

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 JUNE 30, 2015

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th JUNE 2015	FOR THE PERIOD ENDED 30th JUNE 2015	FOR THE QUARTER ENDED 30th JUNE 2014	FOR THE PERIOD ENDED 30th JUNE 2014
1	Premiums earned (Net)	NL-4- Premium Schedule	891210	891210	744055	744055
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		55628	55628	45205	45205
	TOTAL (A)		946838	946838	789260	789260
1	Claims Incurred (Net)	NL-5-Claims Schedule	576410	576410	437026	437026
2	Commission	NL-6- Commission Schedule	90730	90730	61047	61047
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	543945	543945	575539	575539
4	Premium Deficiency		-	0	3,232.00	3,232.00
	TOTAL (B)		1211085	1211085	1076844	1076844
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(264247)	(264247)	(287584)	(287584)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(264247)	(264247)	(287584)	(287584)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(264247)	(264247)	(287584)	(287584)

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 JUNE 30, 2015

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th JUNE 2015	FOR THE PERIOD ENDED 30th JUNE 2015	FOR THE QUARTER ENDED 30th JUNE 2014	FOR THE PERIOD ENDED 30th JUNE 2014
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(264247)	(264247)	(287584)	(287584)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		35368	35368	29638	29638
	(b) Profit on sale of investments		4484	4484	4583	4583
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)					
	- Gain on Foreign Exchange Fluctuation		0	-	-	0
	- Interest Income		659	659	252	252
	- Liabilities no longer required written back		-	0	124.00	124
	TOTAL (A)		(223736)	(223736)	(252987)	(252987)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		0	0	-	-
	(c) Others (to be specified)		0	0	-	0
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		0	0	5250	5250
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		0	0	5250	5250
	Profit/(Loss) Before Tax		(223736)	(223736)	(258237)	(258237)
	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		(6208217)	(6208217)	(5269046)	(5269046)
	Add: Adjustment on account of depreciation due to change in accounting policy (Refer Schedule 16 C - Note 22)		-	0	-	-
	Balance carried forward to Balance Sheet		(6431953)	(6431953)	(5527283)	(5527283)

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 JUNE 30, 2015

(Rs. '000)

SN	Particulars	Schedule	AS AT 30th JUNE 2015	AS AT 30th JUNE 2014
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	8065000	6940000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		0	0
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	-	-
	FAIR VALUE CHANGE ACCOUNT		543	481
	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		8065543	6940481
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12-Investment Schedule	4382290	3379666
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	306677	316365
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	36438	74890
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	418268	401047
	Sub-Total (A)		454706	475937

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 JUNE 30, 2015

(Rs.'000)

SN	Particulars	Schedule	AS AT 30th JUNE 2015	AS AT 30th JUNE 2014
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	886703	700459
	PROVISIONS	NL-18-Provisions Schedule	2623380	2058311
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		3510083	2758770
	NET CURRENT ASSETS (C) = (A - B)		(3055377)	(2282833)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		6431953	5527283
	TOTAL		8065543	6940481

Note:previous period numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

SN	Particulars		AS AT 30th JUNE 2015	AS AT 30th JUNE 2014
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		1496	239
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		500	0
5	Statutory demands/ liabilities in dispute, not provided for		-	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	1475
	TOTAL		1996	1714

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



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th JUNE 2015				FOR THE PERIOD ENDED 30th JUNE 2015				FOR THE QUARTER ENDED 30th JUNE 2014				FOR THE PERIOD ENDED 30th JUNE 2014			
	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*	1005419	584	-	1006003	1005419	584	-	1006003	726659	2063	-	728722	726659	2063	-	728722
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	1005419	584	-	1006003	1005419	584	-	1006003	726659	2063	-	728722	726659	2063	-	728722
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	51363	1242	-	52605	51363	1242	-	52605	37271	1261	-	38532	37271	1261	-	38532
Net Premium	954056	(658)	-	953398	954056	(658)	-	953398	689388	802	-	690190	689388	802	-	690190
Adjustment for change in reserve for unexpired risks	62546	(358)	-	62188	62546	(358)	-	62188	(52406)	(1459)	-	(53865)	(52406)	(1459)	-	(53865)
Premium Earned (Net)	891510	(300)	-	891210	891510	(300)	-	891210	741794	2261	-	744055	741794	2261	-	744055

* 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 30th JUNE 2015				FOR THE PERIOD ENDED 30th JUNE 2015				FOR THE QUARTER ENDED 30th JUNE 2014				FOR THE PERIOD ENDED 30th JUNE 2014			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	465545	1668	-	467213	465545	1668	-	467213	422847	0	-	422847	422847	0	-	422847
Add Claims Outstanding at the end of the period	505050	141	-	505191	505050	141	-	505191	365064	2615	-	367679	365064	2615	-	367679
Less Claims Outstanding at the beginning	371220	945	-	372165	371220	945	-	372165	328963	652	-	329615	328963	652	-	329615
Gross Incurred Claims	599375	864	-	600239	599375	864	-	600239	458948	1963	-	460911	458948	1963	-	460911
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	23746	83	-	23829	23746	83	-	23829	23885	0	-	23885	23885	0	-	23885
Total Claims Incurred *	575629	781	-	576410	575629	781	-	576410	435063	1963	-	437026	435063	1963	-	437026

