

FORM NL-1-B-RA



Name of the Insurer: Max Bupa Health Insurance Company Limited

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

REVENUE ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2015

(Rs. '000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th SEPTEMBER 2015	FOR THE PERIOD ENDED 30th SEPTEMBER 2015	FOR THE QUARTER ENDED 30th SEPTEMBER 2014	FOR THE PERIOD ENDED 30th SEPTEMBER 2014
1	Premiums earned (Net)	NL-4- Premium Schedule	947002	1838212	785644	1529699
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		55554	111182	44697	89902
	TOTAL (A)		1002556	1949394	830341	1619601
1	Claims Incurred (Net)	NL-5-Claims Schedule	553038	1129448	441035	878062
2	Commission	NL-6- Commission Schedule	105536	196266	73001	134047
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	567348	1111296	565222	1140761
4	Premium Deficiency		-	-	-8885	-5653
	TOTAL (B)		1225922	2437010	1070373	2147217
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(223366)	(487616)	(240032)	(527616)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(223366)	(487616)	(240032)	(527616)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(223366)	(487616)	(240032)	(527616)

Note: previous period numbers have been regrouped wherever necessary

Name of the Insurer: Max Bupa Health Insurance Company Limited

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2015

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th SEPTEMBER 2015	FOR THE PERIOD ENDED 30th SEPTEMBER 2015	FOR THE QUARTER ENDED 30th SEPTEMBER 2014	FOR THE PERIOD ENDED 30th SEPTEMBER 2014
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(223366)	(487616)	(240032)	(527616)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		39918	75286	30756	60393
	(b) Profit on sale of investments		4140	8628	5067	9649
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)					
	- Gain on Foreign Exchange Fluctuation		-	-	-	-
	- Interest Income		267	926	287	539
	- Liabilities no longer required written back		-	-	-	124
	TOTAL (A)		(179041)	(402776)	(203922)	(456911)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		393	393	-	-
	(c) Others (to be specified)		(526)	(526)	526	526
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	2382	7632
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		(133)	(133)	2908	8158
	Profit/(Loss) Before Tax		(178908)	(402643)	(206830)	(465069)
	Provision for Taxation		-	-	-	-
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ (Loss) brought forward		(6431953)	(6208218)	(5533324)	(5275085)
	Add: Adjustment on account of depreciation due to change in accounting policy (Refer Schedule 16 C - Note 22)		-	-	-	-
	Balance carried forward to Balance Sheet		(6610861)	(6610861)	(5740154)	(5740154)

Note: previous period numbers have been regrouped wherever necessary

FORM NL-3-B-BS



Name of the Insurer: Max Bupa Health Insurance Company Limited

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

BALANCE SHEET AS AT SEPTEMBER 30, 2015

(Rs. '000)

SN	Particulars	Schedule	AS AT 30th SEPTEMBER 2015	AS AT 30th SEPTEMBER 2014
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	8305000	7260000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	NL-10- Reserves and Surplus Schedule	-	-
	FAIR VALUE CHANGE ACCOUNT		843	1700
	BORROWINGS	NL-11- Borrowings Schedule	-	-
	TOTAL		8305843	7261700
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12- Investment Schedule	4701453	3507538
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	284115	323042
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	75103	37360
	Advances and Other Assets	NL-16- Advances and Other Assets Schedule	449480	431940
	Sub-Total (A)		524583	469300

FORM NL-3-B-BS



Name of the Insurer: Max Bupa Health Insurance Company Limited

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

BALANCE SHEET AS AT SEPTEMBER 30, 2015

(Rs.'000)

SN	Particulars	Schedule	AS AT 30th SEPTEMBER 2015	AS AT 30th SEPTEMBER 2014
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1568493	1116415
	PROVISIONS	NL-18- Provisions Schedule	2246676	1661919
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		3815169	2778334
	NET CURRENT ASSETS (C) = (A - B)		(3290586)	(2309034)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19- Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		6610861	5740154
	TOTAL		8305843	7261700

Note:previous period numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

SN	Particulars		AS AT 30th SEPTEMBER 2015	AS AT 30th SEPTEMBER 2014
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		6183	172
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		500	-
5	Statutory demands/ liabilities in dispute, not provided for		-	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Compensation raised by policyholders against rejected claims		32,172	-
	TOTAL		38855	172

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



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th SEPTEMBER 2015				FOR THE PERIOD ENDED 30th SEPTEMBER 2015				FOR THE QUARTER ENDED 30th SEPTEMBER 2014				FOR THE PERIOD ENDED 30th SEPTEMBER 2014			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Premium from direct business written*	1110232	698	-	1110930	2115650	1283	-	2116933	860520	3053	-	863573	1587179	5116	-	1592295
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	1110232	698	-	1110930	2115650	1283	-	2116933	860520	3053	-	863573	1587179	5116	-	1592295
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	56835	105	-	56940	108199	1347	-	109546	44152	934	-	45086	81423	2195	-	83618
Net Premium	1053397	593	-	1053990	2007451	(64)	-	2007387	816368	2119	-	818487	1505756	2921	-	1508677
Adjustment for change in reserve for unexpired risks	106851	137	-	106988	169396	(221)	-	169175	33742	(899)	-	32843	(18664)	(2358)	-	(21022)
Premium Earned (Net)	946546	456	-	947002	1838055	157	-	1838212	782626	3018	-	785644	1524420	5279	-	1529699

* Net of Service Tax

Note:previous period numbers have been regrouped wherever necessary

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



(Rs. '000)

Particulars	FOR THE QUARTER ENDED 30th SEPTEMBER 2015				FOR THE PERIOD ENDED 30th SEPTEMBER 2015				FOR THE QUARTER ENDED 30th SEPTEMBER 2014				FOR THE PERIOD ENDED 30th SEPTEMBER 2014			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	570726	79	-	570805	1036271	1746	-	1038017	483530	2773	-	486303	906378	2773	-	909151
Add Claims Outstanding at the end of the period	515282	783	-	516065	515282	783	-	516065	343925	3880	-	347805	343925	3880	-	347805
Less Claims Outstanding at the beginning	505051	141	-	505192	371220	945	-	372165	367027	652	-	367679	328963	652	-	329615
Gross Incurred Claims	580957	721	-	581678	1180333	1584	-	1181917	460428	6001	-	466429	921340	6001	-	927341
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	28636	4	-	28640	52382	87	-	52469	25255	139	-	25394	49140	139	-	49279
Total Claims Incurred *	552321	717	-	553038	1127951	1497	-	1129448	435173	5862	-	441035	872200	5862	-	878062

