

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2019

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 31st MAR 2019	FOR THE YEAR ENDED 31st MAR 2019	FOR THE QUARTER ENDED 31st MAR 2018	FOR THE YEAR ENDED 31st MAR 2018
1	Premiums earned (Net)	NL-4- Premium Schedule	22,89,900	65,94,788	19,24,549	57,58,542
2	Profit/ Loss on sale/redemption of Investments		4,249	22,289	3,140	19,899
3	Accretion/Amortisation of (Premium)/Discount		14,955	43,975	18,051	38,687
4	Others		-	-	-	-
5	Interest, Dividend & Rent – Gross		80,071	2,70,855	37,575	2,40,888
	<b>TOTAL (A)</b>		<b>23,89,174</b>	<b>69,31,907</b>	<b>19,83,315</b>	<b>60,58,016</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	9,17,267	35,56,426	7,20,672	28,90,226
2	Commission (Net)	NL-6- Commission Schedule	2,00,387	3,08,500	95,375	2,38,288
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	11,52,611	35,74,727	8,99,535	29,05,561
4	Premium Deficiency		-	-	-	-
	Being Expenses of Management over the allowable limit transferred to Profit and Loss Account*		(5,16,346)	(13,65,000)	(3,74,758)	(10,77,713)
	<b>TOTAL (B)</b>		<b>17,53,919</b>	<b>60,74,653</b>	<b>13,40,824</b>	<b>49,56,362</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>6,35,255</b>	<b>8,57,254</b>	<b>6,42,491</b>	<b>11,01,654</b>
	<b>APPROPRIATIONS</b>					
	<b>Transfer to Shareholders' Account</b>		<b>6,35,255</b>	<b>8,57,254</b>	<b>6,42,491</b>	<b>11,01,654</b>
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	<b>TOTAL (C)</b>		<b>6,35,255</b>	<b>8,57,254</b>	<b>6,42,491</b>	<b>11,01,654</b>

\*As required by Insurance Regulatory and Development Authority of India (Expenses of Management of Insurers transacting General or Health Insurance business) Regulations, 2016, expenses of management incurred during the year ended March 31, 2019 in respect of Miscellaneous-"Health" & "PA" insurance business transactions in India by the Company have been fully recognized in the revenue account as expenses to the extent allowable as per regulations. As per the directions from IRDAI, expenses in excess of allowable limits, as per the Regulations have been transferred to Shareholders Accounts.

Note: All premium received is within India

Note: Previous year/period numbers have been regrouped wherever necessary

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-2-B-PL

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2019

(Rs. '000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 31st MAR 2019	FOR THE YEAR ENDED 31st MAR 2019	FOR THE QUARTER ENDED 31st MAR 2018	FOR THE YEAR ENDED 31st MAR 2018
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		6,35,255	8,57,254	6,42,491	11,01,654
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		56,354	1,92,383	70,554	1,89,471
	(b) Profit/Loss on sale/redemption of investments		1,977	12,738	4,199	13,882
	(c) Accretion/Amortisation of (Premium)/Discount		(4,320)	10,496	(4,904)	5,569
3	OTHER INCOME					
	(a) Gain on Foreign Exchange Fluctuation		(797)	1,874	(3,067)	(5,464)
	(b) Interest Income		220	746	277	968
	(c) Provision written back		185	377	3,824	31,929
	<b>TOTAL (A)</b>		<b>6,88,873</b>	<b>10,75,868</b>	<b>7,13,374</b>	<b>13,38,009</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		45,008	75,000	-	-
	(b) For doubtful debts		46,716	84,671	2,352	5,505
	(c) Penalty		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		15,381	35,065	7,096	26,393
	(b) Bad debts written off		-	-	-	-
	(c) Being Expenses of Management over the allowable limit transferred from Revenue Account		5,16,346	13,65,000	3,74,758	10,77,713
	<b>TOTAL (B)</b>		<b>6,23,451</b>	<b>15,59,736</b>	<b>3,84,206</b>	<b>11,09,611</b>
	<b>Profit/(Loss) before tax</b>		<b>65,424</b>	<b>(4,83,869)</b>	<b>3,29,167</b>	<b>2,28,398</b>
	Provision for Taxation		-	-	-	-
	<b>Profit/(Loss) after tax</b>		<b>65,424</b>	<b>(4,83,869)</b>	<b>3,29,167</b>	<b>2,28,398</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (Loss) brought forward from last year/quarter		(72,50,856)	(67,01,566)	(70,30,733)	(69,29,963)
	<b>Balance carried forward to Balance Sheet</b>		<b>(71,85,433)</b>	<b>(71,85,434)</b>	<b>(67,01,566)</b>	<b>(67,01,566)</b>

Note: Previous year/period numbers have been regrouped wherever necessary

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-3-B-BS

BALANCE SHEET AS AT MARCH 31, 2019

(Rs.'000)

Particulars	Schedule	AS AT 31st MAR 2019	AS AT 31st MAR 2018
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	98,10,000	92,60,000
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	-	-
FAIR VALUE CHANGE ACCOUNT - SHAREHOLDERS		229	1,040
FAIR VALUE CHANGE ACCOUNT - POLICYHOLDERS		177	35
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>98,10,406</b>	<b>92,61,075</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	32,99,421	30,00,576
INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	48,56,322	36,57,308
			-
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	3,21,020	3,68,833
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and Bank balances Schedule	2,98,581	2,84,941
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	12,19,617	8,96,718
<b>Sub-Total (A)</b>		<b>15,18,198</b>	<b>11,81,659</b>

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-3-B-BS

HEALTH INSURANCE

BALANCE SHEET AS AT MARCH 31, 2019

(Rs.'000)

Particulars	Schedule	AS AT 31st MAR 2019	AS AT 31st MAR 2018
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	36,59,108	26,73,645
PROVISIONS	NL-18-Provisions Schedule	37,10,880	29,75,222
<b>Sub-Total (B)</b>		<b>73,69,988</b>	<b>56,48,867</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(58,51,790)</b>	<b>(44,67,208)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		71,85,434	67,01,566
<b>TOTAL</b>		<b>98,10,407</b>	<b>92,61,075</b>

Note: Previous year numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

(Rs.'000)

SN	Particulars	AS AT 31st MAR 2019	AS AT 31st MAR 2018
1	Partly paid-up investments		-
2	Claims, other than those under Policies, not acknowledged as Debts by the Insurer	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Claims, under policies, not acknowledged as debts*	1,97,821	1,63,466
5	Guarantees given by or on behalf of the Company	-	-
6	Statutory demands/ liabilities in dispute, not provided for	1,61,470	84,818
7	Reinsurance obligations to the extent not provided for in accounts	-	-
	<b>TOTAL</b>	<b>3,59,291</b>	<b>2,48,284</b>

