

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 MARCH 31, 2016

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 31st MARCH 2016	FOR THE PERIOD ENDED 31st MARCH 2016	FOR THE QUARTER ENDED 31st MARCH 2015	FOR THE PERIOD ENDED 31st MARCH 2015
1	Premiums earned (Net)	NL-4- Premium Schedule	10,69,578	39,31,095	8,07,805	31,52,364
2	Profit/ Loss on sale/redemption of Investments		24,828	24,828	-	-
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		70,155	2,29,937	50,330	1,79,510
	TOTAL (A)		11,64,561	41,85,860	8,58,135	33,31,874
1	Claims Incurred (Net)	NL-5-Claims Schedule	6,42,363	23,40,226	5,03,619	18,22,037
2	Commission	NL-6- Commission Schedule	1,49,078	4,47,973	1,20,579	3,21,985
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	5,49,613	22,12,348	5,03,920	22,43,651
4	Premium Deficiency		-	-	-	(5,653)
	TOTAL (B)		13,41,054	50,00,547	11,28,118	43,82,020
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(1,76,493)	(8,14,687)	(2,69,983)	(10,50,146)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(1,76,493)	(8,14,687)	(2,69,983)	(10,50,146)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(1,76,493)	(8,14,687)	(2,69,983)	(10,50,146)

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 MARCH 31, 2016

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 31st MARCH 2016	FOR THE PERIOD ENDED 31st MARCH 2016	FOR THE QUARTER ENDED 31st MARCH 2015	FOR THE PERIOD ENDED 31st MARCH 2015
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(176493)	(814687)	(269983)	(1050146)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		34701	158455	31434	132830
	(b) Profit on sale of investments		-14082	17110	9262	24780
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)					
	- Gain on Foreign Exchange Fluctuation		-	-	0	-
	- Interest Income		537	1715	924	2038
	- Liabilities no longer required written back		10.00	10.00	-	124
	TOTAL (A)		(155327)	(637397)	(228363)	(890374)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		25696	33991	17,795	18,462
	(c) Others (to be specified)		2000	2000		
	(d) Others (to be specified)		(107)	(107)		
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		10505	11698	16341	24296
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		38094	47582	34136	42758
	Profit/(Loss) Before Tax		(193421)	(684979)	(262499)	(933132)
	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		(6699776)	(6208218)	(5945719)	(5269047)
	Add: Adjustment on account of depreciation due to change in accounting policy (Refer Schedule 16 C - Note 22)		-	-	-	(6039)
	Balance carried forward to Balance Sheet		(6893197)	(6893197)	(6208218)	(6208218)

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 MARCH 31, 2016

(Rs.'000)

SN	Particulars	Schedule	AS AT 31st MARCH 2016	AS AT 31st MARCH 2015
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	8980000	7905000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	-	-
	FAIR VALUE CHANGE ACCOUNT		3050	931
	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		8983050	7905931
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12-Investment Schedule	5664542	4300315
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	233963	321266
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	132579	119379
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	420110	347766
	Sub-Total (A)		552689	467145

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 MARCH 31, 2016

(Rs.'000)

SN	Particulars	Schedule	AS AT 31st MARCH 2016	AS AT 31st MARCH 2015
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1701484	1317320
	PROVISIONS	NL-18- Provisions Schedule	2659857	2073693
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		4361341	3391013
	NET CURRENT ASSETS (C) = (A - B)		(3808652)	(2923868)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19- Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		6893197	6208218
	TOTAL		8983050	7905931

Note:previous period numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

SN	Particulars		AS AT 31st MARCH 2016	AS AT 31st MARCH 2015
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments			-
2	Claims, other than against policies, not acknowledged as debts by the company		47010	1,140
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		500	500.00
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		47510	1640

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



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 31st MARCH 2016				FOR THE PERIOD ENDED 31st MARCH 2016				FOR THE QUARTER ENDED 31st MARCH 2015				FOR THE PERIOD ENDED 31st MARCH 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*	1505324	2049	-	1507373	4755521	4571	-	4760092	1234689	665	-	1235354	3720559	6015	-	3726574
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	1505324	2049	-	1507373	4755521	4571	-	4760092	1234689	665	-	1235354	3720559	6015	-	3726574
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	76728	307	-	77035	242724	1840	-	244564	62917	104	-	63021	190318	1854	-	192172
Net Premium	1428596	1742	-	1430338	4512797	2731	-	4515528	1171772	561	-	1172333	3530241	4161	-	3534402
Adjustment for change in reserve for unexpired risks	360418	342	-	360760	584113	320	-	584433	365414	(886)	-	364528	387505	(5467)	-	382038
Premium Earned (Net)	1068178	1400	-	1069578	3928684	2411	-	3931095	806358	1447	-	807805	3142736	9628	-	3152364

