

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	Miscellaneous				Total			
			For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2023	Up to the quarter ended March 31, 2023	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2023	Up to the quarter ended March 31, 2023
1	Premiums earned (Net)	NL-4	1,21,805	3,81,125	85,907	2,66,275	1,21,805	3,81,125	85,907	2,66,275
2	Profit/ Loss on sale/redemption of Investments		129	395	130	352	129	395	130	352
3	Interest, Dividend & Rent – Gross Note-1		4,325	16,273	4,112	13,085	4,325	16,273	4,112	13,085
4	Other									
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		5,618	21,645	11,298	36,416	5,618	21,645	11,298	36,416
	TOTAL (A)		1,31,877	4,19,438	1,01,447	3,16,128	1,31,877	4,19,438	1,01,447	3,16,128
6	Claims Incurred (Net)	NL-5	61,616	2,24,954	41,645	1,43,931	61,616	2,24,954	41,645	1,43,931
7	Commission	NL-6	25,105	74,818	9,755	19,083	25,105	74,818	9,755	19,083
8	Operating Expenses related to Insurance Business	NL-7	28,479	1,00,863	35,636	1,18,019	28,479	1,00,863	35,636	1,18,019
9	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		1,15,200	4,00,635	87,036	2,81,033	1,15,200	4,00,635	87,036	2,81,033
10	Operating Profit/(Loss) C= (A - B)		16,677	18,803	14,411	35,095	16,677	18,803	14,411	35,095
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		16,677	18,803	14,411	35,095	16,677	18,803	14,411	35,095
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-
	TOTAL (C)		16,677	18,803	14,411	35,095	16,677	18,803	14,411	35,095

Note - 1

(Amount in Rs. Lakhs)

Pertaining to Policyholder's funds	Miscellaneous				Total			
	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2023	Up to the quarter ended March 31, 2023	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2023	Up to the quarter ended March 31, 2023
Interest, Dividend & Rent	4,125	15,671	4,131	13,094	4,125	15,671	4,131	13,094
Add/Less:-								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	200	602	(19)	(9)	200	602	(19)	(9)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross	4,325	16,273	4,112	13,085	4,325	16,273	4,112	13,085

FORM NL-2-B-PL

Niva Bupa Health Insurance Company Limited

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON MARCH 31, 2024



(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2023	Up to the quarter ended March 31, 2023
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		16,677	18,803	14,411	35,095
			-	-	-	-
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		5,123	13,368	1,306	5,408
	(b) Profit on sale of investments		141	326	(9)	142
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		34	60	82	45
3	OTHER INCOME (To be specified)					
	(a) Gain/(Loss) on Foreign Exchange Fluctuation		(10)	(16)	-	(1)
	(b) Interest Income		12	90	19	77
	(c) Provisions written back		-	241	540	540
	TOTAL (A)		21,977	32,872	16,349	41,306
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		(43)	181	(34)	102
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(i) Managerial Remuneration		41	118	94	393
	(ii) Director's Sitting Fess		3	55	14	53
	(iii) Others		(13)	13	412	413
	(b) Bad Debts written off		-	-	-	-
	(c) Interest on Subordinated Debentures		665	2,675	660	2,675
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		5,618	21,645	11,298	36,416
	(g) Others		-	-	-	-
	TOTAL (B)		6,271	24,687	12,444	40,052
6	Profit/(Loss) Before Tax		15,706	8,185	3,905	1,254
7	Provision for Taxation		-	-	-	-
8	Profit / (Loss) after tax		15,706	8,185	3,905	1,254
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		(1,08,903)	(1,01,382)	(1,05,287)	(1,02,636)
	Balance carried forward to Balance Sheet		(93,197)	(93,197)	(1,01,382)	(1,01,382)

FORM NL-3-B-BS

Niva Bupa Health Insurance Company Limited

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

BALANCE SHEET As At March 31, 2024



(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As at March 31, 2024	As at March 31, 2023
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	1,69,953	1,51,068
SHARE APPLICATION MONEY PENDING ALLOTMENT		19	-
RESERVES AND SURPLUS	NL-10	1,28,202	33,426
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		83	(336)
-Policyholders' Funds		4	31
BORROWINGS	NL-11	25,000	25,000
TOTAL		3,23,261	2,09,189
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	2,58,547	1,15,545
INVESTMENTS-Policyholders	NL-12A	2,87,276	2,21,065
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	5,881	5,558
DEFERRED TAX ASSET (Net)			
CURRENT ASSETS			
Cash and Bank Balances	NL-15	14,282	10,186
Advances and Other Assets	NL-16	53,201	35,303
Sub-Total (A)		67,483	45,489
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	1,66,374	1,18,439
PROVISIONS	NL-18	2,22,749	1,61,409
Sub-Total (B)		3,89,123	2,79,848
NET CURRENT ASSETS (C) = (A - B)		(3,21,640)	(2,34,359)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		93,197	1,01,382
TOTAL		3,23,261	2,09,189

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	As at March 31, 2024	As at March 31, 2023
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	4,476	1,202
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others- Claims, under policies, not acknowledged as debts	5,437	3,474
TOTAL	9,913	4,676

FORM NL-5 - CLAIMS SCHEDULE

Niva Bupa Health Insurance Company Limited

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



Particulars	(Amount in Rs. Lakhs)											
	Health		Personal Accident		Travel Insurance		Total Health		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024
Claims Paid (Direct)	83,510	2,66,549	621	2,361	568	773	84,699	2,69,683	84,699	2,69,683	84,699	2,69,683
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	15,653	49,733	56	264	243	323	15,952	50,320	15,952	50,320	15,952	50,320
Net Claim Paid	67,857	2,16,816	565	2,097	325	450	68,747	2,19,363	68,747	2,19,363	68,747	2,19,363
Add Claims Outstanding at the end of the year	39,799	39,799	1,655	1,655	121	121	41,575	41,575	41,575	41,575	41,575	41,575
Less Claims Outstanding at the beginning of the year	46,535	34,771	1,998	1,189	173	24	48,706	35,984	48,706	35,984	48,706	35,984
Net Incurred Claims	61,121	2,21,844	222	2,563	273	547	61,616	2,24,954	61,616	2,24,954	61,616	2,24,954
Claims Paid (Direct)												
-In India	83,438	2,66,373	621	2,361	183	355	84,242	2,69,089	84,242	2,69,089	84,242	2,69,089
-Outside India	72	176	-	-	385	418	457	594	457	594	457	594
Estimates of IBNR and IBNER at the end of the period (net)	21,709	21,709	684	684	-	-	22,393	22,393	22,393	22,393	22,393	22,393
Estimates of IBNR and IBNER at the beginning of the period (net)	19,368	22,079	862	682	-	-	20,230	22,761	20,230	22,761	20,230	22,761

Particulars	(Amount in Rs. Lakhs)											
	Health		Personal Accident		Travel Insurance		Total Health		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended March 31, 2023	Up to the quarter ended March 31, 2023	For the quarter ended March 31, 2023	Up to the quarter ended March 31, 2023	For the quarter ended March 31, 2023	Up to the quarter ended March 31, 2023	For the quarter ended March 31, 2023	Up to the quarter ended March 31, 2023	For the quarter ended March 31, 2023	Up to the quarter ended March 31, 2023	For the quarter ended March 31, 2023	Up to the quarter ended March 31, 2023
Claims Paid (Direct)	52,749	1,67,935	514	1,515	-	1	53,263	1,69,451	53,263	1,69,451	53,263	1,69,451
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	10,295	34,517	40	127	-	-	10,335	34,644	10,335	34,644	10,335	34,644
Net Claim Paid	42,454	1,33,418	474	1,388	-	1	42,928	1,34,807	42,928	1,34,807	42,928	1,34,807
Add Claims Outstanding at the end of the year	34,771	34,772	1,189	1,189	24	24	35,984	35,985	35,984	35,985	35,984	35,985
Less Claims Outstanding at the beginning of the year	35,947	25,807	1,305	1,054	15	-	37,267	26,861	37,267	26,861	37,267	26,861
Net Incurred Claims	41,278	1,42,383	358	1,523	9	25	41,645	1,43,931	41,645	1,43,931	41,645	1,43,931
Claims Paid (Direct)												
-In India	52,749	1,67,921	514	1,515	-	1	53,263	1,69,437	53,263	1,69,437	53,263	1,69,437
-Outside India	-	14	-	-	-	-	-	14	-	14	-	14
Estimates of IBNR and IBNER at the end of the period (net)	22,079	22,079	682	682	-	-	22,761	22,761	22,761	22,761	22,761	22,761
Estimates of IBNR and IBNER at the beginning of the period (net)	21,032	18,696	696	633	-	-	21,728	19,329	21,728	19,329	21,728	19,329

FORM NL-8-SHARE CAPITAL SCHEDULE



Niva Bupa Health Insurance Company Limited
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

(Amount in Rs. Lakhs)

	Particulars	As at March 31, 2024	As at March 31, 2023
1	Authorised Capital		
	5,00,00,00,000 (Previous period 5,00,00,00,000) Equity Shares of Rs 10 each	5,00,000	5,00,000
	Preference Shares of Rs..... each	-	-
2	Issued Capital		
	1,69,95,34,595 (Previous period 1,51,06,77,916) Equity Shares of Rs 10 each	1,69,953	1,51,068
	Preference Shares of Rs..... each	-	-
3	Subscribed Capital		
	1,69,95,34,595 (Previous period 1,51,06,77,916) Equity Shares of Rs 10 each	1,69,953	1,51,068
	Preference Shares of Rs..... Each	-	-
4	Called-up Capital		
	1,69,95,34,595 (Previous period 1,51,06,77,916) Equity Shares of Rs 10 each	1,69,953	1,51,068
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	Preference Shares of Rs..... each	-	-
5	Paid-up Capital		
	1,69,95,34,595 (Previous period 1,51,06,77,916) Equity Shares of Rs 10 each	1,69,953	1,51,068
	Preference Shares of Rs. Each	-	-

Notes:

1. Out of the above 1,06,99,87,767 (as at March 31, 2023: 67,03,19,343) Equity Shares of Rs. 10/- each are held by the holding company (Bupa Singapore Holdings Pte. Ltd) along with its nominees as at March 31, 2024.
2. Out of the above 82,25,96,790 Equity Shares of Rs. 10/- each are held by the holding company (Fettle Tone LLP) along with its nominees as at March 31, 2023.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE



Niva Bupa Health Insurance Company Limited

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

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at March 31, 2024		As at March 31, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	47,86,67,869	28%	82,25,96,790	55%
· Foreign	1,06,99,87,767	63%	67,03,19,343	44%
Investors				
· Indian	7,85,55,849	4%	-	-
· Foreign	4,46,76,098	3%	-	-
Others -ESOP	2,76,47,012	2%	1,77,61,783	1%
TOTAL	1,69,95,34,595	100%	1,51,06,77,916	100%

Niva Bupa Health Insurance Company Limited

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

B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
	Institutional Investor -: India Business Excellence Fund IV	1	4,83,99,106	2.85	4,839.91				
	Institutional Investor-: SBI Life Insurance Company Limited	1	2,23,38,049	1.31	2,233.80				
	Institutional Investor -: Paragon Partners Growth Fund II	1	78,18,694	0.46	781.87				
	FII's-: V-Sciences Investments Pte Ltd.	1	4,46,76,098	2.63	4,467.61				
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	13	1,92,350	0.01	19.24	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	62	2,74,54,662	1.62	2,745.47	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		86	1,69,95,34,595	100.00%	1,69,953.46	-	-	-	-

Foot Notes:

(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(b) Indian Promoters - As defined under Regulation 2(1)(h) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2022

(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor:
Fettle Tone LLP



(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):		-	-	-	-	-	-	-
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i) True North Fund VI LLP	1	N.A	N.A	N.A	N.A	N.A	N.A	N.A
	(ii) Faering Capital India Evolving Fund II & Faering Capital India Evolving Fund III acting through Faering Capital Advisors LLP	1	N.A	N.A	N.A	N.A	N.A	N.A	N.A
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)		-	-	-	-	-	-	-
vi)	Any other (Please specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:		-	-	-	-	-	-	-
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)		-	-	-	-	-	-	-

Niva Bupa Health Insurance Company Limited

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

B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter ^(e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs	1	N.A	N.A	N.A	N.A	N.A	N.A	N.A
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate	5	N.A	N.A	N.A	N.A	N.A	N.A	N.A
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		8							

Note:

1. Fettle Tone LLP being a Limited Liability Partnership, no shares are held by the members/partners. The interest in LLP is expressed as percentage of partnership interest. Since, there are no shares or equity capital in an LLP, the number of shares and paid up capital amount are mentioned as N.A.

2. Partnership Interest as on March 31, 2024 is as under:

Partners	Partnership Interest (%)
PROMOTERS	
a. True North Fund VI LLP	61.13
b. Faering Capital India Evolving Fund II and Faering Capital India Evolving Fund III acting through Faering Capital Advisors LLP	16.01
NON PROMOTERS	22.86
Total	100

Foot Notes:

(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.

(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.

(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.

(e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

(f) Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner /foreign investor of the Indian insurance company.

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE FOREIGN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE AS ON MARCH 31, 2024

PART B:



Name of the Foreign Promoter: BUPA SINGAPORE HOLDINGS PTE. LTD.

Sl. No.	Category	No. of Investors	No. of shares held	% of share Holding	Paid up equity/Contribution (SGD)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						No. of shares (VI)	As a % of (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
	Indian Promoters								
A.1	Individuals:								
i	(Name of Major shareholders)								
	Bodies Corporate :								
	(i)								
ii	(ii)								
	(iii)								
(iii)	Financial Institutions/Banks Central								
	Sub-Total								
(iv)	Government/State								
	Government(s)/President of India								
(v)	Persons acting in Concert (Please specify)								
(vi)	Any other (Please specify)								
	Individuals:								
	(Major holdings)								
	Bodies Corporate								
	(I) Bupa Investments Overseas Limited	1	67,14,53,613	100	6,71,45,36,130	Nil	Nil	Nil	Nil
	Any other (Please specify)								
B	Non Promoters								
B.1	Public Shareholders								
1.1	Institutions								
i.	Mutual Funds								
ii.	Financial								
iii.	Foreign Portfolio Investors								
iv.	Financial Institutions/Banks								
v.	Insurance Companies								
vi..	FI belonging to Foreign Promoter								
vii.	FI belonging to Foreign Promoter of Indian Promoter								
viii.	Provident Fund/Pension Fund								
ix.	Alternative Investment Fund								
x.	Any other (please specify)								
	-FI's								
	-FDI								
1.2	Central Government/State Government(s)/President of India								
	Non Institutions								
i.	Individual share capital upto Rs. 2 Lakh								
ii.	Individual share capital in excess of Rs. 2 Lakh								
iii.	NBFCs registered with RBI								
iv.	Others:								
	-Trusts								
	-NRI (Repatriable)								
	-Clearing Members								
	-NRI – Non Repatriable								
	-Bodies Corporate								
	-IEPF								
v	Any other (please specify)								
	-OCB								
	-Directors & their relatives								
	-Employees								
	-Unclaimed Suspense A/c								
B	Non Public Shareholders								
2									
2.1	Custodian/DR Holder								
2.1	Employee Benefit Trust								
2.1	Any other (please specify)								
	Sub-Total	1	67,14,53,613	100	6,71,45,36,130	Nil	Nil	Nil	Nil
	Grand Total	1	67,14,53,613	100	6,71,45,36,130	Nil	Nil	Nil	Nil

FORM NL-10-RESERVE AND SURPLUS SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

	Particulars	As at March 31, 2024	As at March 31, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	-Opening Balance	33,385	12,511
	-Additions during the period	94,784	20,874
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves -Employee Stock options		
	-Opening Balance	42	29
	-Additions during the period	(9)	12
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	1,28,202	33,426

FORM NL-11-BORROWINGS SCHEDULE**Niva Bupa Health Insurance Company Limited****Registration No. 145 and Date of Registration with the IRDAI February 15, 2010****(Amount in Rs. Lakhs)**

	Particulars	As at March 31, 2024	As at March 31, 2023
1	Debentures/ Bonds*	25,000	25,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	25,000	25,000

DISCLOSURE FOR SECURED BORROWINGS**(Amount in Rs. Lakhs)**

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1	Nil			

* Debentures are Unsecured, subordinated, listed, rated, redeemable, taxable, non-cumulative and non-convertible.

Niva Bupa Health Insurance Company Limited

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

Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
	Shareholders		Policyholders		Total	
	As at March 31, 2024	As at March 31, 2023	As at March 31, 2024	As at March 31, 2023	As at March 31, 2024	As at March 31, 2023
LONG TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	47,694	30,279	75,957	44,501	1,23,651	74,780
2 Other Approved Securities	27,701	10,969	18,523	12,551	46,224	23,520
3 Other Investments	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	56,002	18,086	1,12,111	88,047	1,68,113	1,06,133
(e) Other Securities	-	-	-	-	-	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	80,538	24,149	67,152	52,413	1,47,690	76,562
5 Other than Approved Investments	2,000	11,951	12,933	7,925	14,933	19,876
TOTAL	2,13,935	95,434	2,86,676	2,05,437	5,00,611	3,00,871
SHORT TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	3,008	2,000	-	4,028	3,008	6,028
2 Other Approved Securities	1,010	-	-	1,000	1,010	1,000
3 Other Investments	-	-	-	-	-	-
(a) Shares	-	-	-	-	-	-
(aa) Equity	854	1,105	-	-	854	1,105
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	4,860	5,251	600	319	5,460	5,570
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	17,605	3,500	-	7,996	17,605	11,496
(e) Other Securities -Fixed Deposits	9,980	2,599	-	1,783	9,980	4,382
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	2,000	5,004	-	502	2,000	5,506
5 Other than Approved Investments	5,295	652	-	-	5,295	652
TOTAL	44,612	20,111	600	15,628	45,212	35,739
GRAND TOTAL	2,58,547	1,15,545	2,87,276	2,21,065	5,45,823	3,36,610

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

Particulars	(Amount in Rs. Lakhs)					
	Shareholders		Policyholders		Total	
	As at March 31, 2024	As at March 31, 2023	As at March 31, 2024	As at March 31, 2023	As at March 31, 2024	As at March 31, 2023
Long Term Investments--						
Book Value	2,13,935	95,434	2,86,676	2,05,405	5,00,611	3,00,839
market Value	2,14,952	93,898	2,84,359	2,00,686	4,99,311	2,94,583
Short Term Investments--						
Book Value	42,412	18,331	596	15,628	43,008	33,959
market Value	42,466	18,344	600	15,510	43,066	33,854

FORM NL-13-LOANS SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

	Particulars	As at March 31, 2024	As at March 31, 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-
Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM NL-14-FIXED ASSETS SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block			Depreciation				Net Block		
	As at March 31, 2023	Additions	Deductions	As at March 31, 2024	Upto March 31, 2023	For The Period	On Sales/ Adjustments	Upto March 31, 2024	As at March 31, 2024	As at March 31, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	-	-	-	-	-	-	-	-	-	-
a) Software's	14,166	2,709	-	16,875	11,489	1,953	-	13,442	3,433	2,678
b) Website	113	-	-	113	113	-	-	113	(0)	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	1,872	127	38	1,961	916	175	18	1,073	888	955
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	705	55	17	743	526	85	15	596	147	179
Information Technology Equipment (Other Devices)	1,859	160	58	1,961	1,584	108	58	1,634	327	275
Information Technology Equipment (End User Devices)	2,153	429	114	2,468	1,596	404	113	1,887	581	557
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,564	137	40	1,661	1,022	215	30	1,207	454	542
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	22,432	3,617	267	25,782	17,246	2,940	234	19,952	5,830	5,185
Capital work in progress	373	1,559	1,881	51	-	-	-	-	51	373
Grand Total	22,805	5,176	2,148	25,833	17,246	2,940	234	19,952	5,881	5,558
PREVIOUS PERIOD	19,183	4,791	1,170	22,804	14,216	3,199	169	17,246	5,558	-

FORM NL-15-CASH AND BANK BALANCE SCHEDULE



Niva Bupa Health Insurance Company Limited
 Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

(Amount in Rs. Lakhs)

	Particulars	As at March 31, 2024	As at March 31, 2023
1	Cash (including cheques ^(a) , drafts and stamps)	274	191
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	5,225	3,580
	(bb) Others	-	-
	(b) Current Accounts	8,783	6,415
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	14,282	10,186
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	14,282	10,186
	Outside India	-	-