\* Includes compensation raised by policyholders against rejected claims

Note: Previous year numbers have been regrouped wherever necessary

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

Particulars		FOR THE QUARTER ENDED 31st MAR 2019				FOR THE YEAR ENDED 31st MAR 2019				FOR THE QUARTER ENDED 31st MAR 2018				FOR THE YEAR ENDED 31st MAR 2018			
		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*	A	31,04,980	97,977	-	32,02,957	91,44,909	3,25,248	-	94,70,157	24,43,356	48,707	-	24,92,063	74,32,655	1,12,060	-	75,44,715
Service Tax/GST		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	B	3,31,859	24,635	-	3,56,495	8,57,002	1,06,594	-	9,63,597	2,59,223	20,085	-	2,79,307	7,64,382	38,020	-	8,02,402
<b>Gross Earned Premium</b>	<b>C=A-B</b>	<b>27,73,121</b>	<b>73,342</b>	<b>-</b>	<b>28,46,461</b>	<b>82,87,906</b>	<b>2,18,654</b>	<b>-</b>	<b>85,06,560</b>	<b>21,84,134</b>	<b>28,622</b>	<b>-</b>	<b>22,12,756</b>	<b>66,68,273</b>	<b>74,040</b>	<b>-</b>	<b>67,42,313</b>
Add: Premium on reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	D	6,10,563	24,879	-	6,35,442	20,95,781	60,397	-	21,56,178	4,64,615	13,065	-	4,77,680	16,34,184	33,181	-	16,67,365
<b>Net Premium</b>	<b>E=A-D</b>	<b>24,94,417</b>	<b>73,098</b>	<b>-</b>	<b>25,67,515</b>	<b>70,49,128</b>	<b>2,64,851</b>	<b>-</b>	<b>73,13,979</b>	<b>19,78,741</b>	<b>35,642</b>	<b>-</b>	<b>20,14,383</b>	<b>57,98,471</b>	<b>78,879</b>	<b>-</b>	<b>58,77,350</b>
Adjustment for change in reserve for unexpired risks	F	(75,241)	(3,640)	-	(78,880)	(2,30,798)	(13,608)	-	(2,44,406)	(1,79,128)	(10,345)	-	(1,89,473)	(6,69,335)	(14,259)	-	(6,83,594)
<b>Premium Earned (Net)</b>	<b>G=E-F-B</b>	<b>22,37,799</b>	<b>52,102</b>	<b>-</b>	<b>22,89,900</b>	<b>64,22,923</b>	<b>1,71,865</b>	<b>-</b>	<b>65,94,788</b>	<b>18,98,646</b>	<b>25,902</b>	<b>-</b>	<b>19,24,549</b>	<b>57,03,424</b>	<b>55,118</b>	<b>-</b>	<b>57,58,542</b>

\* Net of Service Tax and GST

Note: Previous year/period numbers have been regrouped wherever necessary

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-5 - CLAIMS SCHEDULE

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 31st MAR 2019				FOR THE YEAR ENDED 31st MAR 2019				FOR THE QUARTER ENDED 31st MAR 2018				FOR THE YEAR ENDED 31st MAR 2018			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
<b>Claims paid*</b>																
Direct claims	12,41,303	4,267	-	12,45,571	40,44,310	12,672	-	40,56,982	9,80,292	5,452	-	9,85,744	36,62,262	12,183	-	36,74,444
Add Claims Outstanding at the end of the period	10,34,357	98,300	-	11,32,657	10,34,357	98,300	-	11,32,657	6,08,926	31,491	-	6,40,417	6,08,926	31,491	-	6,40,417
Less Claims Outstanding at the beginning	11,35,690	65,264	-	12,00,954	6,08,926	31,491	-	6,40,417	6,94,013	17,459	-	7,11,473	5,49,810	9,332	-	5,59,142
<b>Gross Incurred Claims</b>	<b>11,39,971</b>	<b>37,304</b>	<b>-</b>	<b>11,77,274</b>	<b>44,69,741</b>	<b>79,481</b>	<b>-</b>	<b>45,49,222</b>	<b>8,95,205</b>	<b>19,484</b>	<b>-</b>	<b>9,14,689</b>	<b>37,21,377</b>	<b>34,342</b>	<b>-</b>	<b>37,55,720</b>
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid and outstanding	2,51,269	8,738	-	2,60,007	9,82,994	9,802	-	9,92,796	1,88,258	5,758	-	1,94,016	8,60,092	5,401	-	8,65,493
<b>Total Claims Incurred**</b>	<b>8,88,702</b>	<b>28,566</b>	<b>-</b>	<b>9,17,267</b>	<b>34,86,747</b>	<b>69,679</b>	<b>-</b>	<b>35,56,426</b>	<b>7,06,946</b>	<b>13,726</b>	<b>-</b>	<b>7,20,672</b>	<b>28,61,285</b>	<b>28,941</b>	<b>-</b>	<b>28,90,226</b>

Note: Previous year/period numbers have been regrouped wherever necessary

\*In case of in house TPA, IRDAI Expense of Management Regulations, 2016 permits an insurer to consider expense not exceeding 3% of Premium as a part of claim cost, accordingly amount of claim paid includes an amount of certain expenses aggregating to Rs. 284,105 thousand (Previous year ended 31st March 2018 Rs. 169,726 thousand) allocated to claim handling charges. This amount preliminary includes employee and other related costs.

\*\* Includes an amount of Rs 116,231 thousands during the year ended 31st March 2019 (Previous year ended 31st March 2018 Rs. 137,719 thousands) on account of expenses incurred towards product related benefit paid to policyholders.

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 31st MAR 2019				FOR THE YEAR ENDED 31st MAR 2019				FOR THE QUARTER ENDED 31st MAR 2018				FOR THE YEAR ENDED 31st MAR 2018			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
<b>Commission paid</b>																
Direct*	4,09,259	13,832	-	4,23,091	10,71,543	45,062	-	11,16,605	2,89,084	6,557	-	2,95,641	8,36,392	14,229	-	8,50,621
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	2,17,414	5,290	-	2,22,704	7,94,960	13,145	-	8,08,105	1,97,187	3,079	-	2,00,266	6,04,773	7,560	-	6,12,333
<b>Net Commission</b>	<b>1,91,845</b>	<b>8,542</b>	<b>-</b>	<b>2,00,387</b>	<b>2,76,583</b>	<b>31,917</b>	<b>-</b>	<b>3,08,500</b>	<b>91,897</b>	<b>3,478</b>	<b>-</b>	<b>95,375</b>	<b>2,31,619</b>	<b>6,669</b>	<b>-</b>	<b>2,38,288</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>																
Agents	2,24,159	3,147	-	2,27,306	5,92,244	8,113	-	6,00,357	1,77,855	3,106	-	1,80,961	5,13,849	6,016	-	5,19,865
Brokers	59,527	52	-	59,579	1,41,892	115	-	1,42,007	35,116	42	-	35,158	99,002	115	-	99,117
Corporate Agency	1,25,573	10,633	-	1,36,206	3,37,407	36,834	-	3,74,241	76,113	3,409	-	79,522	2,23,541	8,098	-	2,31,639
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>4,09,259</b>	<b>13,832</b>	<b>-</b>	<b>4,23,091</b>	<b>10,71,543</b>	<b>45,062</b>	<b>-</b>	<b>11,16,605</b>	<b>2,89,084</b>	<b>6,557</b>	<b>-</b>	<b>2,95,641</b>	<b>8,36,392</b>	<b>14,229</b>	<b>-</b>	<b>8,50,621</b>

\* Regrouped Reward or Remuneration Agents from Operating Expenses - Others (Please refer NL-7 Item no 12 (f))

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-7-OPERATING EXPENSES SCHEDULE

