

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



FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2018

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th June 2018	UP TO THE QUARTER ENDED 30th June 2018	FOR THE QUARTER ENDED 30th June 2017	UP TO THE QUARTER ENDED 30th June 2017
1	Premiums earned (Net)	NL-4- Premium Schedule	13,00,043	13,00,043	11,86,301	11,86,301
2	Profit/ Loss on sale/redemption of Investments		5,289	5,289	7,919	7,919
3	Accretion/Amortisation of (Premium)/Discount		9,907	9,907	11,899	11,899
4	Others		-	-	-	-
5	Interest, Dividend & Rent – Gross		69,254	69,254	60,998	60,998
	TOTAL (A)		13,84,493	13,84,493	12,67,117	12,67,117
1	Claims Incurred (Net)	NL-5-Claims Schedule	8,09,877	8,09,877	6,60,782	6,60,782
2	Commission (Net)	NL-6- Commission Schedule	6,917	6,917	32,202	32,202
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	7,34,034	7,34,034	6,42,328	6,42,328
4	Premium Deficiency		-	-	-	-
	Being Expenses of Management over the allowable limit transferred to Profit and Loss Account*		(2,44,923)	(2,44,923)	(2,18,725)	(2,18,725)
	TOTAL (B)		13,05,905	13,05,905	11,16,587	11,16,587
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		78,589	78,589	1,50,530	1,50,530
	APPROPRIATIONS					
	Transfer to Shareholders' Account		78,589	78,589	1,50,530	1,50,530
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		78,589	78,589	1,50,530	1,50,530

*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 quarter ended June 30, 2018 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 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 IRDAI FEBRUARY 15, 2010



FORM NL-2-B-PL

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2018

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th June 2018	UP TO THE QUARTER ENDED 30th June 2018	FOR THE QUARTER ENDED 30th June 2017	UP TO THE QUARTER ENDED 30th June 2017
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		78,589	78,589	1,50,530	1,50,530
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		40,116	40,116	43,337	43,337
	(b) Profit/Loss on sale/redemption of investments		2,854	2,854	4,643	4,643
	(c) Accretion/Amortisation of (Premium)/Discount		7,317	7,317	(596)	(596)
3	OTHER INCOME					
	(a) Gain on Foreign Exchange Fluctuation		1,161	1,161	(1,104)	(1,104)
	(b) Interest Income		184	184	309	309
	(c) Provision written back		32	32	28,025	28,025
	TOTAL (A)		1,30,252	1,30,252	2,25,144	2,25,144
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		6,273	6,273	919	919
	(c) Penalty		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		2,544	2,544	2,104	2,104
	(b) Bad debts written off		-	-	-	-
	(c) Being Expenses of Management over the allowable limit transferred from Revenue Account		2,44,923	2,44,923	2,18,725	2,18,725
	TOTAL (B)		2,53,739	2,53,739	2,21,748	2,21,748
	Profit/(Loss) before tax		(1,23,487)	(1,23,487)	3,396	3,396
	Provision for Taxation		-	-	-	-
	Profit/(Loss) after tax		(1,23,487)	(1,23,487)	3,396	3,396
	APPROPRIATIONS					
	(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		(67,01,566)	(67,01,566)	(69,29,963)	(69,29,963)
	Balance carried forward to Balance Sheet		(68,25,052)	(68,25,052)	(69,26,567)	(69,26,567)

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 IRDAI FEBRUARY 15, 2010



FORM NL-3-B-BS

BALANCE SHEET AS AT JUNE 30, 2018

(Rs.'000)

Particulars	Schedule	As at 30th June 2018	As at 30th Jun 2017
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	92,60,000	92,60,000
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	-	-
FAIR VALUE CHANGE ACCOUNT - SHAREHOLDERS		1,355	558
FAIR VALUE CHANGE ACCOUNT - POLICYHOLDERS		43	245
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		92,61,398	92,60,803
APPLICATION OF FUNDS			
INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	29,73,419	26,58,630
INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	39,02,202	37,16,919
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	3,41,223	3,28,188
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and Bank balances Schedule	81,949	2,19,777
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	8,12,452	6,14,635
Sub-Total (A)		8,94,401	8,34,412

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REGISTRATION NO. 145 AND DATE OF REGISTRATION WITH IRDAI FEBRUARY 15, 2010



FORM NL-3-B-BS

BALANCE SHEET AS AT JUNE 30, 2018

(Rs. '000)

Particulars	Schedule	As at 30th June 2018	As at 30th Jun 2017
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	26,18,297	23,25,361
PROVISIONS	NL-18-Provisions Schedule	30,56,602	28,78,552
Sub-Total (B)		56,74,899	52,03,913
NET CURRENT ASSETS (C) = (A - B)		(47,80,498)	(43,69,501)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		68,25,052	69,26,567
TOTAL		92,61,398	92,60,803

Note: Previous period numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

(Rs. '000)

SN	Particulars	As at 30th June 2018	As at 30th Jun 2017
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*	1,26,416	76,632
5	Guarantees given by or on behalf of the Company	-	-
6	Statutory demands/ liabilities in dispute, not provided for	-	-
7	Penalty raised by Income tax department against assessment of Income Tax Return filled for Financial Years 2012-13 and 2013-14, subject to appeal.	84,818	84,818
8	Reinsurance obligations to the extent not provided for in accounts	-	-
	TOTAL	2,11,234	1,61,450