* Includes an amount of Rs 23105 thousand during the quarter (previous period Rs 22453 thousand) 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 30th JUNE 2015				FOR THE PERIOD ENDED 30th JUNE 2015				FOR THE QUARTER ENDED 30th JUNE 2014				FOR THE PERIOD ENDED 30th JUNE 2014			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	98700	13	-	98713	98700	13	-	98713	66430	140	-	66570	66430	140	-	66570
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	7529	454	-	7983	7529	454	-	7983	5283	240	-	5523	5283	240	-	5523
Net Commission	91171	(441)	-	90730	91171	(441)	-	90730	61147	(100)	-	61047	61147	(100)	-	61047
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
Agents	57639	12	-	57651	57639	12	-	57651	49311	44	-	49355	49311	44	-	49355
Brokers	31708	1	-	31709	31708	1	-	31709	11394	96	-	11490	11394	96	-	11490
Corporate Agency	9353	-	-	9353	9353	-	-	9353	5,725	-	-	5725	5,725	-	-	5725
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	98700	13	-	98713	98700	13	-	98713	66430	140	-	66570	66430	140	-	66570

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



(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 30th JUNE 2015				FOR THE PERIOD ENDED 30th JUNE 2015				FOR THE QUARTER ENDED 30th JUNE 2014				FOR THE PERIOD ENDED 30th JUNE 2014			
		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	274447	159	-	274606	274447	159	-	274606	287311	816	-	288127	287311	816
2	Travel, conveyance and vehicle running expenses	20763	12	-	20775	20763	12	-	20775	22967	65	-	23032	22967	65	-	23032
3	Training expenses	7226	4	-	7230	7226	4	-	7230	12035	34	-	12069	12035	34	-	12069
4	Rents, rates & taxes *	28487	17	-	28504	28487	17	-	28504	28987	82	-	29069	28987	82	-	29069
5	Repairs	31759	18	-	31777	31759	18	-	31777	26729	76	-	26805	26729	76	-	26805
6	Printing & stationery	9582	6	-	9588	9582	6	-	9588	6706	19	-	6725	6706	19	-	6725
7	Communication	21386	12	-	21398	21386	12	-	21398	21862	62	-	21924	21862	62	-	21924
8	Legal & professional charges	58106	34	-	58140	58106	34	-	58140	71442	203	-	71645	71442	203	-	71645
9	Auditors' fees, expenses etc																
	(a) as auditor	585	-	-	585	585	0	-	585	596	2	-	598	596	2	-	598
	(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	20	-	-	20	20	-	-	20	20	-	-	20
10	Advertisement and publicity	55698	32	-	55730	55698	32	-	55730	60314	171	-	60485	60314	171	-	60485
11	Interest and bank charges	3998	2	-	4000	3998	2	-	4000	2604	7	-	2611	2604	7	-	2611
12	Others (to be specified)																
	(a) Business and Sales Promotion	112	-	-	112	112	-	-	112	4	-	-	4	4	0	-	4
	(b) Membership & Subscription	373	-	-	373	373	0	-	373	710	2	-	712	710	2	-	712
	(c) Loss on Disposal of Fixed Assets	13	-	-	13	13	0	-	13	1150	3	-	1153	1150	3	-	1153
	(d) Loss on Foreign Exchange Fluctuation	854	-	-	854	854	-	-	854	10	-	-	10	10.00	-	-	10.00
	(e) Charity & Donation	-	-	-	-	0	-	-	0	5.00	-	-	5.00	5	0	-	5
	(f) Insurance	309	-	-	309	309	0	-	309	208	1	-	209	208	1	-	209
	(g) Siting Fee	1099	1.00	-	1100	1099	1	-	1100	0	0	-	0	0	0	-	0
	(h) Miscellaneous Expenses**	209	-	-	209	209	0	-	209	693	2	-	695	693	2	-	695
13	Depreciation	28605	17.00	-	28622	28605	17	-	28622	29557	84	-	29641	29557	84	-	29641
	TOTAL	543631	314	-	543945	543631	314	-	543945	573910	1629	-	575539	573910	1629	-	575539

* 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 30th JUNE 2015	AS AT 30th JUNE 2014
1	Authorised Capital		
	1000000000 Equity Shares of Rs 10 each	10000000	7000000
	(Previous period 700000000 Equity Shares of Rs.10 each)		
2	Issued Capital		
	806500000 Equity Shares of Rs 10 each	8065000	6940000
	(Previous period 694000000 Equity Shares of Rs.10 each)		
3	Subscribed Capital		
	806500000 Equity Shares of Rs 10 each	8065000	6940000
	(Previous period 694000000 Equity Shares of Rs.10 each)		
4	Called-up Capital		
	806500000 Equity Shares of Rs 10 each	8065000	6940000
	(Previous period 694000000 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	8065000	6940000

Note:

Out of the above, 596810000 (Previous period 513560000) 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 30th JUNE 2015		AS AT 30th JUNE 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	596810000	74.00%	513560000	74.00%
· Foreign	209690000	26.00%	180440000	26.00%
Others	-	-	-	-
TOTAL	806500000	100.00%	694000000	100.00%

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



(Rs.'000).

SN	Particulars	AS AT 30th JUNE 2015	AS AT 30th JUNE 2014
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
4	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	-	-

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS



(Rs.'000).