(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 31st MAR 2019				FOR THE YEAR ENDED 31st MAR 2019				FOR THE QUARTER ENDED 31st MAR 2018				FOR THE YEAR ENDED 31st MAR 2018			
		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	4,16,864	12,550	-	4,29,414	15,20,940	54,094	-	15,75,034	3,62,397	7,799	-	3,70,196	13,43,707	20,259
2	Travel, conveyance and vehicle running expenses	11,391	318	-	11,709	53,812	1,914	-	55,726	27,382	516	-	27,898	70,696	1,066	-	71,762
3	Training expenses	20,110	619	-	20,729	66,786	2,375	-	69,161	25,310	517	-	25,827	82,367	1,242	-	83,609
4	Rents, rates & taxes	36,754	1,120	-	37,874	1,27,889	4,549	-	1,32,438	26,067	588	-	26,655	1,08,331	1,633	-	1,09,964
5	Repairs	42,740	1,269	-	44,009	1,64,629	5,855	-	1,70,484	37,839	774	-	38,613	1,23,586	1,863	-	1,25,449
6	Printing & stationery	3,525	87	-	3,612	22,344	795	-	23,139	12,537	232	-	12,769	30,548	461	-	31,009
7	Communication	2,425	(48)	-	2,377	67,868	2,414	-	70,282	22,211	467	-	22,678	77,594	1,170	-	78,764
8	Legal & professional charges	1,63,147	4,977	-	1,68,124	5,63,294	20,034	-	5,83,328	1,10,304	2,368	-	1,12,672	4,06,295	6,126	-	4,12,421
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1,103	34	-	1,137	3,469	123	-	3,592	804	17	-	821	3,133	47	-	3,180
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	145	5	-	150	145	5	-	150	25	-	-	25	25	-	-	25
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Tax Audit	85	3	-	88	193	7	-	200	36	1	-	37	148	2	-	150
	(ii) Certification Fees	1,231	44	-	1,275	1,231	44	-	1,275	148	2	-	150	148	2	-	150
10	Advertisement and publicity	3,88,750	13,302	-	4,02,052	6,42,783	22,861	-	6,65,644	2,08,475	3,627	-	2,12,102	4,11,860	6,210	-	4,18,070
11	Interest and bank charges	10,756	337	-	11,093	33,059	1,176	-	34,235	3,683	105	-	3,788	24,190	365	-	24,555
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Business and Sales Promotion	3,818	135	-	3,953	4,570	163	-	4,733	1,222	22	-	1,244	2,642	40	-	2,682
	(b) Membership and Subscription	1,335	41	-	1,376	4,118	146	-	4,264	707	15	-	722	2,685	40	-	2,725
	(c) Insurance	868	26	-	894	3,353	119	-	3,472	645	15	-	660	2,492	38	-	2,530
	(d) Sitting Fee	1,553	47	-	1,600	5,408	192	-	5,600	286	14	-	300	4,335	65	-	4,400
	(e) Board Meeting Expenses	903	27	-	930	3,043	108	-	3,151	706	13	-	718	1,601	24	-	1,625
	(f) Reward or Remuneration Agents*	(29,546)	(1,112)	-	(30,658)	-	-	-	(4,079)	(52)	-	-	(4,131)	-	-	-	-
	(g) Miscellaneous Expenses**	204	7	-	211	563	20	-	583	4,347	67	-	4,414	4,734	71	-	4,805
13	Depreciation	39,409	1,156	-	40,565	1,58,250	5,628	-	1,63,878	40,484	886	-	41,370	1,56,404	2,358	-	1,58,762
14	Service Tax A/c & GST	105	(4)	-	101	4,208	150	-	4,358	(8)	12	-	4	4,880	74	-	4,954
	<b>TOTAL</b>	<b>11,17,673</b>	<b>34,940</b>	<b>-</b>	<b>11,52,612</b>	<b>34,51,955</b>	<b>1,22,772</b>	<b>-</b>	<b>35,74,727</b>	<b>8,81,530</b>	<b>18,005</b>	<b>-</b>	<b>8,99,535</b>	<b>28,62,405</b>	<b>43,156</b>	<b>-</b>	<b>29,05,561</b>

\* Regrouped to Commission Paid (Please refer NL-6)

\*\*None of the items individually are higher than Rs.5,00,000 or 1% of Net Written Premium.

Note: Previous year/period numbers have been regrouped wherever necessary

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-8-SHARE CAPITAL SCHEDULE

(Rs.'000)

SN	Particulars	AS AT	AS AT
		31st MAR 2019	31st MAR 2018
1	Authorised Capital : 1,50,00,00,000 Equity Shares of Rs 10 each (Previous year ended 31st March, 2018 100,00,00,000 Equity Shares of Rs. 10 each)	1,50,00,000	1,00,00,000
2	Issued Capital : 98,10,00,000 Equity Shares of Rs 10 each (Previous year ended 31st March, 2018 92,60,00,000 Equity Shares of Rs. 10 each)	98,10,000	92,60,000
3	Subscribed Capital : 98,10,00,000 Equity Shares of Rs 10 each (Previous year ended 31st March, 2018 92,60,00,000 Equity Shares of Rs. 10 each)	98,10,000	92,60,000
4	Called-up Capital : 98,10,00,000 Equity Shares of Rs 10 each (Previous year ended 31st March, 2018 92,60,00,000 Equity Shares of Rs. 10 each)	98,10,000	92,60,000
	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	-	-
	<b>TOTAL</b>	<b>98,10,000</b>	<b>92,60,000</b>

Note: Out of the above, 50,03,10,000 (Previous year ended as at 31st March, 2018 were 47,22,60,000) Equity Shares of Rs. 10/- each are held by the holding company along with its nominees.

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

[As certified by the Management]

Shareholder	AS AT 31st MAR 2019		AS AT 31st MAR 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	50,03,10,000	51.00%	47,22,60,000	51.00%
· Foreign	48,06,90,000	49.00%	45,37,40,000	49.00%
Others	-	-	-	-
<b>TOTAL</b>	<b>98,10,00,000</b>	<b>100.00%</b>	<b>92,60,00,000</b>	<b>100.00%</b>

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Rs.'000)

SN	Particulars	AS AT	AS AT
		31st MAR 2019	31st MAR 2018
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	-	-

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-11-BORROWINGS SCHEDULE

(Rs.'000)

SN	Particulars	AS AT	AS AT
		31st MAR 2019	31st MAR 2018
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-12-INVESTMENT SCHEDULE

(Rs.'000)

SN	Particulars	AS AT 31st MAR 2019	AS AT 31st MAR 2018
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,00,406	3,52,607
2	Other Approved Securities	6,12,853	5,65,522
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,53,692	2,54,605
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,49,290	5,49,399
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	1,03,100
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	2,25,045	2,26,622
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,49,385	2,51,140
	(e) Other Securities	3,58,700	3,59,500
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	3,38,081
5	Other than Approved Investments	1,50,050	-
	<b>TOTAL</b>	<b>32,99,421</b>	<b>30,00,576</b>

Notes:

- Aggregate amount of shareholder's investments other than listed equity securities and derivative instruments is Rs.32,99,421 thousand
- (Previous year ended as on 31st March, 2018 Rs. 30,00,576 thousand). Market value of such investments is Rs. 32,95,471 thousand (Previous year ended as on 31st March, 2018 Rs. 30,05,974 thousand)
  - The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 2,24,816 thousand (Previous year ended 31st March 2018 Rs. 2,25,582 thousand).

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-12A-INVESTMENT SCHEDULE

(Rs.'000)

SN	Particulars	AS AT 31st MAR 2019	AS AT 31st MAR 2018
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	10,92,447	11,06,587
2	Other Approved Securities	51,802	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	7,51,037	5,03,180
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,01,639	10,05,312
5	Other than Approved Investments	3,25,349	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	3,93,555	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,75,362	23,286
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,44,537	4,89,583
	(e) Other Securities	5,70,900	2,38,200
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,49,977	2,91,160
5	Other than Approved Investments*	99,718	-
	<b>TOTAL</b>	<b>48,56,322</b>	<b>36,57,308</b>

\* Represents Investments in mutual funds

**Notes:**

- Aggregate amount of policyholder's investments other than listed equity securities and derivative instruments is Rs. 48,56,322 thousand
- (Previous year ended as on 31st March 2018 Rs. 36,57,308 thousand). Market value of such investments is Rs. 49,37,410 thousand (Previous year ended as on 31st March 2018 Rs. 36,81,857 thousand).
  - The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 175,184 thousands (Previous year ended 31st March 2018 Rs. 23,251 thousand).

