

## 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 March 31, 2013

	Particulars	Schedule	FOR THE QUARTER ENDED 31ST MARCH 2013	UPTO THE YEAR ENDED 31ST MARCH 2013	FOR THE QUARTER ENDED 31ST MARCH 2012	UPTO THE YEAR ENDED 31ST MARCH 2012
			(Rs.'000)		(Rs.'000)	
1	Premiums earned (Net)	NL-4- Premium Schedule	401325	1283719	195246	509163
2	Profit/ Loss on sale/redemption of Investments		0	0	0	0
3	Others (to be specified)		0	0	0	0
4	Interest, Dividend & Rent – Gross		26685	97520	19682	41807
	<b>TOTAL (A)</b>		<b>428010</b>	<b>1381239</b>	<b>214928</b>	<b>550970</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	217334	750352	103792	288573
2	Commission	NL-6- Commission Schedule	39551	128634	25228	54969
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	474909	1770942	385880	1492550
4	Premium Deficiency		0	0	0	0
	<b>TOTAL (B)</b>		<b>731794</b>	<b>2649928</b>	<b>514900</b>	<b>1836092</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>(303784)</b>	<b>(1268689)</b>	<b>(299972)</b>	<b>(1285122)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(303784)	(1268689)	(299972)	(1285122)
	Transfer to Catastrophe Reserve		0		0	
	Transfer to Other Reserves (to be specified)		0		0	
	<b>TOTAL (C)</b>		<b>(303784)</b>	<b>(1268689)</b>	<b>(299972)</b>	<b>(1285122)</b>

FORM NL-2-B-PL

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 MARCH 31, 2013**

	Particulars	Schedule	FOR THE QUARTER	UPTO THE YEAR	FOR THE QUARTER	UPTO THE YEAR
			ENDED 31ST MARCH 2013	ENDED 31ST MARCH 2013	ENDED 31ST MARCH 2012	ENDED 31ST MARCH 2012
			(Rs.'000)		(Rs.'000)	
1	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		0	0	0	0
	(b) Marine Insurance		0	0	0	0
	(c) Miscellaneous Insurance		(303784)	(1268689)	(299972)	(1285122)
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		23206	84804	16880	76372
	(b) Profit on sale of investments		6228	21048	6557	19961
	Less: Loss on sale of investments		0	0	0	0
3	<b>OTHER INCOME (To be specified)</b>					
	- Gain/(Loss) on Foreign Exchange Fluctuation		287	0	0	0
	- Interest Income		290	978	0	0
	- Liabilities no longer required written back		663	2235	0	133
	<b>TOTAL (A)</b>		<b>(273110)</b>	<b>(1159624)</b>	<b>(276535)</b>	<b>(1188656)</b>
4	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		0	0	0	0
	(b) For doubtful debts		0	0	0	0
	(c) Others (to be specified)		0	0	0	0
5	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		0	0	0	0
	(b) Bad debts written off		0	0	0	0
	(c) Others		0	0	0	0
	<b>TOTAL (B)</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Profit/(Loss) Before Tax		<b>(273110)</b>	<b>(1159624)</b>	<b>(276535)</b>	<b>(1188656)</b>
	Provision for Taxation		0	0	0	0
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the period		0	0	0	0
	(b) Proposed final dividend		0	0	0	0
	(c) Dividend distribution tax		0	0	0	0
	(d) Transfer to any Reserves or Other Accounts (to be specified)		0	0	0	0
	Balance of profit/ (Loss) brought forward		(3667224)	(2780710)	(2504174)	(1592053)
	Balance carried forward to Balance Sheet		<b>(3940334)</b>	<b>(3940334)</b>	<b>(2780709)</b>	<b>(2780709)</b>

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 MARCH 31, 2013

Particulars	Schedule	AS AT 31ST MARCH 2013 (Rs.'000)	AS AT 31ST MARCH 2012 (Rs.'000)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	5040000	3520000
SHARE APPLICATION MONEY PENDING ALLOTMENT		70200	325000
RESERVES AND SURPLUS	NL-10- Reserves and Surplus Schedule	0	0
FAIR VALUE CHANGE ACCOUNT		1382	620
BORROWINGS	NL-11- Borrowings Schedule	0	0
<b>TOTAL</b>		<b>5111582</b>	<b>3845620</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12- Investment Schedule	2598943	1891474
LOANS	NL-13-Loans Schedule	0	0
FIXED ASSETS	NL-14-Fixed Assets Schedule	228536	214873
DEFERRED TAX ASSET		0	0
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	31967	25966
Advances and Other Assets	NL-16- Advances and Other Assets Schedule	289418	153565
<b>Sub-Total (A)</b>		<b>321385</b>	<b>179531</b>

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	545210	317468
	PROVISIONS	NL-18-Provisions Schedule	1432406	903499
	DEFERRED TAX LIABILITY		0	0
	<b>Sub-Total (B)</b>		<b>1977616</b>	<b>1220967</b>
	NET CURRENT ASSETS (C) = (A - B)		(1656231)	(1041436)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	0	0
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		3940334	2780709
	<b>TOTAL</b>		<b>5111582</b>	<b>3845620</b>

#### CONTINGENT LIABILITIES

	Particulars		AS AT 31ST MARCH 2013 (Rs.'000)	AS AT 31ST MARCH 2012 (Rs.'000)
1	Partly paid-up investments		0	0
2	Claims, other than against policies, not acknowledged as debts by the company		0	0
3	Underwriting commitments outstanding (in respect of shares and securities)		0	0
4	Guarantees given by or on behalf of the Company		0	0
5	Statutory demands/ liabilities in dispute, not provided for		0	0
6	Reinsurance obligations to the extent not provided for in accounts		0	0
7	Others		0	0
	<b>TOTAL</b>		<b>0</b>	<b>0</b>