Note:previous period numbers have been regrouped wherever necessary

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th SEPTEMBER 2015				FOR THE PERIOD ENDED 30th SEPTEMBER 2015				FOR THE QUARTER ENDED 30th SEPTEMBER 2014				FOR THE PERIOD ENDED 30th SEPTEMBER 2014			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	113875	42	-	113917	212574	55	-	212629	79631	35	-	79666	146062	175	-	146237
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	8360	21	-	8381	15888	475	-	16363	6330	335	-	6665	11615	575	-	12190
Net Commission	105515	21	-	105536	196686	(420)	-	196266	73301	(300)	-	73001	134447	(400)	-	134047
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
Agents	76323	16	-	76339	147284	28	-	147312	59445	21	-	59466	108757	65	-	108822
Brokers	13221	26	-	13247	25559	27	-	25586	12658	14	-	12672	24053	110	-	24163
Corporate Agency	24331	-	-	24331	39731	-	-	39731	7528	-	-	7528	13252	-	-	13252
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	113875	42	-	113917	212574	55	-	212629	79631	35	-	79666	146062	175	-	146237

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



(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 30th SEPTEMBER 2015				FOR THE PERIOD ENDED 30th SEPTEMBER 2015				FOR THE QUARTER ENDED 30th SEPTEMBER 2014				FOR THE PERIOD ENDED 30th SEPTEMBER 2014			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
1	Employees' remuneration & welfare benefits	290522	183	-	290705	564968	343	-	565311	259554	921	-	260475	546839	1763	-	548602
2	Travel, conveyance and vehicle running expenses	18468	12	-	18480	39231	24	-	39255	24211	86	-	24297	47178	152	-	47330
3	Training expenses	34713	22	-	34735	41940	25	-	41965	13850	49	-	13899	25885	83	-	25968
4	Rents, rates & taxes *	28060	18	-	28078	56549	34	-	56583	26478	94	-	26572	55463	179	-	55642
5	Repairs	38310	24	-	38334	70069	42	-	70111	31709	112	-	31821	58439	188	-	58627
6	Printing & stationery	4839	3	-	4842	14421	9	-	14430	7680	27	-	7707	14385	46	-	14431
7	Communication	20770	13	-	20783	42155	26	-	42181	23257	83	-	23340	45119	145	-	45264
8	Legal & professional charges	44300	28	-	44328	102406	62	-	102468	67868	241	-	68109	139306	449	-	139755
9	Auditors' fees, expenses etc																
	(a) as auditor	717	-	-	717	1301	1	-	1302	612	2	-	614	1208	4	-	1212
	(b) as adviser or in any other capacity, in respect of																
	(g) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity-Tax Audit	20	-	-	20	40	-	-	40	20	-	-	20	40	-	-	40
10	Advertisement and publicity	51470	32	-	51502	107148	65	-	107213	72467	257	-	72724	132779	428	-	133207
11	Interest and bank charges	3482	2	-	3484	7479	5	-	7484	3431	12	-	3443	6035	19	-	6054
12	Others (to be specified)																
	(a) Business and Sales Promotion	51	-	-	51	163	-	-	163	18	-	-	18	22	-	-	22
	(b) Membership & Subscription	607	-	-	607	993	1	-	994	667	2	-	669	1377	4	-	1381
	(c) Loss on Disposal of Fixed Assets	-	-	-	-	13	-	-	13	23	-	-	23	1173	4	-	1177
	(d) Loss on Foreign Exchange Fluctuation	(5)	-	-	(5)	848	1	-	849	22	-	-	22	32	-	-	32
	(e) Charity & Donation	-	-	-	-	-	-	-	-	-	-	-	-	5	-	-	5
	(f) Insurance	310	-	-	310	619	-	-	619	247	1	-	248	456	1	-	457
	(g) Sitting Fee	700	-	-	700	1799	1	-	1800	-	-	-	-	-	-	-	-
	(h) Miscellaneous Expenses	514	-	-	514	728	-	-	728	670	2	-	672	1361	4	-	1365
13	Depreciation	29145	18	-	29163	57752	35	-	57787	30441	108	-	30549	59997	193	-	60190
	TOTAL	566993	355	-	567348	1110622	674	-	1111296	563225	1997	-	565222	1137099	3662	-	1140761

* Rent expenses is after adjustment of rent equalization reserve

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

Note: previous period numbers have been regrouped wherever necessary

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL



(Rs.'000).

SN	Particulars	AS AT 30th SEPTEMBER 2015	AS AT 30th SEPTEMBER 2014
1	Authorised Capital		
	1,00,00,00,000 Equity Shares of Rs 10 each	10000000	10000000
2	Issued Capital		
	83,05,00,000 Equity Shares of Rs 10 each	8305000	7260000
	(Previous period as at Sep 2015, 72,60,00,000 Equity Shares of Rs.10 each)		
3	Subscribed Capital	0	0
	83,05,00,000 Equity Shares of Rs 10 each	8305000	7260000
	(Previous period as at Sep 2015, 72,60,00,000 Equity Shares of Rs.10 each)		
4	Called-up Capital		
	83,05,00,000 Equity Shares of Rs 10 each	8305000	7260000
	(Previous period as at Sep 2015, 72,60,00,000 Equity Shares of Rs.10 each)		
	Less : Calls unpaid	0	0
	Add : Equity Shares forfeited (Amount originally paid up)	0	0
	Less : Par Value of Equity Shares bought back	0	0
	Less : Preliminary Expenses	0	0
	Less : Expenses including commission or brokerage on	0	0
	Underwriting or subscription of shares	0	0
	TOTAL	8305000	7260000

Note:

0

Out of the above, 61,45,70,000 (Previous period as at Sep, 2014 53,72,40,000) Equity Shares of Rs. 10/- each are held by Max India Limited, the holding company along with its nominees.