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-13-LOANS SCHEDULE

(Rs.'000)

SN	Particulars	AS AT 31st MAR 2019	AS AT 31st MAR 2018
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND 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 31-Mar-18	Additions	Deductions	As at 31-Mar-19	Upto 31-Mar-18	For the period	On Sales/ Adjustments	To date 31-Mar-19	As at 31-Mar-19	As at 31-Mar-18
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles										
	a) Software's	6,06,603	73,291	26,847	6,53,048	3,71,986	96,215	15,305	4,52,896	2,00,152	2,34,617
	b) Website	11,258	-	-	11,258	11,220	38	-	11,258	-	38
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	1,62,505	1,906	535	1,63,876	1,34,677	19,555	528	1,53,705	10,172	27,828
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	29,903	2,956	20	32,839	26,617	2,686	19	29,284	3,555	3,286
7	Information Technology Equipment - Others	1,31,244	5,272	(5,828)	1,42,344	84,041	19,479	85	1,03,435	38,909	47,203
8	Information Technology Equipment - End User Devices	1,18,301	16,398	5,828	1,28,871	79,522	17,177	(34)	96,733	32,139	38,779
9	Vehicles	-	-	-	-	-	-	-	-	-	-
10	Office Equipment	68,151	8,391	240	76,302	51,070	8,727	188	59,609	16,693	17,081
11	Others	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>11,27,966</b>	<b>1,08,215</b>	<b>27,642</b>	<b>12,08,538</b>	<b>7,59,133</b>	<b>1,63,878</b>	<b>16,091</b>	<b>9,06,919</b>	<b>3,01,619</b>	<b>3,68,833</b>
12	Capital work in progress	-	19,399	-	19,399	-	-	-	-	19,399	-
	<b>Grand total</b>	<b>11,27,966</b>	<b>1,27,614</b>	<b>27,642</b>	<b>12,27,938</b>	<b>7,59,133</b>	<b>1,63,878</b>	<b>16,091</b>	<b>9,06,919</b>	<b>3,21,019</b>	<b>3,68,833</b>
	Previous year	9,43,787	2,04,631	20,453	11,27,966	6,15,820	1,58,762	15,449	7,59,133	3,68,833	

Notes:

Leasehold property consists of civil and other improvements at premises taken on long term lease by the Company.

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Rs.'000)

SN	Particulars	AS AT	AS AT
		31st MAR 2019	31st MAR 2018
1	Cash (including cheques, drafts and stamps)	33,827	21,227
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	96,500	1,06,500
	(bb) Others	-	-
	(b) Current Accounts	1,68,254	1,57,214
	(c) Others		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>2,98,581</b>	<b>2,84,941</b>
	Balances with non-scheduled banks included above is	550	189

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Rs.'000)

SN	Particulars	AS AT	AS AT
		31st MAR 2019	31st MAR 2018
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	34,814	31,548
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Others		
	(a) Advance to Suppliers : Less provision made	38,752	49,902
		-	-
	<b>TOTAL (A)</b>	<b>73,565</b>	<b>81,450</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	2,09,266	1,78,197
2	Outstanding Premiums* : Less provision made	28,900	43,900
3	Agents' Balances : Less provision made	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	5,12,466	3,66,267
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others	-	-
	(a) Rent and other deposits : Less provision made	54,596	50,633
	(b) GST unutilized credit	99,493	1,57,333
	(c) Deposits against unclaimed amount of policyholders	16,000	17,999
	(d) Interest accrued on deposits against unclaimed amount	330	939
	(e) Other Receivables : Less provision made	2,25,000	-
	<b>TOTAL (B)</b>	<b>11,46,051</b>	<b>8,15,268</b>
	<b>TOTAL (A+B)</b>	<b>12,19,617</b>	<b>8,96,718</b>

\* Includes Rs. 76,234 thousand (Previous year ended as on 31st March 2018 Rs. 74,273 thousand) receivable from Central / State Government on account of premium under RSBY Scheme against which provision of Rs. 47,335 thousand (Previous year ended as on 31st March 2018 Rs. 41,698 thousands) has been created.

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-17-CURRENT LIABILITIES SCHEDULE

HEALTH INSURANCE

(Rs.'000)

SN	Particulars	AS AT 31st MAR 2019	AS AT 31st MAR 2018
1	Agents' Balances	1,28,865	94,207
2	Balances due to other insurance companies	6,23,012	4,70,315
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	60,798	52,428
5	Unallocated Premium	1,15,516	71,363
6	Sundry creditors	14,60,981	12,98,676
7	Due to subsidiaries/ holding company	1,08,000	24,300
8	Claims Outstanding*	9,04,423	5,22,005
9	Unclaimed amount of policyholders/insured	10,731	13,676
10	Due to Officers/ Directors	-	-
11	Others	-	-
	(a) Tax deducted at source	1,01,514	60,548
	(b) Other statutory dues	12,949	9,708
	(c) Service Tax & GST liability	95,015	42,764
	(d) Advance from Corporate Clients	34,954	11,747
	(e) Interest on unclaimed amount of Policyholders	2,350	1,907
	<b>TOTAL</b>	<b>36,59,108</b>	<b>26,73,645</b>

\* Includes IBNR and IBNER Reserves

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-18-PROVISIONS SCHEDULE

**PROVISIONS**

(Rs.'000)

SN	Particulars	AS AT 31st MAR 2019	AS AT 31st MAR 2018
1	Reserve for Unexpired Risk*	36,58,808	29,39,618
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others		
	(a) Gratuity	16,322	10,975
	(b) Leave Encashment	35,750	24,629
	(c) Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>37,10,880</b>	<b>29,75,222</b>

\* Includes provision for freeloop cancellation Rs. 1,819 thousand ( Previous year ended 31st March, 2018 Rs. 943 thousand)

Note: Previous period numbers have been regrouped wherever necessary

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE  
(To the extent not written off or adjusted)

31-Mar-19

(Rs.'000)

SN	Particulars	AS AT 31st MAR 2019	AS AT 31st MAR 2018
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments Account on direct basis for year ended 31st March, 2019

(Rs. '000)

