

FORM NL-1-B-RA



Name of the Insurer: Max Bupa Health Insurance Company Limited

Registration No. 145 and Date of Registration with the IRDA February 15,2010

REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2014

(Rs.,000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 31st DECEMBER 2014	FOR THE PERIOD ENDED 31st DECEMBER 2014	FOR THE QUARTER ENDED 31st DECEMBER 2013	FOR THE PERIOD ENDED 31st DECEMBER 2013
1	Premiums earned (Net)	NL-4- Premium Schedule	814861	2344560	636608	1691986
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent ó Gross		39278	129180	34199	96592
	TOTAL (A)		854139	2473740	670807	1788578
1	Claims Incurred (Net)	NL-5-Claims Schedule	440356	1318419	305766	976259
2	Commission	NL-6- Commission Schedule	67358	201405	61140	190409
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	605012	1745776	555973	1549275
4	Premium Deficiency		-	(5653)	-	-
	TOTAL (B)		1112726	3259947	922879	2715943
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(258587)	(786207)	(252072)	(927365)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(258587)	(786207)	(252072)	(927365)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(258587)	(786207)	(252072)	(927365)

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 the IRDA February 15,2010

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2014

(Rs.,000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 31st DECEMBER 2014	FOR THE PERIOD ENDED 31st DECEMBER 2014	FOR THE QUARTER ENDED 31st DECEMBER 2013	FOR THE PERIOD ENDED 31st DECEMBER 2013
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(258587)	(786207)	(252072)	(927365)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent ó Gross		41002	101396	24812	70079
	(b) Profit on sale of investments		5868	15518	3983	13708
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)					
	- Gain on Foreign Exchange Fluctuation		-	-	-	130
	- Interest Income		574	1114	321	1242
	- Liabilities no longer required written back		-	124	2357	2357
	TOTAL (A)		(211143)	(668055)	(220599)	(839849)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		141	667	-	885
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		323	7955	1250	3750
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		464	8622	1250	4635
	Profit/(Loss) Before Tax		(211607)	(676677)	(221849)	(844484)
	Provision for Taxation		-	-	-	-
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ (Loss) brought forward		(5740155)	(5275085)	(4562970)	(3940335)
	Balance carried forward to Balance Sheet		(5951762)	(5951762)	(4784819)	(4784819)

Note:previous period numbers have been regrouped wherever necessary

FORM NL-3-B-BS



Name of the Insurer: Max Bupa Health Insurance Company Limited

Registration No. 145 and Date of Registration with the IRDA February 15,2010

BALANCE SHEET AS AT DECEMBER 31, 2014

(Rs.000)

SN	Particulars	Schedule	AS AT 31st DECEMBER 2014	AS AT 31st DECEMBER 2013
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	7535000	6010000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		96200	176800
	RESERVES AND SURPLUS	NL-10- Reserves and Surplus Schedule	-	-
	FAIR VALUE CHANGE ACCOUNT		1318	3715
	BORROWINGS	NL-11- Borrowings Schedule	-	-
	TOTAL		7632518	6190515
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12- Investment Schedule	3839704	2958504
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	313613	307375
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	86444	55192
	Advances and Other Assets	NL-16- Advances and Other Assets Schedule	391578	443053
	Sub-Total (A)		478022	498245

FORM NL-3-B-BS



Name of the Insurer: Max Bupa Health Insurance Company Limited

Registration No. 145 and Date of Registration with the IRDA February 15,2010

BALANCE SHEET AS AT DECEMBER 31, 2014

(Rs.000)

SN	Particulars	Schedule	AS AT 31st DECEMBER 2014	AS AT 31st DECEMBER 2013
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	730046	583388
	PROVISIONS	NL-18- Provisions Schedule	2220537	1775040
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		2950583	2358428
	NET CURRENT ASSETS (C) = (A - B)		(2472561)	(1860183)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19- Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		5951762	4784819
	TOTAL		7632518	6190515

Note: previous period numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

SN	Particulars		AS AT 31st DECEMBER 2014 (Rs.000)	AS AT 31st DECEMBER 2013 (Rs.000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		427	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		-	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		427	-

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



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 31st DECEMBER 2014				FOR THE PERIOD ENDED 31st DECEMBER 2014				FOR THE QUARTER ENDED 31st DECEMBER 2013				FOR THE PERIOD ENDED 31st DECEMBER 2013			
	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*	898690	235	-	898925	2485870	5350	-	2491220	756088	3456	-	759544	2055790	8431	-	2064221
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	898690	235	-	898925	2485870	5350	-	2491220	756088	3456	-	759544	2055790	8431	-	2064221
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	45978	(445)	-	45533	127401	1750	-	129151	39468	1432	-	40900	70369	2178	-	72547
Net Premium	852712	680	-	853392	2358469	3600	-	2362069	716620	2024	-	718644	1985421	6253	-	1991674
Adjustment for change in reserve for unexpired risks	40754	(2223)	-	38531	22090	(4581)	-	17509	80736	1300	-	82036	294753	4935	-	299688
Premium Earned (Net)	811958	2903	-	814861	2336379	8181	-	2344560	635884	724	-	636608	1690668	1318	-	1691986

* Net of Service Tax

Note:previous period numbers have been regrouped wherever necessary

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 31st DECEMBER 2014				FOR THE PERIOD ENDED 31st DECEMBER 2014				FOR THE QUARTER ENDED 31st DECEMBER 2013				FOR THE PERIOD ENDED 31st DECEMBER 2013			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	441368	2526	-	443894	1347746	5299	-	1353045	428400	200	-	428600	1025413	200	-	1025613
Add Claims Outstanding at the end of the period	365776	2082	-	367858	365776	2082	-	367858	251691	112	-	251803	251691	112	-	251803
Less Claims Outstanding at the beginning	343925	3880	-	347805	328963	652	-	329615	341837	-	-	341837	213304	-	-	213304
Gross Incurred Claims	463219	728	-	463947	1384559	6729	-	1391288	338254	312	-	338566	1063800	312	-	1064112
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	23456	135	-	23591	72595	274	-	72869	32790	10	-	32800	87843	10	-	87853
Total Claims Incurred *	439763	593	-	440356	1311964	6455	-	1318419	305464	302	-	305766	975957	302	-	976259