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL**



**PATTERN OF SHAREHOLDING
[As certified by the Management]**

Shareholder	AS AT 30th SEPTEMBER 2015		AS AT 30th SEPTEMBER 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	614570000	74.00%	537240000	74.00%
· Foreign	215930000	26.00%	188760000	26.00%
Others	-	-	-	-
TOTAL	830500000	100.00%	726000000	100.00%

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



(Rs.'000).

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

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS



(Rs.'000).

SN	Particulars	AS AT 30th SEPTEMBER 2015	AS AT 30th SEPTEMBER 2014
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
TOTAL		-	-

FORM NL-12-INVESTMENT SCHEDULE



Investments

(Rs.'000).

SN	Particulars	AS AT 30th SEPTEMBER 2015	AS AT 30th SEPTEMBER 2014
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	997219	986520
2	Other Approved Securities	158196	0
3	Other Investments		
	(a) Shares		
	(aa) Equity	0	0
	(bb) Preference	0	0
	(b) Mutual Funds	0	0
	(c) Derivative Instruments	0	0
	(d) Debentures/ Bonds	574766	514017
	(e) Other Securities -Fixed Deposits	193852	212255
	(f) Subsidiaries	0	0
	(g) Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	455009	200273
5	Other than Approved Investments	0	0
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	292640	149170
2	Other Approved Securities	0	0
3	Other Investments		
	(a) Shares		
	(aa) Equity	0	0
	(bb) Preference	0	0
	(b) Mutual Funds	86186	143807
	(a) Derivative Instruments	0	0
	(b) Debentures/ Bonds	297048	242834
	(c) Other Securities-Fixed Deposits	1315831	520175
	(d) Subsidiaries	0	0
	(e) Investment Properties-Real Estate	0	0
4	Investments in Infrastructure and Social Sector	199901	349046
5	Other than Approved Investments*	130805	189441
	TOTAL	4701453	3507538

* in mutual

0

Notes:

a.

Long Term Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs.98,545 thousand (Previous period as at Sep 2014 - Rs. 98,076 thousand). Market value of such investments is Rs. 99,095 thousands (Previous period as at Sep 2014 - Rs.96,600 thousand).

b.

Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.47,01,453 thousands (Previous period as at Sep 2014: Rs.35,07,537 thousands). Market value of such investments is Rs. 47,68,095 thousands (Previous period as at Sep 2014 Rs.35,14,770 thousands).

FORM NL-13-LOANS SCHEDULE
LOANS



(Rs.'000).

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

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


(Rs.'000)

SN	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		As at April 1, 2015	Additions	Deductions	As at Sep 30, 2015	Upto April 1, 2015	For the period	On Sales/ Adjustment s	To date Sep 30, 2015	As at Sep 30, 2015	As at 30-Sep-14
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles	-	-	-	-	-	-	-	-	-	-
	a) Softwares	287646	27478	0	315124	191481	22093	0	213574	101550	98747
	b) Website	11258	0	0	11258	7960	1091	0	9051	2207	4016
3	Land-Freehold	0	0	0	0	0	0	0	0	0	0
4	Leasehold Property	155658	405	0	156063	60597	13218	0	73815	82248	99151
5	Buildings	0	0	0	0	0	0	0	0	0	0
6	Furniture & Fittings	29617	0	9	29608	20464	1422	3	21883	7725	9159
7	IT Equipment - Others	63762	52	34	63780	26923	7046	30	33939	29841	32883
8	IT Equipment - End User Devices	80019	1778	0	81797	55178	7949	0	63127	18670	26110
9	Vehicles	0	0	0	0	0	0	0	0	0	0
10	Office Equipment	61630	4465	7	66088	31179	4968	5	36142	29946	32113
11	Others	0	0	0	0	0	0	0	0	0	0
	Total	689590	34178	50	723718	393782	57787	38	451531	272187	302179
11	Work in progress	25458	1258	14788	11928	0	0	0	0	11928	20863
	Grand total	715048	35436	14838	735646	393782	57787	38	451531	284115	323042
	Previous period	592527	139857	17336	715048	278472	121557	6247	393782	321266	0

Notes:

1. Leasehold property consists of civil and other improvements at premises taken on long term lease by the Company.
2. Work in progress includes capital advances of Rs. 11,928 thousand as on Sep 30, 2015 (Previous period Rs. 20,863 thousand as on September, 30, 2014)

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



(Rs. '000)

SN	Particulars	AS AT 30th SEPTEMBER 2015	AS AT 30th SEPTEMBER 2014
1	Cash (including cheques, drafts and stamps)	11624	9097
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	63479	28263
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	75103	37360
	Balances with non-scheduled banks included in 2 and 3 above is	NIL	NIL

Note: previous period numbers have been regrouped wherever necessary

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



(Rs.'000).

SN	Particulars	AS AT 30th SEPTEMBER 2015	AS AT 30th SEPTEMBER 2014
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	30414	26731
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	0	393
6	Others (to be specified)		
	(a) Advance to Suppliers	27383	23718
	(b) Other advances (Gross Amount)*	110717	130049
	Less: Provisions made	(15273)	0
	TOTAL (A)	153241	180891
	OTHER ASSETS		
1	Income accrued on investments**	143543	109204
2	Outstanding Premiums	-	-
3	Agents' Balances	-	2359
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	104422	67691
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	(a) Rent and other deposits***	48274	71795
	(b) Service tax on input services (net)	0	-
	(c) Cenvat credit on capital goods	0	0
	TOTAL (B)	296239	251049
	TOTAL (A+B)	449480	431940

Notes:

* Includes Rs. 1,10,073 thousand (Previous period as at Sep 2014 - Rs. 88,412 thousand) receivable from Central / State Government on account of premium under RSBY Scheme against which provision of Rs. 15,273 thousand has been created.