* 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 31st MARCH 2016				FOR THE PERIOD ENDED 31st MARCH 2016				FOR THE QUARTER ENDED 31st MARCH 2015				FOR THE PERIOD ENDED 31st MARCH 2015			
	Health	Personal Accident	Oth ers	Total	Health	Personal Accident	Oth ers	Total	Health	Personal Accident	Oth ers	Total	Health	Personal Accident	Oth ers	Total
Claims paid																
Direct claims	7,38,476	-0	-	7,38,476	23,31,797	1,746	-	23,33,543	5,19,871	1,758	-	5,21,629	18,67,616	7,057	-	18,74,673
Add Claims Outstanding at the end of the period	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
Less Claims Outstanding at the beginning	5,55,454	190	-	5,55,644	3,71,220	945	-	3,72,165	3,65,776	2,082	-	3,67,858	3,28,963	652	-	3,29,615
Gross Incurred Claims	6,78,437	44	-	6,78,481	24,55,991	1,036	-	24,57,027	5,25,315	621	-	5,25,936	19,09,873	7,350	-	19,17,223
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	36,118	-0	-	36,118	1,16,714	87	-	1,16,801	22,231	86	-	22,317	94,826	360	-	95,186
Total Claims Incurred *	6,42,318	45	-	6,42,363	23,39,277	949	-	23,40,226	5,03,084	535	-	5,03,619	18,15,047	6,990	-	18,22,037

Note:previous period numbers have been regrouped wherever necessary

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 31st MARCH 2016				FOR THE PERIOD ENDED 31st MARCH 2016				FOR THE QUARTER ENDED 31st MARCH 2015				FOR THE PERIOD ENDED 31st MARCH 2015			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	1,60,045	461	-	1,60,506	4,83,783	622	-	4,84,405	1,29,832	40	-	1,29,872	3,50,072	235	-	3,50,307
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	11,366	62	-	11,428	35,811	621	-	36,432	9,933	(640)	-	9,293	28,069	253	-	28,322
Net Commission	1,48,679	399	-	1,49,078	4,47,972	1	-	4,47,973	1,19,899	680	-	1,20,579	3,22,003	-18	-	3,21,985
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
Agents	1,06,044	55	-	1,06,099	3,14,888	105	-	3,14,993	91,474	27	-	91,501	2,51,533	106	-	2,51,639
Brokers	21,620	-85	-	21,535	61,487	26	-	61,513	21,112	12	-	21,124	58,129	129	-	58,258
Corporate Agency	32,381	491	-	32,872	1,07,408	491	-	1,07,899	17,248	-	-	17,248	40,410	-	-	40,410
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1,60,045	461	-	1,60,506	4,83,783	622	-	4,84,405	1,29,834	39	-	1,29,873	3,50,072	235	-	3,50,307

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



(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 31st MARCH 2016				FOR THE PERIOD ENDED 31st MARCH 2016				FOR THE QUARTER ENDED 31st MARCH 2015				FOR THE PERIOD ENDED 31st MARCH 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	2,01,396	361	-	2,01,757	11,01,302	1,059	-	11,02,361	2,54,257	(25)	-	2,54,232	10,69,810	1,730
2	Travel, conveyance and vehicle running expenses	16,828	27	-	16,855	72,667	70	-	72,737	19,665	(6)	-	19,659	91,441	148	-	91,589
3	Training expenses	34,380	46	-	34,426	1,03,954	100	-	1,04,054	18,339	10	-	18,349	54,475	88	-	54,563
4	Rents, rates & taxes *	31,261	45	-	31,306	1,12,463	108	-	1,12,571	25,586	(3)	-	25,583	1,07,175	173	-	1,07,348
5	Repairs	41,181	58	-	41,239	1,40,951	135	-	1,41,086	25,175	(8)	-	25,168	1,15,227	186	-	1,15,413
6	Printing & stationery	3,485	7	-	3,492	22,884	22	-	22,906	596	(11)	-	585	23,417	38	-	23,455
7	Communication	15,276	26	-	15,302	74,451	72	-	74,523	9,434	(18)	-	9,416	71,268	115	-	71,383
8	Legal & professional charges	53,200	78	-	53,278	1,98,232	191	-	1,98,423	4,519	(98)	-	4,421	2,02,036	327	-	2,02,363
9	Auditors' fees, expenses etc																
	(a) as auditor	792	1	-	793	2,742	3	-	2,745	576	-	-	577	2,367	4	-	2,371
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	761	-	-	761	761	-	-	761	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity																
	(i) Tax Audit	17	-	-	17	77	-	-	77	20	-	-	20	80	-	-	80
	(i) Certification Fees	1,271	1	-	1,272	1,271	1	-	1,272	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,10,058	129	-	1,10,187	2,32,966	224	-	2,33,190	1,02,604	29	-	1,02,633	3,58,733	580	-	3,59,313
11	Interest and bank charges	5,777	8	-	5,785	17,265	17	-	17,282	4,588	3	-	4,591	14,072	23	-	14,095
12	Others (to be specified)																
	(a) Business and Sales Promotion	860	1	-	861	1,384	1	-	1,385	228	-	-	228	264	-	-	264
	(b) Membership & Subscription	1,083	1	-	1,084	2,592	2	-	2,594	826	1	-	827	2,909	5	-	2,914
	(c) Loss on Disposal of Fixed Assets	1,946	2	-	1,948	1,959	2	-	1,961	184	(1)	-	183	1,378	2	-	1,380
	(d) Loss on Foreign Exchange Fluctuation	2	-	-	2	773	1	-	774	-3	-	-	(3)	63	-	-	63
	(e) Charity & Donation	-	-	-	-	-	-	-	-	-	-	-	-	5	-	-	5
	(f) Insurance	619	1	-	620	1,735	2	-	1,737	254	-	-	254	1,123	2	-	1,125
	(g) Sitting Fee	699	1	-	700	3,097	3	-	3,100	-	-	-	-	-	-	-	-
	(h) Miscellaneous Expenses**	696	1	-	697	2,295	2	-	2,297	383	-	-	387	2,825	5	-	2,830
13	Depreciation	27,189	42	-	27,231	1,14,402	110	-	1,14,512	30,770	1	-	30,771	1,21,361	196	-	1,21,557
	TOTAL	5,48,777	836	-	5,49,613	22,10,223	2,125	-	22,12,348	4,98,001	(126)	-	4,97,881	22,40,029	3,622	-	22,43,651

