13,199	49%

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-Jun-16

Analytical Ratios for Non-Life companies

SN	Particular	For the Quarter Ended (Apr - Jun '16)	For the Year Ended (Apr - Jun '16)	For the Quarter Ended (Apr - Jun '15)	For the Year Ended (Apr - Jun '15)
1	Gross Premium Growth Rate (Over all)	0.21	0.21	0.38	0.38
1a	Gross Premium Growth Rate (Health)	0.21	0.21	0.38	0.38
1b	Gross Premium Growth Rate (Personal Accident)	9.45	9.45	(0.72)	(0.72)
2	Gross Premium to Net Worth ratio	0.60	0.60	0.62	0.62
3	Growth rate of Net Worth	0.25	0.25	0.13	0.13
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)	0.58	0.58	(1.13)	(1.13)
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)	0.20	0.20	0.67	0.67
6	Expense of Management to Gross Direct Premium Ratio	0.51	0.51	0.63	0.63
7	Combined Ratio	1.16	1.16	1.32	1.32
8	Technical Reserves to net premium ratio	2.83	2.83	2.73	2.73
9	Underwriting balance ratio	(0.17)	(0.17)	(0.36)	(0.36)
10	Operating Profit Ratio	(0.10)	(0.10)	(0.30)	(0.30)
11	Liquid Assets to liabilities ratio	0.71	0.71	0.84	0.84
12	Net earning ratio	(0.05)	(0.05)	(0.23)	(0.23)
13	Return on net worth ratio	(0.03)	(0.03)	(0.14)	(0.14)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.05	2.05	1.66	1.66
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	89,80,00,000	89,80,00,000	80,65,00,000	80,65,00,000
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)	(0.06)	(0.06)	(0.28)	(0.28)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)	(0.06)	(0.06)	(0.28)	(0.28)
6	(iv) Book value per share (Rs)	2.26	2.26	2.02	2.02

Note: previous period numbers have been regrouped wherever necessary

FORM NL-31 : Related Party Transactions



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-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 (Apr - Jun '16)	For the Year Ended (Apr - Jun '16)	For the Quarter Ended (Apr - Jun '15)	For the Year Ended (Apr - Jun '15)
1	Ashish Mehrotra (CEO) w.e.f 4th Nov 2015	Key Management Personal	Remuneration	59.90	59.90	-	-
2	Max Life Insurance Company Ltd	Fellow Subsidiary	Services Received	34.44	34.44	5.42	5.42
3	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Equity Contribution	-	-	-416.00	-416.00
			Reimbursement of Expenses / Recovery of Reimbursement	-1.84	-1.84	-	-
4	Max Skill First Ltd	Fellow Subsidiary	Services Received	90.65	90.65	-	-
5	Max One Distribution and Services Ltd	Fellow Subsidiary	Reimbursement of Expenses / Recovery of Reimbursement	4.85	4.85	-	-

FORM NL-32 Products Information



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-16

Products Information

List below the products and/or add-ons introduced during the period- April 1, 2016 to June 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
	NIL						

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Max Bupa Health Insurance Company Limited



Solvency as at 30th June 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-AA):		33,329
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		32,738
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		
4	Excess in Policyholders' Funds (1-2-3)		591
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		29,901
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		11,140
7	Excess in Shareholders' Funds (5-6)		18,761
8	Total Available Solvency Margin [ASM] (4+7)		19,352
9	Total Required Solvency Margin [RSM]		9,441
10	Solvency Ratio (Total ASM/Total RSM)		2.05

FORM NL-34 : Board of Directors & Key Person



Insurer:	Max Bupa Health Insurance Company Limited	Date:	30-Jun-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	
Key Person#			
11	Mr. Ashish Mehrotra	Managing Directors & Chief Executive Officer	
12	Mr. Rahul Ahuja	Chief Financial Officer	
13	–	Chief Risk Officer	Mr. R. Mahesh Kumar has resigned from position w.e.f April 10, 2016
14	–	Appointed Actuary	Mr. Biresh Giri has resigned from position w.e.f June 28, 2016 Mr. Joydeep Saha has been appointed as Appointed Actuary w.e.f July 14, 2016
15	Mr. Anand Roop Choudhary	Chief Compliance Officer	
16	Mr. Vishal Garg	Chief Investments Officer	
17	Mr. Rajat Sharma	Company Secretary	