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

*** Includes deposits of Rs. 646 thousand (Previous period as at Sep 2014 Rs. 2,733 thousand) with bank for providing guarantee to network hospitals.

FORM NL-17-CURRENT LIABILITIES SCHEDULE



CURRENT LIABILITIES

(Rs.'000).

SN	Particulars	AS AT 30th SEPTEMBER 2015	AS AT 30th SEPTEMBER 2014
1	Agents' Balances	37145	25403
2	Balances due to other insurance companies	176773	85753
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	31234	23339
5	Unallocated Premium	43216	24532
6	Sundry creditors*	653101	476967
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	516066	347805
9	Unclaimed amount of policyholders/insured**	27940	21100
10	Due to Officers/ Directors ***	25992	25992
11	Others (to be specified)	0	0
	(a) Tax deducted payable	21557	14526
	(b) Other statutory dues	20905	32642
	(c) Advance from Corporate Clients	14564	38356
	TOTAL	1568493	1116415

* Includes creditors for capital expenditure of Rs. 1126 thousand (Previous period Rs. 5,101 thousand)

** Amount payable to former Chief Executive Officer (CEO) subject to IRDAI approval

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



(Rs.'000)

SN	Particulars	AS AT 30th SEPTEMBER 2015	AS AT 30th SEPTEMBER 2014
1	Reserve for Unexpired Risk	2209203	1636967
2	For taxation (less advance tax paid and taxes deducted at source)	0	0
3	For proposed dividends	0	-
4	For dividend distribution tax	0	-
5	Others (to be specified)		
	For employee benefits		
	(a) Gratuity	6458	1263
	(b) Leave Encashment	31000	23660
	(c) Superannuation	15	29
	(d) Other Manpower Related	0	0
	(e) Provision for Commission	0	0
	(f) Other Operating Expense Related	0	0
6	Reserve for Premium Deficiency	0	0
	TOTAL	2246676	1661919

Note:previous period numbers have been regrouped wherever necessary

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

SN	Particulars	AS AT 30th SEPTEMBER 2015	AS AT 30th SEPTEMBER 2014
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
TOTAL		-	-

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Format of Receipts and Payments A/c to be furnished by the insurers on direct basis for Quarter and period ended 30th September 2015



(Rs in '000's)

Particulars	FOR THE QUARTER ENDED 30th SEPTEMBER 2015	FOR THE PERIOD ENDED 30th SEPTEMBER 2015	FOR THE QUARTER ENDED 30th SEPTEMBER 2014	FOR THE PERIOD ENDED 30th SEPTEMBER 2014
Cash Flows from the operating activities:				
Premium received from policyholders, including advance receipts	1268792	2364873	963924	1738408
Other receipts	-	-	0	0
Payments to the re-insurers, net of commissions and claims	0	(577)	(20593)	(20593)
Payments to co-insurers, net of claims recovery	-	-	0	0
Payments of claims	(440389)	(880804)	(421833)	(785482)
Payments of commission and brokerage	(99995)	(208382)	(67357)	(143115)
Payments of other operating expenses	(476634)	(1196343)	(595613)	(1282364)
Preliminary and pre-operative expenses	-	-	0	0
Deposits, advances and staff loans	203	3129	(4179)	15449
Income taxes paid (Net)	-	-	0	0
Service tax paid	(214034)	(281200)	(65530)	(89386)
Other payments	-	-	0	0
Cash flows before extraordinary items	37944	(199304)	(211180)	(567083)
Cash flow from extraordinary operations	-	-	0	-
Net cash flow from operating activities	37944	(199304)	(211180)	(567083)
Cash flows from investing activities:				
Purchase of fixed assets	(3655)	(18413)	(43914)	(86159)
Proceeds from sale of fixed assets	-	-	0	0
Purchases of investments(Net)	(2145976)	(4113388)	(2091978)	(4217730)
Loans disbursed	-	-	0	0
Sales of investments	-	-	0	0
Repayments received	1480775	2999537	1502722	3177421
Rents/Interests/ Dividends received	76041	163065	56413	127692
Investments in money market instruments and in liquid mutual funds (Net)	353538	724227	430407	892042
Expenses related to investments	-	-	0	0
Net cash flow from investing activities	(239278)	(244972)	(146351)	(106734)
Cash flows from financing activities:				
Proceeds from issuance of share capital	400000	400000	320000	570000
Share Application Money	(160000)	-	0	0
Proceeds from borrowing	-	-	0	0
Repayments of borrowing	-	-	0	0
Interest/dividends paid	-	-	0	0
Net cash flow from financing activities	240000	400000	320000	570000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-	-	-
Net increase/(decrease) in cash and cash equivalents	38666	(44276)	(37530)	(103817)
Cash and cash equivalents at the beginning of the period	36437	119379	74890	141177
Cash and cash equivalents at the end of the period	75103	75103	37360	37360

FORM NL-21 Statement of Liabilities



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-15

(Rs in Lakhs)

Statement of Liabilities

Sl.No.	Particular	AS AT 30th SEPTEMBER 2015				AS AT 30th SEPTEMBER 2014			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	-	-	-	-	-	-	-	-
2	Marine								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	-	-	-	-	-	-	-	-
4	Health Insurance	22092.00	2786.00	2375.00	27253.00	16369.67	2012.41	1465.64	19847.72
5	Total Liabilities	22092.00	2786.00	2375.00	27253.00	16369.67	2012.41	1465.64	19847.72