* 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 31st MARCH 2016	AS AT 31st MARCH 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		
	87,60,00,000 Equity Shares of Rs 10 each	89,80,000	79,05,000
	(Previous period as at Dec 2014: 75,35,00,000 Equity Shares of Rs.10 each)		
3	Subscribed Capital		
	87,60,00,000 Equity Shares of Rs 10 each	89,80,000	79,05,000
	(Previous period as at Dec 2014: 75,35,00,000 Equity Shares of Rs.10 each)		
4	Called-up Capital		
	87,60,00,000 Equity Shares of Rs 10 each	89,80,000	79,05,000
	(Previous period as at Dec 2014, 75,35,00,000 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	79,05,000

Note:

Out of the above, 66,45,20,000 (Previous year ended as at March, 2015 were 58,49,70,000) 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 31st MARCH 2016		AS AT 31st MARCH 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	664520000	74.00%	584970000	74.00%
· Foreign	233480000	26.00%	205530000	26.00%
Others	-	-	-	-
TOTAL	898000000	100.00%	790500000	100.00%

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



(Rs.'000).

SN	Particulars	AS AT 31st MARCH 2016	AS AT 31st MARCH 2015
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
4	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	-	-

**FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS**



(Rs.'000).

SN	Particulars	AS AT 31st MARCH 2016	AS AT 31st MARCH 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 31st MARCH 2016	AS AT 31st MARCH 2015
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	14,96,793	9,89,500
2	Other Approved Securities	3,08,369	53,378
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,04,678	5,16,865
	(e) Other Securities -Fixed Deposits	1,89,600	1,97,076
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	11,14,441	2,55,084
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	2,92,933
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,60,995	72,681
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	4,60,988	2,38,504
	(c) Other Securities-Fixed Deposits	10,34,528	13,30,930
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	2,50,162
5	Other than Approved Investments*	3,94,150	1,03,202
	TOTAL	56,64,542	43,00,315

* 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 CSGL 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. 98,305 thousand and Market value of such investments is Rs.98,350 thousand.
- b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.56,64,542 thousands (Previous year: Rs.43,00,315 thousands). Market value of such investments is Rs. 57,30,050 thousands (Previous year Rs.43,60,005 thousands)

FORM NL-13-LOANS SCHEDULE
LOANS



(Rs.'000).

SN	Particulars	AS AT 31st MARCH 2016	AS AT 31st MARCH 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, 2015	Additions	Deductions	As at 31-Mar-16	Upto 31-Mar-15	For the period	On Sales/ Adjustments	To date 31-Mar-16	As at 31-Mar-16	As at 31-Mar-15
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles										
	a) Softwares	2,87,646	31,931	-	3,19,577	1,91,481	44,709	-	2,36,190	83,387	96,165
	b) Website	11,258	-	-	11,258	7,960	2,182	-	10,142	1,116	3,298
4	Leasehold Property	1,55,658	1,045	3,208	1,53,495	60,597	26,427	1,638	85,386	68,109	95,061
6	Furniture & Fittings	29,617	142	9	29,750	20,464	2,789	3	23,250	6,500	9,153
7	IT Equipment - Others	63,762	176	158	63,780	26,923	13,645	101	40,467	23,313	36,839
8	IT Equipment - End User Devices	80,019	1,893	-	81,912	55,178	14,653	-	69,831	12,081	24,841
10	Office Equipment	61,630	8,774	661	69,743	31,179	10,107	330	40,956	28,787	30,451
	Total	6,89,590	43,961	4,036	7,29,515	3,93,782	1,14,512	2,072	5,06,222	2,23,293	2,95,808
11	Work in progress	25,458	-	14,788	10,670	-	-	-	-	10,670	25,458
	Grand total	7,15,048	43,961	18,824	7,40,185	3,93,782	1,14,512	2,072	5,06,222	2,33,963	3,21,266
	Previous period	5,92,527	1,39,857	17,336	7,15,048	2,78,472	1,21,557	6,247	3,93,782	3,21,266	

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 10,670 thousands (Previous year Rs. 25,458 thousand).