* Includes an amount of Rs 22633 thousands during the quarter (previous period Rs 14327 thousands) and an amount of Rs. 64934 thousands during the nine months period (previous period Rs. 34160 thousands) on account of expenses incurred towards product related benefit paid to policyholders

Note:previous period numbers have been regrouped wherever necessary

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 31st DECEMBER 2014				FOR THE PERIOD ENDED 31st DECEMBER 2014				FOR THE QUARTER ENDED 31st DECEMBER 2013				FOR THE PERIOD ENDED 31st DECEMBER 2013			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	74176	22	-	74198	220238	196	-	220434	66021	435	-	66456	191272	893	-	192165
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	6522	318	-	6840	18136	893	-	19029	5226	90	-	5316	1537	219	-	1756
Net Commission	67654	(296)	-	67358	202102	(697)	-	201405	60795	345	-	61140	189735	674	-	190409
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
Agents	51302	15	-	51317	160059	79	-	160138	46212	111	-	46323	136603	221	-	136824
Brokers	12964	7	-	12971	37017	117	-	37134	19363	324	-	19687	54222	673	-	54895
Corporate Agency	9910	-	-	9910	23162	-	-	23162	446.00	-	-	446	446.00	-	-	446
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	74176	22	-	74198	220238	196	-	220434	66021	435	-	66456	191271	894	-	192165

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



(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 31st DECEMBER 2014				FOR THE PERIOD ENDED 31st DECEMBER 2014				FOR THE QUARTER ENDED 31st DECEMBER 2013				FOR THE PERIOD ENDED 31st DECEMBER 2013			
		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	268636	70	-	268706	815553	1755	-	817308	236934	1083	-	238017	720253	2954
2	Travel, conveyance and vehicle running expenses	24594	6	-	24600	71776	154	-	71930	21574	99	-	21673	63280	260	-	63540
3	Training expenses	10243	3	-	10246	36136	78	-	36214	3518	16	-	3534	17687	73	-	17760
4	Rents, rates & taxes *	26117	7	-	26124	81589	176	-	81765	51638	236	-	51874	111660	458	-	112118
5	Repairs	31611	8	-	31619	90052	194	-	90246	23021	105	-	23126	58726	241	-	58967
6	Printing & stationery	8437	2	-	8439	22821	49	-	22870	7559	35	-	7594	15189	62	-	15251
7	Communication	16699	4	-	16703	61834	133	-	61967	16562	76	-	16638	47005	193	-	47198
8	Legal & professional charges	58172	15	-	58187	197517	425	-	197942	69345	317	-	69662	220846	906	-	221752
9	Auditors' fees, expenses etc																
	(a) as auditor	583	-	-	583	1791	4	-	1795	464	2	-	466	1512	6	-	1518
	(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-Tax Audit	20	-	-	20	60	-	-	60	15	-	-	15	45	-	-	45
10	Advertisement and publicity	123440	32	-	123472	256129	551	-	256680	76348	349	-	76697	178849	733	-	179582
11	Interest and bank charges	3449	1	-	3450	9484	20	-	9504	3326	15	-	3341	13794	57	-	13851
12	Others (to be specified)																
	(a) Business and Sales Promotion	14	-	-	14	36	-	-	36	67	-	-	67	199	1	-	200
	(b) Membership & Subscription	706	-	-	706	2083	4	-	2087	951	4	-	955	2863	12	-	2875
	(c) Loss on Disposal of Fixed Assets	20	-	-	20	1194	3	-	1197	17885	82	-	17967	17894	73	-	17967
	(d) Loss on Foreign Exchange Fluctuation	34	-	-	34	66	-	-	66	67	-	-	67	-	-	-	-
	(e) Charity & Donation	-	-	-	-	5	-	-	5	-	-	-	-	996	4	-	1000
	(f) Insurance	414	-	-	414	869	2	-	871	577	3	-	580	971	4	-	975
	(g) Miscellaneous Expenses**	1079	-	-	1079	2442	5	-	2447	333	2	-	335	869	4	-	873
13	Depreciation	30588	8	-	30596	90591	195	-	90786	23259	106	-	23365	70308	288	-	70596
	TOTAL	604856	156	-	605012	1742028	3748	-	1745776	553443	2530	-	555973	1542946	6329	-	1549275

* Rent expenses is after adjustment of rent equalization reserve

** None of the items individually are higher than 1% of Net Written Premium

Note: previous period numbers have been regrouped wherever necessary

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL



(Rs.'000).

SN	Particulars	AS AT 31st DECEMBER 2014	AS AT 31st DECEMBER 2013
1	Authorised Capital		
	1000000000 Equity Shares of Rs 10 each	10000000	7000000
	(Previous period 700000000 Equity Shares of Rs.10 each)		
2	Issued Capital		
	753500000 Equity Shares of Rs 10 each	7535000	6010000
	(Previous period 601000000 Equity Shares of Rs.10 each)		
3	Subscribed Capital		
	753500000 Equity Shares of Rs 10 each	7535000	6010000
	(Previous period 601000000 Equity Shares of Rs.10 each)		
4	Called-up Capital		
	753500000 Equity Shares of Rs 10 each	7535000	6010000
	(Previous period 601000000 Equity Shares of Rs.10 each)		
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	TOTAL	7535000	6010000

Note:

Out of the above, 557590000 (Previous period 444740000) Equity Shares of Rs. 10/- each are held by Max India Limited, the holding company along with its nominees

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL



PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	AS AT 31st DECEMBER 2014		AS AT 31st DECEMBER 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	557590000	74.00%	444740000	74.00%
· Foreign	195910000	26.00%	156260000	26.00%
Others	-	-	-	-
TOTAL	753500000	100.00%	601000000	100.00%

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



(Rs.'000).

SN	Particulars	AS AT 31st DECEMBER 2014	AS AT 31st DECEMBER 2013
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
4			
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
	Balance of Profit in Profit & Loss Account	-	-
7			
	TOTAL	-	-

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS



(Rs.'000).