* Includes compensation raised by policyholders against rejected claims

Note: Previous period numbers have been regrouped wherever necessary

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
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FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th June 2018				UP TO THE QUARTER ENDED 30th June 2018				FOR THE QUARTER ENDED 30th June 2017				UP TO THE QUARTER ENDED 30th June 2017			
	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*	17,97,876	58,005	-	18,55,881	17,97,876	58,005	-	18,55,881	15,71,745	14,038	-	15,85,783	15,71,745	14,038	-	15,85,783
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	1,12,655	21,984	-	1,34,639	1,12,655	21,984	-	1,34,639	1,80,290	948	-	1,81,237	1,80,290	948	-	1,81,238
Gross Earned Premium	16,85,221	36,021	-	17,21,242	16,85,221	36,021	-	17,21,242	13,91,455	13,090	-	14,04,546	13,91,455	13,090	-	14,04,545
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	4,59,121	10,185	-	4,69,306	4,59,121	10,185	-	4,69,306	3,66,389	6,703	-	3,73,092	3,66,389	6,703	-	3,73,092
Net Premium	12,26,100	25,836	-	12,51,936	12,26,100	25,836	-	12,51,936	10,25,066	6,387	-	10,31,454	10,25,066	6,387	-	10,31,453
Adjustment for change in reserve for unexpired risks	(45,948)	(2,159)	-	(48,107)	(45,948)	(2,159)	-	(48,107)	(1,54,013)	(836)	-	(1,54,848)	(1,54,013)	(836)	-	(1,54,849)
Premium Earned (Net)	12,72,048	27,995	-	13,00,043	12,72,048	27,995	-	13,00,043	11,79,079	7,222	-	11,86,301	11,79,079	7,222	-	11,86,301

* Net GST

Note: Previous period numbers have been regrouped wherever necessary

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
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FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th June 2018				UP TO THE QUARTER ENDED 30th June 2018				FOR THE QUARTER ENDED 30th June 2017				UP TO THE QUARTER ENDED 30th June 2017			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid*																
Direct claims	8,38,637	143	-	8,38,779	8,38,637	143	-	8,38,779	7,72,859	1,687	-	7,74,545	7,72,859	1,687	-	7,74,544
Add Claims Outstanding at the end of the period	8,01,064	39,003	-	8,40,067	8,01,064	39,003	-	8,40,067	6,44,443	7,929	-	6,52,372	6,44,443	7,929	-	6,52,372
Less Claims Outstanding at the beginning	6,08,926	31,491	-	6,40,417	6,08,926	31,491	-	6,40,417	5,49,810	9,332	-	5,59,142	5,49,810	9,332	-	5,59,142
Gross Incurred Claims	10,30,775	7,654	-	10,38,429	10,30,775	7,654	-	10,38,429	8,67,492	283	-	8,67,775	8,67,492	283	-	8,67,775
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid and outstanding	2,29,421	-869	-	2,28,552	2,29,421	-869	-	2,28,552	2,07,887	-894	-	2,06,994	2,07,887	-894	-	2,06,994
Total Claims Incurred **	8,01,354	8,523	-	8,09,877	8,01,354	8,523	-	8,09,877	6,59,605	1,177	-	6,60,782	6,59,605	1,177	-	6,60,782

Note: Previous 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. 49,329 thousand (previous period ended 30th June 2017 Rs. 29,586 thousand) allocated to claim handling charges. This amount preliminary includes employee and other related costs.

** Includes an amount of Rs. 23,191 thousand during the quarter ended 30th June 2018 (previous period ended 30th June 2017 Rs. 35,868 thousand) on account of expenses incurred towards product related benefit paid to policyholders

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FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th June 2018				UP TO THE QUARTER ENDED 30th June 2018				FOR THE QUARTER ENDED 30th June 2017				UP TO THE QUARTER ENDED 30th June 2017			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	1,89,883	8,240	-	1,98,123	1,89,883	8,240	-	1,98,123	1,63,046	1,796	-	1,64,842	1,63,046	1,796	-	1,64,842
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	1,88,290	2,916	-	1,91,206	1,88,290	2,916	-	1,91,206	1,30,939	1,701	-	1,32,640	1,30,939	1,701	-	1,32,640
Net Commission	1,593	5,324	-	6,917	1,593	5,324	-	6,917	32,107	95	-	32,202	32,107	95	-	32,202
Break-up of the expenses (Gross) incurred to procure business:																
Agents	1,12,604	1,314	-	1,13,918	1,12,604	1,314	-	1,13,918	1,02,755	506	-	1,03,261	1,02,755	506	-	1,03,261
Brokers	24,073	13	-	24,086	24,073	13	-	24,086	19,835	34	-	19,869	19,835	34	-	19,869
Corporate Agency	53,205	6,913	-	60,118	53,205	6,913	-	60,118	40,456	1,256	-	41,712	40,456	1,256	-	41,712
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1,89,883	8,240	-	1,98,123	1,89,883	8,240	-	1,98,123	1,63,046	1,796	-	1,64,842	1,63,046	1,796	-	1,64,842