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



(Rs.'000)

SN	Particulars	AS AT 31st MARCH 2016	AS AT 31st MARCH 2015
1	Cash (including cheques, drafts and stamps)	21,602	22,943
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	85,500	66,445
	(bb) Others	-	-
	(b) Current Accounts	25,477	29,991
	(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	1,32,579	1,19,379
	Balances with non-scheduled banks included in 2 and 3 above is	NIL	NIL

Note:previous period numbers have been regrouped wherever necessary

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



(Rs.'000).

SN	Particulars	AS AT 31st MARCH 2016	AS AT 31st MARCH 2015
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	26,927	22,393
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	393
6	Others (to be specified)		
	(a) Advance to Suppliers	41,909	26,398
	(b) Other advances	19	673
	TOTAL (A)	68,855	49,857
	OTHER ASSETS		
1	Income accrued on investments*	1,90,650	1,22,147
2	Outstanding Premiums**	37,197	76,453
3	Agents' Balances	-	114
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	49,975	35,299
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***	47,909	52,497
	(b) Service tax on input services (net)	18,973	11,399
	(c) Other receivable	6,551	-
	(d) Cenvat credit on capital goods	-	-
	TOTAL (B)	3,51,255	2,97,909
	TOTAL (A+B)	4,20,110	3,47,766

Notes:

* Income Accrued on Investments includes interest on deposits also.

** Includes Rs. 75,036 thousand (Previous period as at Mar 2015 - Rs. 91,726 thousand) receivable from Central / State Government on account of premium under RSBY Scheme against which provision of Rs. 37,839 (Previous period as at Mar 2015 - Rs. 15,273 thousand) thousand has been created.

*** Includes deposits of Rs. 684 thousand (Previous period as at Mar 2015 Rs. 2,845 thousand) with bank for providing guarantee to network hospitals.

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES



SN	Particulars	AS AT 31st MARCH 2016	AS AT 31st MARCH 2015
1	Agents' Balances	45,757	50,672
2	Balances due to other insurance companies	81,837	69,079
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	34,088	28,207
5	Unallocated Premium	68,771	52,133
6	Sundry creditors	8,42,190	6,14,481
7	Due to subsidiaries/ holding company	-	177
8	Claims Outstanding	4,95,649	3,72,165
9	Unclaimed amount of policyholders/insured	26,990	20,458
10	Due to Officers/ Directors *	25,992	34,900
11	Others (to be specified)		
	(a) Tax deducted payable	49,409	38,788
	(b) Other statutory dues	9,256	11,272
	(c) Advance from Corporate Clients	21,545	24,988
	TOTAL	17,01,484	13,17,320

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

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



(Rs.'000)

SN	Particulars	AS AT 31st MARCH 2016	AS AT 31st MARCH 2015
1	Reserve for Unexpired Risk	26,24,460	20,40,027
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	9,977	4,081
	(b) Leave Encashment	25,415	29,555
	(c) Superannuation	5	30
	(d) Other Manpower Related	-	-
	(e) Provision for Commission	-	-
	(f) Other Operating Expense Related	-	-
6	Reserve for Premium Deficiency	-	-
	TOTAL	26,59,857	20,73,693

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)



31-Mar-16

(Rs.'000).

SN	Particulars	AS AT 31st MARCH 2016	AS AT 31st MARCH 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 YEAR ENDED 31st MARCH 2016	FOR THE YEAR ENDED 31st MARCH 2015
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	54,84,891	41,47,445
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	(80,444)	(60,409)
Payments to co-insurers, net of claims recovery	(1,275)	-
Payments of claims	(23,07,535)	(15,54,793)
Payments of commission and brokerage	(4,85,026)	(3,03,039)
Payments of other operating expenses	(20,96,481)	(24,13,714)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	15,768	34,380
Income taxes paid (Net)	-	-
Service tax paid	(5,49,176)	(3,20,594)
Other payments	-	-
Cash flows before extraordinary items	(19,277)	(4,70,725)
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	(19,277)	(4,70,725)
Cash flows from investing activities:		
Purchase of fixed assets	(43,958)	(1,57,579)
Proceeds from sale of fixed assets	-	-
Purchases of investments(Net)	(1,08,37,511)	(87,85,394)
Loans disbursed	-	-
Sales of investments	95,54,619	64,57,545
Repayments received	-	-
Rents/Interests/ Dividends received	2,84,327	2,53,869
Investments in money market instruments and in liquid mutual funds (Net)	-	14,65,486
Expenses related to investments	-	-
Net cash flow from investing activities	(10,42,523)	(7,66,073)
Cash flows from financing activities:		
Proceeds from issuance of share capital	10,75,000	12,15,000
Share Application Money	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	10,75,000	12,15,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase/(decrease) in cash and cash equivalents	13,200	(21,798)
Cash and cash equivalents at the beginning of the period	1,19,379	1,41,177
Cash and cash equivalents at the end of the period	1,32,579	1,19,379

Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-16

(Rs in Lakhs)

Statement of Liabilities

Sl.No.	Particular	AS AT 31st MARCH 2016				AS AT 31st MARCH 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	26,245	1,424	3,533	31,202	20,400	2,021	1,701	24,122
5	Total Liabilities	26,245	1,424	3,533	31,202	20,400	2,021	1,701	24,122

Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-16

(Rs in Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 31st Mar, 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.	-	-	0.69	2.88	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.69	2.88
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.	-	-	90.55	271.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	90.55	271.00
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.	-	-	0.22	2.24	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.22	2.24
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.	-	-	21.11	76.56	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	21.11	76.56
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.	-	-	155.12	437.43	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	155.12	437.43
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.	-	-	20.01	210.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	20.01	210.00
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.	-	-	90.81	141.39	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	90.81	141.39
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.	-	-	1.87	8.64	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.87	8.64
Daman & Diu	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	1.12	4.05	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.12	4.05
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.	2.03	2.07	2,828.43	8,728.15	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,830.46	8,730.22
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.	-	-	112.10	351.44	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	112.10	351.44
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.	1.26	1.26	745.12	2,401.26	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	746.38	2,402.52
Haryana	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.91	1.20	1,053.09	3,314.81	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,054.00	3,316.00
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.	-	-	27.99	82.77	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	27.99	82.77
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.	-	-	14.93	48.76	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	14.93	48.76
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.	-	-	54.55	149.81	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	54.55	149.81
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.	0.03	3.34	1,234.55	3,876.12	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,234.58	3,879.46
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.	1.16	1.30	517.35	1,720.61	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	518.51	1,721.91
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.	-	-	68.54	208.06	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	68.54	208.06
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.	15.13	35.93	3,752.52	12,024.46	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3,767.65	12,060.39
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.	-	-	0.90	4.86	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.90	4.86
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.	-	-	4.75	19.19	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.75	19.19
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.	-	-	0.07	0.55	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.07	0.55
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.	-	-	1.84	4.40	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.84	4.40
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.	-	-	51.84	582.04	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	51.84	582.04
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.	-	-	4.57	13.03	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.57	13.03
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.	-	-	723.94	2,221.44	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	723.94	2,221.44
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.	(0.04)	0.19	487.02	1,400.40	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	486.98	1,400.59
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.	-	-	1.02	6.01	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.02	6.01
Tamil Nadu	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.06	536.75	1,691.82	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	536.75	1,691.88
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.	-	0.02	781.52	2,520.94	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	781.52	2,520.95
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.	-	-	3.39	6.56	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.39	6.56
Uttar Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.34	1,021.24	3,057.64	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,021.24	3,057.98
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.	-	-	98.60	279.66	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	98.60	279.66
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.	-	-	545.13	1,686.26	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	545.13	1,686.26

FORM NL-23 Reinsurance Risk Concentration



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-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	5	2,429.37	16.27	-	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	5	2429.37	16.27	0.00	100%

FORM NL-24

Ageing of Claims



Insurer: Max Bupa Health Insurance Company Limited

Date:

31-Mar-16

(Rs in Lakhs)

Ageing of Claims as at 31.3.2016

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	52,609	227	3	1	-	52,840	20,982
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	10	-	-	-	-	10	18
10	Liability	NA	NA	NA	NA	NA	NA	NA
11	Crop	NA	NA	NA	NA	NA	NA	NA
12	Miscellaneous	NA	NA	NA	NA	NA	NA	NA

FORM NL-25 : Quarterly claims data for Non-Life



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-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	2,926	NA	3	NA	NA	NA	NA	2,929
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	60,261	NA	14	NA	NA	NA	NA	60,275
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	52,840	NA	10	NA	NA	NA	NA	52,850
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	5,930	NA	6	NA	NA	NA	NA	5,936
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	2,285	NA	1	NA	NA	NA	NA	2,286
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	2,132	NA	-	NA	NA	NA	NA	2,132
	Less than 3months	NA	NA	NA	NA	NA	NA	2,072	NA	-	NA	NA	NA	NA	2,072
	3 months to 6 months	NA	NA	NA	NA	NA	NA	55	NA	-	NA	NA	NA	NA	55
	6months to 1 year	NA	NA	NA	NA	NA	NA	4	NA	-	NA	NA	NA	NA	4
	1year and above	NA	NA	NA	NA	NA	NA	1	NA	-	NA	NA	NA	NA	1

FORM NL-26 - CLAIMS INFORMATION - KG Table I



Insurer : Max Bupa Health Insurance Company Limited

Solvency for the period ended 31st March' 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	47,601	45,155	24,447	23,402	9,031	7,021	9,031
	Total	47,601	45,155	24,447	23,402	9,031	7,021	9,031

FORM NL-27 Offices information for Non-Life



Insurer: Max Bupa Health Insurance Company Limited **Date:** 31-Mar-16

S No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	26
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: 31st March, 2016
Statement of Investment Assets (General Insurer, Re-insurers)
(Business within India)
Periodicity of Submission: Quarterly



No	PARTICULARS	Rs. In Lakhs	
		SCH	AMOUNT
1	Investments	8	56,645.42
2	Loans	9	-
3	Fixed Assets	10	2,339.63
4	Current Assets		0
a.	Cash & Bank Balance	11	1,325.79
b.	Advances & Other Assets	12	4,201.10
5	Current Liabilities		0
a.	Current Liabilities	13	-17,014.84
b.	Provisions	14	-26,598.57
c.	Misc. Exp not Written Off	15	-
d.	Debit Balance of P&L A/c		68,931.97
	Application of Funds as per Balance Sheet (A)		89,830.50
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,339.63
3	Cash & Bank Balance (if any)	11	1,325.79
4	Advances & Other Assets (if any)	12	4,201.10
5	Current Liabilities	13	-17,014.84
6	Provisions	14	-26,598.57
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		68,931.97
	TOTAL (B)		33,185.08
	'Investment Assets' As per FORM 3B (A-B)		56,645.42