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-15

(Rs in Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 30th Sep, 2015																											
STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total		
	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	For the period	Upto the period	
Andaman & Nicobar Is.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.27	1.16	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.27	1.16
Andhra Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	57.93	113.84	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	57.93	113.84
Arunachal Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	1.19	1.67	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.19	1.67
Assam	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	16.20	33.16	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	16.20	33.16
Bihar	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	99.40	181.90	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	99.40	181.90
Chandigarh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	64.54	126.28	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	64.54	126.28
Chhattisgarh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	18.60	32.92	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	18.60	32.92
Dadra & Nagra Haveli	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	2.05	4.80	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.05	4.80
Daman & Diu	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	1.15	1.97	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.15	1.97
Delhi	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.02	0.04	2,027.59	3,905.01	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,027.61	3,905.05
Goa	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	75.78	148.13	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	75.78	148.13
Gujarat	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	572.95	1,118.45	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	572.95	1,118.45
Haryana	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	(0.01)	0.04	780.21	1,498.85	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	780.20	1,498.89
Himachal Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	18.38	37.11	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	18.38	37.11
Jammu & Kashmir	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	8.58	21.28	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8.58	21.28
Jharkhand	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	33.32	60.25	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	33.32	60.25
Karnataka	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.70	3.30	915.59	1,718.65	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	916.29	1,721.94
Kerala	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.06	0.13	451.75	771.49	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	451.81	771.62
Lakshadweep	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	-	-	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-
Madhya Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	50.44	93.47	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	50.44	93.47
Maharashtra	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.89	8.76	2,871.75	5,247.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,877.64	5,255.76
Manipur	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.96	1.61	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.96	1.61
Meghalaya	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	4.09	7.99	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.09	7.99
Mizoram	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.05	0.05	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.05	0.05
Nagaland	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	1.11	1.29	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.11	1.29
Orissa	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	35.75	282.16	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	35.75	282.16
Puducherry	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	2.62	4.66	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.62	4.66
Punjab	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	499.03	1,001.65	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	499.03	1,001.65
Rajasthan	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	(0.01)	0.14	299.06	587.69	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	299.05	587.82
Sikkim	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	1.27	4.59	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.27	4.59
Tamil Nadu	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	(0.01)	0.06	408.61	774.51	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	408.60	774.57
Telangana	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.02	589.58	1,117.54	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	589.58	1,117.55
Tripura	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	0.68	2.28	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.68	2.28
Uttar Pradesh	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.34	0.34	704.19	1,347.28	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	704.53	1,347.61
Uttarakhand	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	67.85	118.62	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	67.85	118.62
West Bengal	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	419.82	787.23	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	419.82	787.23

FORM NL-23 Reinsurance Risk Concentration



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-15

(Rs in Lakhs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above		-	-	-	0%
2	No. of Reinsurers with rating AA but less than AAA		-	-	-	0%
3	No. of Reinsurers with rating A but less than AA	5	1,083.91	11.55	-	100%
4	No. of Reinsurers with rating BBB but less than A		-	-	-	0%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	Others		-	-	-	0%
	Total	5	1083.91	11.55	0.00	100%

FORM NL-24

Ageing of Claims



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-15

(Rs in Lakhs)

Ageing of Claims as at 30.09.2015

Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA
3	Marine Hull	NA	NA	NA	NA	NA	NA	NA
4	Engineering	NA	NA	NA	NA	NA	NA	NA
5	Motor OD	NA	NA	NA	NA	NA	NA	NA
6	Motor TP	NA	NA	NA	NA	NA	NA	NA
7	Health	15272	116	3	1	-	15392	5707
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	2	0	0	0	-	2	1
10	Liability	NA	NA	NA	NA	NA	NA	NA
11	Crop	NA	NA	NA	NA	NA	NA	NA
12	Miscellaneous	NA	NA	NA	NA	NA	NA	NA

FORM NL-25 : Claims data for Non-Life



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-15

No. of claims only

S No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	NA	NA	NA	NA	NA	NA	4035	NA	1	NA	NA	NA	NA	4036
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	15657	NA	2	NA	NA	NA	NA	15659
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	15392	NA	2	NA	NA	NA	NA	15394
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	1378	NA	0	NA	NA	NA	NA	1378
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	443	NA	1	NA	NA	NA	NA	444
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	2479	NA	0	NA	NA	NA	NA	2479
	Less than 3months	NA	NA	NA	NA	NA	NA	2475	NA	0	NA	NA	NA	NA	2475
	3 months to 6 months	NA	NA	NA	NA	NA	NA	4	NA	0	NA	NA	NA	NA	4
	6months to 1 year	NA	NA	NA	NA	NA	NA	0	NA	0	NA	NA	NA	NA	-
	1year and above	NA	NA	NA	NA	NA	NA	0	NA	0	NA	NA	NA	NA	-

FORM NL-26 - CLAIMS INFORMATION - KG Table I



Insurer : Max Bupa Health Insurance Company Limited

Solvency for the period ended 30th Sep' 2015

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

SN	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred	Net incurred Claim			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-
8	Others	-	-	-	-	-	-	-
9	Health	42512.12	40331.13	20827.00	19901.00	8066.00	5970.00	8066.00
	Total	42512.12	40331.13	20827.00	19901.00	8066.00	5970.00	8066.00

FORM NL-27 Offices information for Non-Life**Insurer:** Max Bupa Health Insurance Company Limited **Date:** 30-Sep-15

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

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 30th September, 2015

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

(Business within India)

Periodicity of Submission: Quarterly



Rs. In Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	47,014.54
2	Loans	9	-
3	Fixed Assets	10	2,841.15
4	Current Assets		
a.	Cash & Bank Balance	11	751.03
b.	Advances & Other Assets	12	4,494.80
5	Current Liabilities		
a.	Current Liabilities	13	-15,684.93
b.	Provisions	14	-22,466.76
c.	Misc. Exp not Written Off	15	-
d.	Debit Balance of P&L A/c		66,108.61
	Application of Funds as per Balance Sheet (A)		83,058.44
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,841.15
3	Cash & Bank Balance (if any)	11	751.03
4	Advances & Other Assets (if any)	12	4,494.80
5	Current Liabilities	13	-15,684.93
6	Provisions	14	-22,466.76
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		66,108.61
	TOTAL (B)		36,043.90
	'Investment Assets' As per FORM 3B	(A-B)	47,014.54