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



FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 30th June 2018				UP TO THE QUARTER ENDED 30th June 2018				FOR THE QUARTER ENDED 30th June 2017				UP TO THE QUARTER ENDED 30th June 2017			
		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	3,20,535	10,341	-	3,30,876	3,20,535	10,341	-	3,30,876	3,10,075	2,769	-	3,12,844	3,10,075	2,769
2	Travel, conveyance and vehicle running expenses	16,045	518	-	16,563	16,045	518	-	16,563	20,960	187	-	21,147	20,960	187	-	21,147
3	Training expenses	17,900	578	-	18,478	17,900	578	-	18,478	20,931	187	-	21,118	20,931	187	-	21,118
4	Rents, rates & taxes	30,357	979	-	31,336	30,357	979	-	31,336	25,744	230	-	25,974	25,744	230	-	25,974
5	Repairs	37,048	1,195	-	38,243	37,048	1,195	-	38,243	31,358	280	-	31,638	31,358	280	-	31,638
6	Printing & stationery	6,357	205	-	6,562	6,357	205	-	6,562	4,390	39	-	4,429	4,390	39	-	4,429
7	Communication	28,504	920	-	29,424	28,504	920	-	29,424	17,462	156	-	17,618	17,462	156	-	17,618
8	Legal & professional charges	1,08,894	3,513	-	1,12,407	1,08,894	3,513	-	1,12,407	1,00,547	898	-	1,01,445	1,00,547	898	-	1,01,445
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	795	26	-	821	795	26	-	821	741	7	-	748	741	7	-	748
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Tax Audit	37	1	-	38	37	1	-	38	74	1	-	75	74	1	-	75
	(ii) Certification Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	91,564	2,954	-	94,518	91,564	2,954	-	94,518	55,536	496	-	56,032	55,536	496	-	56,032
11	Interest and bank charges	6,855	221	-	7,076	6,855	221	-	7,076	5,960	53	-	6,013	5,960	53	-	6,013
12	Others																
	(a) Business and Sales Promotion	95	3	-	98	95	3	-	98	396	4	-	400	396	4	-	400
	(b) Membership and Subscription	457	15	-	472	457	15	-	472	752	7	-	759	752	7	-	759
	(c) Insurance	754	24	-	778	754	24	-	778	563	5	-	568	563	5	-	568
	(d) Sitting Fee	1,162	38	-	1,200	1,162	38	-	1,200	1,189	11	-	1,200	1,189	11	-	1,200
	(e) Reward or Remuneration Agents	2,519	81	-	2,600	2,519	81	-	2,600	-	-	-	-	-	-	-	-
	(f) Miscellaneous Expenses*	438	14	-	452	438	14	-	452	539	5	-	544	539	5	-	544
13	Depreciation	40,027	1,291	-	41,318	40,027	1,291	-	41,318	36,075	322	-	36,397	36,075	322	-	36,397
14	Service Tax A/c & GST	750	24	-	774	750	24	-	774	3,349	30	-	3,379	3,349	30	-	3,379
	TOTAL	7,11,093	22,941	-	7,34,034	7,11,093	22,941	-	7,34,034	6,36,641	5,687	-	6,42,328	6,36,641	5,687	-	6,42,328

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

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 IRDAI FEBRUARY 15, 2010



FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Rs.'000)

SN	Particulars	As at 30th June 2018	As at 30th June 2017
1	Authorised Capital : 1,00,00,00,000 Equity Shares of Rs 10 each	1,00,00,000	1,00,00,000
2	Issued Capital : 92,60,00,000 Equity Shares of Rs 10 each (Previous period ended 30th June, 2017 92,60,00,000 Equity Shares of Rs. 10 each)	92,60,000	92,60,000
3	Subscribed Capital : 92,60,00,000 Equity Shares of Rs 10 each (Previous period ended 30th June, 2017 92,60,00,000 Equity Shares of Rs. 10 each)	92,60,000	92,60,000
4	Called-up Capital : 92,60,00,000 Equity Shares of Rs 10 each (Previous period ended 30th June, 2017 92,60,00,000 Equity Shares of Rs. 10 each)	92,60,000	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	-	-
	TOTAL	92,60,000	92,60,000

Note: Out of the above, 47,22,60,000 (Previous period ended 30th June 2017 47,22,60,000) Equity Shares of Rs. 10/- each are held by the holding company along with its nominees.

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FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 30th June 2018		As at 30th June 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	47,22,60,000	51.00%	47,22,60,000	51.00%
· Foreign	45,37,40,000	49.00%	45,37,40,000	49.00%
Others	-	-	-	-
TOTAL	92,60,00,000	100.00%	92,60,00,000	100.00%

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Rs.'000)

SN	Particulars	As at 30th June 2018	As at 30th June 2017
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	General Reserves	-	-
4	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	-	-
	TOTAL	-	-

NAME OF THE INSURER: MAX BUPA HEALTH INSURANCE COMPANY LIMITED
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HEALTH INSURANCE

FORM NL-11-BORROWINGS SCHEDULE

BORROWINGS

(Rs.'000)

SN	Particulars	As at 30th June 2018	As at 30th June 2017
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

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



FORM NL-12-INVESTMENT SCHEDULE

HEALTH INSURANCE

INVESTMENTS- SHAREHOLDERS

(Rs.'000)

SN	Particulars	As at 30th June 2018	As at 30th June 2017
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,52,537	4,12,792
2	Other Approved Securities	5,65,201	5,66,642
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,54,637	2,55,176
	(e) Other Securities	-	4,26,500
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,49,384	5,49,484
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	5,63,153	3,98,805
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,93,153	49,231
	(e) Other Securities	99,000	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,96,354	-
5	Other than Approved Investments*	-	-
	TOTAL	29,73,419	26,58,630

* Represents Investment in mutual funds

Notes:

- Aggregate amount of shareholder's investments other than listed equity securities and derivative instruments is Rs. 29,73,419 thousand (Previous period ended as on 30th June 2017 Rs. 26,58,630 thousand). Market value of such investments is Rs. 29,24,334 thousand (Previous year ended as on 30th June, 2017 Rs. 27,41,488 thousand)
- The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 5,61,798 thousand (Previous year ended 30th June, 2017 Rs. 3,98,247 thousand).

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



FORM NL-12A-INVESTMENT SCHEDULE

INVESTMENTS- POLICYHOLDERS

(Rs. '000)

SN	Particulars	As at 30th June 2018	As at 30th June 2017
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	10,94,554	10,10,523
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,03,262	7,53,260
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	10,04,862	7,06,958
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,01,877	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	41,085	1,51,605
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,34,087	5,86,273
	(e) Other Securities	3,27,500	5,08,300
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,94,975	-
5	Other than Approved Investments*	-	-
	TOTAL	39,02,202	37,16,919

* Represents Investments in mutual funds

Notes:

- Aggregate amount of policyholder's investments other than listed equity securities and derivative instruments is Rs. 39,02,202 thousand (Previous period ended as on 30th June 2017 Rs. 37,16,919 thousand). Market value of such investments is Rs. 38,77,467 thousand (Previous year ended as on 30th June, 2017 Rs. 38,07,218 thousand).
- The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 41,042 thousands (Previous year ended 30th June 2017 Rs. 1,51,360 thousand).