Particulars	FOR THE YEAR ENDED 31st MAR 2019	FOR THE YEAR ENDED 31st MAR 2018
<b>Cash Flows from the Operating Activities:</b>		
Premium received from Policyholders, including Advance Receipts	1,13,67,503	83,66,521
Other Receipts	-	-
Payment to the reinsurers, net of commissions and claims	(4,71,637)	(1,50,455)
Payments to co-insurers, net of claims recovery	(1,777)	-
Payments of claims	(40,42,432)	(37,08,505)
Payments of commission and brokerage	(11,01,390)	(7,90,511)
Payments of Other Operating Expenses	(40,86,200)	(26,55,644)
Preliminary and Pre-operative Expenses	-	-
Deposits, Advances and Staff Loans	(3,964)	(700)
Income Taxes Paid (Net)	-	-
Service tax & GST paid	(7,17,769)	(9,09,657)
Other Payments	-	-
<b>Cash flows before extraordinary Items</b>	<b>9,42,334</b>	<b>1,51,049</b>
Cash flow from extraordinary operations	-	-
<b>Net Cash flows from operating activities</b>	<b>9,42,334</b>	<b>1,51,049</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(1,27,615)	(2,00,312)
Proceeds from sale of fixed assets	35	276
Purchase of investments	(2,54,69,598)	(94,35,370)
Loans disbursed	-	-
Sales of investments	2,39,64,067	87,46,054
Repayments received from Investments	-	-
Rents/Interests/ Dividends received	4,32,915	4,62,400
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	-	-
<b>Net Cash flows from investing activities</b>	<b>(12,00,196)</b>	<b>(4,26,952)</b>
<b>Cash flows from financing activities</b>		
Proceeds from issuance of Share Capital	5,50,000	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net Cash flow from financing activities</b>	<b>5,50,000</b>	<b>-</b>
<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>	<b>-</b>	<b>-</b>
<b>Net Increase/(decrease) in cash and cash equivalents</b>	<b>2,92,138</b>	<b>(2,75,903)</b>
Cash and cash equivalents at the beginning of the year	5,34,849	8,10,752
Cash and cash equivalents at the end of the year	8,26,987	5,34,849
<b>Net Increase/(decrease) in cash and cash equivalents</b>	<b>2,92,138</b>	<b>(2,75,903)</b>
<b>Reconciliation of Cash and cash equivalents with the Balance Sheet at the end of the year</b>		
Cash and Bank Balances (Refer NL 15)	2,98,581	2,84,941
Short term liquid investments (Refer NL 12: Investments Schedule)	2,25,045	2,26,622
Short term liquid investments (Refer NL 12A: Investments Schedule)	1,75,362	23,286
Fixed Deposits having original maturity less than 90 days	1,28,000	-
<b>Cash and cash equivalents at the end of the year</b>	<b>8,26,987</b>	<b>5,34,849</b>

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-21 STATEMENT OF LIABILITIES

Date: 31-Mar-19  
(Rs in Lakhs)

Statement of Liabilities									
SN	Particular	AS AT 31st MAR 2019				AS AT 31st MAR 2018			
		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	<b>Health Insurance</b>	36,588	2,344	6,700	45,632	29,396	1,479	3,741	34,616
5	<b>Total Liabilities</b>	<b>36,588</b>	<b>2,344</b>	<b>6,700</b>	<b>45,632</b>	<b>29,396</b>	<b>1,479</b>	<b>3,741</b>	<b>34,616</b>

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



HEALTH INSURANCE

Date: 31-Mar-19  
(Rs in Lakhs)

FORM NL-22 GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE YEAR ENDED 31st MARCH, 2019																										
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						
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.	0.07	0.07	1.23	6.61	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.30	6.68
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.	8.42	18.48	184.54	516.66	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	192.96	535.13
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.	-	0.05	0.88	7.09	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.88	7.14
Assam	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.36	1.33	72.22	196.80	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	72.58	198.13
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.	16.13	38.45	592.55	1,748.24	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	608.68	1,786.69
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.	3.31	6.40	185.67	545.73	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	188.98	552.13
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.	1.09	1.63	63.09	183.91	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	64.18	185.54
Dadra & Nagar 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.	0.15	0.33	5.19	16.60	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.34	16.93
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.	0.19	0.19	2.82	9.39	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.01	9.58
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.	49.16	138.48	4,781.40	14,465.97	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4,830.55	14,604.45
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.	1.16	3.49	150.87	490.50	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	152.04	493.99
Gujarat	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	28.69	68.35	1,048.57	3,220.02	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,077.26	3,288.37
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.	22.18	60.04	2,541.97	6,910.82	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,564.16	6,970.87
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.	1.12	2.57	81.21	219.34	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	82.34	221.91
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.	0.58	1.45	63.14	155.89	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	63.72	157.34
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.	2.06	3.07	136.19	377.06	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	138.25	380.13
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.	20.90	57.82	2,108.01	6,514.32	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,128.92	6,572.14
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.	22.59	125.50	2,735.12	7,080.67	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,757.71	7,206.17
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.	-	-	0.10	0.23	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.10	0.23
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.	2.75	4.05	182.58	491.76	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	185.33	495.81
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.	663.88	2,408.07	8,001.86	24,351.90	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8,665.75	26,759.97
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.	0.10	0.11	2.54	9.73	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.65	9.84
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.	0.10	0.18	10.95	31.93	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.05	32.10
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.	-	-	1.58	5.77	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.58	5.77
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.	-	0.04	7.64	15.89	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7.64	15.93
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.	6.03	11.91	199.95	741.27	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	205.98	753.19
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.	0.18	0.36	5.09	15.21	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.26	15.57
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.	38.02	73.31	1,378.84	4,031.13	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,416.86	4,104.44
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.	18.94	44.89	827.11	2,415.08	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	846.04	2,459.96
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.	-	0.01	4.14	13.49	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.14	13.50
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.	24.35	60.31	817.01	2,406.44	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	841.36	2,466.76
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.	14.51	37.52	1,190.49	3,831.30	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,205.01	3,868.82
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.	0.10	0.11	20.37	37.95	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	20.47	38.06
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.	20.48	49.40	2,278.25	6,825.56	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,298.73	6,874.96
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.	1.87	6.20	207.18	658.64	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	209.04	664.84
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.	10.29	28.31	1,159.45	2,900.20	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,169.74	2,928.51
Total															979.78	3,252.48	31,049.79	91,449.08							32,029.57	94,701.57

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-23 : REINSURANCE RISK CONCENTRATION

Date: 31-Mar-19  
 (Rs in Lakhs)

Reinsurance Risk Concentration

SN	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
#	No. of Reinsurers with rating of AAA and above		-	-	-	0%
#	No. of Reinsurers with rating AA but less than AAA		-	-	-	0%
#	No. of Reinsurers with rating A but less than AA	3	21,490	72	-	100%
#	No. of Reinsurers with rating BBB but less than A		-	-	-	0%
#	No. of Reinsurers with rating less than BBB		-	-	-	0%
#	Others		-	-	-	0%
	<b>Total</b>	<b>3</b>	<b>21,490</b>	<b>72</b>	<b>-</b>	<b>100%</b>

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-24 AGEING OF CLAIMS

Date: 31-Mar-19  
 (Rs in Lakhs)

**Ageing of Claims as at 31st March, 2019**

SN	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	18736	1719	0	0	0	20455	11181
8	Overseas Travel	0	0	0	0	0	0	0
9	Personal Accident	7	1	0	0	0	8	39
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



NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-26 - CLAIMS INFORMATION - SM, TABLE I

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

SN	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claims	Net incurred claims			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Others	-	-	-	-	-	-	-
9	Health	94,702	73,140	45,492	35,564	14,628	10,669	14,628
	<b>Total</b>	<b>94,702</b>	<b>73,140</b>	<b>45,492</b>	<b>35,564</b>	<b>14,628</b>	<b>10,669</b>	<b>14,628</b>

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



HEALTH INSURANCE

FORM NL-27 OFFICES INFORMATION FOR NON LIFE

Date: 31-Mar-19

SN	Office Information	Number	
1	No. of offices at the beginning of the Quarter	35	
2	No. of branches approved during the Quarter	-	
3	No. of branches opened during the Quarter	Out of approvals of previous Quarter	5
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	40	
7	No. of branches approved but not opened	2	
8	No. of rural branches	-	
9	No. of urban branches	40	

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-28-STATEMENT OF ASSETS - 3B

Statement as on : 31-03-2019

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

(Business within India)