SN	Particulars	AS AT 31st DECEMBER 2014	AS AT 31st DECEMBER 2013
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENT SCHEDULE

Investments
(Rs.'000).

SN	Particulars	AS AT 31st DECEMBER 2014	AS AT 31st DECEMBER 2013
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	987976	391623
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	515415	49401
	(e) Other Securities -Fixed Deposits	212255	6568
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	205132	99741
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	196365	728513
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	132542	86371
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	341041	515961
	(c) Other Securities-Fixed Deposits	756475	575325
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	300018	348732
5	Other than Approved Investments*	192485	156269
	TOTAL	3839704	2958504

* in mutual funds

Notes:

- a. Long Term Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs.98205 thousand (Previous period classified under Short Term Government securities - Rs. 94604 thousand). Market value of such investments is Rs. 97986 thousands (Previous period classified under Short Term Government securities - Rs.94604 thousand)
- b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.3839704 thousands (Previous period: Rs.2958504 thousands). Market value of such investments is Rs. 3890646 thousands (Previous period: Rs.2948337 thousands)
- c. Previous period numbers have been regrouped wherever necessary

FORM NL-13-LOANS SCHEDULE
LOANS



(Rs.'000).

SN	Particulars	AS AT 31st DECEMBER 2014	AS AT 31st DECEMBER 2013
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

MAX BUPA HEALTH INSURANCE COMPANY LIMITED

REGISTRATION NO: 145, DATE OF REGISTRATION WITH IRDA: FEBRUARY 15, 2010
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS



Form NL-14
FIXED ASSETS

(Rs.'000)

SN	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		As at Apr 1, 2014	Additions	Deductions	As at Dec 31, 2014	Upto Mar 31, 2014	For the period	On Sales/ Adjustments	To date Dec 31, 2014	As at Dec 31, 2014	As at Dec 31, 2013
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles	-	-	-	-	-	-	-	-	-	-
	a) Softwares	228632	51310	125	279817	142686	36802	124	179364	100453	63189
	b) Website	10838	420.00	-	11258	5697	1725	-	7422	3836	5791
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	143296	7052	140	150208	34342	19509	60	53791	96417	111989
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	29425	806	2250	27981	17967	3331	1861	19437	8544	15038
7	IT Equipment - Others	46066	14367	-	60433	13975	9396	-	23371	37062	31588
8	IT Equipment - End User Devices	68484	10982	2086	77380	42964	11923	1592	53295	24085	26724
9	Vehicles	-	-	-	-	-	-	-	-	-	-
10	Office Equipment	60480	3604	5540	58544	26880	8100	5106	29874	28670	21367
11	Others	-	-	-	-	-	-	-	-	-	-
	Total	587221	88541	10141	665621	284511	90786	8743	366554	299067	275686
11	Work in progress	5306	11398	2158	14546	-	-	-	-	14546	31689
	Grand total	592527	99939	12299	680167	284511	90786	8743	366554	313613	307375
	Previous period	421990	167650	30688	558952	193454	70596	12473	251577	307375	

Notes:

1. Leasehold property consists of civil and other improvements at premises taken on long term lease by the Company.
2. Work in progress includes capital advances of Rs. 4234 thousands (Previous period Rs. 31689 thousands).

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



(Rs.'000)

SN	Particulars	AS AT 31st DECEMBER 2014	AS AT 31st DECEMBER 2013
1	Cash (including cheques, drafts and stamps)	12620	8324
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	73824	46868
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	86444	55192
	Balances with non-scheduled banks included in 2 and 3 above is	NIL	NIL

Note:previous period numbers have been regrouped wherever necessary

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



(Rs.'000).

SN	Particulars	AS AT 31st DECEMBER 2014	AS AT 31st DECEMBER 2013
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	21459	22723
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	393	451
6	Others (to be specified)		
	(a) Advance to Suppliers	33036	37278
	(b) Other advances*	98674	96677
	TOTAL (A)	153562	157129
	OTHER ASSETS		
1	Income accrued on investments**	108103	86206
2	Outstanding Premiums	-	-
3	Agents' Balances	7050	3192
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	69468	104395
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	(a) Rent and other deposits***	53395	92112
	(b) Service tax on input services (net)	-	-
	(c) Cenvat credit on capital goods	-	19
	TOTAL (B)	238016	285924
	TOTAL (A+B)	391578	443053

* Includes Rs. 97302 thousands (Previous period Rs. 91535 thousands) receivable from Central / State Government on account of premium under RSBY Scheme

** Income Accrued on Investments includes interest on deposits also.

*** Includes deposits of Rs. 2790 thousands (Previous period Rs. 2619 thousands) with bank for providing guarantee to network hospitals

Note: previous period numbers have been regrouped wherever necessary

FORM NL-17-CURRENT LIABILITIES SCHEDULE



CURRENT LIABILITIES

(Rs.'000).

SN	Particulars	AS AT 31st DECEMBER 2014	AS AT 31st DECEMBER 2013
1	Agents' Balances	4462	4240
2	Balances due to other insurance companies	93875	110744
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	29511	19665
5	Unallocated Premium	31829	29389
6	Sundry creditors*	68644	61945
7	Due to subsidiaries/ holding company	795	-
8	Claims Outstanding	367858	251803
9	Unclaimed amount of policyholders/insured	15836	12299
10	Due to Officers/ Directors **	25992	-
11	Others (to be specified)		
	(a) Tax deducted payable	23759	30153
	(b) Other statutory dues	34952	26635
	(c) Advance from Corporate Clients	32533	36515
	TOTAL	730046	583388

* Includes creditors for capital expenditure of Rs. 4610 thousands (Previous period Rs. 15336 thousands)

** Amount payable to Former CEO (now director) subject to IRDA approval

Note: previous period numbers have been regrouped wherever necessary

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



(Rs.'000)