SN	Particulars	AS AT 30th JUNE 2015	AS AT 30th JUNE 2014
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 30th JUNE 2015	AS AT 30th JUNE 2014
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	995874	895514
2	Other Approved Securities	108140	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	622896	312096
	(e) Other Securities -Fixed Deposits	197076	153707
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	304445	100000
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	245617	495757
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	72740	68215
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	192578	288545
	(c) Other Securities-Fixed Deposits	1325836	516857
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	199957	448586
5	Other than Approved Investments*	117131	100389
	TOTAL	4382290	3379666

* in mutual funds

Notes:

- a. Long Term Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs.98440 thousand (Previous period classified under Short Term Government securities - Rs. 99196 thousand). Market value of such investments is Rs. 98400 thousands (Previous period classified under Short Term Government securities - Rs.99196 thousand)
- b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.4382290 thousand (Previous period: Rs.3379666 thousand). Market value of such investments is Rs. 4420777 thousand (Previous period Rs.3383094 thousand)
- c. Previous period numbers have been regrouped wherever necessary

FORM NL-13-LOANS SCHEDULE
LOANS



(Rs.'000).

SN	Particulars	AS AT 30th JUNE 2015	AS AT 30th JUNE 2014
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

MAX BUPA HEALTH INSURANCE COMPANY LIMITED
REGISTRATION NO: 145, DATE OF REGISTRATION WITH IRDA: FEBRUARY 15, 2010
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS
Form NL-14
FIXED ASSETS


(Rs.'000)

SN	Particulars	Cost/ Gross Block			Depreciation				Net Block		
		As at Apr 1, 2015	Additions	Deductions	As at Jun 30, 2015	Upto Mar 31, 2015	For the period	On Sales/ Adjustment s	To date Jun 30, 2015	As at Jun 30, 2015	As at Jun 30, 2014
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles	-	-	-	-	-	-	-	-	-	-
	a) Softwares	287646	2998	0	290644	191481	10609	0	202090	88554	90152
	b) Website	11258	-	-	11258	7960	542	-	8502	2756	4581
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	155658	0	0	155658	60597	6611	0	67208	88450	103491
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	29617	0	9	29608	20464	737	3	21198	8410	10235
7	IT Equipment - Others	63762	0	-	63762	26923	3542	-	30465	33297	32755
8	IT Equipment - End User Devices	80019	1629	34	81614	55178	4126	30	59274	22340	34845
9	Vehicles	-	-	-	-	-	-	-	-	-	-
10	Office Equipment	61630	3787	7	65410	31179	2455	5	33629	31781	31423
11	Others	-	-	-	-	-	-	-	-	-	-
	Total	689590	8414	50	697954	393782	28622	38	422366	275588	307482
11	Work in progress	25458	5631	0	31089	-	-	-	-	31089	8883
	Grand total	715048	14045	50	729043	393782	28622	38	422366	306677	316365
	Previous period	592527	33104	8647	616984	278472	29641	7494	300619	316365	

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. 31089 thousand (Previous period Rs. 1960 thousand).

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



(Rs.'000)

SN	Particulars	AS AT 30th JUNE 2015	AS AT 30th JUNE 2014
1	Cash (including cheques, drafts and stamps)	10041	16488
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	26397	58402
	(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	36438	74890
	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 30th JUNE 2015	AS AT 30th JUNE 2014
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	45054	33905
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	390	393
6	Others (to be specified)		
	(a) Advance to Suppliers	33398	46214
	(b) Other advances*	95611	90472
	TOTAL (A)	174453	170984
	OTHER ASSETS		
1	Income accrued on investments**	126905	92661
2	Outstanding Premiums	-	-
3	Agents' Balances	32	2631
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	67278	67187
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***	49600	67584
	(b) Service tax on input services (net)	-	-
	(c) Cenvat credit on capital goods	-	0
	TOTAL (B)	243815	230063
	TOTAL (A+B)	418268	401047

* Includes Rs. 95684 thousand (Previous period Rs. 88441 thousand) receivable from Central / State Government on account of premium under RSBY Scheme net of provision of Rs 15273 thousand.

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

*** Includes deposits of Rs. 646 thousand (Previous period Rs. 2700 thousand) 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 30th JUNE 2015	AS AT 30th JUNE 2014
1	Agents' Balances	5985	3818
2	Balances due to other insurance companies	119833	92872
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	32439	16694
5	Unallocated Premium	38141	27132
6	Sundry creditors*	74249	56731
7	Due to subsidiaries/ holding company	886	-
8	Claims Outstanding	505192	367679
9	Unclaimed amount of policyholders/insured**	20535	15789
10	Due to Officers/ Directors ***	25992	25,992.00
11	Others (to be specified)		
	(a) Tax deducted payable	14689	20080
	(b) Other statutory dues	32918	24190
	(c) Advance from Corporate Clients	15844	49482
	TOTAL	886703	700459

* Includes creditors for capital expenditure of Rs. 1184 thousand (Previous period Rs. 7683 thousand)

** Pursuant to the requirement of IRDA circular no.IRDA/F&I/CIR/CMP/174/11/2010 dated November 4, 2010,unclaimed amount to policyholders/Insured has been disclosed in Note no.12 of Schedule 16.