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	Central Govt. Securities	Not less than 20%	-	5,990.71	6,907.88	12,898.59	27.44%	-	12,898.59	13,313.69
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	-	7,572.67	6,907.88	14,480.55	30.81%	-	14,480.55	14,913.54
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FEE	Not less than 5%								
	1. Approved Investments		-	0.00	2,698.68	2,698.68	5.74%		2,698.68	2,744.91
	2. Other Investments		-	0.00	0.00	0.00	0.00%		0.00	0.00
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments		-	2,042.98	4,506.11	6,549.09	13.93%		6,549.09	6,635.90
	2. Other Investments		-	0.00	0.00	0.00	0.00%		0.00	0.00
	c. Approved Investments	Not exceeding 55%	-	8,834.69	13,140.33	21,975.02	46.75%	3.14	21,978.16	22,078.54
	d. Other Investments		-	1,302.76	0.00	1,302.76	2.77%	5.29	1,308.05	1,308.05
	Total Investment Assets	100%	-	19,753.10	27,253.00	47,006.10	100.00%	8.43	47,014.54	47,680.95

Certification:

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

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

FORM NL-29

Detail regarding debt securities



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-15

(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	as at 30 September, 2015	as % of total for this class	as at 30 September, 2014	as % of total for this class	as at 30 September, 2015	as % of total for this class	as at 30 September, 2014	as % of total for this class
Break down by credit rating								
AAA rated	13,980	46%	11,616	47%	13,767	46%	11,562	47%
AA or better	1,520	5%	1,506	6%	1,500	5%	1,500	6%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other(Sovereign)	14,914	49%	11,368	46%	14,481	49%	11,357	47%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	7,927	26%	7,414	30%	7,896	27%	7,410	30%
more than 1 year and upto 3years	10,300	34%	8,646	35%	10,194	34%	8,629	35%
More than 3years and up to 7years	514	2%	2,446	10%	500	2%	2,480	10%
More than 7 years and up to 10 years	11,674	38%	5,984	24%	11,158	38%	5,899	24%
above 10 years	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	13,314	44%	11,368	46%	12,899	43%	11,357	47%
b. State Government	1,600	5%	-	-	1,582	5%	-	-
c. Corporate Securities	15,501	51%	13,122	54%	15,267	51%	13,062	53%

Note

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

FORM NL-30 Analytical Ratios



Insurer: Max Bupa Health Insurance Company Limited

Date:

30-Sep-15

Analytical Ratios for Non-Life companies

SN	Particular	For Quarter (Jul - Sep'15)	Upto the period (Apr-Sep '15)	Corresponding Period of the Preceeding Year	Upto the Period of the Preceeding Year
1	Gross Premium Growth Rate (Over all)	1.29	1.33	1.37	2.53
1a	Gross Premium Growth Rate (Health)	1.29	1.33	1.37	2.52
1b	Gross Premium Growth Rate (Personal Accident)	0.23	0.25	-	-
2	Gross Premium to Net Worth ratio	0.66	1.25	0.57	1.05
3	Growth rate of Net Worth	0.11	0.11	0.35	0.35
4	Net Retention Ratio (Overall)	0.95	0.95	0.95	0.95
4a	Net Retention Ratio (Health)	0.95	0.95	0.95	0.95
4b	Net Retention Ratio (Personal Accident)	0.85	(0.05)	0.69	0.57
5	Net Commission Ratio (Overall)	0.10	0.10	0.09	0.09
5a	Net Commission Ratio (Health)	0.10	0.10	0.09	0.09
5b	Net Commission Ratio (Personal Accident)	0.04	6.56	(0.14)	(0.14)
6	Expense of Management to Gross Direct Premium Ratio	0.51	0.52	0.65	0.72
7	Combined Ratio	1.22	1.27	1.34	1.42
8	Technical Reserves to net premium ratio	2.59	1.36	2.42	1.32
9	Underwriting balance ratio	(0.24)	(0.27)	(0.31)	(0.34)
10	Operating Profit Ratio	(0.19)	(0.22)	(0.26)	(0.30)
11	Liquid Assets to liabilities ratio	1.75	1.75	1.79	1.79
12	Net earning ratio	(0.17)	(0.20)	(0.25)	(0.31)
13	Return on net worth ratio	(0.11)	(0.24)	(0.14)	(0.31)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.84	1.84	1.98	1.98
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	830,500,000	830,500,000	726,000,000	726,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%	74%/26%	74%/26%
3	(c) %of Government holding (in case of public sector insurance companies)	Nil	Nil	Nil	Nil
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the year (not to be annualized)	(0.22)	(0.50)	(0.29)	(0.67)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)	(0.22)	(0.50)	(0.29)	(0.67)
6	(iv) Book value per share (Rs)	2.04	2.04	2.10	2.10

Note: previous period numbers have been regrouped wherever necessary

FORM NL-31 : Related Party Transactions



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-15

(Rs in Lakhs)