SN	Particulars	AS AT 31st DECEMBER 2014	AS AT 31st DECEMBER 2013
1	Reserve for Unexpired Risk	1675499	1372192
2	For taxation (less advance tax paid and taxes deducted at source)	-	50
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)		
	For employee benefits		
	(a) Gratuity	4423	-
	(b) Leave Encashment	26339	19138
	(c) Superannuation	30	40
	(d) Other Manpower Related	130548	132596
	(e) Provision for Commission	24050	24268
	(f) Other Operating Expense Related	359648	226756
6	Reserve for Premium Deficiency	-	-
	TOTAL	2220537	1775040

Note:previous period numbers have been regrouped wherever necessary

FORM NL-19 MISC EXPENDITURE SCHEDULE**MISCELLANEOUS EXPENDITURE**
(To the extent not written off or adjusted)**(Rs.'000).**

SN	Particulars	AS AT 31st DECEMBER 2014	AS AT 31st DECEMBER 2013
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Format of Receipts and Payments A/c to be furnished by the insurers on direct basis for Quarter and period ended 31st December 2014



(Rs in '000's)

Particulars	FOR THE QUARTER ENDED 31st DECEMBER 2014	FOR THE PERIOD ENDED 31st DECEMBER 2014	FOR THE QUARTER ENDED 31st DECEMBER 2013	FOR THE PERIOD ENDED 31st DECEMBER 2013
Cash Flows from the operating activities:				
Premium received from policyholders, including advance receipts	1007100	2745508	829498	2299970
Other receipts	-	-	-	-
Payments to the re-insurers, net of commissions and claims	(9394)	(29987)	-	(46022)
Payments to co-insurers, net of claims recovery	-	-	-	-
Payments of claims	(413791)	(1199273)	(372331)	(939605)
Payments of commission and brokerage	(68385)	(211500)	(72675)	(214897)
Payments of other operating expenses	(541347)	(1823712)	(536753)	(1590710)
Preliminary and pre-operative expenses	-	-	-	-
Deposits, advances and staff loans	16971	32420	(29684)	(60413)
Income taxes paid (Net)	-	-	-	-
Service tax paid	(81638)	(171024)	(64082)	(132281)
Other payments	-	-	-	-
Cash flows before extraordinary items	(90485)	(657568)	(246027)	(683958)
Cash flow from extraordinary operations	-	-	-	-
Net cash flow from operating activities	(90485)	(657568)	(246027)	(683958)
Cash flows from investing activities:				
Purchase of fixed assets	(26856)	(113015)	(108665)	(169812)
Proceeds from sale of fixed assets	-	-	-	-
Purchases of investments(Net)	(1531111)	(5748840)	(1603032)	(4984112)
Loans disbursed	-	-	-	-
Sales of investments	-	-	-	-
Repayments received	928481	4105902	951578	3443457
Rents/Interests/ Dividends received	76340	204032	51811	129798
Investments in money market instruments and in liquid mutual funds (Net)	321515	1213555	443632	1211251
Expenses related to investments	-	-	-	-
Net cash flow from investing activities	(231631)	(338366)	(264676)	(369417)
Cash flows from financing activities:				
Proceeds from issuance of share capital	275000	845000	509800	1076600
Share Application Money	96200	96200	-	-
Proceeds from borrowing	-	-	-	-
Repayments of borrowing	-	-	-	-
Interest/dividends paid	-	-	-	-
Net cash flow from financing activities	371200	941200	509800	1076600
Effect of foreign exchange rates on cash and cash equivalents, net	-	-	-	-
Net increase/(decrease) in cash and cash equivalents	49084	(54733)	(903)	23225
Cash and cash equivalents at the beginning of the period	37360	141177	56095	31967
Cash and cash equivalents at the end of the period	86444	86444	55192	55192

FORM NL-21 Statement of Liabilities



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-14

(Rs in Lakhs)

Statement of Liabilities

Sl.No.	Particular	AS AT 31st DECEMBER 2014				AS AT 31st DECEMBER 2013			
		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	16754.99	2148.81	1529.77	20433.57	13721.92	1303.04	1214.99	16239.95
5	Total Liabilities	16754.99	2148.81	1529.77	20433.57	13721.92	1303.04	1214.99	16239.95

Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-14

(Rs in Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 31st DECEMBER, 2014																										
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.	-	-	0.98	1.97	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.98	1.97
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.	(0.02)	1.06	286.22	1,310.29	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	286.20	1,311.35
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.	-	-	0.36	1.55	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.36	1.55
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.	-	-	18.54	47.05	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	18.54	47.05
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.	-	-	64.24	186.97	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	64.24	186.97
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.	-	-	52.19	152.33	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	52.19	152.33
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.	-	-	14.89	40.16	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	14.89	40.16
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.	-	-	1.80	5.85	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.80	5.85
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.	-	-	0.47	2.14	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.47	2.14
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.	0.08	2.01	1,522.57	4,407.18	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,522.65	4,409.19
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.	-	-	72.20	173.19	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	72.20	173.19
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.	0.10	0.11	506.26	1,591.38	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	506.36	1,591.49
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.	0.21	1.77	799.94	2,002.98	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	800.15	2,004.75
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.	-	-	13.81	43.97	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	13.81	43.97
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.	-	-	10.88	24.73	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10.88	24.73
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.	-	-	28.43	80.67	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	28.43	80.67
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.	1.31	4.28	795.58	2,278.91	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	796.89	2,283.19
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.	-	32.41	200.86	431.86	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	200.86	464.26
Lakshadweep	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	-	-	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-
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.	-	-	37.10	120.17	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	37.10	120.17
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.	0.57	8.49	2,177.22	5,736.20	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,177.79	5,744.69
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.	-	-	0.33	1.71	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.33	1.71
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.	-	-	2.28	5.06	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.28	5.06
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.	-	-	-	0.05	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.05
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.	-	-	0.91	1.97	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.91	1.97
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.	0.01	0.10	119.33	180.26	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	119.34	180.36
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.	-	-	2.64	6.90	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.64	6.90
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.	(0.00)	0.04	413.96	1,191.43	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	413.96	1,191.48
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.	0.12	0.65	277.27	774.28	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	277.39	774.93
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.	-	-	0.38	4.47	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.38	4.47
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.	(0.08)	0.61	347.45	1,018.10	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	347.37	1,018.72
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.	0.00	0.00	300.34	300.34	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	300.34	300.34
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.	-	-	0.67	2.48	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.67	2.48
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.	0.03	1.96	533.64	1,544.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	533.67	1,545.96
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.	-	0.00	56.33	144.41	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	56.33	144.41
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.	-	-	326.83	1,043.70	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	326.83	1,043.70