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)							
1	Central Govt. Securities	Not less than 20%	-	3,825.27	11,142.65	14,967.93	26.44%	-	-	14,967.93	15,252.00
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	-	6,908.96	11,142.65	18,051.62	31.88%	-	-	18,051.62	18,399.70
3	Investment subject to Exposure Norms										
a.	Housing & Loans to SG for Housing and FEE	Not less than 5%									
	1. Approved Investments		-	3,770.99	999.07	4,770.05	8.43%	-	-	4,770.05	4,856.42
	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		-	5,505.70	5,638.71	11,144.41	19.68%	-	-	11,144.41	11,263.07
	2. Other Investments		-	0.00	0.00	0.00	0.00%	-	-	0.00	0.00
c.	Approved Investments	Not exceeding	-	5,306.67	13,421.57	18,728.24	33.08%	9.60	9.60	18,737.84	18,839.81
d.	Other Investments	exceeding	-	3,920.59	0.00	3,920.59	6.93%	20.91	20.91	3,941.50	3,941.50
	Total Investment Assets	100%	-	25,412.91	31,202.00	56,614.91	100.00%	30.50	30.50	56,645.42	57,300.50

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'

FORM NL-29

Detail regarding debt securities



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-16

(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	as at 31 March, 2016	as % of total for this class	as at 31 March, 2015	as % of total for this class	as at 31 March, 2016	as % of total for this class	as at 31 March, 2015	as % of total for this class
Break down by credit rating								
AAA rated	19,593	50%	11,308	43%	19,301	50%	11,106	43%
AA or better	1,515	4%	1,526	6%	1,500	4%	1,500	6%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other(Sovereign)	18,400	47%	13,728	51%	18,052	46%	13,358	51%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	4,636	12%	7,826	29%	4,610	12%	7,816	30%
more than 1 year and upto 3years	5,219	13%	8,237	31%	5,186	13%	8,132	31%
More than 3years and up to 7years	16,427	42%	2,014	8%	16,187	42%	2,009	8%
More than 7 years and up to 10 years	13,226	33%	8,484	32%	12,869	33%	8,008	31%
above 10 years	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	15,252	39%	13,193	50%	14,968	39%	12,824	49%
b. State Government	3,148	8%	535	0	3,084	8%	534	0
c. Corporate Securities	21,108	53%	12,833	48%	20,801	54%	12,606	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: 31-Mar-16

Analytical Ratios for Non-Life companies

SN	Particular	For the Quarter Ended (Jan - Mar '16)	For the Year Ended (Apr - Mar '16)	For the Quarter Ended (Jan - Mar '15)	For the Year Ended (Apr - Mar '15)
1	Gross Premium Growth Rate (Over all)	1.22	1.28	1.21	1.21
1a	Gross Premium Growth Rate (Health)	1.22	1.28	1.21	1.21
1b	Gross Premium Growth Rate (Personal Accident)	3.08	0.76	0.14	0.45
2	Gross Premium to Net Worth ratio	0.72	2.28	0.73	2.20
3	Growth rate of Net Worth	0.23	0.23	0.19	0.19
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)	0.85	0.60	0.84	0.69
5	Net Commission Ratio (Overall)	0.10	0.10	0.10	0.09
5a	Net Commission Ratio (Health)	0.10	0.10	0.10	0.09
5b	Net Commission Ratio (Personal Accident)	0.23	0.00	1.21	(0.00)
6	Expense of Management to Gross Direct Premium Ratio	0.36	0.57	0.40	0.60
7	Combined Ratio	1.09	1.18	1.15	1.30
8	Technical Reserves to net premium ratio	2.18	0.69	2.06	0.68
9	Underwriting balance ratio	(0.16)	(0.27)	(0.33)	(0.33)
10	Operating Profit Ratio	(0.14)	(0.21)	(0.28)	(0.28)
11	Liquid Assets to liabilities ratio	0.70	0.70	1.00	1.00
12	Net earning ratio	(0.14)	(0.15)	(0.22)	(0.26)
13	Return on net worth ratio	(0.09)	(0.33)	(0.15)	(0.55)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.16	2.16	2.10	2.10
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	79,05,00,000	79,05,00,000
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)	(0.22)	(0.82)	(0.33)	(1.28)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)	(0.22)	(0.82)	(0.33)	(1.28)
6	(iv) Book value per share (Rs)	2.32	2.32	2.15	2.15