Periodicity of Submission: Quarterly

Rs. In Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	32,994.21
	Investments (Policyholders)	8A	49,313.22
2	Loans	9	-
3	Fixed Assets	10	3,210.19
4	Current Assets		
a.	Cash & Bank Balance	11	2,985.81
b.	Advances & Other Assets	12	12,196.18
5	Current Liabilities		
a.	Current Liabilities	13	36,591.08
b.	Provisions	14	37,108.80
c.	Misc. Exp not Written Off	15	-
d.	Debit Balance of P&L A/c		71,854.34
	Application of Funds as per Balance Sheet (A)		<b>2,46,253.83</b>
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,210.19
3	Cash & Bank Balance (if any)	11	2,985.81
4	Advances & Other Assets (if any)	12	12,196.18
5	Current Liabilities	13	36,591.08
6	Provisions	14	37,108.80
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		71,854.34
	TOTAL (B)		<b>1,63,946.40</b>
	'Investment Assets' As per FORM 3B	(A-B)	<b>82,307.43</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	Central Govt. Securities	Not less than 20%	-	4,004.06	14,860.02	18,864.08	22.92%	-	18,864.08	19,189.48
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	-	10,132.59	15,378.04	25,510.63	31.00%	-	25,510.63	25,784.17
3	Investment subject to Exposure Norms									
4	a. Housing & Infra/ Loans to SG for Housing and FEE	Not less than 15%								
	1. Approved Investments		-	9,533.21	12,543.41	22,076.62	26.82%	-	22,076.62	24,472.97
	2. Other Investments		-	1,500.50	3,995.83	5,496.33	6.68%	-	5,496.33	2,933.80
	b. Approved Investments	Not exceeding 55%	-	11,825.61	16,389.33	28,214.95	34.28%	4.06	28,219.01	28,221.66
	c. Other Investments		-	-	1,004.84	1,004.84	1.22%	-	1,004.84	922.02
	<b>Total Investment Assets</b>	<b>100%</b>	-	<b>32,991.92</b>	<b>49,311.45</b>	<b>82,303.37</b>	<b>100.00%</b>	<b>4.06</b>	<b>82,307.43</b>	<b>82,334.62</b>

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-29

Detail regarding debt securities

Date: As at 31-03-2019

(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 31-03-2019	as % of total for this class	As at 31-03-2018	as % of total for this class	As at 31-03-2019	as % of total for this class	As at 31-03-2018	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	31,036	45%	34,500	59%	31,002	45%	34,318	59%
AA or better	5,897	9%	2,491	4%	5,993	9%	2,507	4%
Rated below AA but above A	3,383	5%	-	0%	3,503	5%	-	0%
Rated below A	2,934	4%	-	0%	2,999	4%	-	0%
Any other(Sovereign)	25,784	37%	21,411	37%	25,511	37%	21,278	37%
	69,035				69,007			
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	17,867	26%	14,738	25%	17,872	26%	14,731	25%
more than 1 year and upto 3years	21,412	31%	17,384	30%	21,546	31%	17,124	29%
More than 3years and up to 7years	19,241	28%	12,702	22%	18,976	27%	12,623	22%
More than 7 years and up to 10 years	10,515	15%	13,578	23%	10,613	15%	13,625	23%
above 10 years	-	0%	-	0%	-	0%	-	0%
	69,035				69,007			
<b>Breakdown by type of the issuer</b>								
a. Central Government	19,189	28%	15,804	27%	18,864	27%	15,623	27%
b. State Government	6,595	10%	5,607	10%	6,647	10%	5,655	10%
c. Corporate Securities	43,250	63%	36,991	63%	43,497	63%	36,825	63%
	69,034.55				69,007.37			

**Note**

- In case a debt instrument is rated by more than one agency, then the lowest rating is taken for the purpose of classification.
- Market value of the securities is in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
- The above disclosure does not include investments in fixed deposits and mutual funds.

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-30 ANALYTICAL RATIOS

Date: 31-Mar-19

**Analytical Ratios for Non-Life companies**

SN	Particular	For the Quarter Ended (Jan - Mar '19)	For the year Ended (Apr - Mar '19)	For the Quarter Ended (Jan - Mar '18)	For the year Ended (Apr - Mar '18)
1	Gross Direct Premium Growth Rate (Overall)	29%	26%	29%	27%
1a	Gross Direct Premium Growth Rate (Health)	27%	23%	27%	26%
1b	Gross Direct Premium Growth Rate (Personal Accident)	101%	190%	471%	274%
2	Gross Direct Premium to Net Worth ratio	1.22 times	3.61 times	0.97 times	2.95 times
3	Growth rate of Net Worth	3%	3%	10%	10%
4	Net Retention Ratio (Overall)	80%	77%	81%	78%
4a	Net Retention Ratio (Health)	80%	77%	81%	78%
4b	Net Retention Ratio (Personal Accident)	75%	81%	73%	70%
5	Net Commission Ratio - Overall	8%	4%	4%	4%
5a	Net Commission Ratio - Health	8%	4%	4%	4%
5b	Net Commission Ratio - Personal Accident	12%	12%	10%	8%
6	Expenses of Management to Gross Direct Premium Ratio	49%	50%	48%	50%
7	Expenses of Management to NWP Ratio	61%	64%	59%	64%
8	Net Incurred Claims to Net Earned Premium	40%	54%	37%	50%
9	Combined Ratio	93%	107%	87%	104%
10	Technical Reserves to Net Premium Ratio	1.78 times	0.62 times	1.7 times	0.60 times
11	Underwriting Balance Ratio	.01 times	(0.13 times)	0.11 times	(0.05 times)
12	Operating Profit Ratio	5.2%	-7.7%	14%	0.4%
13	Liquid Assets to Liabilities Ratio	0.75 times	0.75 times	0.75times	0.75times
14	Net Earnings Ratio	3%	-7%	16%	4%
15	Return on Net Worth	2%	-18%	13%	9%
16	Reinsurance Ratio	20%	23%	19%	22%
17	Available Solvency Margin to Required Solvency Margin Ratio (times)	1.77	1.77	2.11	2.11
18	NPA ratio				
	- Gross NPA Ratio	NA	NA	NA	NA
	- Net NPA Ratio	NA	NA	NA	NA
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	98,10,00,000	98,10,00,000	92,60,00,000	92,60,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	51%/49%	51%/49%	51%/49%	51%/49%
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	0.07	(0.51)	0.36	0.25
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year	0.07	(0.51)	0.36	0.25
6	(iv) Book value per share (Rs)	2.68	2.68	2.76	2.76

Note: Previous year/quarters numbers have been regrouped wherever necessary

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-31 : RELATED PARTY TRANSACTIONS

Date: 31-Mar-19  
(Rs in Lakhs)

Related Party Transactions

SN	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	FOR THE QUARTER ENDED 31st MAR 2019	FOR THE YEAR ENDED 31st MAR 2019	FOR THE QUARTER ENDED 31st MAR 2018	FOR THE YEAR ENDED 31st MAR 2018
1	Ashish Mehrotra (MD & CEO), Rahul Ahuja (CFO) & Rajat Sharma (CS)	Key Management Personal	Employee's remuneration	241.87	864.57	168.92	728.49
2	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Issue of share capital	1,960.00	2,695.00	-	-
3	Max Skill First Ltd	Fellow Subsidiary	Training Services	327.02	618.23	150.44	591.96
4	Max India Ltd	Holding Company	Premium Income	-0.16	24.59	-	-
5	Max India Ltd	Holding Company	Issue of share capital	2,040.00	2,805.00	-	-
6	Max India Ltd	Holding Company	Legal and professional charges	1,180.00	1,180.00	531.00	1,055.25
7	Antara Purukul Senior Living Limited	Fellow Subsidiary	Premium Income	5.28	5.28	-	-
8	Antara Senior Living Limited	Fellow Subsidiary	Premium Income	19.27	19.27	-	-

**NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED**  
**REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010**