*** Amount payable to former CEO 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 30th JUNE 2015	AS AT 30th JUNE 2014
1	Reserve for Unexpired Risk	2102215	1604125
2	For taxation (less advance tax paid and taxes deducted at source)	-	0
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)		
	For employee benefits		
	(a) Gratuity	3438	1,894.00
	(b) Leave Encashment	26939	21884
	(c) Superannuation	0	37
	(d) Other Manpower Related	60919	103521
	(e) Provision for Commission	28929	15891
	(f) Other Operating Expense Related	400940	302074
6	Reserve for Premium Deficiency	-	8885
	TOTAL	2623380	2058311

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 30th JUNE 2015	AS AT 30th JUNE 2014
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 30th June 2015



(Rs in '000's)

Particulars	FOR THE QUARTER ENDED 30th JUNE 2015	FOR THE PERIOD ENDED 30th JUNE 2015	FOR THE QUARTER ENDED 30th JUNE 2014	FOR THE PERIOD ENDED 30th JUNE 2014
Cash Flows from the operating activities:				
Premium received from policyholders, including advance receipts	1096081	1096081	774483	774483
Other receipts	-	-	-	-
Payments to the re-insurers, net of commissions and claims	(577)	(577)	0	0
Payments to co-insurers, net of claims recovery	-	-	-	-
Payments of claims	(440415)	(440415)	(363649)	(363649)
Payments of commission and brokerage	(108387)	(108387)	(75758)	(75758)
Payments of other operating expenses	(719708)	(719708)	(686752)	(686752)
Preliminary and pre-operative expenses	-	-	-	-
Deposits, advances and staff loans	2926	2926	19628	19628
Income taxes paid (Net)	-	-	-	-
Service tax paid	(67166)	(67166)	(23856)	(23856)
Other payments	-	-	-	-
Cash flows before extraordinary items	(237247)	(237247)	(355903)	(355903)
Cash flow from extraordinary operations	-	-	-	-
Net cash flow from operating activities	(237247)	(237247)	(355903)	(355903)
Cash flows from investing activities:				
Purchase of fixed assets	(14758)	(14758)	(42244)	(42244)
Proceeds from sale of fixed assets	-	-	-	-
Purchases of investments(Net)	(1967412)	(1967412)	(2125752)	(2125752)
Loans disbursed	-	-	-	-
Sales of investments	-	-	-	-
Repayments received	1518762	1518762	1674699	1674699
Rents/Interests/ Dividends received	87025	87025	71280	71280
Investments in money market instruments and in liquid mutual funds (Net)	370689	370689	461634	461634
Expenses related to investments	-	-	-	-
Net cash flow from investing activities	(5694)	(5694)	39616	39616
Cash flows from financing activities:				
Proceeds from issuance of share capital	160000	160000	250000	250000
Share Application Money	-	-	-	-
Proceeds from borrowing	-	-	-	-
Repayments of borrowing	-	-	-	-
Interest/dividends paid	-	-	-	-
Net cash flow from financing activities	160000	160000	250000	250000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-	-	-
Net increase/(decrease) in cash and cash equivalents	(82941)	(82941)	(66287)	(66287)
Cash and cash equivalents at the beginning of the period	119379	119379	141177	141177
Cash and cash equivalents at the end of the period	36438	36438	74890	74890

FORM NL-21 Statement of Liabilities



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-15

(Rs in Lakhs)

Statement of Liabilities

Sl.No.	Particular	AS AT 30th JUNE 2015				AS AT 30th JUNE 2014			
		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	21022.15	2966.93	2084.99	26074.07	16130.10	1968.42	1708.37	19806.89
5	Total Liabilities	21022.15	2966.93	2084.99	26074.07	16130.10	1968.42	1708.37	19806.89

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-15

(Rs in Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 30th June, 2015																											
STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total		
	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	
Andaman & Nicobar Is.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.89	0.89	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.89	0.89
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.	-	-	55.91	55.91	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	55.91	55.91
Arunachal Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.48	0.48	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.48	0.48
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.	-	-	16.96	16.96	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	16.96	16.96
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.	-	-	82.50	82.50	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	82.50	82.50
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.	-	-	61.74	61.74	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	61.74	61.74
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.	-	-	14.32	14.32	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	14.32	14.32
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.	-	-	2.75	2.75	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.75	2.75
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.	-	-	0.82	0.82	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.82	0.82
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.	0.01	0.01	1,877.43	1,877.43	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,877.44	1,877.44
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.	-	-	72.35	72.35	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	72.35	72.35
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.	-	-	545.50	545.50	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	545.50	545.50
Haryana	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.06	0.06	718.64	718.64	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	718.69	718.69
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.	-	-	18.72	18.72	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	18.72	18.72
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.	-	-	12.70	12.70	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	12.70	12.70
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.	-	-	26.93	26.93	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	26.93	26.93
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.	2.60	2.60	803.05	803.05	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	805.65	805.65
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.	0.07	0.07	319.74	319.74	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	319.81	319.81
Lakshadweep	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	-	-	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-
Madhya Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	43.03	43.03	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	43.03	43.03
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.	2.87	2.87	2,375.25	2,375.25	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,378.12	2,378.12
Manipur	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.65	0.65	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.65	0.65
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.	-	-	3.90	3.90	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.90	3.90
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.	-	-	-	-	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-
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.	-	-	0.18	0.18	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.18	0.18
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.	-	-	246.41	246.41	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	246.41	246.41
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.	-	-	2.04	2.04	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.04	2.04
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.	-	-	502.62	502.62	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	502.62	502.62
Rajasthan	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.15	0.15	288.63	288.63	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	288.77	288.77
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.	-	-	3.32	3.32	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.32	3.32
Tamil Nadu	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.07	0.07	365.90	365.90	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	365.97	365.97
Telangana	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.02	0.02	527.96	527.96	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	527.98	527.98
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.	-	-	1.60	1.60	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.60	1.60
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.	-	-	643.08	643.08	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	643.08	643.08
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.	-	-	50.77	50.77	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	50.77	50.77
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.	-	-	367.41	367.41	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	367.41	367.41