(a) Cheques on hand amount to Rs. 270.32 (in Lakhs) Previous Period : Rs. 178.22 (in Lakhs)

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

	Particulars	As at March 31, 2024	As at March 31, 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,195	2,341
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	794	474
6	Others		
	Advance To Suppliers	2,143	364
	Less: Provisions	(37)	(51)
	Sub-total	2,106	313
	TOTAL (A)	4,095	3,128
	OTHER ASSETS		
1	Income accrued on investments	15,556	8,854
2	Outstanding Premiums	849	775
	Less : Provisions for doubtful ,if any	(455)	(560)
	Sub-total	393	215
3	Agents' Balances	496	282
	Less: Provisions	(496)	(282)
	Sub-total	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	26,241	14,677
	Less : Provisions for doubtful, if any	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	223	306
8	Others	-	-
	(a) Rent and other deposits	3,450	3,309
	(b) GST unutilized credit	3,206	4,762
	(c) Other Receivables	6,427	6,597
	Less: Provisions	(6,389)	(6,545)
	Sub-total	37	52
	TOTAL (B)	49,106	32,174
	TOTAL (A+B)	53,201	35,303

FORM NL-17-CURRENT LIABILITIES SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

	Particulars	As at March 31, 2024	As at March 31, 2023
1	Agents' Balances	9,961	3,457
2	Balances due to other insurance companies	41,073	27,992
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
	(a) For Long term policies ^(a)	1,202	1,780
	(b) for Other Policies	2,946	727
5	Unallocated Premium	903	1,945
6	Sundry creditors	51,967	32,927
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	41,575	35,984
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	75	112
11	Income accrued on Unclaimed amounts	58	58
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	7,027	2,668
14	Others (to be specified)		
	(a) Tax deducted at source	3,412	2,387
	(b) Advance from Corporate Clients	5,075	7,334
	(c) Interest accrued and not due on Subordinated Debentures	652	652
	(d) Other statutory dues	448	417
	TOTAL	1,66,374	1,18,439

Note :

(a) Long term policies are policies with more than one year tenure

FORM NL-18-PROVISIONS SCHEDULE



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

	Particulars	As at March 31, 2024	As at March 31, 2023
1	Reserve for Unexpired Risk	2,21,133	1,60,163
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,616	1,246
5	Others	-	-
	TOTAL	2,22,749	1,61,409

FORM NL-19 MISC EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

	Particulars	As at March 31, 2024	As at March 31, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Niva Bupa Health Insurance Company Limited

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



Sl.No.	Particular	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2023	Up to the quarter ended March 31, 2023
1	Gross Direct Premium Growth Rate**	32%	38%	50%	45%
2	Gross Direct Premium to Net worth Ratio (No. of times)	0.86	2.74	1.61	4.90
3	Growth rate of Net Worth	147%	147%	64%	64%
4	Net Retention Ratio**	79%	79%	79%	78%
5	Net Commission Ratio**	18%	17%	9%	6%
6	Expense of Management to Gross Direct Premium Ratio**	39%	39%	40%	41%
7	Expense of Management to Net Written Premium Ratio**	49%	50%	50%	53%
8	Expense of Management to Net Written Premium Ratio** (Note-1)	39%	40%	43%	43%
9	Net Incurred Claims to Net Earned Premium**	51%	59%	48%	54%
10	Claims paid to Claims Provisions** (Note-2)	89%	87%	88%	89%
11	Combined Ratio**	89%	99%	92%	97%
12	Investment income ratio	2%	6%	2%	6%
13	Technical Reserves to Net Premium Ratio ** (No. of times)	1.90	0.59	1.86	0.62
14	Underwriting Balance Ratio (No. of times)	0.05	(0.05)	(0.01)	(0.06)
15	Operating Profit Ratio	14%	5%	17%	13%
16	Liquid Assets to Liabilities Ratio (No. of times)	0.23	0.23	0.23	0.23
17	Net Earning Ratio	11.37%	1.85%	3.70%	0.39%
18	Return on Net Worth Ratio	7.66%	3.99%	4.70%	1.51%
19	Available Solvency Margin Ratio to Required Solvency Margin Ratio (No. of times)	2.55	2.55	1.67	1.67
20	NPA Ratio				
	Gross NPA Ratio	1.15%	1.15%	1.88%	1.88%
	Net NPA Ratio	0%	0%	0%	0%
21	Debt Equity Ratio (No. of times)	0.12	0.12	0.30	0.30
22	Debt Service Coverage Ratio (No. of times)	24.62	4.06	6.92	1.47
23	Interest Service Coverage Ratio (No. of times)	24.62	4.06	6.92	1.47
24	Earnings Per Share	0.92	0.51	0.27	0.09
25	Book Value Per Share	12.06	12.06	5.50	5.50

Notes: -

- Expense of Management has been calculated on Net Commission paid
- Claims provision taken for paid claims only

** Segmental Reporting up to the year

Segments Upto the year ended on March 31 , 2024	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Expense of Management to Net Written Premium Ratio(Based on Net Commission)	Net Incurred Claims to Net Earned Premium	Claims paid to Claims Provisions	Combined Ratio	Technical Reserves to Net Premium Ratio (No. of times)	Underwriting Balance Ratio (No. of times)
Health											
Current Period	38%	79%	17%	39%	50%	40%	59%	87%	99%	0.60	(0.06)
Previous Period	45%	78%	6%	41%	53%	43%	55%	89%	98%	0.63	(0.06)
Personal Accident											
Current Period	16%	79%	10%	35%	44%	32%	36%	80%	69%	0.09	0.31
Previous Period	32%	78%	9%	43%	54%	46%	28%	91%	75%	0.11	0.18
Travel Insurance											
Current Period	264%	58%	(15%)	35%	60%	16%	76%	40%	92%	0.60	(0.02)
Previous Period	0%	46%	(6%)	41%	89%	57%	19%	-	76%	0.59	(0.30)
Total Health											
Current Period	38%	79%	17%	39%	50%	40%	59%	87%	99%	0.59	(0.05)
Previous Period	45%	78%	6%	41%	53%	43%	54%	89%	97%	0.62	(0.06)
Total Miscellaneous											
Current Period	38%	79%	17%	39%	50%	40%	59%	87%	99%	0.59	(0.05)
Previous Period	45%	78%	6%	41%	53%	43%	54%	89%	97%	0.62	(0.06)
Total-Current Period	38%	79%	17%	39%	50%	40%	59%	87%	99%	0.59	(0.05)
Total-Previous Period	45%	78%	6%	41%	53%	43%	54%	89%	97%	0.62	(0.06)

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE



Niva Bupa Health Insurance Company Limited

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

PART-A Related Party Transactions -for the quarter/year ended March 31, 2024

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received ¹ (Rs. In Lakhs)			
				For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2023	Up to the quarter ended March 31, 2023
1	Krishnan Ramachandran (CEO), C Anil Kumar (CFO) (till 09.01.2023) , Vishwanath Mahendra (CFO) (w.e.f. 10.01.2023) & Rajat Sharma (CS)	Key Management Personal	Remuneration*	438	786	180	747
2	Krishnan Ramachandran (CEO), C Anil Kumar (CFO) (till 09.01.2023) , Vishwanath Mahendra (CFO) (w.e.f. 10.01.2023) & Rajat Sharma (CS)	Key Management Personal	Receipt of Share Application Money Pending for allotment	-	-	-	-
3	Krishnan Ramachandran (CEO), C Anil Kumar (CFO) (till 09.01.2023) , Vishwanath Mahendra (CFO) (w.e.f. 10.01.2023) & Rajat Sharma (CS)	Key Management Personal	Receipt of Share Application Money and issue of Equity shares	50	689	218	218
4	Krishnan Ramachandran (CEO), C Anil Kumar (CFO) (till 09.01.2023) , Vishwanath Mahendra (CFO) (w.e.f. 10.01.2023) & Rajat Sharma (CS)	Key Management Personal	Receipt of Share Premium	-	60	-	-
5	Fettle Tone LLP (w.e.f. 04th January 2024)	Shareholders with Significant Influence	Receipt of Share Application Money and issue of Equity shares	-	2,223	-	5,033
6	Bupa Singapore PTE Ltd (w.e.f. 04th January 2024)	Holding Company	Receipt of Share Application Money and issue of Equity shares	-	3,310	-	4,101
7	Fettle Tone LLP (w.e.f. 04th January 2024)	Shareholders with Significant Influence	Receipt of Share Premium	-	9,819	-	11,360
8	Bupa Singapore PTE Ltd (w.e.f. 04th January 2024)	Holding Company	Receipt of Share Premium	-	16,569	-	9,257
	Total			488	33,456	398	30,716

* All the four Qtrs figures may not match with upto the Qtr figures.