FORM NL-23 Reinsurance Risk Concentration



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-14

(Rs in Lakhs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above		-	-	-	0%
2	No. of Reinsurers with rating AA but less than AAA		-	-	-	0%
3	No. of Reinsurers with rating A but less than AA	2	13.68	-	-	1%
4	No. of Reinsurers with rating BBB but less than A	3	1,277.83	-	-	99%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	Others		-	-	-	0%
	Total	5	1291.51	0.00	0.00	100%

FORM NL-24

Ageing of Claims



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-14

(Rs in Lakhs)

Ageing of Claims as at 31st December 2014

Sl.No.	Line of Business	No. of claims paid during the quarter					Total No. of claims paid during the quarter	Total amount of claims paid during the quarter
		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	11477	76	5	0	-	11558	4414
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	10	2	0	0	-	12	25
10	Liability	NA	NA	NA	NA	NA	NA	NA
11	Crop	NA	NA	NA	NA	NA	NA	NA
12	Miscellaneous	NA	NA	NA	NA	NA	NA	NA

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



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-14

No. of claims only

S No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	NA	NA	NA	NA	NA	NA	4919	NA	10	NA	NA	NA	NA	4929
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	13231	NA	17	NA	NA	NA	NA	13248
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	11558	NA	12	NA	NA	NA	NA	11570
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	1673	NA	8	NA	NA	NA	NA	1681
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	756	NA	2	NA	NA	NA	NA	758
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	4163	NA	5	NA	NA	NA	NA	4168
	Less than 3months	NA	NA	NA	NA	NA	NA	4152	NA	5	NA	NA	NA	NA	4157
	3 months to 6 months	NA	NA	NA	NA	NA	NA	10	NA	0	NA	NA	NA	NA	10
	6months to 1 year	NA	NA	NA	NA	NA	NA	1	NA	-	NA	NA	NA	NA	1
	1year and above	NA	NA	NA	NA	NA	NA	-	NA	-	NA	NA	NA	NA	-

FORM NL-26 - CLAIMS INFORMATION - KG Table I



Insurer : Max Bupa Health Insurance Company Limited

Solvency for the period ended 31st December 2014

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

SN	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred	Net incurred Claim			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-
8	Others	-	-	-	-	-	-	-
9	Health	35155.48	33324.78	18456.22	17461.21	6664.96	5238.36	6664.96
	Total	35155.48	33324.78	18456.22	17461.21	6664.96	5238.36	6664.96

FORM NL-27 Offices information for Non-Life**Insurer:** Max Bupa Health Insurance Company Limited **Date:** 31-Dec-14

S No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	26	
2	No. of branches approved during the Quarter	-	
3	No. of branches opened during the Quarter	Out of approvals of previous Quarter	-
4		Out of approvals of this Quarter	-
5	No. of branches closed during the period	-	
6	No of branches at the end of the period	26	
7	No. of branches approved but not opened	12	
8	No. of rural branches	-	
9	No. of urban branches	26	

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 31st December, 2014

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

(Business within India)

Periodicity of Submission: Quarterly



No	PARTICULARS	Rs. In Lakhs	
		SCH	AMOUNT
1	Investments	8	38,397.04
2	Loans	9	0.00
3	Fixed Assets	10	3,136.13
4	Current Assets		0.00
	a. Cash & Bank Balance	11	864.44
	b. Advances & Other Assets	12	3,915.78
5	Current Liabilities		0.00
	a. Current Liabilities	13	-7,300.46
	b. Provisions	14	-22,205.37
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		59,517.62
	Application of Funds as per Balance Sheet (A)		76,325.18
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	3,136.13
3	Cash & Bank Balance (if any)	11	864.44
4	Advances & Other Assets (if any)	12	3,915.78
5	Current Liabilities	13	-7,300.46
6	Provisions	14	-22,205.37
7	Misc. Exp not Written Off	15	0.00
8	Debit Balance of P&L A/c		59,517.62
	TOTAL (B)		37,928.14
	'Investment Assets' As per FORM 3B	(A-B)	38,397.04

No	'Investment' represented as	Reg. %	SH	PH	Book Value	% Actual	FVC Amount	Total	Market Value	
			Balance	FRSM*	(SH + PH)					
			(a)	(b)	(c)	d = (b+c)	(e)	(d + e)		
1	Central Govt. Securities	Not less than 20%	-	8,886.85	2,956.56	11,843.41	31%	0.00	11,843.41	12,151.04
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	-	8,886.85	2,956.56	11,843.41	31%	0.00	11,843.41	12,151.04
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FEE	Not less than 5%								
	1. Approved Investments		-	0.00	2,003.45	2,003.45	5%		2,003.45	2,035.21
	2. Other Investments		-	0.00	0.00	0.00	0%		0.00	0.00
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments		-	2,051.32	3,000.18	5,051.49	13%		5,051.49	5,130.94
	2. Other Investments		-	0.00	0.00	0.00	0%		0.00	0.00
	c. Approved Investments	Not exceeding 55%	-	5,100.12	12,473.38	17,573.50	46%	0.34	17,573.83	17,664.41
	d. Other Investments		50.00	1,862.01	0.00	1,912.01	5%	12.84	1,924.85	1,924.85
	Total Investment Assets	100%	50.00	17,900.29	20,433.57	38,383.86	100%	13.18	38,397.04	38,906.46

FORM NL-29

Detail regarding debt securities



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-14

(Rs in Lakhs)