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

	<b>Particulars</b>	<b>FOR THE QUARTER ENDED 31ST MARCH 2013</b>	<b>UPTO THE YEAR ENDED 31ST MARCH 2013</b>	<b>FOR THE QUARTER ENDED 31ST MARCH 2012</b>	<b>UPTO THE YEAR ENDED 31ST MARCH 2012</b>
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	805521	2072184	383332	990826
	Service Tax				
	Adjustment for change in reserve for unexpired risks	0	0	0	0
	<b>Gross Earned Premium</b>	<b>805521</b>	<b>2072184</b>	<b>383332</b>	<b>990826</b>
	Add: Premium on reinsurance accepted	0	0	889	889
	Less : Premium on reinsurance ceded	116297	248989	38326	99085
	<b>Net Premium</b>	<b>689224</b>	<b>1823195</b>	<b>345895</b>	<b>892630</b>
	Adjustment for change in reserve for unexpired risks	287899	539476	150649	383467
	<b>Premium Earned (Net)</b>	<b>401325</b>	<b>1283719</b>	<b>195246</b>	<b>509163</b>

*Note:previous period numbers have been regrouped wherever necessary*

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

	<b>Particulars</b>	<b>FOR THE QUARTER ENDED 31ST MARCH 2013</b>	<b>UPTO THE YEAR ENDED 31ST MARCH 2013</b>	<b>FOR THE QUARTER ENDED 31ST MARCH 2012</b>	<b>UPTO THE YEAR ENDED 31ST MARCH 2012</b>
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	228701	723504	79836	223871
	Add Claims Outstanding at the end of the period	213304	213304	112642	112642
	Less Claims Outstanding at the beginning	200044	112642	81326	26176
	<b>Gross Incurred Claims</b>	<b>241961</b>	<b>824166</b>	<b>111152</b>	<b>310337</b>
	Add :Re-insurance accepted to direct claims	0	0	321	321
	Less :Re-insurance Ceded to claims paid	24627	73814	7681	22085
	<b>Total Claims Incurred *</b>	<b>217334</b>	<b>750352</b>	<b>103792</b>	<b>288573</b>

\* Includes an amount of Rs 17130 thousands (previous year Rs 2686 thousands) on account of expenses incurred towards loyalty benefit paid to policyholders

*Note:previous period numbers have been regrouped wherever necessary*

**FORM NL-6-COMMISSION SCHEDULE  
COMMISSION -**

<b>Particulars</b>	<b>FOR THE QUARTER ENDED 31ST MARCH 2013</b>	<b>UPTO THE YEAR ENDED 31ST MARCH 2013</b>	<b>FOR THE QUARTER ENDED 31ST MARCH 2012</b>	<b>UPTO THE YEAR ENDED 31ST MARCH 2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	63475	170427	30745	72390
Add: Re-insurance accepted			227	227
Less: Commission on Re-insurance Ceded	23924	41793	5744	17648
<b>Net Commission</b>	<b>39551</b>	<b>128634</b>	<b>25228</b>	<b>54969</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>				
Agents	48955	133875	22564	55983
Brokers	14520	36552	8181	16407
Corporate Agency				
Referral				
Others (pl. specify)				
<b>TOTAL (B)</b>	<b>63475</b>	<b>170427</b>	<b>30745</b>	<b>72390</b>

**FORM NL-7-OPERATING EXPENSES SCHEDULE**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

	<b>Particulars</b>	<b>FOR THE QUARTER ENDED 31ST MARCH 2013</b>	<b>UPTO THE YEAR ENDED 31ST MARCH 2013</b>	<b>FOR THE QUARTER ENDED 31ST MARCH 2012</b>	<b>UPTO THE YEAR ENDED 31ST MARCH 2012</b>
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	211732	793812	170299	635790
2	Travel, conveyance and vehicle running expenses	35112	98385	11568	67250
3	Training expenses	4113	20147	5304	35143
4	Rents, rates & taxes **	38487	135010	29492	145247
5	Repairs	14448	62520	12398	45994
6	Printing & stationery	3057	16758	4077	16698
7	Communication	6094	48105	10814	42863
8	Legal & professional charges	75545	232413	43007	159847
9	Auditors' fees, expenses etc				
	(a) as auditor	481	1935	400	1067
	(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	15	60	23	60
10	Advertisement and publicity	46123	251850	75937	272122
11	Interest & Bank Charges	4210	13595	2971	6428
12	Others (to be specified)				
	(a) Business and Sales Promotion	229	661	244	1464
	(b) Membership & Subscription	892	3730	1478	2348
	(c) Loss on Disposal of Fixed Assets	24	55	74	318
	(d) Loss on Foreign Exchange Fluctuation		962	505	1296
	(e) Miscellaneous Expenses*	908	1353	700	1060
13	Depreciation	33439	89591	16589	57555
	<b>TOTAL</b>	<b>474909</b>	<b>1770942</b>	<b>385880</b>	<b>1492550</b>

\*None of the items individually are higher than Rs. 500 thousands

\*\* Rent expenses is after adjustment of rent equilization reserve

Note:previous period numbers have been regrouped wherever necessary



**FORM NL-8-SHARE CAPITAL SCHEDULE**  
**SHARE CAPITAL**

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2013</b>	<b>AS AT 31ST MARCH 2012</b>
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	700000000 Equity Shares of Rs 10 each	7000000	7000000
	(Previous period 700000000 Equity Shares of Rs.10 each)		
2	Issued Capital		
	504000000 Equity Shares of Rs 10 each	5040000	3520000
	(Previous year 352000000 Equity Shares of Rs.10 each)		
3	Subscribed Capital		
	504000000 Equity Shares of Rs 10 each	5040000	3520000
	(Previous year 352000000 Equity Shares of Rs.10 each)		
4	Called-up Capital		
	504000000 Equity Shares of Rs 10 each	5040000	3520000
	(Previous year 352000000 Equity Shares of Rs.10 each)		
	Less : Calls unpaid	0	0
	Add : Equity Shares forfeited (Amount originally paid up)	0	0
	Less : Par Value of Equity Shares bought back	0	0
	Less : Preliminary Expenses	0	0
	Expenses including commission or brokerage on	0	0
	Underwriting or subscription of shares	0	0
	<b>TOTAL</b>	<b>5040000</b>	<b>3520000</b>

**Note:**

Out of the above, 372960000 (Previous year 260480000) 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 MARCH 2013		AS AT 31ST MARCH 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	372960000	74.00%	260480000	74.00%
• Foreign	131040000	26.00%	91520000	26.00%
Others	0	0	0	0
<b>TOTAL</b>	<b>504000000</b>	<b>100.00%</b>	<b>352000000</b>	<b>100.00%</b>