FORM NL-23 Reinsurance Risk Concentration



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-15

(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	7.24	-	-	1%
4	No. of Reinsurers with rating BBB but less than A	3	518.81	-	-	99%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	Others		-	-	-	0%
	Total	5	526.05	0.00	0.00	100%

FORM NL-24

Ageing of Claims



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-15

(Rs in Lakhs)

Ageing of Claims as at 30th June 2015

Sl.No.	Line of Business	No. of claims paid during the year					Total No. of claims paid during the year	Total amount of claims paid during the year
		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	10200	18	0	0	0	10218	4655
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	7	0	0	0	0	7	17
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 : Claims data for Non-Life



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-15

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	2926	NA	3	NA	NA	NA	NA	2929
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	13306	NA	9	NA	NA	NA	NA	13315
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	10218	NA	7	NA	NA	NA	NA	10225
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	1590	NA	4	NA	NA	NA	NA	1594
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	389	NA	-	NA	NA	NA	NA	389
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	4035	NA	1	NA	NA	NA	NA	4036
	Less than 3months	NA	NA	NA	NA	NA	NA	4026	NA	1	NA	NA	NA	NA	4027
	3 months to 6 months	NA	NA	NA	NA	NA	NA	8	NA	-	NA	NA	NA	NA	8
	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 30th June 2015

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	40038.55	37976.10	19653.05	18781.36	7595.22	5634.41	7595.22
	Total	40038.55	37976.10	19653.05	18781.36	7595.22	5634.41	7595.22

FORM NL-27 Offices information for Non-Life



Insurer: Max Bupa Health Insurance Company Limited Date: 30-Jun-15

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: 30th June, 2015

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

(Business within India)

Periodicity of Submission: Quarterly



Rs. In Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	43,822.91
2	Loans	9	-
3	Fixed Assets	10	3,066.77
4	Current Assets		
a.	Cash & Bank Balance	11	364.38
b.	Advances & Other Assets	12	4,182.68
5	Current Liabilities		
a.	Current Liabilities	13	-8,867.03
b.	Provisions	14	-26,233.80
c.	Misc. Exp not Written Off	15	-
d.	Debit Balance of P&L A/c		64,319.53
	Application of Funds as per Balance Sheet (A)		80,655.43
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,066.77
3	Cash & Bank Balance (if any)	11	364.38
4	Advances & Other Assets (if any)	12	4,182.68
5	Current Liabilities	13	-8,867.03
6	Provisions	14	-26,233.80
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		64,319.53
	TOTAL (B)		36,832.53
	'Investment Assets' As per FORM 3B	(A-B)	43,822.91

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	Central Govt. Securities	Not less than 20%	-	5,979.28	6,435.63	12,414.91	28.33%	-	12,414.91	12,668.90
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	-	7,060.67	6,435.63	13,496.31	30.80%	-	13,496.31	13,736.74
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FEE	Not less than 5%								
	1. Approved Investments		-	0.00	2,681.75	2,681.75	6.12%		2,681.75	2,722.95
	2. Other Investments		-	0.00	0.00	0.00	0.00%		0.00	0.00
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments		-	2,044.45	2,999.57	5,044.02	11.51%		5,044.02	5,096.32
	2. Other Investments		-	0.00	0.00	0.00	0.00%		0.00	0.00
	c. Approved Investments	Not exceeding 55%	-	7,470.04	13,957.12	21,427.16	48.90%	2.36	21,429.52	21,480.44
	d. Other Investments		-	1,168.24	0.00	1,168.24	2.67%	3.08	1,171.31	1,171.31
	Total Investment Assets	100%	-	17,743.40	26,074.07	43,817.47	100.00%	5.43	43,822.91	44,207.77

Certification:

Certified that the information given herein are correct and complete to the best of our knowledge and belief and nothing has been concealed or suppressed

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

FORM NL-29

Detail regarding debt securities



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-15

(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	as at 30 June, 2015	as % of total for this class	as at 30 June, 2014	as % of total for this class	as at 30 June, 2015	as % of total for this class	as at 30 June, 2014	as % of total for this class
Break down by credit rating								
AAA rated	11,823	44%	10,038	39%	11,699	44%	9,992	39%
AA or better	1,520	6%	1,505	6%	1,500	6%	1,500	6%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other(Sovereign)	13,737	51%	13,896	55%	13,496	51%	13,913	55%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	6,393	24%	12,345	49%	6,382	24%	12,329	49%
more than 1 year and upto 3years	9,243	34%	5,141	20%	9,164	34%	5,111	20%
More than 3years and up to 7years	-	-	3,906	15%	-	-	3,972	16%
More than 7 years and up to 10 years	11,444	42%	4,047	16%	11,149	42%	3,992.35	16%
above 10 years	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	12,669	47%	13,896	55%	12,415	47%	13,913	55%
b. State Government	1,068	4%	-	-	1,081	4%	-	-
c. Corporate Securities	13,343	49%	11,543	45%	13,199	49%	11,492	45%