¹including the premium flow through Associates/ Group companies as agents and intermediaries

PART-B Related Party Transaction Balances - As at March 31, 2024

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. In Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. In Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. In Lakhs)
	Total		-				-	-

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)



Niva Bupa Health Insurance Company Limited
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

Receipts and Payments Account (Direct Basis)

(Amount in Rs. Lakhs)

	Year Ended March 31, 2024	Year Ended March 31, 2023
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	6,75,407	4,97,517
Other receipts	241	543
Payments to the re-insurers, net of commissions and claims	(29,649)	(26,501)
Payments to co-insurers, net of claims recovery	(72)	125
Payments of claims	(2,61,546)	(1,61,768)
Payments of commission and brokerage	(1,12,913)	(48,583)
Payments of other operating expenses	(1,41,033)	(1,47,173)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(468)	(630)
Income taxes paid (Net)	-	-
Good & Service tax paid	(48,713)	(54,279)
Other payments	-	-
Cash flows before extraordinary items	81,254	59,251
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	81,254	59,251
Cash flows from investing activities:		
Purchase of fixed assets	(3,295)	(3,779)
Proceeds from sale of fixed assets	12	-
Purchases of investments	(4,76,974)	(2,76,844)
Loans disbursed	-	-
Sales of investments	2,69,670	1,81,331
Repayments received	-	-
Rents/Interests/ Dividends received	22,428	16,353
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	-	-
Expenses related to investments	-	-
Net cash flow from investing activities	(1,88,159)	(82,939)
Cash flows from financing activities:		
Proceeds from issuance of share capital	1,13,689	31,081
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	(2,675)	(2,675)
Other expenses	(13)	(413)
Net cash flow from financing activities	1,11,001	27,993
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	4,096	4,305
Cash and cash equivalents at the beginning of the year	10,186	5,881
Cash and cash equivalents at the end of the year	14,282	10,186

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)



Statement Of Admissible Assets : As at March 31, 2024
 Niva Bupa Health Insurance Company Limited
 Registration No. 145 and Date of Registration with the IRDAI February 15, 2010
 Classification: Business within India / Total Business

(Amount in Rs. Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,58,547	2,58,547
	Policyholders as per NL-12 A of BS	2,87,276	-	2,87,276
(A)	Total Investments as per BS	2,87,276	2,58,547	5,45,823
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	2,959	2,959
(C)	Fixed assets as per BS	-	5,881	5,881
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,034	1,034
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	14,282	14,282
(F)	Advances and Other assets as per BS	35,267	17,934	53,201
(G)	Total Current Assets as per BS...(E)+(F)	35,267	32,216	67,483
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	133	37	170
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	4	346	350
(K)	Total Assets as per BS (excl. current liabilities and provisions) (A)+(C)+(G)+(I)	3,22,543	2,96,644	6,19,187
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	137	4,376	4,513
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions) (K)-(L)	3,22,406	2,92,268	6,14,674

(Amount in Rs. Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Software Website	-	-	-
	(b) Leasehold Improvements	-	887	887
	(c) Furniture & Fixtures	-	147	147
	Inadmissible current assets			
	(a) Deposits against unclaimed liability	133	-	133
	(b) GST unutilized credit more than 90 days	-	37	37
	(c) Disallowance for RSBY, aging >180 days net of prov.	-	-	-
	Fair value change account subject to minimum of zero	4	346	350
	Total	137	1,417	1,554

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)



Niva Bupa Health Insurance Company Limited

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

Statement of Liabilities : As at March 31, 2024

Item No.	Reserve	(Amount in Rs. Lakhs)	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,80,464	2,21,133
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,80,464	2,21,133
(d)	Outstanding Claim Reserve (other than IBNR reserve)	23,969	19,182
(e)	IBNR reserve	29,116	22,393
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	3,33,550	2,62,708

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)



Niva Bupa Health Insurance Company Limited

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

Classification: Business within India / Total Business

Table IA: Required Solvency Margin Based on Net Premium and Net Incurred Claims as on March 31, 2024

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	-	-	-	-	-
8	Health	5,60,757	4,42,095	2,77,526	2,24,954	88,419	67,486	88,419
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	5,60,757	4,42,095	2,77,526	2,24,954	88,419	67,486	88,419

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)



Niva Bupa Health Insurance Company Limited

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

Classification: Business within India / Total Business

(Amount in Rs. Lakhs)

(1)	(2)	(3)
Item No.	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	3,22,406
	Deduct:	
(B)	Current Liabilities as per BS	41,575
(C)	Provisions as per BS	2,21,133
(D)	Other Liabilities	51,199
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	8,499
	Shareholder's FUNDS	
(F)	Available Assets	2,92,268
	Deduct:	
(G)	Other Liabilities	75,081
(H)	Excess in Shareholder's funds (F-G)	2,17,187
(I)	Total ASM (E+H)	2,25,686
(J)	Total RSM	88,419
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.55

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-27- PRODUCTS INFORMATION



Niva Bupa Health Insurance Company Limited

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

Products Information						
<i>List below the products and/or add-ons introduced during the quarter ended March 31, 2024</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Accident Armour		NBHPAGP24166V012324	PA	PA	13-Feb-24
2	Everyday Health		NBHHLGP24173V012324	Health	Health	21-Feb-24



PART - A

Niva Bupa Health Insurance Company Limited

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

Statement as on: March 31, 2024

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

(Amount in Rs. Lakh)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2,58,547
	Investments (Policyholders)	8A	2,87,276
2	Loans	9	-
3	Fixed Assets	10	5,881
4	Current Assets		-
	a. Cash & Bank Balance	11	14,282
	b. Advances & Other Assets	12	53,201
5	Current Liabilities		-
	a. Current Liabilities	13	1,66,374
	b. Provisions	14	2,22,749
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		93,197
	Application of Funds as per Balance Sheet (A)		11,01,507
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,881
3	Cash & Bank Balance (if any)	11	14,282
4	Advances & Other Assets (if any)	12	53,201
5	Current Liabilities	13	1,66,374
6	Provisions	14	2,22,749
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		93,197
	Total (B)		5,55,684
	'Investment Assets'	(A-B)	5,45,823

(Amount in Rs. Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%	-	50,702	62,486	1,13,188	20.74%	-	1,13,188	1,13,306
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	79,414	94,480	1,73,894	31.86%	-	1,73,894	1,73,961
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	1,04,137	95,348	1,99,485	36.76%	-	1,99,485	1,99,895
	2. Other Investments		-	-	-	-	0.00%	-	-	-
	b. Approved Investments	Not exceeding 55%	-	67,938	84,512	1,52,450	27.73%	(232)	1,52,218	1,50,585
	c. Other Investments		-	6,975	12,932	19,907	3.65%	319	20,226	19,938
	Investment Assets	100%	-	2,58,464	2,87,272	5,45,736	100%	87	5,45,823	5,44,379

PART - B

Niva Bupa Health Insurance Company Limited

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

Statement as on: March 31, 2024

Statement of Accretion of Assets

(Business within India)



(Amount in Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		1,05,373	20.13%	7,816	34.92%	1,13,189	20.74%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) a above)		1,58,802	30.34%	15,092	67.42%	1,73,893	31.86%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		44,826	8.57%	4,968	22.19%	49,794	9.13%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments							
	1. Approved Investments		1,36,966	26.17%	13,842	61.84%	1,50,808	27.63%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments		1,63,254	31.19%	(11,921)	-53.26%	1,51,333	27.73%
	d. Other Investments (not exceeding 15%)		19,504	3.73%	404	1.81%	19,908	3.65%
	Total		5,23,351	100.00%	22,385	100.00%	5,45,736	100.00%

FORM NL-29-DETAIL REGARDING DEBT SECURITIES



Niva Bupa Health Insurance Company Limited

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

Detail Regarding debt securities

(Amount in Rs. Lakhs)

	MARKET VALUE				Book Value			
	As at March 31, 2024	as % of total for this class	As at March 31, 2023	as % of total for this class	As at March 31, 2024	as % of total for this class	As at March 31, 2023	as % of total for this class
Break down by credit rating								
AAA rated	3,29,563	63%	2,00,900	64%	3,31,017	63%	2,04,867	64%
AA or better	32,455	6%	23,157	7%	32,794	6%	23,779	7%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Rated Below B	-	0%	-	0%	-	0%	-	0%
Any other (Sovereign)	1,60,771	31%	91,952	29%	1,60,423	31%	93,778	29%
Total (A)	5,22,789	100%	3,16,009	100%	5,24,234	100%	3,22,424	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	23,478	4%	23,902	7%	23,624	4%	24,031	7%
more than 1 year and upto 3years	1,10,128	21%	68,179	22%	1,11,499	21%	69,710	22%
More than 3years and up to 7years	2,17,946	42%	1,01,294	32%	2,19,338	42%	1,03,451	32%
More than 7 years and up to 10 years	1,13,222	22%	93,862	30%	1,12,982	22%	96,344	30%
above 10 years	58,015	11%	28,772	9%	56,791	11%	28,888	9%
Any other	-	0%	-	0%	-	0%	-	0%
Total (B)	5,22,789	100%	3,16,009	100%	5,24,234	100%	3,22,424	100%
Breakdown by type of the issuer								
a. Central Government	1,13,306	22%	67,875	21%	1,13,189	22%	69,258	21%
b. State Government	47,465	9%	24,077	8%	47,234	9%	24,520	8%
c. Corporate Securities	3,62,018	69%	2,24,057	71%	3,63,811	69%	2,28,646	71%
Any other	-	0%	-	0%	-	0%	-	0%
Total (C)	5,22,789	100%	3,16,009	100%	5,24,234	100%	3,22,424	100%

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Niva Bupa Health Insurance Company Limited

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

Statement as on: March 31, 2024

Statement of Investment and Income on Investment



Name of the Fund: Shareholder Funds and Policyholder Funds

(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	CENTRAL GOVERNMENT BONDS	CGSB	1,10,940	1,878	1.69	1.69	88,815	5,945	6.69	6.69	59,006	3,800	6.44	6.44
2	STATE GOVERNMENT BONDS	SGGB	47,045	869	1.85	1.85	33,893	2,472	7.29	7.29	21,562	1,542	7.15	7.15
3	Central Government Guaranteed Loans / Bonds	CGSL	13,473	237	1.76	1.76	12,195	866	7.10	7.10	9,352	647	6.92	6.92
4	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	39,426	719	1.82	1.82	36,011	2,625	7.29	7.29	27,428	1,931	7.04	7.04
5	Bonds / Debentures issued by HUDCO	HTHD	7,699	142	1.85	1.85	7,709	574	7.45	7.45	8,071	574	7.11	7.11
6	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	2,996	60	2.01	2.01	1,457	118	8.07	8.07	1,016	99	9.78	9.78
7	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	1,31,950	2,391	1.81	1.81	1,01,709	7,290	7.17	7.17	67,436	4,558	6.76	6.76
8	Units of Infrastructure Investment Trust	EIIT	1,117	27	2.42	2.42	1,117	106	9.52	9.52	546	63	11.64	11.64
9	Debt Instruments of InvITs	IDIT	7,047	135	1.92	1.92	4,432	337	7.61	7.61	2,062	151	7.34	7.34
10	CORPORATE SECURITIES - DEBENTURES	ECOS	1,28,220	2,412	1.88	1.88	99,052	7,225	7.29	7.29	55,674	3,676	6.60	6.60
11	Commercial Papers	ECCP	-	-	0.00	0.00	222	15	6.67	6.67	745	48	6.44	6.44
12	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	7,555	159	2.11	2.11	4,939	379	7.67	7.67	6,136	343	5.58	5.58
13	Debt Instruments of REITs	EDRT	4,858	89	1.83	1.83	3,837	275	7.18	7.18	3,471	245	7.07	7.07
14	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	11,793	270	2.29	2.29	10,358	797	7.69	7.69	8,518	485	5.69	5.69
15	SEBI approved Alternate Investment Fund	OAFB	3,931	85	2.17	2.17	3,191	203	6.37	6.37	793	35	4.46	4.46
16	Equity Shares (incl Co-op Societies)	OESH	1,000	-	0.00	0.00	1,000	-	0.00	0.00	1,000	-	0.00	0.00
17	Debentures	OLDB	14,928	279	1.87	1.87	16,645	1,195	7.18	7.18	11,333	833	7.35	7.35
	TOTAL		5,33,978	9,752	1.83	1.83	4,26,582	30,422	7.13	7.13	2,84,150	19,032	6.70	6.70