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

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2013</b>	<b>AS AT 31ST MARCH 2012</b>
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	0	0
2	Capital Redemption Reserve	0	0
3	Share Premium	0	0
4	General Reserves	0	0
	Less: Debit balance in Profit and Loss Account	0	0
	Less: Amount utilized for Buy-back	0	0
5	Catastrophe Reserve	0	0
6	Other Reserves (to be specified)	0	0
7	Balance of Profit in Profit & Loss Account	0	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>

**FORM NL-11-BORROWINGS SCHEDULE**  
**BORROWINGS**

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2013</b>	<b>AS AT 31ST MARCH 2012</b>
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	0	0
2	Banks	0	0
3	Financial Institutions	0	0
4	Others (to be specified)	0	0
	<b>TOTAL</b>	0	0

**FORM NL-12-INVESTMENT SCHEDULE**

**Investments**

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2013</b>	<b>AS AT 31ST MARCH 2012</b>
		(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	343717	245420
2	Other Approved Securities	0	97424
3	Other Investments		
	( a) Shares	0	0
	(aa) Equity	0	0
	(bb) Preference	0	0
	( b) Mutual Funds	0	0
	(c) Derivative Instruments	0	0
	(d) Debentures/ Bonds	199856	49943
	(e) Other Securities (to be specified)	189289	358491
	(f) Subsidiaries	0	0
	(g) Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	149936	49950
5	Other than Approved Investments	0	0
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	345950	294616
2	Other Approved Securities	149325	0
3	Other Investments		
	(a) Shares	0	0
	(aa) Equity	0	0
	(bb) Preference	0	0
	(b) Mutual Funds	40052	36690
	(a) Derivative Instruments	0	0
	(b) Debentures/ Bonds	451252	444380
	(c) Other Securities (to be specified)	285037	0
	(d) Subsidiaries	0	0
	(e) Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	249544	248265
5	Other than Approved Investments	194985	66295
	<b>TOTAL</b>	<b>2598943</b>	<b>1891474</b>

*Notes:*

- a. Short Term investments in Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs.99589 thousand (Previous year classified under long term investments in Government securities- Rs. 98782 thousand). Market value of such investments is Rs. 99724 thousands (Previous year classified under investments in long Term Government securities- Rs.98950 thousand)
- b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.2598943 thousands (Previous year: Rs.1891474 thousands ). Market value of such investments is Rs. 2602580 thousands (Previous year Rs.1888818 thousands)

*Note:previous period numbers have been regrouped wherever necessary*

**FORM NL-13-LOANS SCHEDULE**  
**LOANS**

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2013</b>	<b>AS AT 31ST MARCH 2012</b>
		(Rs.'000).	(Rs.'000).
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	0	0
	(aa) In India	0	0
	(bb) Outside India	0	0
	(b) On Shares, Bonds, Govt. Securities	0	0
	(c) Others (to be specified)	0	0
	Unsecured	0	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	0	0
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	0	0
	(e) Others (to be specified)	0	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	0	0
	(aa) In India	0	0
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions	0	0
	(aa) In India	0	0
	(bb) Outside India	0	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	0	0
	(b) Long Term	0	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>

**MAX BUPA HEALTH INSURANCE COMPANY LIMITED**

REGISTRATION NO: 145, DATE OF REGISTRATION WITH IRDA: FEBRUARY 15, 2010

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE – 10

FIXED ASSETS

(Rs.'000)

SN	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		As at Apr 1, 2012	Additions	Deductio ns	As at Mar 31, 2013	Upto Mar 31, 2012	For the period	On Sales/ Adjustmen ts	To date Mar 31, 2013	As at Mar 31, 2013	As at Mar 31, 2012
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles	-	-	-	-	-	-	-	-	-	-
	a) Softwares	134576	47142	-	<b>181718</b>	45956	50200	-	<b>96156</b>	<b>85562</b>	88620
	b) Website	2533	8069	-	<b>10602</b>	1165	1841	-	<b>3006</b>	<b>7596</b>	1368
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	83348	6642	-	<b>89990</b>	18537	11782	-	<b>30319</b>	<b>59671</b>	64811
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	20404	3705	-	<b>24109</b>	10166	4165	-	<b>14331</b>	<b>9778</b>	10238
7	Information Technology Equipment	47463	23555	261	<b>70757</b>	17713	14618	83	<b>32248</b>	<b>38509</b>	29750
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	25199	7380	61	<b>32518</b>	10425	6985	16	<b>17394</b>	<b>15124</b>	14774
10	Others	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	313523	96493	322	<b>409694</b>	103962	89591	99	<b>193454</b>	<b>216240</b>	<b>209561</b>
11	Work in progress	5312	12296	5312	<b>12296</b>	-	-	-	-	<b>12296</b>	<b>5312</b>
	<b>Grand total</b>	318835	108789	5634	<b>421990</b>	103962	89591	99	<b>193454</b>	<b>228536</b>	<b>214873</b>
	<b>Previous period</b>	260404	75087	16,656	318835	47159	57555	752	103962	214873	

**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 Rs.12296 thousands (Previous year Rs 1200 thousands) and capital expenditure pending capitalisation Rs Nil thousands (Previous year Rs Nil).