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



FORM NL-13-LOANS SCHEDULE

LOANS

(Rs.'000)

SN	Particulars	As at 30th June 2018	As at 30th June 2017
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	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	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	-	-

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



FORM NL-14

FIXED ASSETS

(Rs. '000)

SN	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		As at 31-Mar-18	Additions	Deductions	As at 30-Jun-18	Upto 31-Mar-18	For the period	On Sales/ Adjustments	To date 30-Jun-18	As at 30-Jun-18	As at 31-Mar-18
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles										
	a) Software's	6,06,603	12,748	-	6,19,351	3,71,986	23,421	-	3,95,407	2,23,944	2,34,617
	b) Website	11,258	-	-	11,258	11,220	26	-	11,246	12	38
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	1,62,505	-	89	1,62,416	1,34,677	6,106	89	1,40,694	21,722	27,828
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	29,903	-	20	29,883	26,617	525	19	27,123	2,760	3,286
7	Information Technology Equipment - Others	1,31,244	64	-	1,31,308	84,041	5,205	-	89,246	42,062	47,203
8	Information Technology Equipment - End User Devices	1,18,301	8	-	1,18,309	79,522	3,706	-	83,228	35,081	38,779
9	Vehicles	-	-	-	-	-	-	-	-	-	-
10	Office Equipment	68,151	890	10	69,031	51,070	2,329	10	53,389	15,642	17,081
11	Others	-	-	-	-	-	-	-	-	-	-
	Total	11,27,966	13,710	119	11,41,557	7,59,133	41,318	118	8,00,333	3,41,223	3,68,833
12	Capital work in progress	-	-	-	-	-	-	-	-	-	-
	Grand total	11,27,966	13,710	119	11,41,557	7,59,133	41,318	118	8,00,333	3,41,223	3,68,833
	Previous period (June 2017)	9,43,787	36,933	1,983	9,78,738	6,15,820	36,376	1,646	6,50,550	3,28,188	-

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 IRDAI FEBRUARY 15, 2010



FORM NL-15-CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Rs.'000)

SN	Particulars	As at 30th June 2018	As at 30th June 2017
1	Cash (including cheques, drafts and stamps)	9,727	31,514
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	42,500	35,000
	(bb) Others	-	-
	(b) Current Accounts	29,722	1,53,263
	(c) Others		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	81,949	2,19,777
	Balances with non-scheduled banks included in 2 above is	19	334

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



FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

(Rs.'000)

SN	Particulars	As at 30th June 2018	As at 30th June 2017
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	34,046	48,506
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	28,627	29,518
	(b) Other advances : Less provision made	-	293
	TOTAL (A)	62,673	78,317
	OTHER ASSETS		
1	Income accrued on investments*	1,81,378	1,59,594
2	Outstanding Premiums** : Less provision made	45,034	54,567
3	Agents' Balances : Less provision made	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers) : Less provision made	3,68,057	2,63,396
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	51,320	50,458
	(b) GST unutilized credit	84,721	8,303
	(c) Deposits against unclaimed amount of policyholders	17,999	-
	(d) Interest accrued on deposits against unclaimed amount	1,270	-
	TOTAL (B)	7,49,779	5,36,318
	TOTAL (A+B)	8,12,452	6,14,635

* Includes Interest accrued on Fixed Deposits classified under Cash & Bank

** Includes Rs. 81,033 thousand (Previous period ended as on 30th June 2018 Rs. 90,335 thousand) receivable from Central / State Government on account of premium under RSBY Scheme against which provision of Rs. 44,626 thousand (Previous period ended as on 30th June 2017 Rs. 38,293 thousands) has been created.

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



FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Rs. '000)

SN	Particulars	As at 30th June 2018	As at 30th June 2017
1	Agents' Balances	11,218	8,883
2	Balances due to other insurance companies	4,72,701	3,72,785
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	76,913	1,22,591
5	Unallocated Premium	56,609	1,17,947
6	Sundry creditors	11,36,506	10,27,825
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	6,77,253	5,48,806
9	Unclaimed amount of policyholders/insured	13,908	17,221
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax deducted at source	56,579	29,201
	(b) Other statutory dues	10,310	8,105
	(c) Service Tax & GST liability	98,556	63,909
	(d) Advance from Corporate Clients	5,668	6,612
	(e) Interest on unclaimed amount of Policyholders	2,076	1,476
	TOTAL	26,18,297	23,25,361

* Includes IBNR and IBNER Reserves

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



FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

(Rs.'000)

SN	Particulars	As at 30th June 2018	As at 30th June 2017
1	Reserve for Unexpired Risk*	30,26,149	28,47,200
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others		
	For employee benefits		
	(a) Gratuity	5,406	4,554
	(b) Leave Encashment	25,046	26,798
	(c) Reserve for Premium Deficiency	-	-
	TOTAL	30,56,602	28,78,552

* Includes provision for freelook cancellation Rs. 533 thousand & Previous period ended 30th June, 2017 Rs. 442 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 IRDAI FEBRUARY 15, 2010



FORM NL-19 MISC EXPENDITURE SCHEDULE

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

30-Jun-18

(Rs. '000)

SN	Particulars	As at 30th June 2018	As at 30th June 2017
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