Note:

- 1 Based on daily simple Average of Investments
- 2 Yield netted for Tax
- 3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION



Niva Bupa Health Insurance Company Limited

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

Statement as on: March 31, 2024

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)				Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative		
	Outside India						
1	No. of Reinsurers with rating of AAA and above		-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA		-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA		-	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A		-	-	-	-	-
5	No. of Reinsurers with rating less than BBB		-	-	-	-	-
	Total (A)		-	-	-	-	-
	With In India						
1	Indian Insurance Companies		-	-	-	-	-
2	FRBs	3	82,269	-	82	-	69%
3	GIC Re	1	36,228	-	82	-	31%
4	Other		-	-	-	-	-
	Total (B)		1,18,497	-	165	-	100%
	Grand Total (C)= (A)+(B)		1,18,497	-	165	-	100%

Niva Bupa Health Insurance Company Limited
 Registration No. 145 and Date of Registration with the IRDAI February 15, 2010
 GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED MARCH 31, 2024

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Health		Personal Accident		Travel Insurance		Total Health		Total Miscellaneous		Total	
		For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024	For the quarter ended March 31, 2024	Up to the quarter ended March 31, 2024
	STATES												
1	Andhra Pradesh	4,801	15,370	79	224	20	74	4,900	15,668	4,900	15,668	4,900	15,668
2	Arunachal Pradesh	93	313	3	4	-	-	96	317	96	317	96	317
3	Assam	1,840	5,622	34	83	1	4	1,875	5,709	1,875	5,709	1,875	5,709
4	Bihar	4,338	13,449	60	147	3	11	4,401	13,607	4,401	13,607	4,401	13,607
5	Chhattisgarh	1,947	5,894	31	118	2	6	1,980	6,018	1,980	6,018	1,980	6,018
6	Goa	580	1,825	10	32	2	7	592	1,864	592	1,864	592	1,864
7	Gujarat	8,966	28,205	336	1,033	33	127	9,335	29,365	9,335	29,365	9,335	29,365
8	Haryana	12,855	43,248	241	648	23	89	13,119	43,985	13,119	43,985	13,119	43,985
9	Himachal Pradesh	694	2,021	7	27	1	5	702	2,053	702	2,053	702	2,053
10	Jharkhand	1,621	5,205	19	56	2	7	1,642	5,268	1,642	5,268	1,642	5,268
11	Karnataka	14,236	46,985	206	630	31	120	14,473	47,735	14,473	47,735	14,473	47,735
12	Kerala	7,143	22,737	41	111	19	64	7,203	22,912	7,203	22,912	7,203	22,912
13	Madhya Pradesh	5,112	15,669	90	249	6	27	5,208	15,945	5,208	15,945	5,208	15,945
14	Maharashtra	30,553	87,494	525	1,482	77	274	31,155	89,250	31,155	89,250	31,155	89,250
15	Manipur	76	210	2	4	-	-	78	214	78	214	78	214
16	Meghalaya	110	352	1	2	-	-	111	354	111	354	111	354
17	Mizoram	139	452	1	1	-	-	140	453	140	453	140	453
18	Nagaland	45	144	2	3	-	-	47	147	47	147	47	147
19	Odisha	3,172	9,363	60	163	2	9	3,234	9,535	3,234	9,535	3,234	9,535
20	Punjab	7,036	22,376	167	451	33	124	7,236	22,951	7,236	22,951	7,236	22,951
21	Rajasthan	6,397	18,948	333	1,284	10	36	6,740	20,268	6,740	20,268	6,740	20,268
22	Sikkim	63	219	2	4	-	-	65	223	65	223	65	223
23	Tamil Nadu	7,600	25,063	105	336	23	92	7,728	25,491	7,728	25,491	7,728	25,491
24	Telangana	9,365	32,071	108	348	15	51	9,488	32,470	9,488	32,470	9,488	32,470
25	Tripura	174	573	2	4	-	-	176	577	176	577	176	577
26	Uttarakhand	1,875	5,714	26	64	4	14	1,905	5,792	1,905	5,792	1,905	5,792
27	Uttar Pradesh	18,922	66,973	236	925	366	728	19,524	68,626	19,524	68,626	19,524	68,626
28	West Bengal	6,004	18,890	99	234	9	30	6,112	19,154	6,112	19,154	6,112	19,154
	TOTAL (A)	1,55,757	4,95,385	2,826	8,667	682	1,899	1,59,265	5,05,951	1,59,265	5,05,951	1,59,265	5,05,951
	UNION TERRITORIES												
1	Andaman and Nicobar Islands	36	97	1	2	-	-	37	99	37	99	37	99
2	Chandigarh	691	2,173	9	20	3	10	703	2,203	703	2,203	703	2,203
3	Dadra and Nagar Haveli	54	188	1	4	1	1	56	193	56	193	56	193
4	Daman & Diu	34	118	1	3	-	-	35	121	35	121	35	121
5	Govt. of NCT of Delhi	14,945	49,415	170	551	32	127	15,147	50,093	15,147	50,093	15,147	50,093
6	Jammu & Kashmir	552	1,618	5	16	1	7	558	1,641	558	1,641	558	1,641
7	Ladakh	8	47	-	-	-	-	8	47	8	47	8	47
8	Lakshadweep	2	11	-	-	-	-	2	11	2	11	2	11
9	Puducherry	132	391	1	4	-	3	133	398	133	398	133	398
	TOTAL (B)	16,454	54,058	188	600	37	148	16,679	54,806	16,679	54,806	16,679	54,806
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	1,72,211	5,49,443	3,014	9,267	719	2,047	1,75,944	5,60,757	1,75,944	5,60,757	1,75,944	5,60,757

Niva Bupa Health Insurance Company Limited

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

Sl.No.	Channels	For the quarter ended March 31, 2024		Up to the quarter ended March 31, 2024		For the quarter ended March 31, 2023		Up to the quarter ended March 31, 2023	
		No. of Policies	Premium (Rs.In Lakhs)	No. of Policies	Premium (Rs.In Lakhs)	No. of Policies	Premium (Rs.In Lakhs)	No. of Policies	Premium (Rs.In Lakhs)
1	Individual agents	7,08,148	59,878	7,18,593	1,79,852	6,32,688	47,812	6,40,761	1,46,705
2	Corporate Agents-Banks	2,95,751	35,273	3,01,164	1,09,876	2,75,940	22,838	2,79,138	71,469
3	Corporate Agents -Others	1,26,742	11,965	1,26,760	42,934	4,067	10,764	4,074	33,817
4	Brokers	4,87,322	46,827	5,19,509	1,51,649	3,59,182	33,006	3,72,633	88,657
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees	2,56,945	20,636	2,57,962	72,393	2,45,656	17,981	2,46,372	63,367
	-Online (Through Company Website)	5,851	319	9,116	904	4,098	238	4,748	514
	-Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	5,804	501	5,828	1,376	4,264	278	4,280	937
9	Point of sales person (Direct)	5,165	353	5,632	1,164	6,316	411	7,241	1,431
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	2,669	192	2,681	609	2,258	104	2,264	407
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	18,94,397	1,75,944	19,47,245	5,60,757	15,34,469	1,33,432	15,61,511	4,07,303
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	18,94,397	1,75,944	19,47,245	5,60,757	15,34,469	1,33,432	15,61,511	4,07,303



Date: March 31, 2024

(Amount in Rs. Lakhs)

Particulars	Accident Year Cohort													
	YE 31-Mar-X-13	YE 31-Mar-X-12	YE 31-Mar-X-11	YE 31-Mar-X-10	YE 31-Mar-X-9	YE 31-Mar-X-8	YE 31-Mar-X-7	YE 31-Mar-X-6	YE 31-Mar-X-5	YE 31-Mar-X-4	YE 31-Mar-X-3	YE 31-Mar-X-2	YE 31-Mar-X-1	YE 31-Mar-X
A) Ultimate Net Loss Cost - Original Estimate	406	3,045	7,115	13,444	16,061	20,126	27,222	26,657	31,774	42,885	60,607	1,05,967	1,37,514	2,12,734
B) Net Claims Provisions as of	262	1,126	1,312	2,417	2,230	2,690	4,202	8,639	6,516	7,673	18,815	22,189	29,108	34,272
C) Cumulative Payment as of														
one year later - 1st Diagonal	213	2,441	7,136	13,260	16,111	19,527	25,658	25,396	29,125	39,251	53,711	95,131	1,28,125	
two year later - 2nd Diagonal	214	2,446	7,151	13,460	16,278	19,664	25,773	25,591	29,463	39,589	54,142	95,765		
three year later - 3rd Diagonal	214	2,448	7,173	13,512	16,399	19,735	25,799	25,679	29,615	39,796	54,244			
four year later - 4th Diagonal	214	2,453	7,189	13,588	16,419	19,793	25,847	25,740	29,738	39,915				
five year later - 5th Diagonal	214	2,451	7,190	13,598	16,425	19,794	25,847	25,740	29,738					
six year later - 6th Diagonal	214	2,455	7,191	13,609	16,473	19,826	25,955	25,816						
seven year later - 7th Diagonal	216	2,457	7,198	13,670	16,484	19,866	25,955							
eight year later - 8th Diagonal	216	2,457	7,216	13,678	16,495	19,867								
nine year later - 9th Diagonal	216	2,457	7,230	13,688	16,504									
ten year later - 10th Diagonal	216	2,457	7,244	13,694										
eleven year later - 11th Diagonal	216	2,457	7,244											
twelve year later - 12th Diagonal	216	2,457												
thirteen year later - 13th Diagonal	216													