Detail Regarding debt securities

	Market Value				Book Value			
	as at 31 December, 2014	as % of total for this class	as at 31 December, 2013	as % of total for this class	as at 31 December, 2014	as % of total for this class	as at 31 December, 2013	as % of total for this class
Break down by credit rating								
AAA rated	12,296	47%	10,149	48%	12,116	47%	10,138	48%
AA or better	1,522	6%	-	-	1,500	6%	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other(Sovereign)	12,151	47%	11,089	52%	11,843	47%	11,201	52%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	8,386	32%	13,412	63%	8,374	33%	13,407	63%
more than 1 year and upto 3years	7,729	30%	3,954	19%	7,642	30%	3,963	19%
More than 3years and up to 7years	2,484	10%	3,872	18%	2,481	10%	3,969	19%
More than 7 years and up to 10 years	7,371	28%	-	-	6,962	27%	-	-
above 10 years	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	12,151	47%	11,089	52%	11,843	47%	11,201	52%
b. State Government	-	-	-	0.01	-	-	-	-
c. Corporate Securities	13,818	53%	10,149	48%	13,616	53%	10,138	48%

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

2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

3. The above disclosure does not include investments in fixed deposits and mutual funds.

FORM NL-30 Analytical Ratios



Insurer: Max Bupa Health Insurance Company Limited

Date:

31-Dec-14

Analytical Ratios for Non-Life companies

SN	Particular	For Quarter (Oct-Dec'14)	Upto the period (Apr-Dec'14)	Corresponding Period of the Preceeding Year	Upto the Period of the Preceeding Year
1	Gross Premium Growth Rate (Over all)	1.18	1.21	1.54	1.63
1a	Gross Premium Growth Rate (Health)	1.19	1.21	1.53	1.62
1b	Gross Premium Growth Rate (Personal Accident)	0.07	0.63	-	-
2	Gross Premium to Net Worth ratio	0.53	1.48	0.54	1.47
3	Growth rate of Net Worth	0.20	0.20	0.21	0.21
4	Net Retention Ratio (Overall)	0.95	0.95	0.95	0.96
4a	Net Retention Ratio (Health)	0.95	0.95	0.95	0.97
4b	Net Retention Ratio (Personal Accident)	2.89	0.67	0.59	0.74
5	Net Commission Ratio (Overall)	0.08	0.09	0.09	0.10
5a	Net Commission Ratio (Health)	0.08	0.09	0.08	0.10
5b	Net Commission Ratio (Personal Accident)	(0.44)	(0.19)	0.17	0.11
6	Expense of Management to Gross Direct Premium Ratio	0.67	0.70	0.73	0.75
7	Combined Ratio	1.33	1.39	1.34	1.45
8	Technical Reserves to net premium ratio	2.39	0.87	2.26	0.82
9	Underwriting balance ratio	(0.32)	(0.34)	(0.40)	(0.55)
10	Operating Profit Ratio	(0.26)	(0.28)	(0.35)	(0.50)
11	Liquid Assets to liabilities ratio	1.92	1.92	1.86	1.86
12	Net earning ratio	(0.25)	(0.29)	(0.31)	(0.42)
13	Return on net worth ratio	(0.13)	(0.40)	(0.16)	(0.60)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.13	2.13	2.34	2.34
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	75,35,00,000	75,35,00,000	60,10,00,000	60,10,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%	74%/26%	74%/26%
3	(c) %of Government holding (in case of public sector insurance companies)	Nil	Nil	Nil	Nil
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the year (not to be annualized)	(0.28)	(0.95)	(0.37)	(1.52)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)	(0.28)	(0.95)	(0.37)	(1.52)
6	(iv) Book value per share (Rs)	2.23	2.23	2.33	2.33

Note: previous period numbers have been regrouped wherever necessary

FORM NL-31 : Related Party Transactions



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-14

(Rs in Lakhs)

Related Party Transactions

Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For Quarter (Oct-Dec'14)	For the Period (Apr-Dec'14)	For Quarter (Oct-Dec'13)	For the Period (Apr-Dec'13)
1	Max India Limited	Holding Company	Reimbursement of Expenses / Recovery of Reimbursement	13.05	13.05	4.11	18.32
2	Max India Limited	Holding Company	Premium Income	0.13	(0.62)	(0.51)	(39.07)
3	Max India Limited	Holding Company	Equity Contribution	(2,035.00)	(6,253.00)	(3,330.00)	(6,498.00)
4	Mr. Manasije Mishra (CEO)	Key Management Personal	Remuneration	37.50	112.50	37.50	112.50
5	R Mahesh Kumar (Company Secretary w.e.f.3rd Jul 2013)	Key Management Personal	Remuneration	15.56	53.53	15.04	31.69
6	Vishal Garg (Company Secretary till 3rd Jul 2013)	Key Management Personal	Remuneration	-	-	-	11.58
7	Neeraj Basur (CFO till 20th Jun 2014)	Key Management Personal	Remuneration	-	138.35	26.19	87.72
8	Vishal Garg (CFO w. e. f. 4th Dec2014)	Key Management Personal	Remuneration	3.03	3.03	NA	NA
9	Anthony Maxwell Coleman	Director	Reimbursement of Expenses / Recovery of Reimbursement	12.66	12.66	3.67	3.67
10	Mohit Talwar	Director	Premium Income	(0.54)	(0.54)	(0.52)	(0.52)
11	Max Healthcare Institute Limited	Fellow Subsidiary	Premium Income	-	-	(3.60)	(12.11)
12	Max Healthcare Institute Limited	Fellow Subsidiary	Claims Paid	78.41	216.07	66.26	256.84
13	Max Life Insurance Company Ltd	Fellow Subsidiary	Premium Income	-	-	(4.61)	(4.24)
14	Max Life Insurance Company Ltd	Fellow Subsidiary	Services Received	27.12	39.56	28.04	46.18
15	Neeman Medical International Ltd	Fellow Subsidiary	Premium Income	-	-	0.98	(31.49)
16	Max Healthstaff International Ltd	Fellow Subsidiary	Premium Income	-	-	-	(0.42)
17	Alps Hospital Limited	Fellow Subsidiary	Premium Income	-	-	(0.77)	(3.18)
18	Alps Hospital Limited	Fellow Subsidiary	Claims Paid	15.23	42.07	19.07	64.02
19	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Premium Income	-	-	(0.03)	(1.99)
20	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Claims Paid	16.78	54.18	22.62	44.80
21	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Premium Income	-	-	(1.01)	(1.23)
22	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Claims Paid	1.90	2.56	1.46	7.33
23	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Equity Contribution	(715.00)	(2,197.00)	(1,768.00)	(6,118.00)
			Reimbursement of Expenses / Recovery of Reimbursement	(17.92)	(17.92)	-	-
24	Bupa Finance Plc. U.K.	Shareholders with Significant Influence	Reimbursement of Expenses / Recovery of Reimbursement	(27.71)	(27.71)	(4.26)	12.18
25	Bupa Asia Ltd	Shareholders with Significant Influence	Services Received	148.96	148.96	126.04	126.04
26	Antara Senior Living Pvt Ltd.	Fellow Subsidiary	Premium Income	-	(0.05)	(1.85)	(15.10)
27	Max One Distribution and Services Ltd	Fellow Subsidiary	Reimbursement of Expenses / Recovery of Reimbursement	-	4.40	-	-