Note

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

FORM NL-30 Analytical Ratios



Insurer: Max Bupa Health Insurance Company Limited

Date:

30-Jun-15

Analytical Ratios for Non-Life companies

SN	Particular	For Quarter (Apr-Jun'15)	Upto the period (Apr-Jun'15)	Corresponding Period of the Preceeding Year	Upto the Period of the Preceeding Year
1	Gross Premium Growth Rate (Over all)	1.38	1.38	1.16	1.16
1a	Gross Premium Growth Rate (Health)	1.38	1.38	1.15	1.15
1b	Gross Premium Growth Rate (Personal Accident)	0.28	0.28	-	-
2	Gross Premium to Net Worth ratio	0.62	0.62	0.52	0.52
3	Growth rate of Net Worth	0.16	0.16	0.25	0.25
4	Net Retention Ratio (Overall)	0.95	0.95	0.95	0.95
4a	Net Retention Ratio (Health)	0.95	0.95	0.95	0.95
4b	Net Retention Ratio (Personal Accident)	(1.13)	(1.13)	0.39	0.39
5	Net Commission Ratio (Overall)	0.10	0.10	0.09	0.09
5a	Net Commission Ratio (Health)	0.10	0.10	0.09	0.09
5b	Net Commission Ratio (Personal Accident)	0.67	0.67	(0.12)	(0.12)
6	Expense of Management to Gross Direct Premium Ratio	0.54	0.54	0.79	0.79
7	Combined Ratio	1.31	1.31	1.51	1.51
8	Technical Reserves to net premium ratio	2.73	2.73	2.87	2.87
9	Underwriting balance ratio	(0.30)	(0.30)	(0.39)	(0.39)
10	Operating Profit Ratio	(0.25)	(0.25)	(0.34)	(0.34)
11	Liquid Assets to liabilities ratio	1.69	1.69	1.74	1.74
12	Net earning ratio	(0.23)	(0.23)	(0.37)	(0.37)
13	Return on net worth ratio	(0.14)	(0.14)	(0.18)	(0.18)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.66	1.66	1.85	1.85
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	806,500,000	806,500,000	694,000,000	694,000,000
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)	-	-	-	-
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)	-	-	-	-
6	(iv) Book value per share (Rs)	2.03	2.03	2.04	2.04

Note: previous period numbers have been regrouped wherever necessary

PERIODIC DISCLOSURES

FORM

NL-31 : Related Party Transactions

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-15

(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 (Apr-Jun'15)	For the Period (Apr-Jun'15)	For Quarter (Apr-Jun'14)	For the Period (Apr-Jun'14)
1	Max India Limited	Holding Company	Reimbursement of Expenses / Recovery of Reimbursement	8.86	8.86	-	-
2	Max India Limited	Holding Company	Premium Income	-	-	-	-
3	Max India Limited	Holding Company	Equity Contribution	(1,184.00)	(1,184.00)	(1,850.00)	(1,850.00)
4	Mr. Manasije Mishra (CEO)	Key Management Personal	Remuneration	-	-	37.50	37.50
5	R Mahesh Kumar (Company Secretary w.e.f.3rd Jul 2013)	Key Management Personal	Remuneration	37.12	37.12	20.16	20.16
6	Neeraj Basur (CFO till 20th Jun 2014)	Key Management Personal	Remuneration	-	-	137.51	137.51
7	Vishal Garg (CFO w. e. f. 4th Dec2014)	Key Management Personal	Remuneration	31.10	31.10	-	-
8	Rahul Ahuja (CFO w.e.f. 01st Jun 2015)	Key Management Personal	Remuneration	12.00	12.00	-	-
9	Munish Sharma (Interim CFO w. e. f.20st Jun2014)	Key Management Personal	Remuneration	-	-	1.42	1.42
10	Anthony Maxwell Coleman	Director	Reimbursement of Expenses / Recovery of Reimbursement	6.71	6.71	-	-
11	Mohit Talwar	Director	Premium Income	-	-	-	-
12	Pradeep Pant	Director	Expenses	6.59	6.59	-	-
13	K. Narasimha Murthy	Director	Expenses	6.00	6.00	-	-
14	Max Speciality Films Ltd	Fellow Subsidiary	Premium Income	0.04	0.04	0.14	0.14
15	Max Healthcare Institute Limited	Fellow Subsidiary	Premium Income	-	-	-	-
16	Max Healthcare Institute Limited	Fellow Subsidiary	Claims Paid	82.88	82.88	77.46	77.46
17	Max Healthcare Institute Limited	Fellow Subsidiary	Healthcare Services	1.68	1.68	1.51	1.51
18	Max Life Insurance Company Ltd	Fellow Subsidiary	Premium Income	-	-	-	-
19	Max Life Insurance Company Ltd	Fellow Subsidiary	Services Received	5.42	5.42	7.72	7.72
20	Max Neeman Medical International Ltd	Fellow Subsidiary	Premium Income	-	-	-	-
21	Max Healthstaff International Ltd	Fellow Subsidiary	Premium Income	-	-	-	-
22	Alps Hospital Limited	Fellow Subsidiary	Premium Income	-	-	-	-
23	Alps Hospital Limited	Fellow Subsidiary	Claims Paid	21.91	21.91	11.78	11.78
24	Alps Hospital Limited	Fellow Subsidiary	Healthcare Services	0.67	0.67	0.35	0.35
25	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Premium Income	-	-	-	-
26	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Claims Paid	43.80	43.80	12.75	12.75
27	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Healthcare Services	-	-	0.29	0.29
28	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Premium Income	-	-	-	-
29	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Claims Paid	0.47	0.47	0.68	0.68
30	Bupa Singapore Holdings Pte Limited	Shareholders with Significant Influence	Equity Contribution	(416.00)	(416.00)	(650.00)	(650.00)
32	Bupa Finance Plc. U.K.	Shareholders with Significant Influence	Reimbursement of Expenses / Recovery of Reimbursement	-	-	-	-
33	Bupa Asia Ltd	Shareholders with Significant Influence	Services Received	204.88	204.88	-	-
34	Antara Senior Living Pvt Ltd.	Fellow Subsidiary	Premium Income	-	-	(0.05)	(0.05)
35	New Delhi House Services Ltd	Fellow Subsidiary	Services Received	-	-	-	-
36	Max One Distribution and Services Ltd	Fellow Subsidiary	Reimbursement of Expenses / Recovery of Reimbursement	-	-	2.04	2.04