D) Ultimate Net Loss Cost re-estimated														
one year later - 1st Diagonal	214	2,452	7,223	13,527	16,360	19,816	26,108	26,028	30,098	40,520	55,179	97,438	1,30,377	
two year later - 2nd Diagonal	214	2,468	7,222	13,489	16,563	19,994	26,173	26,047	30,228	40,348	55,337	97,006		
three year later - 3rd Diagonal	214	2,463	7,205	13,674	16,703	19,969	26,084	26,114	30,287	40,497	54,774			
four year later - 4th Diagonal	214	2,453	7,222	13,741	16,631	19,976	26,069	26,121	30,354	40,581				
five year later - 5th Diagonal	216	2,461	7,228	13,754	16,614	20,000	26,105	26,114	30,252					
six year later - 6th Diagonal	216	2,458	7,223	13,749	16,650	19,993	26,162	26,102						
seven year later - 7th Diagonal	216	2,458	7,231	13,759	16,639	20,000	26,199							
eight year later - 8th Diagonal	216	2,458	7,240	13,784	16,651	19,969								
nine year later - 9th Diagonal	216	2,459	7,256	13,765	16,621									
ten year later - 10th Diagonal	216	2,459	7,259	13,760										
eleven year later - 11th Diagonal	216	2,456	7,257											
twelve year later - 12th Diagonal	216	2,464												
thirteen year later - 13th Diagonal	216													

Favourable / (unfavourable) developments / (A-D)	190	581	-142	-316	-559	157	1,023	555	1,522	2,504	5,832	8,961	7,137	-
In %	47%	19%	-2%	-2%	-3%	1%	4%	2%	5%	6%	10%	8%	5%	-
(A-D)/A														

Note:-
 (a) Should include all other prior years
 (b) Claims Provision is including Outstanding claims, IBNR / IBNER except Claim handling expense reserve.
 (c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal
 (d) YE 31-Mar-X implies 31-03-2024
 (e) losses are excluding claim handling expense, loyalty, health check up.

FORM NL-41 OFFICES INFORMATION

Niva Bupa Health Insurance Company Limited

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



Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	201
2	No. of branches approved during the period	21
3	No. of branches opened during the period	Out of approvals of previous year
4		Out of approvals of this period
5	No. of branches closed during the period	8
6	No of branches at the end of the period	210
7	No. of branches approved but not opened	4
8	No. of rural branches	-
9	No. of urban branches	210
10	<u>No. of Directors:-</u>	
	(a) Independent Director	3
	(b) Executive Director	1
	(c) Non-executive Director	4
	(d) Women Director	1
	(e) Whole time director	-
11	<u>No. of Employees</u>	
	(a) On-roll:	7,868
	(b) Off-roll:	439
	(c) Total	8,307
12	<u>No. of Insurance Agents and Intermediaries</u>	1,55,269
	(a) Individual Agents,	1,43,074
	(b) Corporate Agents-Banks	18
	(c) Corporate Agents-Others	46
	(d) Insurance Brokers	486
	(e) Web Aggregators	15
	(f) Insurance Marketing Firm	173
	(g) Motor Insurance Service Providers (DIRECT)	-
	(h) Point of Sales persons (DIRECT)	11,457
(i) Other as allowed by IRDAI (To be specified)	-	

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	8,087	1,87,248
Recruitments during the quarter	1,278	9,939
Attrition during the quarter	1,058	41,918
Number at the end of the quarter	8,307	1,55,269

Niva Bupa Health Insurance Company Limited
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
Board of Directors				
1	Mr. Chandrashekhar Bhaskar Bhawe	Chairman of Board & Independent Director	Non Executive Director	
2	Mr. Divya Sehgal	Director	Non Executive Director	
3	Mr. Maninder Singh Juneja	Director	Non Executive Director	
4	Mr. David Martin Fletcher	Director	Non Executive Director	
5	Mr. Pradeep Pant	Independent Director	Non Executive Director	
6	Mr. Dinesh Kumar Mittal	Independent Director	Non Executive Director	
7	Mr. Krishnan Ramachandran	Managing Director & Chief Executive Officer	Executive Director	
8	Ms. Penelope Ruth Dudley	Director	Non Executive Director	
9	Ms. Jolly Abraham Plammoottil	Director	Non Executive Director	Resigned with effect from January 04, 2024
Key Management Persons				
1	Mr. Krishnan Ramachandran	Managing Director & Chief Executive Officer	Managing Director & CEO	
2	Mr. Vishwanath Mahendra	Director and Chief Financial Officer	Chief Financial Officer	
3	Mr. Partha Banerjee	Director & Head – Legal, Compliance & Regulatory Affairs and Chief Compliance Officer	Chief Compliance Officer	
4	Mr. Vikas Jain	Executive Vice President & Deputy Chief Financial Officer	Chief Investment Officer	
5	Mr. Rajat Sharma	Deputy Vice President - Company Secretary Legal, Corporate Secretarial	Company Secretary	
6	Mr. Manish Sen	Senior Vice President & Appointed Actuary	Appointed Actuary	
7	Mr. Tarun Katyal	Director and Chief Human Resources Officer, Office of Director - HRD	Chief Human Resource Officer	
8	Mr. Ankur Kharbanda	Chief Distribution Officer, Office of Director - S&D	Chief Distribution Officer	
9	Mr. Padmesh Nair	Director - Operations & Customer Service, Office of Director - Operations & Customer Service	Head – Operations and Customer Service	
10	Mr. Dhiresht Rustogi	Director & Chief Technology Officer, Technology	Chief Technology Officer	
11	Mr. Nimish Agarwal	Executive Vice President & Head Marketing, Digital Marketing	Head –Marketing	
12	Dr. Bhabatosh Mishra	Director - Claims, Underwriting & Product, Office of Director - Claims, UW & Products	Head–Claims, Underwriting and Product	
13	Ms. Joanne Elizabeth Woods	Vice President & Chief Risk Officer, CRO Office	Chief Risk Officer	
14	Ms. Smriti Manchanda	Vice President & Head Internal Audit, Internal Audit	Head – Internal Audit	

Notes:-

- (a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India
 (b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

FORM NL-43-RURAL & SOCIAL OBLIGATIONS



Niva Bupa Health Insurance Company Limited

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

(Amount in Rs. Lakhs)

Rural & Social Obligations (Apr'23 - Mar'24)					
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	MARINE CARGO	Rural	NA	NA	NA
		Social	NA	NA	NA
3	MARINE OTHER THAN CARGO	Rural	NA	NA	NA
		Social	NA	NA	NA
4	MOTOR OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	MOTOR TP	Rural	NA	NA	NA
		Social	NA	NA	NA
6	HEALTH	Rural	2,58,180	56,365	84,66,756
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	34,485	1,715	21,59,769
		Social	-	-	-
8	TRAVEL	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Workmen's Compensation/ Employer's liability	Rural	NA	NA	NA
		Social	NA	NA	NA
10	Public/ Product Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
11	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
12	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
13	Other Segment	Rural	NA	NA	NA
		Social	NA	NA	NA
14	Miscellaneous	Rural	NA	NA	NA
		Social	NA	NA	NA
	Total	Rural	2,92,665	58,080	1,06,26,525
		Social	-	-	-

FORM NL-45 GREIVANCE DISPOSAL

Niva Bupa Health Insurance Company Limited
Registration No. 145 and Date of Registration with the IRDAI February 15, 2010



GRIEVANCE DISPOSAL FOR THE PERIOD UPTO MARCH 31, 2024

SN	Particulars	Opening Balance as on beginning of the Quarter	Additions during the quarter	Complaints Resolved/Settled during the Quarter			Complaints Pending at the end of the Quarter	Total complaints registered upto the Quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal related	-	10	4	1	5	-	68
b)	Claim	45	631	132	191	345	8	2,731
c)	Policy related	9	228	152	27	50	8	1,092
d)	Premium	-	17	4	4	7	2	161
e)	Refund	4	73	28	3	44	2	249
f)	Coverage	-	3	1	-	2	-	17
g)	Cover note related	-	-	-	-	-	-	-
h)	Product	1	18	10	3	5	1	79
i)	Others:-	-	-	-	-	-	-	-
	(i) Issue in GST credits							
	(ii) Policy termination due to non-disclosure							
	(ii) Agent change/Agent service issue							
	Total number of complaints	59	980	331	229	458	21	4,397

2	Total No. of policies during period ended March 31,2023*	56,72,561
3	Total No. of claims during period ended March 31,2023	4,46,931
4	Total No. of policies during period ended March 31,2024*	85,81,818
5	Total No. of claims during period ended March 31,2024	7,04,615
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period)	1.94
7	Total No. of Claim Complaints (current period) per 10,000 claims (current period)	38.76

* Total Policies include Certificate of Insurance issued under Group Affinity Policies.