FORM NL-32 Products Information



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-14

Products Information

List below the products and/or add-ons introduced during the period- July 1, 2014 to September 30, 2014

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
1	Health Companion Health Insurance Plan	MBHI/IRDA/Product/03/14/479-L&C	IRDA/NL-HLT/MBHI/P-H/V.II/2/14-15	Health Insurance	Class Rated Product	26-Mar-14	04-Dec-14

* Class of Business shall be the Segment as per Accounts Regulations

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Max Bupa Health Insurance Company Limited



Solvency as at 31st December 2014

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		20433.57
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		20433.57
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		
4	Excess in Policyholders' Funds (1-2-3)		0.00
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		23244.19
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		9072.26
7	Excess in Shareholders' Funds (5-6)		14171.93
8	Total Available Solvency Margin [ASM] (4+7)		14171.93
9	Total Required Solvency Margin [RSM]		6664.96
10	Solvency Ratio (Total ASM/Total RSM)		2.13

FORM NL-34 : Board of Directors & Key Person


Insurer:	Max Bupa Health Insurance Company Limited	Date:	31-Dec-14
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BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
Board of Directors			
1	Mr. Anuroop Singh	Chairman	
2	Mr. Rahul Khosla	Director	
3	Mr. Mohit Talwar	Director	
4	Ms. Elizabeth Alison Platt	Director	Ms. Elizabeth Alison Platt has resigned from the Directorship of the Company
5	Mr. James Gordon Wheaton	Director	
6	Dr. Damien Vincent Marmion	Director	
7	Mr. Anthony Maxwell Coleman	Director	
8	Mr. Amit Sharma	Director	
9	Mr. K Narasimha Murthy	Director	
10	Mr. Rajesh Sud	Director	
11	Mr. Manasije Mishra	Whole-time Director and Chief Executive Officer	
12	Mr. David Martin Fletcher	Director in Casual Vacancy	Mr. David Martin Fletcher was appointed as Director in Casual Vacancy w.e.f October 28/10/2014
13	Ms. Evelyn Brigid Bourke	Additional Director	Ms. Evelyn Brigid Bourke was appointed as Additional Director w.e.f October 29/10/2014
Key Person*			
14	Mr. Manasije Mishra	Chief Executive Officer	
15	Mr. Vishal Garg	Chief Financial Officer	Mr. Vishal Garg was appointed as Chief Financial Officer w.e.f 04/12/2014
16	Mr. R Mahesh Kumar	Chief Risk Officer	
17	Ms. Tarannum Hasib	Chief Marketing Officer	
18	Mr. Biresh Giri	Appointed Actuary	
19	Mr. Anand Roop Choudhary	Chief Compliance Officer	
20	Position Vacant	Chief Investments Officer	Mr. Vishal Garg ceased to be Chief Investment Officer w.e.f 04/12/2014
21	Mr. Gaurav Ahuja	Chief of Internal Audit	

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

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31st December, 2014

Details of Investment Portfolio

Periodicity of Submission : Quarterly



Name of the Fund: General Insurance

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

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 31st December, 2014

Periodicity of Submission: Quarterly

Name of the Fund General Insurance



Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	10,384.81	10,520.90	219.68	2.12%	2.12%	9,972.58	9,994.83	627.50	6.29%	6.29%	5,674.74	5,616.20	336.44	5.93%	5.93%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	981.39	970.53	19.20	1.96%	1.96%	986.99	979.13	63.73	6.46%	6.46%	1,053.81	1,054.22	68.76	6.52%	6.52%
3	Treasury Bills	CTRB	363.98	363.98	7.25	1.99%	1.99%	1,647.77	1,647.77	107.72	6.54%	6.54%	2,620.27	2,620.27	158.34	6.04%	6.04%
4	State Government Bonds	SGGB	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	391.82	391.84	25.53	6.52%	6.52%
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	2,003.64	2,033.65	48.41	2.42%	2.42%	2,012.89	2,030.41	146.03	7.25%	7.25%	1,660.55	1,658.77	117.01	7.05%	7.05%
6	Infrastructure - PSU - Debentures/Bonds	IPTD	4,214.51	4,230.20	107.33	2.55%	2.55%	4,292.36	4,310.16	317.30	7.39%	7.39%	3,288.10	3,286.98	230.22	7.00%	7.00%
7	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	1,000.00	1,010.36	23.95	2.39%	2.39%	810.87	815.00	58.14	7.17%	7.17%	968.77	967.28	68.53	7.07%	7.07%
8	Corporate Securities - Bonds - (Taxable)	EPBT	3,640.50	3,704.95	85.16	2.34%	2.34%	3,108.84	3,140.45	218.96	7.04%	7.04%	2,535.44	2,527.51	169.78	6.70%	6.70%
9	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	171.42	172.02	3.86	2.25%	2.25%	57.35	57.55	3.86	6.73%	6.73%	-	-	0.00	0.00%	0.00%
10	Deposits - Deposit with Scheduled Banks, Fis (including bank balance awaiting investment), CCL, RBJ	ECDB	9,252.19	9,252.19	225.38	2.44%	2.44%	8,379.76	8,379.76	613.35	7.32%	7.32%	5,352.10	5,352.10	375.62	7.02%	7.02%
11	Deposits - CDs with scheduled banks	EDCD	2,720.58	2,720.58	62.57	2.30%	2.30%	2,166.68	2,166.68	149.05	6.88%	6.88%	1,739.59	1,739.59	116.49	6.70%	6.70%
12	Mutual funds - GILT/G-Sec/Liquid schemes*	EGMF	962.05	967.80	30.01	3.12%	3.12%	937.15	940.07	64.04	6.83%	6.83%	761.53	764.71	38.84	5.10%	5.10%
13	Mutual funds - Debt/income/serial plans/liquid schemes*	OMGS	1,568.64	1,569.46	28.11	1.79%	1.79%	1,517.44	1,519.21	90.68	5.98%	5.98%	1,634.14	1,639.36	98.24	6.01%	6.01%
TOTAL			37,263.70	37,516.59	860.93	2.31%	2.31%	35,890.69	35,981.02	2,460.38	6.86%	6.86%	27,680.86	27,618.86	1,803.79	6.52%	6.52%