FORM NL-32 Products Information

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-15

Products Information*List below the products and/or add-ons introduced during the period- Apr 1, 2015 to Jun 30, 2015*

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

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Max Bupa Health Insurance Company Limited



Solvency as at 30th June 2015

(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):		26074.07
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		26074.07
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):		21671.35
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		9026.76
7	Excess in Shareholders' Funds (5-6)		12644.59
8	Total Available Solvency Margin [ASM] (4+7)		12644.59
9	Total Required Solvency Margin [RSM]		7595.22
10	Solvency Ratio (Total ASM/Total RSM)		1.66

FORM NL-34 : Board of Directors & Key Person



Insurer:	Max Bupa Health Insurance Company Limited	Date:	30-Jun-15
BOD and Key Person information			
Sl. No.	Name of person	Role/designation	Details of change during the quarter
Board of Directors			
1	Mr. Rajesh Sud	Chairman & Director	
2	Mr. Rahul Khosla	Co-Vice Chairman & Director	
3	Mr. David Martin Fletcher	Co-Vice Chairman & Director	
4	Mr. Mohit Talwar	Director	
5	Mr. Anthony Maxwell Coleman	Director	
6	Mr. Amit Sharma	Director	
7	Mr. K Narasimha Murthy	Director	
8	Ms. Evelyn Brigid Bourke	Additional Director	
9	Mr. Pradeep Pant	Additional Director	
10	Ms. Marielle Theron	Additional Director	
11	Mr. John Howard Lorimer	Additional Director	
Key Person#			
16	Vacant position	Chief Executive Officer	
17	Mr. Rahul Ahuja	Chief Financial Officer	Appointed as Chief Financial Officer in place of Mr. Vishal Garg w.e.f June 1, 2015
18	Mr. R Mahesh Kumar	Chief Risk Officer	
19	Ms. Tarannum Hasib	Chief Marketing Officer	
20	Mr. Biresh Giri	Appointed Actuary	
21	Mr. Anand Roop Choudhary	Chief Compliance Officer	
22	Mr. Vishal Garg	Chief Investments Officer	Ceased to be Chief Financial Officer w.e.f May 31, 2015 and appointed as Chief Investment Officer w.e.f June 1, 2015
23	Vacant position	Chief of Internal Audit	Mr. Gaurav Ahuja has resigned from the position w.e.f May 30, 2015