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

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2013</b>	<b>AS AT 31ST MARCH 2012</b>
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	27387	10061
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	0	0
	(bb) Others	0	0
	(b) Current Accounts	4580	15905
	(c) Others (to be specified)	0	0
3	Money at Call and Short Notice		
	(a) With Banks	0	0
	(b) With other Institutions	0	0
4	Others (to be specified)	0	0
	<b>TOTAL</b>	<b>31967</b>	<b>25966</b>
	Balances with non-scheduled banks included in 2 and 3 above is nil (Previous year Nil)	Nil	Nil

*Note: previous period numbers have been regrouped wherever necessary*



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

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2013</b>	<b>AS AT 31ST MARCH 2012</b>
		(Rs.'000).	(Rs.'000).
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	0	0
2	Application money for investments	0	0
3	Prepayments	13796	10085
4	Advances to Directors/Officers	0	0
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	451	0
6	Others (to be specified)		
	(a) Advance to Suppliers	13426	15707
	(b) Other advances*	68046	100
	<b>TOTAL (A)</b>	<b>95719</b>	<b>25892</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments**	63307	29176
2	Outstanding Premiums	0	0
3	Agents' Balances	935	666
4	Foreign Agencies Balances	0	0
5	Due from other entities carrying on insurance business (including reinsurers)	50111	13470
6	Due from subsidiaries/ holding	0	0
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	0	0
8	Others (to be specified)		
	(a) Rent and other deposits***	60532	64380
	(b) Service tax on input services (net)	18814	19940
	(c) Cenvat credit on capital goods	0	41
	<b>TOTAL (B)</b>	<b>193699</b>	<b>127673</b>
	<b>TOTAL (A+B)</b>	<b>289418</b>	<b>153565</b>

\* Includes Rs. 65809 thousands (Previous year Rs. Nil) 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. 2200 thousands (Previous year Rs. 2200 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**

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2013</b>	<b>AS AT 31ST MARCH 2012</b>
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	22189	13973
2	Balances due to other insurance companies	120861	38335
3	Deposits held on re-insurance ceded	0	0
4	Premiums received in advance	13079	4794
5	Unallocated Premium	30219	48746
6	Sundry creditors*	63501	17631
7	Due to subsidiaries/ holding company	1156	17196
8	Claims Outstanding	213304	112642
9	Unclaimed amount of policyholders/insured**	8085	82
9	Due to Officers/ Directors	0	0
10	Others (to be specified)		
	(a) Tax deducted payable	48153	49325
	(b) Other statutory dues	4552	3806
	(c) Advance from Corporate Clients	20111	10938
	<b>TOTAL</b>	<b>545210</b>	<b>317468</b>

\* Includes creditors for capital expenditure of Rs. 4902 thousands (Previous year Rs. 18870 thousands)

\*\* 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.

*Note: previous period numbers have been regrouped wherever necessary*

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

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2013</b>	<b>AS AT 31ST MARCH 2012</b>
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1072504	533028
2	For taxation (less advance tax paid and taxes deducted at source)	50	50
3	For proposed dividends	0	0
4	For dividend distribution tax	0	0
5	Others (to be specified)	0	0
	For employee benefits		
	(a) Gratuity	326	942
	(b) Leave Encashment	17971	14385
	(c) Superannuation	35	101
	(d) Other Manpower Related	102892	95464
	(e) Provision for Commission	5733	1625
	(f) Other Operating Expense Related	232895	257904
6	Reserve for Premium Deficiency	0	0
	<b>TOTAL</b>	<b>1432406</b>	<b>903499</b>

*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)**

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2013 (Rs.'000).</b>	<b>AS AT 31ST MARCH 2012 (Rs.'000).</b>
1	Discount Allowed in issue of shares/ debentures	0	0
2	Others (to be specified)	0	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>

**FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE**

**Format of Receipts and Payments A/c to be furnished by the insurers on direct basis F.Y. 2012-13**

(Rs in '000's)

<b>Cash Flows from the operating activities:</b>	
Premium received from policyholders, including advance receipts	2190652
Other receipts	843
Payments to the re-insurers, net of commissions and claims	(91611)
Payments to co-insurers, net of claims recovery	0
Payments of claims	(683626)
Payments of commission and brokerage	(176074)
Payments of other operating expenses	(1704173)
Preliminary and pre-operative expenses	0
Deposits, advances and staff loans	995
Income taxes paid (Net)	0
Service tax paid	(139012)
Other payments	
<b>Cash flows before extraordinary items</b>	<b>(602007)</b>
Cash flow from extraordinary operations	
<b>Net cash flow from operating activities</b>	<b>(602007)</b>
<b>Cash flows from investing activities:</b>	
Purchase of fixed assets	(119248)
Proceeds from sale of fixed assets	0
Purchases of investments(Net)	(6343048)
Loans disbursed	
Sales of investments	
Repayments received	4379727
Rents/Interests/ Dividends received	128090
Investments in money market instruments and in liquid mutual funds (Net)	1297331
Expenses related to investments	(43)
<b>Net cash flow from investing activities</b>	<b>(657192)</b>
<b>Cash flows from financing activities:</b>	
Proceeds from issuance of share capital	
Share Application Money	1265200
Proceeds from borrowing	
Repayments of borrowing	
Interest/dividends paid	
<b>Net cash flow from financing activities</b>	<b>1265200</b>
Effect of foreign exchange rates on cash and cash equivalents, net	
<b>Net increase in cash and cash equivalents:</b>	<b>6001</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>25966</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>31967</b>

## PERIODIC DISCLOSURES

### FORM NL-21 Statement of Liabilities

Insurer: Max Bupa Health Insurance Company Limited Date: 31-Mar-13

(Rs in Lakhs)

Statement of Liabilities									
		AS AT 31ST MARCH 2013				AS AT 31ST MARCH 2012			
Sl.No.	Particular	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	<b>Fire</b>	0	0	0	0	0	0	0	0
2	<b>Marine</b>								
a	Marine Cargo	0	0	0	0	0	0	0	0
b	Marine Hull	0	0	0	0	0	0	0	0
3	<b>Miscellaneous</b>								
a	Motor	0	0	0	0	0	0	0	0
b	Engineering	0	0	0	0	0	0	0	0
c	Aviation	0	0	0	0	0	0	0	0
d	Liabilities	0	0	0	0	0	0	0	0
e	Others	0	0	0	0	0	0	0	0
4	<b>Health Insurance</b>	10725.04	1030.02	1103.02	12858.08	5330.28	509.42	617.00	6456.70
5	<b>Total Liabilities</b>	<b>10725.04</b>	<b>1030.02</b>	<b>1103.02</b>	<b>12858.08</b>	<b>5330.28</b>	<b>509.42</b>	<b>617.00</b>	<b>6456.70</b>

**PERIODIC DISCLOSURES**

**FORM NL-22**      **Geographical Distribution of Business**

Insurer: **MAX BUPA HEALTH INSURANCE COMPANY LTD**

**Max Bupa Health Insurance Company Limited**

Date: **31-Mar-13**

**GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE Year ended 31th March, 2013**

(Rs in Lakhs)