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



FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

HEALTH INSURANCE

Receipts and Payments Account on direct basis for quarter ended 30th June, 2018

(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th Jun 2018	FOR THE QUARTER ENDED 30th JUN 2017
Net Cash flows from operating activities	(1,03,614)	2,966
Net Cash flows from investing activities	2,54,951	(43,531)
Net Cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net Increase/(decrease) in cash and cash equivalents	1,51,338	(40,565)
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 quarter	6,86,187	7,70,187
Net Increase/(decrease) in cash and cash equivalents	1,51,338	(40,565)
Reconciliation of Cash and cash equivalents with the Balance Sheet at the end of the quarter		
Cash and Bank Balances (Refer NL 15)	81,949	2,19,777
Short term liquid investments (Refer NL 12: Investments Schedule)	5,63,153	3,98,805
Short term liquid investments (Refer NL 12A: Investments Schedule)	41,085	1,51,605
Cash and cash equivalents at the end of the quarter	6,86,187	7,70,187

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



FORM NL-21 STATEMENT OF LIABILITIES

Date: 30-Jun-18
(Rs in Lakhs)

Statement of Liabilities

SN	Particular	As at 30th June 2018				As at 30th June 2017			
		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	30,261	3,047	3,725	37,034	28,472	2,249	3,239	33,960
5	Total Liabilities	30,261	3,047	3,725	37,034	28,472	2,249	3,239	33,960

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



FORM NL-22 GEOGRAPHICAL DISTRIBUTION OF BUSINESS

Date: 30-Jun-18

(Rs in Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30th JUNE, 2018																											
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.	-	-	1.37	1.37	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.37	1.37
Andhra Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.38	0.38	93.45	93.45	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	93.82	93.82
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.	-	-	1.20	1.20	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.20	1.20
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.	0.13	0.13	34.26	34.26	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	34.39	34.39
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.	5.82	5.82	316.35	316.35	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	322.17	322.17
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.	0.54	0.54	115.09	115.09	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	115.64	115.64
Chhattisgarh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.13	0.13	39.98	39.98	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	40.12	40.12
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.	0.16	0.16	3.26	3.26	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.42	3.42
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.	-	-	3.29	3.29	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.29	3.29
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.	21.65	21.65	3,134.97	3,134.97	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3,156.62	3,156.62
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.	0.54	0.54	106.21	106.21	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	106.75	106.75
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.	11.13	11.13	682.19	682.19	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	693.32	693.32
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.	7.26	7.26	1,339.36	1,339.36	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,346.62	1,346.62
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.	0.73	0.73	43.99	43.99	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	44.72	44.72
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.	0.22	0.22	25.15	25.15	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	25.36	25.36
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.	0.11	0.11	68.80	68.80	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	68.91	68.91
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.	12.60	12.60	1,352.14	1,352.14	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,364.74	1,364.74
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.	21.62	21.62	946.38	946.38	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	968.00	968.00
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.	-	-	0.12	0.12	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.12	0.12
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.	0.22	0.22	99.23	99.23	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	99.45	99.45
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.	463.79	463.79	4,668.15	4,668.15	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5,131.93	5,131.93
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.	-	-	1.78	1.78	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.78	1.78
Meghalaya	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.07	0.07	7.51	7.51	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7.59	7.59
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.	-	-	0.79	0.79	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.79	0.79
Nagaland	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.04	0.04	1.36	1.36	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.40	1.40
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.	0.89	0.89	208.59	208.59	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	209.48	209.48
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.	-	-	1.77	1.77	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.77	1.77
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.	5.27	5.27	829.15	829.15	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	834.42	834.42
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.	4.94	4.94	478.85	478.85	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	483.79	483.79
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.	-	-	3.07	3.07	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.07	3.07
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.	5.29	5.29	496.79	496.79	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	502.08	502.08
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.	5.09	5.09	739.74	739.74	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	744.83	744.83
Tripura	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.01	0.01	4.46	4.46	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.47	4.47
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.	8.63	8.63	1,462.00	1,462.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,470.64	1,470.64
Uttarakhand	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.48	0.48	135.65	135.65	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	136.13	136.13
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.	2.32	2.32	532.29	532.29	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	534.61	534.61

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



HEALTH INSURANCE

FORM NL-23 : REINSURANCE RISK CONCENTRATION

Date: 30-Jun-18
 (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	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	3	4,667	26	-	100%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
6	Others	-	-	-	-	-
	Total	3	4,667	26	-	100%

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



FORM NL-24 AGEING OF CLAIMS

Date: 30-Jun-18
 (Rs in Lakhs)

Ageing of Claims as at 30th June, 2018

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	16,583	413	NA	NA	NA	16,996	7,642
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	3	NA	NA	NA	NA	3	1
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 IRDAI FEBRUARY 15, 2010



FORM NL-25 : QUARTERLY CLAIMS DATA FOR NON LIFE

Date: 30-Jun-18

No. of claims only

SN	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	1,980	NA	5	NA	NA	NA	NA	1,985
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	21,025	NA	51	NA	NA	NA	NA	21,076
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	16,996	NA	3	NA	NA	NA	NA	16,999
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	2,015	NA	37	NA	NA	NA	NA	2,052
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	-	NA	-	NA	NA	NA	NA	-
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	3,994	NA	16	NA	NA	NA	NA	4,010
	Less than 3months	NA	NA	NA	NA	NA	NA	3,867	NA	14	NA	NA	NA	NA	3,881
	3 months to 6 months	NA	NA	NA	NA	NA	NA	124	NA	2	NA	NA	NA	NA	126
	6 months to 1 year	NA	NA	NA	NA	NA	NA	3	NA	-	NA	NA	NA	NA	3
	1year and above	NA	NA	NA	NA	NA	NA	-	NA	-	NA	NA	NA	NA	-

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



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

Solvency for the quarter ended 30th June, 2018

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	78,148	60,512	39,264	30,393	12,102	9,118	12,102
	Total	78,148	60,512	39,264	30,393	12,102	9,118	12,102

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



FORM NL-27 OFFICES INFORMATION FOR NON LIFE

Date: 30-Jun-18

SN	Office Information	Number
1	No. of offices at the beginning of the Quarter	30
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	30
7	No. of branches approved but not opened	7
8	No. of rural branches	-
9	No. of urban branches	30