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Upto 15 days	21.00	100%	-	-	21.00	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total No. of complaint	21.00	100%	-	-	21.00	100%

FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Niva Bupa Health Insurance Company Limited

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



Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
Nil							

Niva Bupa Health Insurance Company Limited

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

Information as at March 31, 2024

a. Specify whether In-house Claim Settlement or Services rendered by TPA - Inhouse and TPA

- a.1 Name of the TPA (If services rendered by TPA) - Medi Assist Insurance TPA Pvt Ltd
Validity of agreement with the TPA: from 01/10/2019 to 30/09/2025
- a.2 Name of the TPA (If services rendered by TPA) - Raksha Health Insurance TPA Pvt Ltd
Validity of agreement with the TPA: from 20/11/2019 to 19/11/2025
- a.3 Name of the TPA (If services rendered by TPA) - Family Health Plan Insurance TPA Limited
Validity of agreement with the TPA: from 01/08/2020 to 31/07/2026
- a.4 Name of the TPA (If services rendered by TPA) - Vidal Health Insurance TPA Pvt Ltd
Validity of agreement with the TPA: from 01/08/2020 to 31/07/2026
- a.5 Name of the TPA (If services rendered by TPA) - Paramount Health Services & Insurance TPA Pvt. Ltd.
Validity of agreement with the TPA: from 04/08/2020 to 03/08/2026
- a.6 Name of the TPA (If services rendered by TPA) - Health India TPA Services Pvt Ltd
Validity of agreement with the TPA: from 07/05/2021 to 06/05/2024
- a.7 Name of the TPA (If services rendered by TPA) - Safeway Insurance TPA Pvt Ltd
Validity of agreement with the TPA: from 09/09/2021 to 08/09/2024
- a.8 Name of the TPA (If services rendered by TPA) - Good Health Insurance TPA Limited
Validity of agreement with the TPA: from 01/08/2020 to 31/07/2026
- a.9 Name of the TPA (If services rendered by TPA) - Volo Health Insurance TPA Pvt Ltd
Validity of agreement with the TPA: from 10/05/2022 to 09/05/2025
- a.10 Name of the TPA (If services rendered by TPA) - Medsave Health Insurance TPA Limited
Validity of agreement with the TPA: from 22/07/2022 to 21/07/2025
- a.11 Name of the TPA (If services rendered by TPA) - Genins India Insurance TPA Limited
Validity of agreement with the TPA: from 01/09/2022 to 31/10/2025
- a.12 Name of the TPA (If services rendered by TPA) - Park Mediclaim Insurance TPA Private Limited
Validity of agreement with the TPA: from 09/12/2022 to 08/12/2025
- a.13 Name of the TPA (If services rendered by TPA) - Ericson Insurance TPA Pvt Ltd
Validity of agreement with the TPA: from 01/12/2022 to 07/12/2025
- a.14 Name of the TPA (If services rendered by TPA) - MDIndia Health Insurance TPA Pvt Ltd
Validity of agreement with the TPA: from 01/06/2023 to 31/05/2026
- a.15 Name of the TPA (If services rendered by TPA) - Link-K Insurance TPA Pvt Ltd
Validity of agreement with the TPA: from 14/01/2024 to 13/01/2027

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description: INHOUSE	Individual	Group	Government
Number of policies serviced	24,38,640	4,965	-
Number of lives serviced	53,40,368	93,85,041	-

Description: Medi Assist TPA	Individual	Group	Government
Number of policies serviced	-	71	-
Number of lives serviced	-	2,92,104	-

Description: Raksha TPA	Individual	Group	Government
Number of policies serviced	-	3	-
Number of lives serviced	-	9,417	-

Description: FHPL TPA	Individual	Group	Government
Number of policies serviced	-	18	-
Number of lives serviced	-	1,88,493	-

Description: Vidal TPA	Individual	Group	Government
Number of policies serviced	-	26	-
Number of lives serviced	-	1,24,193	-

Description: Paramount TPA	Individual	Group	Government
Number of policies serviced	-	143	-
Number of lives serviced	-	75,599	-

Description: Health India TPA	Individual	Group	Government
Number of policies serviced	-	46	-
Number of lives serviced	-	1,18,986	-

Description: Safeway TPA	Individual	Group	Government
Number of policies serviced	-	4	-
Number of lives serviced	-	7,881	-

Description: Good Health TPA	Individual	Group	Government
Number of policies serviced	-	4	-
Number of lives serviced	-	4,410	-

Description: Volo Health TPA	Individual	Group	Government
Number of policies serviced	-	28	-

Niva Bupa Health Insurance Company Limited

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

Information as at March 31, 2024

Number of lives serviced	-	23,436	-
Description: Medsave TPA			
	Individual	Group	Government
Number of policies serviced	-	1	-
Number of lives serviced	-	347	-
Description: Genins TPA			
	Individual	Group	Government
Number of policies serviced	-	1	-
Number of lives serviced	-	65	-
Description: Park Mediclaim TPA			
	Individual	Group	Government
Number of policies serviced	-	1	-
Number of lives serviced	-	433	-
Description: Ericson TPA			
	Individual	Group	Government
Number of policies serviced	-	5	-
Number of lives serviced	-	6,937	-
Description: MDIndia TPA			
	Individual	Group	Government
Number of policies serviced	-	4	-
Number of lives serviced	-	3,068	-
Description: Link-K TPA			
	Individual	Group	Government
Number of policies serviced	-	-	-
Number of lives serviced	-	-	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/insurer

Name of the State	Name of the Districts
PAN INDIA	All Districts

d. Data of number of claims processed:

d.1: INHOUSE

i.	Outstanding number of claims at the beginning of the year	8,887
ii.	Number of claims received during the year	6,39,791
iii.	Number of claims paid during the year (specify % also in brackets*)	5,84,217 (92%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	51,886 (8%)
v.	Number of claims outstanding at the end of the year	12,575

d.2: Medi Assist Insurance TPA Pvt Ltd

i.	Outstanding number of claims at the beginning of the year	932
ii.	Number of claims received during the year	24,521
iii.	Number of claims paid during the year (specify % also in brackets*)	21,367 (90%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	2,329 (10%)
v.	Number of claims outstanding at the end of the year	1,656

d.3: Raksha Health Insurance TPA Pvt Ltd

i.	Outstanding number of claims at the beginning of the year	25
ii.	Number of claims received during the year	1,686
iii.	Number of claims paid during the year (specify % also in brackets*)	1,299 (91%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	148 (10%)
v.	Number of claims outstanding at the end of the year	279

d.4: Family Health Plan Insurance TPA Limited

i.	Outstanding number of claims at the beginning of the year	388
ii.	Number of claims received during the year	10,567
iii.	Number of claims paid during the year (specify % also in brackets*)	8,940 (90%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	1,239 (12%)
v.	Number of claims outstanding at the end of the year	1,021

d.5: Vidal Health Insurance TPA Pvt Ltd

i.	Outstanding number of claims at the beginning of the year	300
ii.	Number of claims received during the year	9,273
iii.	Number of claims paid during the year (specify % also in brackets*)	7,543 (90%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	964 (11%)
v.	Number of claims outstanding at the end of the year	1,147

d.6: Paramount Health Services & Insurance TPA Pvt. Ltd.

i.	Outstanding number of claims at the beginning of the year	287
ii.	Number of claims received during the year	6,592
iii.	Number of claims paid during the year (specify % also in brackets*)	5,604 (87%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	901 (14%)
v.	Number of claims outstanding at the end of the year	427

d.7: Health India TPA Services Pvt Ltd

i.	Outstanding number of claims at the beginning of the year	544
ii.	Number of claims received during the year	10,771
iii.	Number of claims paid during the year (specify % also in brackets*)	9,212 (89%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	1,339 (13%)
v.	Number of claims outstanding at the end of the year	907

Niva Bupa Health Insurance Company Limited

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

Information as at March 31, 2024

d.8: Safeway Insurance TPA Pvt Ltd

i.	Outstanding number of claims at the beginning of the year	3
ii.	Number of claims received during the year	284
iii.	Number of claims paid during the year (specify % also in brackets*)	194 (85%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	35 (15%)
v.	Number of claims outstanding at the end of the year	58

d.9: Good Health Insurance TPA Limited

i.	Outstanding number of claims at the beginning of the year	15
ii.	Number of claims received during the year	297
iii.	Number of claims paid during the year (specify % also in brackets*)	251 (89%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	39 (14%)
v.	Number of claims outstanding at the end of the year	31

d.10:Ericson Insurance TPA Pvt Ltd

i.	Outstanding number of claims at the beginning of the year	4
ii.	Number of claims received during the year	397
iii.	Number of claims paid during the year (specify % also in brackets*)	342 (92%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	27 (7%)
v.	Number of claims outstanding at the end of the year	31

d.11:Volo Health TPA

i.	Outstanding number of claims at the beginning of the year	376
ii.	Number of claims received during the year	5,097
iii.	Number of claims paid during the year (specify % also in brackets*)	4,109 (86%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	543 (11%)
v.	Number of claims outstanding at the end of the year	714

d.12:Genius TPA

i.	Outstanding number of claims at the beginning of the year	5
ii.	Number of claims received during the year	81
iii.	Number of claims paid during the year (specify % also in brackets*)	69 (81%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	17 (20%)
v.	Number of claims outstanding at the end of the year	1

d.13:Park Mediclam TPA

i.	Outstanding number of claims at the beginning of the year	7
ii.	Number of claims received during the year	61
iii.	Number of claims paid during the year (specify % also in brackets*)	57 (98%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	5 (9%)
v.	Number of claims outstanding at the end of the year	10

d.14:Medsave TPA

i.	Outstanding number of claims at the beginning of the year	24
ii.	Number of claims received during the year	211
iii.	Number of claims paid during the year (specify % also in brackets*)	200 (88%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	30 (13%)
v.	Number of claims outstanding at the end of the year	7

d.15:MDIndia TPA

i.	Outstanding number of claims at the beginning of the year	-
ii.	Number of claims received during the year	35
iii.	Number of claims paid during the year (specify % also in brackets*)	19 (100%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	0 (0%)
v.	Number of claims outstanding at the end of the year	16

d.16:Link-K TPA

i.	Outstanding number of claims at the beginning of the year	-
ii.	Number of claims received during the year	-
iii.	Number of claims paid during the year (specify % also in brackets*)	0 (0%)
iv.	Number of claims repudiated during the year (specify % also in brackets*)	0 (0%)
v.	Number of claims outstanding at the end of the year	-

* Settlement Ratio = No. of claims paid during the year / (No. of claims outstanding at the beginning of year + No. of claims received during the year - No. of claims outstanding at the end of the year)
 ** Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year + No. of claims received during the year - No. of claims outstanding at the end of the year)

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

e.1: INHOUSE

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	89.07%	39.96%	90.21%	47.56%
2	Within 1-2 hours	6.33%	51.38%	5.93%	47.53%
3	Within 2-6 hours	4.31%	7.66%	3.82%	4.67%
4	Within 6-12 hours	0.23%	0.42%	0.03%	0.07%
5	Within 12-24 hours	0.04%	0.32%	0.01%	0.11%
6	>24 hours	0.02%	0.26%	0.00%	0.06%
	Total	100.00%	100.00%	100.00%	100.00%

e.2: Medi Assist Insurance TPA Pvt Ltd

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	90.37%	81.26%
2	Within 1-2 hours	0.00%	0.00%	8.16%	13.54%
3	Within 2-6 hours	0.00%	0.00%	1.06%	4.15%
4	Within 6-12 hours	0.00%	0.00%	0.20%	0.78%
5	Within 12-24 hours	0.00%	0.00%	0.21%	0.27%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.3: Raksha Health Insurance TPA Pvt Ltd

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	97.71%	98.06%
2	Within 1-2 hours	0.00%	0.00%	1.63%	1.73%
3	Within 2-6 hours	0.00%	0.00%	0.65%	0.22%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

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e.4: Family Health Plan Insurance TPA Limited

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	71.59%	59.99%
2	Within 1-2 hours	0.00%	0.00%	13.95%	24.51%
3	Within 2-6 hours	0.00%	0.00%	9.92%	13.12%
4	Within 6-12 hours	0.00%	0.00%	1.63%	1.17%
5	Within 12-24 hours	0.00%	0.00%	2.49%	0.94%
6	>24 hours	0.00%	0.00%	0.42%	0.27%
	Total	0.00%	0.00%	100.00%	100.00%

e.5: Vidal Health Insurance TPA Pvt Ltd

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	90.60%	83.70%
2	Within 1-2 hours	0.00%	0.00%	6.20%	11.20%
3	Within 2-6 hours	0.00%	0.00%	3.00%	5.10%
4	Within 6-12 hours	0.00%	0.00%	0.20%	0.10%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.6: Paramount Health Services & Insurance TPA Pvt. Ltd.