**FORM NL-32 PRODUCTS INFORMATION**

**Date: 31-Mar-19**

***Products Information***

List below the products and/or add-ons introduced during the quarter

<b>Sl. No.</b>	<b>Name of Product</b>	<b>Co. Ref. No.</b>	<b>IRDA Ref.no.</b>	<b>Class of Business</b>	<b>Category of product</b>	<b>Date of filing of Product</b>	<b>Date IRDA confirmed filing/ approval</b>
1			NIL				

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-33 - SOLVENCY MARGIN - SM, TABLE - II

(Rs. in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-TA):		48,561
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		45,632
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>2,929</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		50,833
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		27,937
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>22,896</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>25,825</b>
9	Total Required Solvency Margin [RSM]		14,628
10	Solvency Ratio (Total ASM/Total RSM)		1.77

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-34 : Board of Directors & Key Person

Date: 31-Mar-19

*Board Of Directors and Key Person information*

Sl. No.	Name of person	Role/designation	Details of change during the quarter
<b>Board of Directors</b>			
1	Mr. Rajesh Sud	Chairman of Board	NA
2	Mr. Rahul Khosla	Co-Vice Chairman & Director	NA
3	Mr. David Martin Fletcher	Co-Vice Chairman & Director	NA
4	Mr. Mohit Talwar	Director	NA
5	Mr. K Narasimha Murthy	Independent Director	NA
6	Ms. Joy Carolyn Linton	Director	NA
7	Mr. Pradeep Pant	Independent Director	NA
8	Ms. Marielle Theron	Director	NA
9	Mr. Simeon Preston	Director	NA
10	Dr. Burjor Phiroze Banaji	Independent Director	NA
11	Mr. Dinesh Kumar Mittal	Independent Director	NA
12	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	NA
<b>Key Management Persons#</b>			
13	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	NA
14	Mr. Rahul Ahuja	Chief Financial Officer	NA
15	Mr. Tarun Katyal	Director & Chief Human Resources Officer	NA
16	Mr. Partha Banerjee	Director & Head – Legal, Compliance & Regulatory Affairs and Chief Compliance Officer	NA
17	Mr. A.V Ramanan	Appointed Actuary	NA
18	Mr. Vikas Gujral	Chief Operating Officer	NA
19	Mr. Anurag Gupta	Senior Vice President & Head - Agency Channel	NA
20	Ms. Anika Agrawal	Senior Vice President & Head - Marketing, Digital and Direct Sales	NA
21	Mr. Aseem Gupta	Senior Vice President – Portfolio and Affinity	NA
22	Mr. Atul Bhandari	Senior Vice President & Head - Bancassurance and Alliances	Mr. Atul Bhandari has resigned on March 26, 2019
23	Mr. Vikas Jain	Chief Investment Officer	NA
24	Mr. Rajat Sharma	Company Secretary	NA
25	Mr. Satyanandan Atyam	Chief Risk Officer	NA

#Key Management Persons in line with Guidelines for Corporate Governance for insurers in India (IRDA/F&A/GDL/CG/100/05/2016)

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010

FORM NL-35-NON PERFORMING ASSETS-7A

Statement as on : 31-03-2019  
 Details of Investment Portfolio  
 Periodicity of Submission : Quarterly

Name of the Fund: Shareholder Funds and Policyholder Funds



(Rs in Lakhs)

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		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
IODE	IL & FS	Commercial Papers	NA	NA	2000	2000	NA	14-Sep-18	NA						NPA	25%	500
IODE	IL & FS	Commercial Papers	NA	NA	1000	1000	NA	26-Sep-18	NA						NPA	25%	250
IODE	IL&FS FINANCIAL SERVICES LIMITED	Bonds	8.65	NA	999	NA	86.41	NA	06-Dec-17						Standard Assets	25%	250
IODE	IL&FS FINANCIAL SERVICES LIMITED	Bonds	8.90	NA	1000	NA	89.00	NA	21-Mar-18						Standard Assets	25%	250
IODE	IL&FS FINANCIAL SERVICES LIMITED	Bonds	8.90	NA	1000	NA	89.00	NA	28-Mar-18						Standard Assets	25%	250

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010

Name of the Fund Shareholder Funds and Policyholder Funds



FORM NL-36-YIELD ON INVESTMENTS 1  
 Statement as on : 31-03-2019  
 Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lacs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVERNMENT BONDS	CGSB	15,300.16	15,521.35	290.80	1.90%	1.90%	15,547.08	15,570.17	1,212.62	7.80%	7.80%	14,681.89	14,869.77	279.66	1.90%	1.90%
2	STATE GOVERNMENT BONDS	SGGB	6,046.55	5,942.92	120.77	2.00%	2.00%	5,747.66	5,586.17	452.68	7.88%	7.88%	5,657.13	5,594.02	110.12	1.95%	1.95%
3	Treasury Bills	CTRB	3,142.49	3,142.49	50.75	1.62%	1.62%	1,314.38	1,314.38	86.75	6.60%	6.60%	-	-	-	0.00%	0.00%
4	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	9,372.29	9,318.44	200.90	2.14%	2.14%	7,818.17	7,767.27	669.80	8.57%	8.57%	6,025.32	6,124.64	121.32	2.01%	2.01%
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	-	-	-	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	0.00%
6	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	0.00%	0.00%	364.61	364.61	27.70	7.60%	7.60%	1,739.00	1,739.00	32.08	1.84%	1.84%
7	Bonds / Debentures issued by HUDCO	HTHD	94.44	94.44	1.96	2.07%	2.07%	23.29	23.29	1.96	8.41%	8.41%	-	-	-	0.00%	0.00%
8	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	-	0.00%	0.00%	2,991.31	2,993.24	234.47	7.84%	7.84%	5,195.53	5,195.53	92.83	1.79%	1.79%
9	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	10,071.70	9,906.99	200.95	2.00%	2.00%	10,098.09	9,954.59	826.08	8.18%	8.18%	10,003.86	10,091.37	199.79	2.00%	2.00%
10	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	998.94	999.51	20.98	2.10%	2.10%	1,689.46	1,673.76	149.04	8.82%	8.82%	2,998.77	3,028.21	64.46	2.15%	2.15%
11	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	2,540.35	2,507.64	54.50	2.15%	2.15%	2,543.69	2,519.75	219.46	8.63%	8.63%	2,548.08	2,585.38	54.66	2.15%	2.15%
12	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	-	-	-	0.00%	0.00%	41.10	41.13	3.57	8.69%	8.69%	411.39	411.54	8.71	2.12%	2.12%
13	CORPORATE SECURITIES - DEBENTURES	ECOS	12,228.44	12,102.20	276.60	2.26%	2.26%	8,271.71	8,158.54	733.01	8.86%	8.86%	3,510.10	3,511.89	68.19	1.94%	1.94%
14	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	8,086.96	8,086.96	158.47	1.96%	1.96%	5,474.67	5,474.67	418.45	7.64%	7.64%	6,778.90	6,778.90	127.24	1.88%	1.88%
15	Deposits - CDs with Scheduled Banks	EDCD	66.49	66.49	1.45	2.18%	2.18%	16.39	16.39	1.45	8.83%	8.83%	-	-	-	0.00%	0.00%
16	Deposits - Repo / Reverse Repo - Govt Securities	ECCR	2,001.82	2,001.82	31.00	1.55%	1.55%	493.60	493.60	31.00	6.28%	6.28%	-	-	-	0.00%	0.00%
17	COMMERCIAL PAPERS	ECCP	2,409.24	2,409.24	50.81	2.11%	2.11%	3,328.60	3,330.08	264.25	7.94%	7.94%	3,085.43	3,085.43	53.71	1.74%	1.74%
18	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	1,490.99	1,488.63	52.26	3.51%	3.51%	3,481.27	3,481.79	318.25	9.14%	9.14%	4,001.94	4,006.16	73.39	1.83%	1.83%
19	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	693.84	680.23	15.20	2.19%	2.19%	171.08	167.73	15.20	8.89%	8.89%	-	-	-	0.00%	0.00%
19	Infrastructure - Debentures / Bonds / CPs / loans	IODS	2,998.87	2,933.80	(0.52)	-0.02%	-0.02%	1,721.29	1,685.21	(144.36)	-8.39%	-8.39%	-	-	-	0.00%	0.00%
20	Debentures	OLDB	279.14	264.32	5.95	2.13%	2.13%	68.83	65.17	5.95	8.65%	8.65%	-	-	-	0.00%	0.00%
21	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	0.00%	0.00%	0.00	0.00	-	0.00%	0.00%	-	-	-	0.00%	0.00%
TOTAL			77,822.72	77,467.48	1,532.85	1.97%	1.97%	71,206.29	70,681.53	5,527.36	7.76%	7.76%	66,637.36	67,021.84	1,286.14	1.93%	1.93%