Name of the Fund 2 : Balance Share Holder Funds

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Mutual funds - Debt/income/serial plans/liquid schemes*	OMGS	26.90	26.99	0.56	2.07%	2.07%	9.00	9.03	0.56	6.19%	6.19%	0.00	0.00	0.00	0.00%	0.00%
TOTAL			26.90	26.99	0.56	2.07%	2.07%	9.00	9.03	0.56	6.19%	6.19%	0.00	0.00	0.00	0.00%	0.00%

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 31st December, 2014

Statement of Down Graded Investments

Periodicity of Submission: Quarterly



Name of Fund : General Insurance

Rs. Lakhs

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

FORM NL-38 Business across line of Business

Insurer: Max Bupa Health Insurance Company Limited

Date : 31-Dec-14

(Rs in Lakhs)

Sl.No.	Line of Business	Current Quarter (Oct - Dec 2014)		Same Quarter previous year (Oct - Dec 2013)		Upto the period (Apr - Dec 2014)		Same period previous year (Apr - Dec 2013)	
		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*	2.35	3	34.56	88	53.50	41	84.31	199
10	Health	8,986.90	53964	7,560.88	48336	24,858.70	157555	20,557.90	141119
11	Others	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Note: previous period numbers have been regrouped wherever necessary

* Basis for reporting premium under personal accident segment revisited & aligned with audited financial statements. Accordingly premium for Group Personal Accident (GPA) product only is disclosed under Personal Accident Segment/Category.

FORM NL-39 Rural & Social Obligations



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-14

(Rs in Lakhs)

Rural & Social Obligations (Apr - Dec 2014)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	NA	NA	NA
		Social	NA	NA	NA
2	Cargo & Hull	Rural	NA	NA	NA
		Social	NA	NA	NA
3	Motor TP	Rural	NA	NA	NA
		Social	NA	NA	NA
4	Motor OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
6	Workmen's Compensation	Rural	NA	NA	NA
		Social	NA	NA	NA
7	Employer's Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
8	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Personal Accident	Rural	NA	NA	NA
		Social	NA	NA	NA
10	Health	Rural	584	176.63	1,10,533
		Social	3	0.23	11
11	Others	Rural	NA	NA	NA
		Social	NA	NA	NA

FORM NL-40



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-14

(Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		Current Quarter (Oct - Dec 2014)		Same period previous year (Oct - Dec 2013)		Upto the period (Apr - Dec 2014)		Same period previous year (Apr - Dec 2013)	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	30,173	4,705.80	29,351	4,175.05	87,381	13,138.00	82,037	10,463.14
2	Corporate Agents-Banks	4,423	615.42	145.00	29.47	10,146	1,534.00	145.00	29.47
3	Corporate Agents -Others*	1	420.34	-	-	1	420.34	-	-
4	Brokers	4,155	783.13	5,045	919.24	13,694	2,716.63	15,243	2,829.23
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	15,215	2,464.56	13,883	2,471.68	46,374	7,103.23	43,893	7,320.37
	Total (A)	53,967	8,989.25	48,424	7,595.44	1,57,596	24,912.20	1,41,318	20,642.21
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	53,967	8,989.25	48,424	7,595.44	1,57,596	24,912.20	1,41,318	20,642.21

Note: previous period numbers have been regrouped wherever necessary

* Includes 1 policy amounting to Rs. 66.22 Lacs inadvertently included in Individual Agents in previous quarter, reclassified from Individual Agents in current quarter.

FORM NL-41 GREIVANCE DISPOSAL



Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Dec-14

Sl No.	Particulars	Opening Balance * As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal related	0	5	1	1	3	0	19
b)	Claim	0	245	26	42	177	0	672
c)	Policy related	0	85	22	30	33	0	242
d)	Premium	0	2	0	2	0	0	3
e)	Refund	0	5	4	1	0	0	30
f)	Coverage	0	12	7	2	3	0	99
g)	Cover note related	0	0	0	0	0	0	3
h)	Product	0	2	0	2	0	0	8
i)	Others	0	18	1	15	2	0	54
	Total number of complaints	0	374	61	95	218	0	1130

2	Total No. of policies during the period ended 31st December 2013:	1,41,318
3	Total No. of claims during the period ended 31st December 2013:	36111
4	Total No. of policies during the period ended 31st December 2014:	1,57,596
5	Total No. of claims during the period ended 31st December 2014:	48190
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	15.36
7	Total No. of Claim Complaints (current year) per 10,000 policies (current year):	42.64

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	Total
a)	Upto 7 days	0	0	0
b)	7 - 15 days	0	0	0
c)	15 - 30 days	0	0	0
d)	30 - 90 days	0	0	0
e)	90 days and beyond	0	0	0
	Total No. of complaint	0	0	0