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	79.86%	47.88%
2	Within 1-2 hours	0.00%	0.00%	17.25%	44.84%
3	Within 2-6 hours	0.00%	0.00%	2.53%	7.12%
4	Within 6-12 hours	0.00%	0.00%	0.14%	0.11%
5	Within 12-24 hours	0.00%	0.00%	0.04%	0.00%
6	>24 hours	0.00%	0.00%	0.18%	0.04%
	Total	0.00%	0.00%	100.00%	100.00%

e.7: Health India TPA Services Pvt Ltd

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	95.60%	92.10%
2	Within 1-2 hours	0.00%	0.00%	4.40%	7.90%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.8: Safeway Insurance TPA Pvt Ltd

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	100.00%	100.00%
2	Within 1-2 hours	0.00%	0.00%	0.00%	0.00%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.9: Good Health Insurance TPA Limited

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	90.00%	94.70%
2	Within 1-2 hours	0.00%	0.00%	10.00%	5.30%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.10: Ericson Insurance TPA Pvt Ltd

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	100.00%	100.00%
2	Within 1-2 hours	0.00%	0.00%	0.00%	0.00%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.11: Volo Health TPA

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	84.53%	89.13%
2	Within 1-2 hours	0.00%	0.00%	11.49%	8.08%
3	Within 2-6 hours	0.00%	0.00%	3.66%	2.41%
4	Within 6-12 hours	0.00%	0.00%	0.33%	0.39%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

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e.12: Genins TPA

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	75.86%	100.00%
2	Within 1-2 hours	0.00%	0.00%	24.14%	0.00%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.13: Park Mediclaim TPA

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	34.00%	64.00%
2	Within 1-2 hours	0.00%	0.00%	66.00%	36.00%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.14: Medsave TPA

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	93.55%	87.93%
2	Within 1-2 hours	0.00%	0.00%	3.22%	11.21%
3	Within 2-6 hours	0.00%	0.00%	2.42%	0.86%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.81%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.15: MDIndia TPA

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	100.00%	100.00%
2	Within 1-2 hours	0.00%	0.00%	0.00%	0.00%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

e.16: Link-K TPA

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	0.00%	0.00%
2	Within 1-2 hours	0.00%	0.00%	0.00%	0.00%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	0.00%	0.00%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

f.1: INHOUSE

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	5,34,077	99.81%	1,00,114	99.09%	NIL	NIL	6,34,191	99.70%
Between 1-3 months	992	0.19%	920	0.91%	NIL	NIL	1,912	0.30%
Between 3 to 6 months	-	0.00%	-	0.00%	NIL	NIL	-	0.00%
More than 6 months	-	0.00%	-	0.00%	NIL	NIL	-	0.00%
Total	5,35,069	100.00%	1,01,034	100.00%	NIL	NIL	6,36,103	100.00%

f.2: Medi Assist Insurance TPA Pvt Ltd

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	16,165	75.65%	-	0.00%	16,165	75.65%
Between 1-3 months	-	0.00%	4,843	22.67%	-	0.00%	4,843	22.67%
Between 3 to 6 months	-	0.00%	357	1.67%	-	0.00%	357	1.67%
More than 6 months	-	0.00%	2	0.01%	-	0.00%	2	0.01%
Total	-	0.00%	21,367	100.00%	-	0.00%	21,367	100.00%

f.3: Raksha Health Insurance TPA Pvt Ltd

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	1,093	84.14%	-	0.00%	1,093	84.14%
Between 1-3 months	-	0.00%	169	13.01%	-	0.00%	169	13.01%
Between 3 to 6 months	-	0.00%	37	2.85%	-	0.00%	37	2.85%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	1,299	100.00%	-	0.00%	1,299	100.00%

f.4: Family Health Plan Insurance TPA Limited

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	7,922	88.61%	-	0.00%	7,922	88.61%
Between 1-3 months	-	0.00%	936	10.47%	-	0.00%	936	10.47%
Between 3 to 6 months	-	0.00%	77	0.86%	-	0.00%	77	0.86%
More than 6 months	-	0.00%	5	0.06%	-	0.00%	5	0.06%
Total	-	0.00%	8,940	100.00%	-	0.00%	8,940	100.00%

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f.5: Vidal TPA

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	5,927	78.58%	-	0.00%	5,927	78.58%
Between 1-3 months	-	0.00%	1,533	20.32%	-	0.00%	1,533	20.32%
Between 3 to 6 months	-	0.00%	80	1.06%	-	0.00%	80	1.06%
More than 6 months	-	0.00%	3	0.04%	-	0.00%	3	0.04%
Total	-	0.00%	7,543	100.00%	-	0.00%	7,543	100.00%

f.6: Paramount Health Services & Insurance TPA Pvt. Ltd.

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	4,772	85.15%	-	0.00%	4,772	85.15%
Between 1-3 months	-	0.00%	739	13.19%	-	0.00%	739	13.19%
Between 3 to 6 months	-	0.00%	92	1.64%	-	0.00%	92	1.64%
More than 6 months	-	0.00%	1	0.02%	-	0.00%	1	0.02%
Total	-	0.00%	5,604	100.00%	-	0.00%	5,604	100.00%

f.7: Health India TPA Services Pvt Ltd

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	8,090	87.82%	-	0.00%	8,090	87.82%
Between 1-3 months	-	0.00%	1,089	11.82%	-	0.00%	1,089	11.82%
Between 3 to 6 months	-	0.00%	32	0.35%	-	0.00%	32	0.35%
More than 6 months	-	0.00%	1	0.01%	-	0.00%	1	0.01%
Total	-	0.00%	9,212	100.00%	-	0.00%	9,212	100.00%

f.8: Safeway Insurance TPA Pvt Ltd

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	187	96.39%	-	0.00%	187	96.39%
Between 1-3 months	-	0.00%	7	3.61%	-	0.00%	7	3.61%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	194	100.00%	-	0.00%	194	100.00%

f.9: Good Health Insurance TPA Limited

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	226	90.04%	-	0.00%	226	90.04%
Between 1-3 months	-	0.00%	25	9.96%	-	0.00%	25	9.96%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	251	100.00%	-	0.00%	251	100.00%

f.10: Ericson Insurance TPA Pvt Ltd

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	320	93.57%	-	0.00%	320	93.57%
Between 1-3 months	-	0.00%	22	6.43%	-	0.00%	22	6.43%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	342	100.00%	-	0.00%	342	100.00%

f.11: Volo Health TPA

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	2,989	72.74%	-	0.00%	2,989	72.74%
Between 1-3 months	-	0.00%	1,031	25.09%	-	0.00%	1,031	25.09%
Between 3 to 6 months	-	0.00%	88	2.14%	-	0.00%	88	2.14%
More than 6 months	-	0.00%	1	0.02%	-	0.00%	1	0.02%
Total	-	0.00%	4,109	100.00%	-	0.00%	4,109	100.00%

f.12: Genins TPA

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	67	97.10%	-	0.00%	67	97.10%
Between 1-3 months	-	0.00%	1	1.45%	-	0.00%	1	1.45%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	1	1.45%	-	0.00%	1	1.45%
Total	-	0.00%	69	100.00%	-	0.00%	69	100.00%

f.13: Park Mediclaim TPA

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	27	47.37%	-	0.00%	27	47.37%
Between 1-3 months	-	0.00%	27	47.37%	-	0.00%	27	47.37%
Between 3 to 6 months	-	0.00%	3	5.26%	-	0.00%	3	5.26%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	57	100.00%	-	0.00%	57	100.00%

f.14: Medsave TPA

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	137	68.50%	-	0.00%	137	68.50%
Between 1-3 months	-	0.00%	56	28.00%	-	0.00%	56	28.00%
Between 3 to 6 months	-	0.00%	7	3.50%	-	0.00%	7	3.50%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	200	100.00%	-	0.00%	200	100.00%

f.15: MDIndia TPA

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	12	63.16%	-	0.00%	12	63.16%
Between 1-3 months	-	0.00%	7	36.84%	-	0.00%	7	36.84%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	19	100.00%	-	0.00%	19	100.00%

f.16: Link-K TPA

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Between 1-3 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	-	0.00%	-	0.00%	-	0.00%

Percentage shall be calculated on total of the respective column

Niva Bupa Health Insurance Company Limited

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

Information as at March 31, 2024

g. Data of grievances received against the TPA:

S. No.	Description	Medi Assist TPA	Raksha TPA	FHPL TPA	Vidal TPA	Paramount TPA	Health India TPA	Safeway TPA	Good Health TPA
1	Grievances outstanding at the beginning of year	-	-	-	-	-	-	-	-
2	Grievances received during the year	2	1	2	-	7	34	-	-
3	Grievances resolved during the year	2	1	2	-	7	34	-	-
4	Grievances outstanding at the end of the year	-	-	-	-	-	-	-	-

S. No.	Description	Ericson TPA	Volo Health TPA	Genins TPA	Park Mediclaim TPA	Medsave TPA	MDIndia TPA	Link-K TPA
1	Grievances outstanding at the beginning of year	-	-	-	-	-	-	-
2	Grievances received during the year	-	-	-	-	2	-	-
3	Grievances resolved during the year	-	-	-	-	2	-	-
4	Grievances outstanding at the end of the year	-	-	-	-	-	-	-