#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 Jun 2016

Details of Investment Portfolio

Periodicity of Submission : Quarterly



Name of the Fund: General Insurance

															30-Jun-16		
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: 30/06/2016

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-Jun-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	15,025.83	15,304.39	445.53	2.97%	2.97%	15,025.83	15,304.39	445.53	2.97%	2.97%	10,436.18	10,782.42	220.85	2.12%	2.12%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	983.70	983.95	19.25	1.96%	1.96%
3	Treasury Bills	CTRB	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	1,446.50	1,446.50	28.42	1.96%	1.96%
4	State Government Bonds	SGGB	3,082.87	3,141.17	62.83	2.04%	2.04%	3,082.87	3,141.17	62.83	2.04%	2.04%	913.28	913.80	18.46	0.02	0.02
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	4,778.97	4,870.24	111.70	2.34%	2.34%	4,778.97	4,870.24	111.70	2.34%	2.34%	2,677.53	2,718.66	64.08	2.39%	2.39%
6	Infrastructure - PSU - Debentures/Bonds	IPTD	8,591.54	8,695.58	180.08	2.10%	2.10%	8,591.54	8,695.58	180.08	2.10%	2.10%	1,311.11	1,319.07	30.31	2.31%	2.31%
7	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	1,000.00	1,011.17	23.64	2.36%	2.36%	1,000.00	1,011.17	23.64	2.36%	2.36%	2,001.04	2,018.58	44.72	2.24%	2.24%
8	Corporate Securities - Bonds - (Taxable)	EPBT	1,005.82	1,015.06	22.43	2.23%	2.23%	1,005.82	1,015.06	22.43	2.23%	2.23%	3,098.43	3,189.76	72.85	2.35%	2.35%
9	Corporate Securities - Debentures	ECOS	2,000.00	2,100.50	44.38	2.22%	2.22%	2,000.00	2,100.50	44.38	2.22%	2.22%	-	-	-	0.00%	0.00%
10	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	1,546.90	1,578.31	34.70	2.24%	2.24%	1,546.90	1,578.31	34.70	2.24%	2.24%	1,550.66	1,593.34	34.77	2.24%	2.24%
11	Deposits - Deposit with Scheduled Banks, Fis (including bank balance awaiting investment),CCIL,RBI)	ECDB	11,920.09	11,920.09	267.00	2.24%	2.24%	11,920.09	11,920.09	267.00	2.24%	2.24%	14,708.51	14,708.51	336.32	2.29%	2.29%
12	Deposits - CDs with scheduled banks	EDCD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	1,905.90	1,905.90	39.92	0.02	0.02
13	Commercial papers	ECCP	2,169.90	2,169.90	43.43	2.00%	2.00%	2,169.90	2,169.90	43.43	2.00%	2.00%	-	-	-	0.00%	0.00%
14	Mutual funds - GILT/G-Sec/Liquid schemes*	EGMF	1,763.06	1,774.49	36.43	2.07%	2.07%	1,763.06	1,774.49	36.43	2.07%	2.07%	773.51	771.31	17.84	2.31%	2.31%
15	Mutual funds - Debt/income/serial plans/liquid schemes*	OMGS	4,250.49	4,274.17	87.12	2.05%	2.05%	4,250.49	4,274.17	87.12	2.05%	2.05%	1,165.94	1,169.15	26.43	2.27%	2.27%
	TOTAL		57,135.48	57,855.08	1,359.27	2.38%	2.38%	57,135.48	57,855.08	1,359.27	2.38%	2.38%	42,972.27	43,520.95	954.23	2.22%	2.22%

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	-	-	-	-	-	20.52	20.52	0.57	2.79%	2.79%	9.00	-	0.56	6.19%	6.19%
	TOTAL		-	-	-	-	-	20.52	20.52	0.57	2.79%	2.79%	9.00	-	0.56	6.19%	6.19%

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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



Statement as on: 30th June, 2016

Name of Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

30-Jun-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 ¹</u>								
		NIL	NA						
B.	<u>As on Date ²</u>								
		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-Jun-16

(Rs in Lakhs)

Sl.No.	Line of Business	Current Quarter (Apr - June 2016)		Same Quarter Previous Year (Apr - June 2015)		Upto the period (Apr - June 2016)		Same period previous year (Apr - June 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*	61.01	6	5.84	5	61.01	6	5.84	5
10	Health	12,156.31	64,274	10,054.19	56,769	12,156.31	64,274	10,054.19	56,769
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-Jun-16
(Rs in Lakhs)
Rural & Social Obligations (Apr - June 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	4819	930	1,34,658
		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-Jun-16

(Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		Current Quarter (Apr - June 2016)		Same period previous year (Apr - June 2015)		Upto the period (Apr - June 2016)		Same period previous year (Apr - June 2015)	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	35,995	6,193.86	31,089	5,055.53	35,995	6,193.86	31,089	5,055.53
2	Corporate Agents-Banks	5,553	942.61	5,284.00	863.99	5,553	942.61	5,284	863.99
3	Corporate Agents -Others*	4	899.89	1.00	542.01	4	899.89	1.00	542.01
4	Brokers	5,644	975.39	4,115	780.35	5,644	975.39	4,115	780.35
5	Micro Agents	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Direct Business	17,084	3,205.57	16,285	2,818.16	17,084	3,205.57	16,285	2,818.16
	Total (A)	64,280	12,217.32	56,774	10,060.03	64,280	12,217.32	56,774	10,060.03
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	64,280	12,217.32	56,774	10,060.03	64,280	12,217.32	56,774	10,060.03

Note: previous period numbers have been regrouped wherever necessary

FORM NL-41 GREIVANCE DISPOSAL



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-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	9	2	1	6	0	9
b)	Claim	0	104	8	18	78	0	104
c)	Policy related	0	71	24	25	22	0	71
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	0	0	0	0	0	0
f)	Coverage	0	10	3	2	5	0	10
g)	Cover note related	0	1	0	1	0	0	1
h)	Product	0	1	0	1	0	0	1
i)	Others	0	17	3	5	9	0	17
	Total number of complaints	0	213	40	53	120	0	213

2	Total No. of policies during the period ended 30th June 2015:	56,774
3	Total No. of claims during the period ended 30th June 2015:	13315
4	Total No. of policies during the period ended 30th June 2016:	64,280
5	Total No. of claims during the period ended 30th June 2016:	15577
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	11.05
7	Total No. of Claim Complaints (current year) per 10,000 policies (current year):	16.18

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.