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.	-	-	0.65	0.66	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.65	0.66
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.	9.32	23.77	453.59	1,268.85	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	462.91	1,292.62
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.	-	-	0.21	0.61	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.21	0.61
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.	-	-	10.19	16.01	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10.19	16.01
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.	-	0.17	742.45	758.11	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	742.45	758.28
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.	0.14	0.26	59.42	93.65	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	59.56	93.91
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.	0.01	0.07	8.04	15.50	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.05	15.56
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.	-	-	0.94	1.44	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.94	1.44
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.	-	-	0.61	1.20	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.61	1.20
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.	0.50	6.62	1,373.50	5,159.56	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,374.00	5,166.18
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.	0.37	0.85	34.27	55.64	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	34.64	56.49
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.	1.49	3.26	555.34	1,409.17	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	556.83	1,412.44
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.	0.56	0.98	554.38	1,418.30	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	554.95	1,419.29
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.	0.03	0.04	7.45	12.20	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7.48	12.24
Jammu & Kashmir	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.02	0.02	6.45	13.30	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	6.46	13.32
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.	0.04	0.04	22.57	37.73	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	22.62	37.77
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.	1.86	6.46	802.12	2,055.26	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	803.98	2,061.72
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.	0.36	2.39	79.16	249.15	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	79.52	251.54
Lakshadweep	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	-	0.01	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.01
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.	0.04	0.06	27.38	45.94	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	27.41	45.99
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.	4.95	16.04	1,708.49	4,245.06	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,713.44	4,261.10
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.	-	-	0.54	0.96	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.54	0.96
Meghalaya	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.65	0.75	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.65	0.75
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.	-	-	0.53	0.74	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.53	0.74
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	18.55	31.62	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	18.55	31.63
Puducherry	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.01	0.01	3.81	5.65	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.83	5.67
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.	1.88	9.41	296.38	824.92	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	298.26	834.33
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.	0.77	3.51	204.47	486.76	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	205.24	490.27
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.	-	-	0.23	0.34	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.23	0.34
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.	3.76	8.62	345.82	878.45	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	349.58	887.07
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.	-	-	0.91	1.36	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.91	1.36
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.	1.19	2.59	401.83	688.41	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	403.02	691.01
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.	0.03	0.03	27.01	47.77	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	27.04	47.81
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.	0.95	4.82	279.00	806.69	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	279.95	811.52

## PERIODIC DISCLOSURES

### FORM NL-23 Reinsurance Risk Concentration

 Insurer: Max Bupa Health Insurance Company Limited

 Date: 31-Mar-13
*(Rs in Lakhs)*

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	1	2,073.42	0	0	83%
2	No. of Reinsurers with rating AA but less than AAA	0	0	0	0	0%
3	No. of Reinsurers with rating A but less than AA	3	318.69	0	0	13%
4	No. of Reinsurers with rating BBB but less than A	0	0	0	0	0%
5	No. of Reinsurers with rating less than BBB	0	0	0	0	0%
6	Others	1	97.79			4%
	<b>Total</b>	<b>5</b>	<b>2489.89</b>	<b>0.00</b>	<b>0.00</b>	<b>100%</b>



## PERIODIC DISCLOSURES

FORM NL-24

Yearly Ageing of Claims

Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-13

*(Rs in Lakhs)*

Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA
3	Marine Hull	NA	NA	NA	NA	NA	NA	NA
4	Engineering	NA	NA	NA	NA	NA	NA	NA
5	Motor OD	NA	NA	NA	NA	NA	NA	NA
6	Motor TP	NA	NA	NA	NA	NA	NA	NA
7	Health	16465	3634	125	28	-	20252	7,235
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	NA	NA	NA	NA	NA	NA	NA
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

## PERIODIC DISCLOSURES

**FORM NL-25 : Yearly claims data for Non-Life**

Insurer: Max Bupa Health Insurance Company Limited

Date: 31-Mar-13

*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	869	NA	NA	NA	NA	NA	NA	<b>869</b>
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	23813	NA	NA	NA	NA	NA	NA	<b>23813</b>
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	20252	NA	NA	NA	NA	NA	NA	<b>20252</b>
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	2202	NA	NA	NA	NA	NA	NA	<b>2202</b>
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	467	NA	NA	NA	NA	NA	NA	<b>467</b>
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	1761	NA	NA	NA	NA	NA	NA	<b>1761</b>
	Less than 3months	NA	NA	NA	NA	NA	NA	1729	NA	NA	NA	NA	NA	NA	<b>1729</b>
	3 months to 6 months	NA	NA	NA	NA	NA	NA	32	NA	NA	NA	NA	NA	NA	<b>32</b>
	6months to 1 year	NA	NA	NA	NA	NA	NA	0	NA	NA	NA	NA	NA	NA	<b>0</b>
	1year and above	NA	NA	NA	NA	NA	NA	0	NA	NA	NA	NA	NA	NA	<b>0</b>

**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

Insurer : Max Bupa Health Insurance Company Limited

Solvency for the year ended 31st March 2013

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

Item No.	Description	PREMIUM		CLAIMS				RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Marine Cargo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Marine Hull	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Motor	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Engineering	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Aviation	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Laibilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Health	20721.84	18231.95	8353.56	7503.52	3646.39	2251.06	5000.00
	<b>Total</b>	<b>20721.84</b>	<b>18231.95</b>	<b>8353.56</b>	<b>7503.52</b>	<b>3646.39</b>	<b>2251.06</b>	<b>5000.00</b>

## PERIODIC DISCLOSURES

### FORM NL-27 Offices information for Non-Life

Insurer: Max Bupa Health Insurance Company Limited Date: 31-Mar-13

S No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	20
2	No. of branches approved during the Quarter	0
3	No. of branches opened during the Period	Out of approvals of previous Quarter 1
4		Out of approvals of this Quarter 0
5	No. of branches closed during the Quarter	0
6	No of branches at the end of the Quarter	21
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	20