Related Party Transactions

Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For Quarter (July -Sep'15)	For the Period (Apr-Sep'15)	For Quarter (Jul-Sept'14)	For Half Year (Apr-Sept'14)
1	Max India Limited	Holding Company	Reimbursement of Expenses / Recovery of Reimbursement	97,806	983,810	-	-
2	Max India Limited	Holding Company	Premium Income	-	-	(88,728)	(75,140)
3	Max India Limited	Holding Company	Equity Contribution	(177,600,000)	(296,000,000)	(236,800,000)	(421,800,000)
4	Mr. Manasije Mishra (CEO)	Key Management Personal	Remuneration	-	-	3,750,000	7,500,000
5	R Mahesh Kumar (Company Secretary w.e.f.3rd Jul 2013)	Key Management Personal	Remuneration	2,177,839	5,890,192	1,782,193	3,797,761
6	Neeraj Basur (CFO till 20th Jun 2014)	Key Management Personal	Remuneration	-	-	83,969	13,834,772
7	Vishal Garg (CFO w. e. f. 4th Dec2014)	Key Management Personal	Remuneration	-	3,110,217	-	-
8	Rahul Ahuja (CFO w.e.f. 01st Jun 2015)	Key Management Personal	Remuneration	3,599,278	4,799,328	-	-
9	Munish Sharma (CFO w. e. f.)	Key Management Personal	Remuneration	-	-	(142,383)	-
10	Anthony Maxwell Coleman	Director	Reimbursement of Expenses / Recovery of Reimbursement	311,513	982,827	-	-
11	Pradeep Pant	Director	Expenses	444,935	1,104,190	-	-
12	K. Narasimha Murthy	Director	Expenses	500,000	1,100,000	-	-
13	Max Speciality Films Ltd	Fellow Subsidiary	Premium Income	(20,220)	(16,664)	-	-
14	Max Healthcare Institute Limited	Fellow Subsidiary	Claims Paid	14,026,536	22,314,098	5,869,357	13,766,372
15	Max Healthcare Institute Limited	Fellow Subsidiary	Healthcare Services	62,950	230,770	-	-
16	Max Life Insurance Company Ltd	Fellow Subsidiary	Services Received	738,971	1,281,001	471,912	1,243,450
17	Alps Hospital Limited	Fellow Subsidiary	Claims Paid	3,099,341	5,289,919	1,471,494	2,684,489
18	Alps Hospital Limited	Fellow Subsidiary	Healthcare Services	116,720	184,120	-	-
19	Hometrail Estate Pvt Ltd	Fellow Subsidiary	Claims Paid	2,379,313	6,759,629	2,435,229	3,740,066
20	Hometrail Buildtech Pvt Ltd	Fellow Subsidiary	Claims Paid	1,154,463	1,201,808	(2,163)	65,956
21	Bupa Singapore Holdings Pte Limited	Shareholders with Significant Influence	Equity Contribution	(62,400,000)	(104,000,000)	(83,200,000)	(148,200,000)
22			Reimbursement of Expenses /	(185,700)	(185,700)	-	-
23	Bupa Asia Ltd	Shareholders with Significant Influence	Services Received	-	20,487,600	-	-
24	Antara Senior Living Pvt Ltd.	Fellow Subsidiary	Premium Income	-	-	-	(5,204)
25	Max One Distribution and Services Ltd	Fellow Subsidiary	Reimbursement of Expenses / Recovery of Reimbursement	408,616	408,616	235,956	440,452

FORM NL-32 Products Information

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-15

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

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

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Max Bupa Health Insurance Company Limited



Solvency as at 30th September 2015

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		27253
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		27253
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		
4	Excess in Policyholders' Funds (1-2-3)		0
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		25757
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		10899
7	Excess in Shareholders' Funds (5-6)		14858
8	Total Available Solvency Margin [ASM] (4+7)		14858
9	Total Required Solvency Margin [RSM]		8066
10	Solvency Ratio (Total ASM/Total RSM)		1.84

FORM N1 : Board of Directors & Key Person


Insurer:	Max Bupa Health Insurance Company Limited	Date:	30-Sep-15
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BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change during the quarter
Board of Directors			
1	Mr. Rajesh Sud	Chairman	
2	Mr. Rahul Khosla	Co-Vice Chairman & Director	
3	Mr. David Martin Fletcher	Co-Vice Chairman & Director	Mr. David Martin Fletcher was appointed as a Director at Annual General Meeting on 17/07/2015
4	Mr. Mohit Talwar	Director	
5	Mr. Anthony Maxwell Coleman	Director	
6	Mr. Amit Sharma	Director	
7	Mr. K Narasimha Murthy	Director	
8	Ms. Evelyn Brigid Bourke	Director	Ms. Evelyn Brigid Bourke was appointed as a Director at Annual General Meeting on 17/07/2015
9	Mr. Pradeep Pant	Director	Mr. Pradeep Pant was appointed as a Director at Annual General Meeting on 17/07/2015
10	Ms. Marielle Theron	Director	Ms. Marielle Theron was appointed as a Director at Annual General Meeting on 17/07/2015
11	Mr. John Howard Lorimer	Director	Mr. John Howard Lorimer was appointed as a Director at Annual General Meeting on 17/07/2015
Key Person#			
12	Vacant position	Chief Executive Officer	
13	Mr. Rahul Ahuja	Chief Financial Officer	
14	Mr. R Mahesh Kumar	Chief Risk Officer	
15	Vacant position	Chief Marketing Officer	Ms. Tarannum Hasib has resigned from the position w.e.f July 03, 2015
16	Mr. Biresh Giri	Appointed Actuary	
17	Mr. Anand Roop Choudhary	Chief Compliance Officer	
18	Mr. Vishal Garg	Chief Investments Officer	
19	Vacant position	Chief of Internal Audit	