#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: 30th June, 2015

Details of Investment Portfolio

Periodicity of Submission : Quarterly



Name of the Fund: General Insurance

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

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 30th June, 2015

Name of the Fund General Insurance

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

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	10,436.18	10,782.42	220.85	2.12%	2.12%	10,436.18	10,782.42	220.85	2.12%	2.12%	9,211.46	9,133.86	190.35	2.07%	2.07%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	983.70	983.95	19.25	1.96%	1.96%	983.70	983.95	19.25	1.96%	1.96%	980.18	980.18	23.63	2.41%	2.41%
3	Treasury Bills	CTRB	1,446.50	1,446.50	28.42	1.96%	1.96%	1,446.50	1,446.50	28.42	1.96%	1.96%	3,601.70	3,601.70	76.98	2.14%	2.14%
4	State Government Bonds	SGGB	913.28	913.80	18.46	2.02%	2.02%	913.28	913.80	18.46	2.02%	2.02%	0.00	0.00	0.00	#DIV/0!	#DIV/0!
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	2,677.53	2,718.66	64.08	2.39%	2.39%	2,677.53	2,718.66	64.08	2.39%	2.39%	2,026.30	2,030.95	49.33	2.43%	2.43%
6	Infrastructure - PSU - Debentures/Bonds	IPTD	1,311.11	1,319.07	30.31	2.31%	2.31%	1,311.11	1,319.07	30.31	2.31%	2.31%	4,484.94	4,505.92	106.02	2.36%	2.36%
7	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	2,001.04	2,018.58	44.72	2.24%	2.24%	2,001.04	2,018.58	44.72	2.24%	2.24%	428.45	428.32	10.25	2.39%	2.39%
8	Corporate Securities - Bonds - (Taxable)	EPBT	3,098.43	3,189.76	72.85	2.35%	2.35%	3,098.43	3,189.76	72.85	2.35%	2.35%	2,120.75	2,137.14	50.74	2.39%	2.39%
9	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	1,550.66	1,593.34	34.77	2.24%	2.24%	1,550.66	1,593.34	34.77	2.24%	2.24%	-	-	0.00	0.00%	0.00%
10	Deposits - Deposit with Scheduled Banks, Fis (including bank balance awaiting investment), CCIL, RBI	ECDB	14,708.51	14,708.51	336.32	2.29%	2.29%	14,708.51	14,708.51	336.32	2.29%	2.29%	8,219.62	8,219.62	199.14	2.42%	2.42%
11	Deposits - CDs with scheduled banks	EPCD	1,905.90	1,905.90	39.92	2.09%	2.09%	1,905.90	1,905.90	39.92	2.09%	2.09%	1,866.48	1,866.48	42.01	2.25%	2.25%
12	Mutual funds - GILT/G-Sec/Liquid schemes*	EGMF	773.51	771.31	17.84	2.31%	2.31%	773.51	771.31	17.84	2.31%	2.31%	739.27	741.33	18.18	2.46%	2.46%
13	Mutual funds - Debt/income/serial plans/liquid schemes*	OMGS	1,165.94	1,169.15	26.43	2.27%	2.27%	1,165.94	1,169.15	26.43	2.27%	2.27%	1,177.18	1,180.30	27.61	2.35%	2.35%
TOTAL			42,972.27	43,520.95	954.23	2.22%	2.22%	42,972.27	43,520.95	954.23	2.22%	2.22%	34,856.32	34,825.80	794.26		

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	39.97	40.14	0.62	1.55%	1.55%	16.64	16.70	1.18	7.07%	7.07%	0.00	0.00	0.00	0.00%	0.00%
TOTAL			39.97	40.14	0.62	1.55%	1.55%	16.64	16.70	1.18	7.07%	7.07%	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: 30th June, 2015

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 : **30-Jun-15**

(Rs in Lakhs)

Sl.No.	Line of Business	Current Quarter (Apr-Jun 2015)		Same Quarter previous year (Apr-Jun 2014)		Upto the period (Apr - Jun 2015)		Same period previous year (Apr - Jun 2014)	
		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*	5.84	5	20.63	35	5.84	5	20.63	35
10	Health	10,054.19	56,769	7,266.59	49,212	10,054.19	56,769	7,266.59	49,212
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

FORM NL-39 Rural & Social Obligations

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-15

(Rs in Lakhs)
Rural & Social Obligations (Apr - Jun 2015)

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	1481	430.32	115,523
		Social	10	41.02	19,615
11	Others	Rural	NA	NA	NA
		Social	NA	NA	NA

FORM NL-40



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-15

(Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		Current Quarter (Apr - Jun 2015)		Same period previous year (Apr - Jun 2014)		Upto the period (Apr - Jun 2015)		Same period previous year (Apr - Jun 2014)	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	31,089	5,055.53	27,142	3,778.97	31,089	5,055.53	27,142	3,778.97
2	Corporate Agents-Banks	5,284	863.99	2,287	385.79	5,284	863.99	2,287	385.79
3	Corporate Agents -Others	1	542.01	-	-	1	542.01	-	-
4	Brokers	4,115	780.35	4,316	834.53	4,115	780.35	4,316	834.53
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	16,285	2,818.16	15,502	2,287.94	16,285	2,818.16	15,502	2,287.94
	Total (A)	56,774	10,060.03	49,247	7,287.23	56,774	10,060.03	49,247	7,287.23
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	56,774	10,060.03	49,247	7,287.23	56,774	10,060.03	49,247	7,287.23

Note: previous period numbers have been regrouped wherever necessary

FORM NL-41 GREIVANCE DISPOSAL



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Jun-15

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	2	1	0	1	0	2
b)	Claim	0	149	21	61	67	0	149
c)	Policy related	0	70	31	20	19	0	70
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	1	1	0	0	0	1
f)	Coverage	0	21	13	6	2	0	21
g)	Cover note related	0	2	2	0	0	0	2
h)	Product	0	0	0	0	0	0	0
i)	Others	0	3	0	2	1	0	3
	Total number of complaints	0	248	69	89	90	0	248

2	Total No. of policies during the period ended 30th June 2014:	49,247
3	Total No. of claims during the period ended 30th June 2014:	15973
4	Total No. of policies during the period ended 30th June 2015:	56,774
5	Total No. of claims during the period ended 30th June 2015:	13315
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	12.33
7	Total No. of Claim Complaints (current year) per 10,000 policies (current year):	26.24

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