Note: previous period numbers have been regrouped wherever necessary

FORM NL-31 : Related Party Transactions



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-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 (Jan - Mar '16)	For the Year Ended (Apr - Mar '16)	For the Quarter Ended (Jan - Mar '15)	For the Year Ended (Apr - Mar '15)
1	Max India Ltd-Reimbursement (Formerly Taurus Ventures Ltd)	Holding Company	Reimbursement of Expenses / Recovery of Reimbursement	-1.42	14.49	3.30	16.35
2	Max India Ltd-Reimbursement (Formerly Taurus Ventures Ltd)	Holding Company	Equity Contribution	-1,628.00	-7,955.00	-2,738.00	-8,991.00
3	Ashish Mehrotra (CEO) w.e.f 4th Nov 2015	Key Management Personal	Remuneration	141.29	178.22	-	-
4	Max Life Insurance Company Ltd	Fellow Subsidiary	Services Received	39.69	75.53	21.52	61.08
5	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Equity Contribution	-572.00	-2,795.00	-962.00	-3,159.00
6	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Reimbursement of Expenses / Recovery of Reimbursement	-63.65	-65.51	-	-17.92
7	Antara Senior Living Pvt Ltd.	Fellow Subsidiary	Premium Income	-	-	-	-0.05
8	Max Skill First Ltd	Fellow Subsidiary	Services Received	156.64	156.64	-	-
9	Max One Distribution and Services Ltd	Fellow Subsidiary	Reimbursement of Expenses / Recovery of Reimbursement	2.98	11.13	2.52	6.92

FORM NL-32 Products Information



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-16

Products Information

List below the products and/or add-ons introduced during the period- April 1, 2015 to March 31, 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 31st March 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):		31,202
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		31,202
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		31,918
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		12,412
7	Excess in Shareholders' Funds (5-6)		19,506
8	Total Available Solvency Margin [ASM] (4+7)		19,506
9	Total Required Solvency Margin [RSM]		9,031
10	Solvency Ratio (Total ASM/Total RSM)		2.16

FORM NL-34 : Board of Directors & Key Person

Insurer: Max Bupa Health Insurance Company Limited **Date:** 31-Mar-16

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. Amit Sharma	Director	Resigned from the Directorship of the Company w.e.f January 15, 2016
6	Mr. K Narasimha Murthy	Director	
7	Ms. Evelyn Brigid Bourke	Director	
8	Mr. Pradeep Pant	Director	
9	Ms. Marielle Theron	Director	
10	Mr. John Howard Lorimer	Director	
11	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	
Key Person#			
12	Mr. Ashish Mehrotra	Chief Executive Officer	
13	Mr. Rahul Ahuja	Chief Financial Officer	
14	Mr. R Mahesh Kumar	Chief Risk Officer	
15	Mr. Anurag Gupta	Chief Marketing Officer	
16	Mr. Biresh Giri	Appointed Actuary	
17	Mr. Anand Roop Choudhary	Chief Compliance Officer	
18	Mr. Vishal Garg	Chief Investments Officer	
19	Mr. Tanvi Jain	Chief of Internal Audit	

#Key Persons in line with Clause 2 of Guidelines on Reporting of Key persons (IRDA/Life/GDL/Misc/202/10/2013 dated October 9, 2013)

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31st Mar 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			
			31-Mar-16														
NIL																	

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	CCSB	9,964.10	10,167.19	231.32	2.32%	2.32%	10,240.68	10,537.56	1,038.46	10.14%	10.14%	10,078.13	10,183.56	847.03	8.40%	8.40%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	954.82	961.90	18.58	1.95%	1.95%	977.43	980.67	76.08	7.78%	7.78%	985.89	979.97	82.63	8.38%	8.38%
3	Treasury Bills	CTRB	2,767.79	2,767.79	48.86	1.77%	1.77%	1,896.59	1,896.59	141.28	7.48%	7.48%	1,449.45	1,449.45	123.87	8.55%	8.55%
4	State Government Bonds	SGGB	3,084.62	3,099.61	62.79	2.04%	2.04%	1,812.54	1,818.22	147.15	8.12%	8.12%	92.17	155.06	7.54	8.18%	8.18%
5	Bonds/Debt securities issued by Authority constituted under any Housing/Building scheme approved by Central/State/any authority or body constituted by Central/State Act	HTDA	3,573.89	3,610.83	82.26	2.30%	2.30%	2,910.88	2,950.98	274.39	9.43%	9.43%	2,125.59	2,148.10	204.37	9.61%	9.61%
6	Infrastructure - PSU - Debentures/Bonds	IPTD	6,874.00	6,876.54	141.57	2.06%	2.06%	3,420.10	3,438.10	293.71	8.59%	8.59%	3,665.50	3,681.55	357.94	9.77%	9.77%
7	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	1,000.00	1,008.83	23.62	2.36%	2.36%	1,729.71	1,744.59	159.38	9.21%	9.21%	1,071.80	1,078.87	98.95	9.23%	9.23%
8	Corporate Securities - Bonds - (Taxable)	EPBT	3,163.57	3,212.44	79.72	2.52%	2.52%	3,517.59	3,600.33	328.72	9.35%	9.35%	3,128.80	3,176.34	292.68	9.35%	9.35%
9	Corporate Securities - Debentures	ECOS	142.86	143.90	3.17	2.22%	2.22%	35.52	35.78	3.17	8.92%	8.92%	-	0.00	0.00%	0.00%	0.00%
10	Infrastructure - Infrastructure Development Fund (IDF)	IDPF	1,547.30	1,562.32	34.96	2.26%	2.26%	1,548.83	1,581.04	138.93	8.97%	8.97%	321.54	336.89	29.04	9.03%	9.03%
11	Deposits - Deposit with Scheduled Banks, FIs (including bank balance awaiting investment, CCB, RBL)	ECDB	14,111.52	14,111.52	308.38	2.19%	2.19%	14,649.22	14,649.22	1,312.69	8.96%	8.96%	9,087.76	9,087.76	879.16	9.67%	9.67%
12	Deposits - CDs with scheduled banks	EDCD	350.36	350.36	7.56	2.16%	2.16%	1,335.38	1,335.38	114.14	8.55%	8.55%	2,210.64	2,210.64	200.02	9.05%	9.05%
13	Commercial papers	ECCP	1,861.70	1,861.70	37.20	2.00%	2.00%	480.50	480.50	38.40	7.99%	7.99%	0.00	0.00	0.00	0.00%	0.00%
14	Mutual funds - GILT/G-Sec/Liquid schemes*	EGMF	1,540.70	1,537.94	23.28	1.51%	1.51%	1,176.69	1,176.07	87.85	7.47%	7.47%	1,076.74	1,079.71	92.08	8.55%	8.55%
15	Mutual funds - Debt/income/serial plans/liquid schemes*	OMGS	3,056.70	3,062.79	52.75	1.73%	1.73%	2,046.02	2,050.24	147.84	7.23%	7.23%	1,802.25	1,804.00	154.65	8.58%	8.58%
TOTAL			53,993.92	54,335.64	1,156.02	2.14%	2.14%	47,777.68	48,275.28	4,302.72	9.01%	9.01%	37,096.25	37,372.89	3,369.93	9.08%	9.08%