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



**FORM NL-37-DOWN GRADING OF INVESTMENT-2**

Statement as on : 31-03-2019

Statement of Down Graded Investments

Name of Fund : Shareholder Funds and Policyholder Funds

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter <sup>1</sup></u></b>								
1	7.95% PNB HOUSING DB 18-10	HTDN	500.00	13-Aug-18	FITCH	AAA	AA+	10-Jan-19	
2	8.47% PNB HOUSING DB 01-07	HTDN	1,000.00	08-Mar-17	FITCH	AAA	AA+	10-Jan-19	
3	8.90% RCAP DB 09-09-2021	OLDB	1,000.00	27-Dec-16	CARE	AA	CARE A+	07-Mar-19	
4	9.05% DHFCL DB 09-09-2019	HORD	500.00	22-Mar-18	CARE	AAA	CARE AA-	07-Mar-19	
5	9.05% DHFCL DB 09-09-2019	HORD	1,000.00	02-May-18	CARE	AAA	CARE AA-	07-Mar-19	
6	9.10% DHFCL DB 09-09-2019	HORD	1,000.00	12-Jul-18	CARE	AAA	CARE AA-	07-Mar-19	
<b>B.</b>	<b><u>As on Date <sup>2</sup></u></b>								
1	7.95% PNB HOUSING DB 18-10	HTDN	500.00	13-Aug-18	FITCH	AAA	AA+	10-Jan-19	
2	8.47% PNB HOUSING DB 01-07	HTDN	1,000.00	08-Mar-17	FITCH	AAA	AA+	10-Jan-18	
3	8.65% IFIN DB 06-12-2021	IODS	1,000.00	29-Dec-16	ICRA	AAA	D	11-Sep-18	
4	8.90% IFIN DB 20-03-2021	IODS	1,000.00	21-Mar-16	ICRA	AAA	D	11-Sep-18	
5	8.90% IFIN DB 28-03-2021	IODS	1,000.00	30-Mar-16	ICRA	AAA	D	11-Sep-18	
6	8.90% RCAP DB 09-09-2021	OLDB	1,000.00	27-Dec-16	CARE	AAA	A+	07-Mar-19	
7	9.05% DHFCL DB 09-09-2019	HORD	500.00	22-Mar-18	CARE	AAA	AA-	07-Mar-19	
8	9.05% DHFCL DB 09-09-2019	HORD	1,000.00	02-May-18	CARE	AAA	AA-	07-Mar-19	
9	9.10% DHFCL DB 09-09-2019	HORD	1,000.00	12-Jul-18	CARE	AAA	AA-	07-Mar-19	

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-38 QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Date : 31-Mar-19  
 (Rs in Lakhs)

SN	Line of Business	Current Quarter (Jan - Mar 2019)		Same Quarter Previous Year (Jan - Mar 2018)		Upto the period (Apr - Mar 2019)		Same period previous year (Apr - Mar 2018)	
		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	980	10,898	487	8,476	3,252	28,172	1,121	20,967
10	Health	31,050	1,21,556	24,434	99,162	91,449	3,59,957	74,327	3,09,909
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

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-39 RURAL & SOCIAL OBLIGATIONS

HEALTH INSURANCE

Date: 31-Mar-19

(Rs in Lakhs)

Rural & Social Obligations (Apr 2018 - Mar 2019)

SN	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	3947	114	55,809
		Social	2	7	1,27,523
10	Health	Rural	31203	5,064	2,92,739
		Social	5	9	586
11	Others	Rural	NA	NA	NA
		Social	NA	NA	NA

Note - RSBY business has been excluded for the purpose of reporting. The business was never included for the purpose of meeting obligation.

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
 REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-40: BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

Date: 31-Mar-19  
 (Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		FOR THE QUARTER ENDED 31st MAR 2019		FOR THE QUARTER ENDED 31st MAR 2018		FOR THE YEAR ENDED 31st MAR 2019		FOR THE YEAR ENDED 31st MAR 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	65,249	12,788	55,652	10,927	1,94,539	39,070	1,71,250	33,896
2	Corporate Agents-Banks	17,277	6,525	11,166	3,947	44,900	16,641	31,233	10,320
3	Corporate Agents -Others	464	2,616	21	1,405	572	8,612	71	5,231
4	Brokers	21,933	3,472	11,501	2,058	54,674	9,165	37,036	6,391
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	27,531	6,628	29,298	6,585	93,444	21,213	91,286	19,609
	<b>Total (A)</b>	<b>1,32,454</b>	<b>32,030</b>	<b>1,07,638</b>	<b>24,921</b>	<b>3,88,129</b>	<b>94,702</b>	<b>3,30,876</b>	<b>75,447</b>
7	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>1,32,454</b>	<b>32,030</b>	<b>1,07,638</b>	<b>24,921</b>	<b>3,88,129</b>	<b>94,702</b>	<b>3,30,876</b>	<b>75,447</b>

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED  
REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDA FEBRUARY 15, 2010



FORM NL-41 GREIVANCE DISPOSAL

Date: 31-Mar-19

SN	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	-	19	5	6	8	-	38
b)	Claim	-	174	25	38	111	-	562
c)	Policy related	-	32	15	5	12	-	85
d)	Premium	-	9	0	0	9	-	79
e)	Refund	-	-	0	0	0	-	7
f)	Coverage	-	-	0	0	0	-	21
g)	Cover note related	-	-	0	0	0	-	0
h)	Product	-	6	0	4	2	-	18
i)	Others	-	53	21	12	20	-	121
	<b>Total number of complaints</b>	-	<b>293</b>	<b>66</b>	<b>65</b>	<b>162</b>	-	<b>931</b>
2	Total No. of policies during year ended 31st March 2018	3,30,876						
3	Total No. of claims during year ended 31st March 2018	83,446						
4	Total No. of policies during year ended 31st March 2019	3,88,129						
5	Total No. of claims during year ended 31st March 2019	92,189						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	2.19						
7	Total No. of Claim Complaints (current year) per 10,000 claims (current year)	60.96						
8	Duration wise Pending Status		Complaints made by Customers	Complaints made by intermediaries	Total			
a)	Upto 7 days		-	-	-			
b)	7 - 15 days		-	-	-			
c)	15 - 30 days		-	-	-			
d)	30 - 90 days		-	-	-			
e)	90 days and beyond		-	-	-			
	<b>Total No. of complaint</b>		-	-	-			