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



FORM NL-28-STATEMENT OF ASSETS - 3B

Statement as on: 30th June, 2018

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

(Business within India)

Periodicity of Submission: Quarterly

(Rs in Lakhs)

SN	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	29,734
	Investments (Policyholders)	8A	39,022
2	Loans	9	-
3	Fixed Assets	10	3,412
4	Current Assets		
	a. Cash & Bank Balance	11	819
	b. Advances & Other Assets	12	8,125
5	Current Liabilities		
	a. Current Liabilities	13	(26,183)
	b. Provisions	14	(30,566)
	c. Misc. Exp not Written Off	15	0
	d. Debit Balance of P&L A/c		68,251
	Application of Funds as per Balance Sheet	Total (A)	92,614
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	3,412
3	Cash & Bank Balance	11	819
4	Advances & Other Assets	12	8,125
5	Current Liabilities	13	(26,183)
6	Provisions	14	(30,566)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		68,251
		TOTAL (B)	23,858
	'Investment Assets' As per FORM 3B	(A-B)	68,756

SN	'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%	-	3,525	11,964	15,490	23%	-	15,490	15,376
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	9,177	11,964	21,142	31%	-	21,142	20,822
3	Investment subject to Exposure Norms									
	a. Housing & Infra/ Loans to SG for Housing and FEE	Not less than 15%	-			-		-	-	
	1. Approved Investments	Not exceeding 55%	-	11,004	16,522	27,526	40%	-	27,526	27,202
	2. Other Investments	Not exceeding 25%	-	-	-	-	0%	-	-	-
	b. Approved Investments	Not exceeding 55%	-	9,539	10,536	20,075	29%	14	20,089	19,994
	c. Other Investments (Not exceeding 25%)	Not exceeding 25%	-	-	-	-	-	-	-	-
	Total Investment Assets	100%	-	29,720	39,022	68,742	100%	14	68,756	68,018

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

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



HEALTH INSURANCE

FORM NL-29 DETAILS REGARDING DEBT SECURITIES

Date: 30-Jun-18
(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 30th June 2018	As % of total for this class	As at 30th June 2017	As % of total for this class	As at 30th June 2018	As % of total for this class	As at 30th June 2017	As % of total for this class
Break down by credit rating								
AAA rated	33,946	59%	28,468	56%	34,297	59%	27,504	56%
AA or better	2,942	5%	1,555	3%	3,010	5%	1,500	3%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other(Sovereign)	20,822	36%	20,612	41%	21,142	36%	19,900	41%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	14,200	25%	6,355	13%	14,204	24%	6,355	13%
more than 1 year and upto 3years	16,552	29%	2,113	4%	16,611	28%	2,069	4%
More than 3years and up to 7years	16,253	28%	26,249	52%	16,512	28%	25,273	52%
More than 7years and up to 10years	10,705	19%	15,918	31%	11,121	19%	15,206	31%
above 10 years	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	15,376	27%	14,715	29%	15,490	27%	14,233	29%
b. State Government	5,446	9%	5,898	12%	5,652	10%	5,666	12%
c. Corporate Securities	36,888	64%	30,023	59%	37,307	64%	29,004	59%

Note

1. In case a debt instrument is rated by more than one agency, then the lowest rating is taken for the purpose of classification.
2. Market value of the securities is 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.

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



FORM NL-30 ANALYTICAL RATIOS

Date: 30-Jun-18

Analytical Ratios for Non-Life companies					
SN	Particular	FOR THE QUARTER ENDED 30th JUNE 2018	UP TO THE QUARTER ENDED 30th JUNE 2018	FOR THE QUARTER ENDED 30th JUNE 2017	UP TO THE QUARTER ENDED 30th JUNE 2017
1	Gross Direct Premium Growth Rate (Overall)	17%	17%	30%	30%
1a	Gross Direct Premium Growth Rate (Health)	14%	14%	29%	29%
1b	Gross Direct Premium Growth Rate (Personal Accident)	313%	313%	130%	130%
2	Gross Direct Premium to Net Worth ratio	0.76 times	0.76 times	0.68 times	0.68 times
3	Growth rate of Net Worth	4%	4%	15%	15%
4	Net Retention Ratio (Overall)	75%	75%	76%	76%
4a	Net Retention Ratio (Health)	74%	74%	77%	77%
4b	Net Retention Ratio (Personal Accident)	82%	82%	52%	52%
5	Net Commission Ratio - Overall	0%	0%	3%	3%
5a	Net Commission Ratio - Health	0%	0%	3%	3%
5b	Net Commission Ratio - Personal Accident	11%	11%	1%	1%
6	Expenses of Management to Gross Direct Premium Ratio	50%	50%	51%	51%
7	Expenses of Management to NWP Ratio	67%	67%	67%	67%
8	Net Incurred Claims to Net Earned Premium	62%	62%	56%	56%
9	Combined Ratio	116%	116%	111%	111%
10	Technical Reserves to Net Premium Ratio	2.67 times	2.67 times	2.80 times	2.80 times
11	Underwriting Balance Ratio	-0.19 times	-0.19 times	-0.13 times	-0.13 times
12	Operating Profit Ratio	-13%	-13%	-6%	-6%
13	Liquid Assets to Liabilities Ratio	0.68 times	0.68 times	0.56 times	0.56 times
14	Net Earnings Ratio	-9%	-9%	0%	0%
15	Return on Net Worth	-5%	-5%	0%	0%
16	Reinsurance Ratio	25%	25%	24%	24%
17	Available Solvency Margin to Required Solvency Margin Ratio (times)	1.95	1.95	1.99	1.99
18	NPA ratio				
	- Gross NPA Ratio	NA	NA	NA	NA
	- Net NPA Ratio	NA	NA	NA	NA
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	92,60,00,000	92,60,00,000	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	(0.13)	(0.13)	0.00	0.00
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year	(0.13)	(0.13)	0.00	0.00
6	(iv) Book value per share (Rs)	2.63	2.63	2.52	2.52