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	-	-	-	0.00%	0.00%	20.52	20.52	0.57	2.79%	2.79%	16.64	16.70	1.18	7.07%	7.07%
TOTAL			-	-	-	0.00%	0.00%	20.52	20.52	0.57	2.79%	2.79%	16.64	16.70	1.18	7.07%	7.07%

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 31st March, 2016

Statement of Down Graded Investments

Periodicity of Submission: Quarterly



Name of Fund : General Insurance

Rs. Lakhs

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

FORM NL-38 Business across line of Business



Insurer: Max Bupa Health Insurance Company Limited

Date : 31-Mar-16

(Rs in Lakhs)

Sl.No.	Line of Business	Current Quarter (Jan - Mar 2016)		Same Quarter Previous Year (Jan - Mar 2015)		Upto the period (Apr - Mar 2016)		Same period previous year (Apr - Mar 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*	20.48	11	7.00	18	45.71	21	60.00	59
10	Health	15,053.25	83,497	12,347.00	74,428	47,555.22	2,65,068	37,206.00	2,31,983
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: 31-Mar-16

(Rs in Lakhs)
Rural & Social Obligations (Apr - Mar 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	20131	3,025.06	3,28,398
		Social	54	87.46	39,542
11	Others	Rural	NA	NA	NA
		Social	NA	NA	NA

FORM NL-40



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-16

(Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		Current Quarter (Jan - Mar 2016)		Same period previous year (Jan - Mar 2015)		Upto the period (Apr - Mar 2016)		Same period previous year (Apr - Mar 2015)	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	48,294	8,050.36	40,909	6,519.05	1,48,786	24,454.10	1,28,290	19,657.05
2	Corporate Agents-Banks	7,354	1,360.25	8,539.00	1,203.26	24,915	4,268.96	18,685	2,737.26
3	Corporate Agents -Others*	4	809.25	1.00	424.37	6	2,944.69	2.00	844.71
4	Brokers	7,602	1,400.94	5,808	1,083.89	22,523	4,084.75	19,502	3,800.52
5	Micro Agents	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Direct Business	20,254	3,452.93	19,189	3,122.98	68,859	11,848.43	65,563	10,226.21
	Total (A)	83,508	15,073.73	74,446	12,353.54	2,65,089	47,600.93	2,32,042	37,265.74
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	83,508	15,073.73	74,446	12,353.54	2,65,089	47,600.93	2,32,042	37,265.74

Note: previous period numbers have been regrouped wherever necessary

FORM NL-41 GREIVANCE DISPOSAL



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-16

SI 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	5	0	1	4	0	21
b)	Claim	0	104	14	25	65	0	488
c)	Policy related	0	52	21	12	19	0	273
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	1	0	0	1	0	6
f)	Coverage	0	5	0	1	4	0	54
g)	Cover note related	0	1	0	0	1	0	3
h)	Product	0	1	0	1	0	0	1
i)	Others	0	29	9	13	7	0	52
	Total number of complaints	0	198	44	53	101	0	898
2	Total No. of policies during the period ended 31st March 2015:	2,32,042						
3	Total No. of claims during the period ended 31st March 2015:	62425						
4	Total No. of policies during the period ended 31st March 2016:	2,65,089						
5	Total No. of claims during the period ended 31st March 2016:	60275						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	10.30						
7	Total No. of Claim Complaints (current year) per 10,000 policies (current year):	18.41						
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.