**FORM NL-28-STATEMENT OF ASSETS - 3B**

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

Statement as on: 31st March, 2013

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	25,989.43
2	Loans	9	-
3	Fixed Assets	10	2,285.36
4	Current Assets		
	a. Cash & Bank Balance	11	319.67
	b. Advances & Other Assets	12	2,894.18
5	Current Liabilities		
	a. Current Liabilities	13	-5,452.10
	b. Provisions	14	-14,324.06
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		39,403.34
	Application of Funds as per Balance Sheet (A)		<b>51,115.82</b>
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,285.36
3	Cash & Bank Balance (if any)	11	319.67
4	Advances & Other Assets (if any)	12	2,894.18
5	Current Liabilities	13	-5,452.10
6	Provisions	14	-14,324.06
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		39,403.34
		TOTAL (B)	<b>25,126.39</b>
	'Investment Assets' As per FORM 3B	(A-B)	<b>25,989.43</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	3,437.17	3,459.50	6,896.67	26.55%	-	6,896.67	6,921.86
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	3,437.17	4,952.75	8,389.92	32.30%	-	8,389.92	8,416.36
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	2,001.86	3,495.55	5,497.41	21.16%	-	5,497.41	5,502.71
	2. Approved Investments	Not exceeding	-	5,739.29	4,409.78	10,149.07	39.07%	3.18	10,152.25	10,156.89
	3. Other Investments (not exceeding 25%)		-	1,939.20	-	1,939.20	7.47%	10.64	1,949.85	1,949.85
	<b>Total Investment Assets</b>		-	<b>13,117.53</b>	<b>12,858.08</b>	<b>25,975.61</b>	<b>100.00%</b>	<b>13.82</b>	<b>25,989.43</b>	<b>26,025.80</b>

**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'

<b>PERIODIC DISCLOSURES</b>								
<b>FORM NL-29</b>		<b>Detail regarding debt securities</b>						

Insurer:

Max Bupa Health Insurance Company Limited

Date:

March 31, 2013

*(Rs in Lakhs)*

Detail Regarding debt securities								
	Market Value				Book Value			
	as at 31 March, 2013	as % of total for this class	as at 31 March, 2012	as % of total for this class	as at 31 March, 2013	as % of total for this class	as at 31 March, 2012	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	8,143	49%	5,532	46%	8,133	49%	5,556	47%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other(Sovereign)	8,416	51%	6,372	54%	8,390	51%	6,375	53%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	9,596	58%	7,483	63%	9,588	58%	7,504	63%
more than 1 year and upto 3 years	4,986	30%	2,962	25%	4,974	30%	2,961	25%
More than 3 years and up to 7 years	1,977	12%	1,460	12%	1,961	12%	1,466	12%
More than 7 years and up to 10 years	-	-	-	-	-	-	-	-
above 10 years	-	-	-	-	-	-	-	-
<b>Breakdown by type of the issuer</b>								
a. Central Government	6,922	42%	5,395	45%	6,897	42%	5,400	45%
b. State Government	1,494	9%	977	8%	1,493	9%	974	8%
c. Corporate Securities	8,143	49%	5,532	46%	8,133	49%	5,556	47%

**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 money market instruments (certificate of deposit), fixed deposits and mutual funds.

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: Max Bupa Health Insurance Company Limited Date: 31-Mar-13

Analytical Ratios for Non-Life companies					
	Particular	For the Quarter	Up to the Year	Corresponding Quarter of the preceeding year	Up to the year of the preceeding year
1	Gross Premium Growth Rate	2.10	2.09	3.63	3.90
2	Gross Premium to shareholders' fund ratio	0.69	1.77	0.36	0.93
3	Growth rate of shareholders'fund	0.10	0.10	(0.05)	(0.05)
4	Net Retention Ratio	0.86	0.88	0.90	0.90
5	Net Commission Ratio	0.06	0.07	0.07	0.06
6	Expense of Management to Gross Direct Premium Ratio	0.59	0.85	1.01	1.51
7	Combined Ratio	0.84	1.17	1.20	1.71
8	Technical Reserves to net premium ratio	1.87	0.71	1.87	0.72
9	Underwriting balance ratio	(0.44)	(0.70)	(0.87)	(1.44)
10	Operating Profit Ratio	(0.40)	(0.64)	(0.80)	(1.33)
11	Liquid Assets to liabilities ratio	2.05	2.05	2.97	2.97
12	Net earning ratio	(0.40)	(0.64)	(0.80)	(1.33)
13	Return on net worth ratio	(0.23)	(0.99)	(0.26)	(1.12)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.12	2.12	1.91	1.91
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
<b>Equity Holding Pattern for Non-Life Insurers</b>		(Rs in Lakhs)			
1	(a) No. of shares	504,000,000.00	504,000,000.00	352,000,000.00	352,000,000.00
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 period (not to be annualized)	(0.55)	(2.57)	(0.83)	(3.95)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.55)	(2.57)	(0.83)	(3.95)
6	(iv) Book value per share (Rs)	2.32	2.32	3.03	3.03

*Note: previous period numbers have been regrouped wherever necessary*



## PERIODIC DISCLOSURES

FORM N : Related Party Transactions

Insurer: Max Bupa Health Insurance Company Limited

Date:

31-Mar-13

(Rs in Lakhs)

## Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories				
				For the Quarter	Upto the Year	Corresponding Quarter of the preceding year	Up to the year of the preceding year
1	Max India Limited	Holding Company	Reimbursement of Expenses/Recovery of Reimbursement	4.65	13.60	86.05	161.37
2	Max India Limited	Holding Company	Premium Income	(27.68)	(68.75)	(0.03)	(21.16)
3	Max India Limited	Holding Company	Equity Contribution	(2,109.00)	(8,843.00)	(2405.00)	(8399.00)
4	Manasije Mishra	Key Management Personal	Remuneration	50.00	133.30	0.00	0.00
5	Dr. Damien Marmion	Key Management Personal	Remuneration	-	50.00	37.50	150.00
6	Max Healthcare Institute Limited	Fellow Subsidiary	Premium Income	(197.15)	(215.29)	(165.13)	(165.13)
7	Max Healthcare Institute Limited	Fellow Subsidiary	Reimbursement of Expenses/Recovery of Reimbursement	0.67	0.67	0.20	0.20
8	Max Healthcare Institute Limited	Fellow Subsidiary	Claims Paid	98.72	252.15	56.87	93.64
9	Max Life Insurance Company Ltd	Fellow Subsidiary	Premium Income	(11.35)	(631.68)	5.57	(383.43)
10	Max Life Insurance Company Ltd	Fellow Subsidiary	Services Received	23.02	34.31	15.03	15.03
11	Max India Foundation	Fellow Subsidiary	Premium Income	-	0	0.00	(1.43)
12	Max & Co. Ltd.	Fellow Subsidiary	Premium Income	-	0	0.00	(3.09)
13	New Delhi House Services Ltd.	Fellow Subsidiary	Professional Services	2.41	3.83	0.00	0.47
14	Neeman Medical International Asia Ltd	Fellow Subsidiary	Premium Income	0.51	(37.76)	(0.47)	(30.78)
15	MAX HEALTHSTAFF INTERNATIONAL LTD.	Fellow Subsidiary	Premium Income	0.00	(0.90)	(0.68)	(0.68)
16	Alps Hospital Limited	Fellow Subsidiary	Premium Income	(19.85)	(22.44)	0.00	(6.95)
17	Alps Hospital Limited	Fellow Subsidiary	Claims Paid	14.37	55.79	13.62	13.62
18	Alps Hospital Limited	Fellow Subsidiary	Services Received	-	-	0.18	0.18
19	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Premium Income	(17.24)	(23.84)	(9.24)	(9.24)
20	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Claims Paid	5.60	30.14	0.00	0.00
21	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Premium Income	(7.96)	(10.22)	(4.80)	(4.80)
22	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Claims Paid	0.40	3.01	0.00	0.00
23	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Equity Contribution	(702.00)	(3,809.00)	(845.00)	(2951.00)
24	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Reimbursement of Expenses/Recovery of Reimbursement	-	(113.43)	(371.73)	(423.73)
25	Bupa Finance Plc. U.K.	Shareholders with Significant Influence	Reimbursement of Expenses/Recovery of Reimbursement	-	16.68	88.06	158.48
26	Bupa Asia Limited	Shareholders with Significant Influence	Services Received	110.13	110.13	0.00	99.75
27	Malsi Estates Limited	Shareholders with Significant Influence	Premium Income	(0.99)	(13.56)	0.00	0.00
28	Max Ventures Pvt Ltd	Shareholders with Significant Influence	Premium Income	(0.00)	(21.76)	0.00	0.00
29	Max Super Speciality Hospital Dehradun	Fellow Subsidiary	Claims Paid	6.13	10.27	0.00	0.00

## PERIODIC DISCLOSURES

### FORM NL-32 Products Information

Insurer: Max Bupa Health Insurance Company Limited Date: 31/03/2013

#### Products Information

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

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	NA	NA	NA	NA	NA	NA	NA

## FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Max Bupa Health Insurance Company Limited

Solvency as at 31st March 2013

(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):		12858.08
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		12858.08
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>0.00</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		17523.00
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		6918.08
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>10604.92</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>10604.92</b>
9	Total Required Solvency Margin [RSM]		5000.00
10	Solvency Ratio (Total ASM/Total RSM)		2.12

PERIODIC DISCLOSURES			
FORM NL-34 : Board of Directors & Key Person			
Insurer:	Max Bupa Health Insurance Company Limited	Date:	31.03.2013
BOD and Key Person information			
Sl. No.	Name of person	Role/designation	Details of change in the period
<b>Board of Directors</b>			
1	Mr. Anuroop Singh	Chairman	
2	Mr. Rahul Khosla	Director	
3	Mr. Mohit Talwar	Additional Director	
4	Ms. Elizabeth Alison Platt	Director	
5	Mr. James Gordon Wheaton	Director	
6	Dr. Damien Vincent Marmion	Director	
7	Mr. Anthony Maxwell Coleman	Director	
8	Mr. Leo Puri	Director	
9	Mr. Amit Sharma	Director	
10	Mr. Neil Robert Taylor	Additional Director	Appointed as Additional Director on January 25, 2013
11	Mr. Manasije Mishra	Additional Director	
<b>Key Person*</b>			
12	Mr. Manasije Mishra	Chief Executive Officer	
13	Mr. Neeraj Basur	Chief Financial Officer	
14	Ms. Sevantika Bhandari	Director - Marketing	
15	Mr. Biresh Giri	Appointed Actuary	
16	Mr. Vishal Garg	Head - Investment & Treasury	
17	Mr. Gaurav Ahuja	Head - Internal Audit	

\*Key Persons as defined in IRDA Registration of Companies Regulations, 2000

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31st March, 2013

Name of the Fund: General Insurance

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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									Amount	Board			
NIL																	