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

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30th Sep, 2015

Details of Investment Portfolio

Periodicity of Submission : Quarterly



Name of the Fund: General Insurance

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

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 30th Sep' 2015

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund General Insurance

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	9,976.59	10,260.20	212.21	2.13%	2.13%	10,205.13	10,519.88	433.06	4.24%	4.24%	9,765.35	9,730.36	407.82	4.18%	4.18%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	984.90	984.62	18.95	1.92%	1.92%	984.31	984.29	38.20	3.88%	3.88%	989.80	983.46	44.54	4.50%	4.50%
3	Treasury Bills	CTRB	1,748.90	1,748.90	34.24	1.96%	1.96%	1,598.53	1,598.53	62.66	3.92%	3.92%	2,293.18	2,293.18	100.47	4.38%	4.38%
4	State Government Bonds	SGGB	1,282.56	1,274.41	26.03	2.03%	2.03%	1,098.93	1,095.09	44.49	4.05%	4.05%	0.00	0.00	0.00	0.00%	0.00%
5	Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any authority or body constituted by Central/State Act	HTDA	2,690.42	2,728.97	64.88	2.41%	2.41%	2,684.01	2,723.84	128.96	4.80%	4.80%	2,017.54	2,028.78	97.61	4.84%	4.84%
6	Infrastructure - PSU - Debentures/Bonds	IPTD	2,011.86	2,037.26	45.57	2.26%	2.26%	1,663.40	1,680.13	75.87	4.56%	4.56%	4,331.50	4,350.36	209.97	4.85%	4.85%
7	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	1,999.97	2,014.08	46.06	2.30%	2.30%	2,000.50	2,016.32	90.79	4.54%	4.54%	715.79	716.79	34.19	4.78%	4.78%
8	Corporate Securities - Bonds - (Taxable)	EPBT	3,749.78	3,819.29	84.12	2.24%	2.24%	3,425.88	3,506.25	156.97	4.58%	4.58%	2,841.56	2,856.65	133.80	4.71%	4.71%
9	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	1,549.31	1,565.73	34.35	2.22%	2.22%	1,549.98	1,579.46	69.12	4.46%	4.46%	0.00	0.00	0.00	0.00%	0.00%
10	Deposits - Deposit with Scheduled Banks, Fis (including bank balance awaiting investment), CCIL, RBI	ECDB	15,080.83	15,080.83	346.20	2.30%	2.30%	14,895.68	14,895.68	682.52	4.58%	4.58%	7,941.15	7,941.15	387.97	4.89%	4.89%
11	Deposits - CDs with scheduled banks	EPCD	1,946.91	1,946.91	42.12	2.16%	2.16%	1,926.52	1,926.52	82.04	4.26%	4.26%	1,888.22	1,888.22	86.48	4.58%	4.58%
12	Mutual funds - GILT/G-Sec/Liquid schemes*	EGMF	891.50	889.91	16.76	1.88%	1.88%	832.82	830.93	34.61	4.16%	4.16%	924.63	926.13	34.03	3.68%	3.68%
13	Mutual funds - Debt/income/serial plans/liquid schemes*	OMGS	1,360.15	1,360.21	24.64	1.81%	1.81%	1,263.58	1,265.20	51.07	4.04%	4.04%	1,491.71	1,493.95	62.57	4.19%	4.19%
TOTAL			45,273.70	45,711.32	996.12	2.20%	2.20%	44,129.27	44,622.12	1,950.35	4.42%	4.42%	35,200.44	35,209.04	1,599.46	4.54%	4.54%

Name of the Fund 2 : Balance Share Holder Funds

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Mutual funds - Debt/income/serial plans/liquid schemes*	OMGS	-	-	-	0.00%	0.00%	20.39	20.52	0.57	2.81%	2.81%	0.00	0.00	0.00	0.00%	0.00%
TOTAL			-	-	-	0.00%	0.00%	20.39	20.52	0.57	2.81%	2.81%	-	-	-	0.00%	0.00%

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 30th Sep' 2015

Statement of Down Graded Investments

Periodicity of Submission: Quarterly



Name of Fund : General Insurance

Rs. Lakhs

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

FORM NL-38 Business across line of Business

Insurer: Max Bupa Health Insurance Company Limited

Date : 30-Sep-15

(Rs in Lakhs)

Sl.No.	Line of Business	Current Quarter Jul - Sep 2015)		Same Quarter previous year (Jul - Sep 2014)		Upto the period (Apr - Sep 2015)		Same period previous year (Apr - Sep 2014)	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2	Cargo & Hull	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3	Motor TP	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
4	Motor OD	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5	Engineering	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
6	Workmen's Compensation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
7	Employer's Liability	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8	Aviation	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
9	Personal Accident*	6.98	3	30.53	3	12.82	8	51.16	38
10	Health	11,102.32	62969	8,605.20	54379	21,156.51	119,738	15,871.79	103,591
11	Others	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Note: previous period numbers have been regrouped wherever necessary

FORM NL-39 Rural & Social Obligations

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-15

(Rs in Lakhs)
Rural & Social Obligations (From Apr 2015 to Sep 2015)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	NA	NA	NA
		Social	NA	NA	NA
2	Cargo & Hull	Rural	NA	NA	NA
		Social	NA	NA	NA
3	Motor TP	Rural	NA	NA	NA
		Social	NA	NA	NA
4	Motor OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
6	Workmen's Compensation	Rural	NA	NA	NA
		Social	NA	NA	NA
7	Employer's Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
8	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Personal Accident	Rural	NA	NA	NA
		Social	NA	NA	NA
10	Health	Rural	3886	741.58	128,932
		Social	20	42.24	19,670
11	Others	Rural	NA	NA	NA
		Social	NA	NA	NA

FORM NL-40



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-15

(Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		Current Quarter (Jul - Sep 2015)		Same period previous year (Jul - Sep 2014)		Upto the period (Apr - Sep 2015)		Same period previous year (Apr - Sep 2014)	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	34,481	5563.20	30,066	4653.23	65,570	10618.72	57,208	8432.20
2	Corporate Agents-Banks	6,446	1103.48	3,436.00	532.79	11,730	1967.47	5,723	918.58
3	Corporate Agents -Others	1	722.23	0.00	0.00	2	1264.23	0.00	0.00
4	Brokers	5,451	985.81	5,223	1098.98	9,566	1766.16	9,539	1933.51
5	Micro Agents	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Direct Business	16,593	2734.59	15,657	2350.73	32,878	5552.75	31,159	4638.66
	Total (A)	62,972	11109.30	54,382	8635.73	119,746	21169.34	103,629	15922.95
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	62,972	11109.30	54,382	8635.73	119,746	21169.34	103,629	15922.95

Note: previous period numbers have been regrouped wherever necessary

FORM NL-41 GREIVANCE DISPOSAL



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-15

Sl No.	Particulars	Opening Balance * As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal related	0	4	0	0	4	0	6
b)	Claim	0	133	22	43	68	0	282
c)	Policy related	0	66	34	12	20	0	136
d)	Premium	0	0	0	0	0	0	0
e)	Refund	0	1	1	0	0	0	2
f)	Coverage	0	16	10	3	3	0	37
g)	Cover note related	0	0	0	0	0	0	2
h)	Product	0	0	0	0	0	0	0
i)	Others	0	12	1	8	3	0	15
	Total number of complaints	0	232	68	66	98	0	480

2	Total No. of policies during the period ended 30th Sep'14:	103,629
3	Total No. of claims during the period ended 30th Sep'14:	34,942
4	Total No. of policies during the period ended 30th Sep'15:	119,746
5	Total No. of claims during the period ended 30th Sep'15:	28,974
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	11.36
7	Total No. of Claim Complaints (current year) per 10,000 policies (current year):	23.55

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