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 IRDAI FEBRUARY 15, 2010



FORM NL-31 : RELATED PARTY TRANSACTIONS

Date: 30-Jun-18
(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 30th JUN 2018	UP TO THE QUARTER ENDED 30th JUN 2018	FOR THE QUARTER ENDED 30th JUN 2017	UP TO THE QUARTER ENDED 30th JUN 2017
1	Ashish Mehrotra (CEO), Rahul Ahuja (CFO) & Rajat Sharma (CS)	Key Management Personal	Remuneration	275.64	275.64	232.02	232.02
2	Max India Limited	Holding Company	Insurance premium received	24.37	24.37	-	-

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



FORM NL-32 PRODUCTS INFORMATION

HEALTH INSURANCE

Date: 30-Jun-18

Products Information

List below the products introduced during the period- April 1, 2018 to June 30, 2018

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
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NIL

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



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

STATEMENT AS ON 30TH JUNE, 2018

(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):		39,022
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		30,261
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		6,773
4	Excess in Policyholders' Funds (1-2-3)		1,988
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		41,166
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		19,555
7	Excess in Shareholders' Funds (5-6)		21,611
8	Total Available Solvency Margin [ASM] (4+7)		23,599
9	Total Required Solvency Margin [RSM]		12,102
10	Solvency Ratio (Total ASM/Total RSM)		1.95

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



FORM NL-34 : Board of Directors & Key Person

Date: 30-Jun-18

BOD and Key Person information			
SN	Name of person	Role/designation	Details of change during the quarter
Board of Directors			
1	Mr. Rajesh Sud	Chairman	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. John Howard Lorimer	Director	NA
10	Dr. Burjor Phiroze Banaji	Independent Director	NA
11	Mr. D.K Mittal	Independent Director	NA
12	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	NA
Key Management Persons#			
12	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	NA
13	Mr. Rahul Ahuja	Chief Financial Officer & Chief Risk Officer	NA
14	Mr. Partha Banerjee	Chief Compliance Officer	NA
15	Mr. A.V Ramanan	Senior Vice President- Actuary	NA
16	Mr. Vikas Gujral	Chief Operating Officer	NA
17	Mr. Anurag Gupta	Senior Vice President & Head - Agency Channel	NA
18	Ms. Anika Agrawal	Senior Vice President & Head - Marketing, Digital and Direct Sales	NA
19	Mr. Aseem Gupta	Senior Vice President – Portfolio and Affinity	NA
20	Mr. Atul Bhandari	Senior Vice President & Head - Bancassurance and Alliances	NA
21	Ms. Priya Gilbale	Senior Vice President & Head - Health Risk Management	NA
22	Mr. Vikas Jain	Chief Investment Officer	NA
23	Mr. Rajat Sharma	Company Secretary	NA
24	Mr. Tarun Katyal	Director & Chief Human Resources 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 IRDAI FEBRUARY 15, 2010



FORM NL-35-NON PERFORMING ASSETS-7A
 Statement as on: 30th June, 2018

Name of the Fund: Shareholder Funds and Policyholder Funds

Details of Investment Portfolio
 Periodicity of Submission : Quarterly

Date 30-Jun-18

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			

NIL

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



FORM NL-36-YIELD ON INVESTMENTS 1

Statement as on: 30th June, 2018
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

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

(Rs. in Lakhs)

No.	Category of Investment	Category Code	Current Quarter						Year to Date						Previous Year					
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²			
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value						
1	CENTRAL GOVERNMENT BONDS	CGSB	15,598	15,623	304	2%	2%	15,598	15,623	304	2%	2%	14,243	14,635	274	2%	2%			
2	STATE GOVERNMENT BONDS	SGGB	5,654	5,526	111	2%	2%	5,654	5,526	111	2%	2%	5,570	5,748	109	2%	2%			
3	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%	0%	-	-	-	0%	0%	3,573	3,748	77	2%	2%			
4	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,893	5,906	124	2%	2%	5,893	5,906	124	2%	2%	-	-	-	0%	0%			
5	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	1,462	1,462	28	2%	2%	1,462	1,462	28	2%	2%	-	-	-	0%	0%			
6	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	6,331	6,331	121	2%	2%	6,331	6,331	121	2%	2%	1,981	1,981	39	2%	2%			
7	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	9,999	9,958	205	2%	2%	9,999	9,958	205	2%	2%	9,578	9,906	197	2%	2%			
8	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	3,147	3,125	69	2%	2%	3,147	3,125	69	2%	2%	1,000	1,002	17	2%	2%			
9	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	2,547	2,542	55	2%	2%	2,547	2,542	55	2%	2%	2,554	2,662	55	2%	2%			
10	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	165	165	4	2%	2%	165	165	4	2%	2%	500	501	9	2%	2%			
11	CORPORATE SECURITIES - DEBENTURES	ECOS	4,097	4,046	86	2%	2%	4,097	4,046	86	2%	2%	6,159	6,369	137	2%	2%			
12	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	5,790	5,790	107	2%	2%	5,790	5,790	107	2%	2%	6,614	6,614	143	2%	2%			
13	COMMERCIAL PAPERS	ECCP	3,164	3,164	57	2%	2%	3,164	3,164	57	2%	2%	5,524	5,524	101	2%	2%			
14	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	4,236	4,236	76	2%	2%	4,236	4,236	76	2%	2%	6,559	6,581	126	2%	2%			
Total			68,082	67,874	1,347	2%	2%	68,082	67,874	1,347	2%	2%	63,854	65,272	1,285	2%	2%			