**CERTIFICATION**

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

## FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 31st March, 2013

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	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	4,433.59	4,457.43	88.99	8.03%	8.03%	4,433.59	4,457.43	263.07	8.03%	8.03%	1,966.37	1,959.43	173.93	7.27%	7.27%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	995.89	997.24	20.09	8.08%	8.08%	995.89	997.24	89.89	8.14%	8.14%	987.82	989.50	77.10	7.44%	7.44%
3	Treasury Bills	CTRB	1,467.19	1,467.19	28.11	7.84%	7.84%	1,467.19	1,467.19	144.34	7.95%	7.95%	2,446.17	2,446.17	145.87	7.89%	7.89%
4	State Government Bonds	SGGB	1,493.25	1,494.50	30.75	8.26%	8.26%	1,493.25	1,494.50	113.82	8.46%	8.46%	974.24	977.18	30.16	7.70%	7.70%
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	1,502.61	1,506.94	37.30	9.71%	9.71%	1,502.61	1,506.94	162.59	9.84%	9.84%	1,489.82	1,485.39	100.29	8.59%	8.59%
6	Infrastructure - PSU - Debentures/Bonds	IPTD	2,499.58	2,497.48	51.91	8.96%	8.96%	2,499.58	2,497.48	266.24	9.36%	9.36%	2,482.65	2,470.53	153.69	8.89%	8.89%
7	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	1,495.22	1,498.29	32.30	9.50%	9.50%	1,495.22	1,498.29	87.80	9.50%	9.50%	499.50	496.71	51.27	9.07%	9.07%
8	Corporate Securities - Bonds - (Taxable)	EPBT	2,635.92	2,640.56	49.88	9.12%	9.12%	2,635.92	2,640.56	111.19	9.16%	9.16%	493.25	491.35	62.63	9.51%	9.51%
9	Corporate Securities - Debentures	ECOS	-	-	14.79	9.60%	9.60%	-	-	56.80	9.27%	9.27%	591.10	588.11	29.77	9.39%	9.39%
10	Deposits - Deposit with Scheduled Banks, Fis (including bank balance awaiting investment), CCIL, RBI)	ECDB	4,743.25	4,743.25	86.19	9.15%	9.15%	4,743.25	4,743.25	253.17	9.41%	9.41%	3,584.89	3,584.89	108.44	8.67%	8.67%
11	Deposits - CDs with scheduled banks	EDCD	2,372.56	2,372.56	58.60	9.26%	9.26%	2,372.56	2,372.56	274.34	9.41%	9.41%	2,369.06	2,369.06	248.65	9.14%	9.14%
12	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00%	0.00%	
13	Mutual funds - GILT/G-Sec/Liquid schemes*	EGMF	397.34	400.52	19.72	11.13%	11.13%	397.34	400.52	58.62	8.73%	8.73%	364.96	366.90	62.35	9.49%	9.49%
14	Mutual funds - Debt/income/serial plans/Liquid schemes*	OMGS	1,939.20	1,949.85	42.56	8.15%	8.15%	1,939.20	1,949.85	151.86	8.50%	8.50%	658.70	662.95	137.26	9.04%	9.04%
<b>TOTAL</b>			<b>25,975.61</b>	<b>26,025.80</b>	<b>561.19</b>	<b>8.85%</b>	<b>8.85%</b>	<b>25,975.61</b>	<b>26,025.80</b>	<b>2,033.72</b>	<b>8.90%</b>	<b>8.90%</b>	<b>18,908.54</b>	<b>18,888.18</b>	<b>1,381.40</b>	<b>8.52%</b>	<b>8.52%</b>

**CERTIFICATION**

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

Date:

Full name: Vishal Garg

Designation: Chief Investment Officer

Note: Category of Investment (COI) shall be as per Guidelines

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

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

**Statement as on: 31st March, 2013**

**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
<b>A.</b>	<b><u>During the Quarter</u><sup>1</sup></b>								
		NIL	NA						
<b>B.</b>	<b><u>As on Date</u><sup>2</sup></b>								
		NIL	NA						

**CERTIFICATION**

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

## PERIODIC DISCLOSURES

**FORM NL-38 Yearly Business Returns across line of Business**

Insurer: **Max Bupa Health Insurance Company Limited**

Date :

**31-Mar-13**

<i>(Rs in Lakhs)</i>									
Sl.No.	Line of Business	Current Period		Same Period previous year		upto the period		same period of the previos year	
		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	28.27	2,372	0.00	0	90.05	7,899	0.00	0
10	Health	8,026.93	45,539	3,833.32	29,438	20,631.78	142,238	9,908.25	76,546
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*



## PERIODIC DISCLOSURES

### FORM NL-39 Yearly Rural & Social Obligations

Insurer:

Max Bupa Health Insurance Company Limited

Date:

31-Mar-13

*(Rs in Lakhs)*

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	131	1	1056
		Social	NA	NA	NA
10	Health	Rural	2356	1042	82950
		Social	27	46	3087
11	Others*	Rural	NA	NA	NA
		Social	NA	NA	NA

## PERIODIC DISCLOSURES

FORM NL-40

Insurer: Max Bupa Health Insurance Company Limited

Date:

31-Mar-13

(Rs in Lakhs)

S No.	Business Acquisition through different channels				Up to the period				
	Channels	Current Period		Same Period previous year		Current year		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	26,978	3,312.06	13,771	1,472.60	80,955	9,167.54	33,801	3,637.60
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	5,481	693.05	3,812	606.00	16,519	2,173.18	8,199	1,364.49
5	Micro Agents	-	-	17	4.75	8	6.10	20	5.19
6	Direct Business	15,452	4,050.10	11,838	1,749.97	52,655	9,375.02	34,526	4,900.97
	<b>Total (A)</b>	<b>47,911</b>	<b>8,055.21</b>	<b>29,438</b>	<b>3,833.32</b>	<b>150,137</b>	<b>20,721.84</b>	<b>76,546</b>	<b>9,908.25</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>47,911</b>	<b>8,055.21</b>	<b>29,438</b>	<b>3,833.32</b>	<b>150,137</b>	<b>20,721.84</b>	<b>76,546</b>	<b>9,908.25</b>

Note: previous period numbers have been regrouped wherever necessary

## PERIODIC DISCLOSURES

FORM NL-41 GREIVANCE DISPOSAL

Insurer: Max Bupa Health Insurance Company Limited Date: 31-Mar-13

SI 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	18	7	4	6	1	114
b)	Claim	5	68	24	12	36	1	224
c)	Policy related	1	49	30	8	8	4	129
d)	Premium	0	3	2	1	0	0	10
e)	Refund	1	14	9	1	3	2	53
f)	Coverage	1	73	27	24	18	5	277
g)	Cover note related	0	5	3	2	0	0	26
h)	Product	0	17	6	6	4	1	56
i)	Others	0	7	2	2	3	0	25
	<b>Total number of complaints</b>	<b>8</b>	<b>254</b>	<b>110</b>	<b>60</b>	<b>78</b>	<b>14</b>	<b>914</b>

2	Total No. of policies during the previous year:	76546
3	Total No. of claims during the previous year:	12441
4	Total No. of policies during the current year:	150137
5	Total No. of claims during the current year:	23813
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	8.59
7	Total No. of Claim Complaints (current year) per 10,000 policies (current year):	14.92

2	Duration wise Pending Status	Complaints made by Customers	Complaints made by intermediaries	Total
a)	Upto 7 days	10	0	10
b)	7 - 15 days	2	0	2
c)	15 - 30 days	2	0	2
d)	30 - 90 days	0	0	0
e)	90 days and beyond	0	0	0
	<b>Total No. of complaint</b>	<b>14</b>	<b>0</b>	<b>14</b>