

NIVA BUPA HEALTH INSURANCE COMPANY LIMITED

Product Performance					
#	Parameter	FY 2026-27 (YTD August'26)	FY 2025-26	FY 2024-25	FY 2023-24
1	Policies at year-begin	33,58,247	27,32,798	23,65,021	18,80,304
2	New policies issued during the year	4,38,930	11,22,019	9,84,443	9,31,142
3	Premium of new policies (Rs Cr)	1,854.62	4,667.08	3,827.99	3,198.26
4	Premium of renewals (Rs Cr)	1,990.37	3,918.85	2,934.23	2,409.32
5	Renewal proportion (%)	52%	46%	43%	43%
6	Model premium (Rs)- Retail	Model Point 1: 25,248 Model Point 2: 22,850 Model Point 3: 17,998 Model Point 4: 24,695 Model Point 5: 29,185	Model Point 1: 21,450 Model Point 2: 21,617 Model Point 3: 16,362 Model Point 4: 19,700 Model Point 5: 29,185	Model Point 1: 20,448 Model Point 2: 20,456 Model Point 3: 16,362 Model Point 4: 17,806 Model Point 5: NA	Model Point 1: 20,341 Model Point 2: 20,456 Model Point 3: 16,362 Model Point 4: 16,871 Model Point 5: NA
7	Increase in premium over prior yr (%) - Retail	Model Point 1: 17.7% Model Point 2: 5.7% Model Point 3: 10.0% Model Point 4: 25.4% Model Point 5: 0.0%	Model Point 1: 4.9% Model Point 2: 5.7% Model Point 3: 0.0% Model Point 4: 10.6% Model Point 5: NA	Model Point 1: 0.5% Model Point 2: 0.0% Model Point 3: 0.0% Model Point 4: 5.5% Model Point 5: NA	Model Point 1: NA Model Point 2: NA Model Point 3: NA Model Point 4: NA Model Point 5: NA