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



FORM NL-37-DOWN GRADING OF INVESTMENT-2

Statement as on: 30th June, 2018

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

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>								
		NIL	NA						
B.	<u>As on Date</u>								
1	8.90% RCAP DB 09-09-2021	ECOS	10.09	27-Dec-16	CARE	CARE AAA	CARE AA+	24-Jul-17	

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



FORM NL-38 QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Date : 30-Jun-18
(Rs in Lakhs)

SN	Line of Business	FOR THE QUARTER ENDED 30th JUN 2018		UP TO THE QUARTER ENDED 30th JUN 2018		FOR THE QUARTER ENDED 30th JUN 2017		UP TO THE QUARTER ENDED 30th JUN 2017	
		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	580	4,192	140	3,211	580	4,192	140	3,211
10	Health	17,979	70,021	15,718	69,916	17,979	70,021	15,718	69,916
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 IRDAI FEBRUARY 15, 2010



HEALTH INSURANCE

Date: 30-Jun-18

FORM NL-39 RURAL & SOCIAL OBLIGATIONS

(Rs in Lakhs)

Rural & Social Obligations (Apr 2018 - Jun 2018)

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	535	18	8,675
		Social	-	-	-
10	Health	Rural	5,936	992	54,810
		Social	1	3	197
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 IRDAI FEBRUARY 15, 2010



FORM NL-40: BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

Date: 30-Jun-18
 (Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		FOR THE QUARTER ENDED 30th JUN 2018		UP TO THE QUARTER ENDED 30th June 2018		FOR THE QUARTER ENDED 30th JUN 2017		UP TO THE QUARTER ENDED 30th June 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	36,903	7,969	37,677	7,285	36,903	7,969	37,677	7,285
2	Corporate Agents-Banks	6,430	2,521	5,828	1,710	6,430	2,521	5,828	1,710
3	Corporate Agents -Others	6	1,526	6	1,083	6	1,526	6	1,083
4	Brokers	9,110	1,622	8,493	1,379	9,110	1,622	8,493	1,379
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	21,764	4,921	21,123	4,400	21,764	4,921	21,123	4,400
	Total (A)	74,213	18,559	73,127	15,858	74,213	18,559	73,127	15,858
7	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	74,213	18,559	73,127	15,858	74,213	18,559	73,127	15,858

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



FORM NL-41 GRIEVANCE DISPOSAL

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30th JUNE, 2018 DURING THE FINANCIAL YEAR 2018-2019

Date: 30-Jun-18

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	-	7	1	2	4	-	7
b)	Claim	-	99	8	32	59	-	99
c)	Policy related	-	18	12	3	3	-	18
d)	Premium	-	40	3	-	37	-	40
e)	Refund	-	1	1	-	-	-	1
f)	Coverage	-	11	4	2	5	-	11
g)	Cover note related	-	-	-	-	-	-	-
h)	Product	-	8	1	3	4	-	8
i)	Others	-	40	14	7	19	-	40
	Total number of complaints	-	224	44	49	131	-	224
2	Total No. of policies during year ended 30th June 2017		73,127					
3	Total No. of claims during year ended 30th June 2017		17,948					
4	Total No. of policies during year ended 30th June 2018		74,213					
5	Total No. of claims during year ended 30th June 2018		21,076					
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)		2.43					
7	Total No. of Claim Complaints (current year) per 10,000 claims (current year)		46.97					
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	-	-	-				
	Total No. of complaint	-	-	-				

Reporting on discharge of stewardship responsibility

(Q1 2018-19)

Insurance Regulatory and Development Authority of India (IRDAI) through circular IRDA/F&A/GDL/CMP/059/03/2017 has given guidelines to insurance companies on discharge of stewardship responsibility. Principle 7 of the guidelines requires insurers to report to their ultimate beneficiaries (policyholders) on how they have discharged their responsibilities, in a format which is easy to understand, as a part of public disclosures.

The subsequent paragraph details manner in which compliance of the stewardship code has been discharged by the company. The Board in its July 2018 meeting had approved a policy on discharge of stewardship responsibilities which details procedures to be followed by the company to comply with its stewardship responsibilities. The policy defines the stewardship responsibilities to be undertaken by the company and processes that the company intends to follow in order to safeguard the interests of its policyholders

S.No	Principles of Stewardship Code	Status of Compliance
1	Insurers should formulate a policy on the discharge of their stewardship responsibilities and publicly disclose it	Complied. Max Bupa has formulated a stewardship policy duly approved by its board which is displayed on its website.
2	Insurers should have a clear policy on how they manage conflicts of interest in fulfilling their stewardship responsibilities and publicly disclose it	Complied. The stewardship policy includes management of conflict of interest. NOC shared with the investee company as required for merger transaction.
3	Insurers should monitor their investee companies	Complied. Max Bupa investment team comprising of fund manager and dealer for debt, who keep a regular track of all investee companies and their corporate activities.
4	Insurers should have a clear policy on intervention in their investee companies	Complied. The stewardship policy lays down the intervention process. Active interaction with management of investee companies either via seminars, or rating agencies or market participants during the review period.
5	Insurers should have a clear policy for collaboration with other institutional investors, where required, to preserve the interests of the policyholders (ultimate investors), which should be disclosed	Complied. The stewardship policy details the process which shall be followed in engagement with the companies in collaboration with other investors. Active discussion with other Insurance companies, funds houses, brokers, to understand and gauge market perspective on Investee company.
6	Insurers should have a clear policy on voting and disclosure of voting activity	Limited voting rights in case of debt investment and no equity exposure in portfolio currently, hence no instance where voting was required.
7	Insurers should report periodically (in June) on their stewardship activities	Complied. The reporting is done in accordance with the policy requirements, including sharing stewarding activities on a regular basis on the company's website. The company would also report annually its compliance status with the stewardship principles to IRDAI.