

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 HALF YEAR ENDED SEP 30, 2017

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th SEP 2017	FOR THE HALF YEAR ENDED 30th SEP 2017	FOR THE QUARTER ENDED 30th SEP 2016	FOR THE HALF YEAR ENDED 30th SEP 2016
1	Premiums earned (Net)	NL-4- Premium Schedule	13,01,223	24,87,524	14,84,275	26,04,439
2	Profit/ Loss on sale/redemption of Investments		4,351	12,269	8,553	24,538
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		71,576	1,44,473	52,040	1,15,894
	TOTAL (A)		13,77,150	26,44,266	15,44,868	27,44,871
1	Claims Incurred (Net)	NL-5-Claims Schedule	7,51,973	14,12,755	6,64,093	13,54,025
2	Commission	NL-6- Commission Schedule	56,866	89,068	1,36,392	2,51,640
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	6,67,716	13,10,044	5,83,294	10,87,700
4	Premium Deficiency		-	-	-	-
	Being Expenses of Management over the allowable limit transferred to Profit and Loss Account		(2,34,261)	(4,52,986)	-	-
	TOTAL (B)		12,42,294	23,58,881	13,83,779	26,93,365
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		1,34,856	2,85,385	1,61,089	51,506
	APPROPRIATIONS					
	Transfer to Shareholders' Account		1,34,856	2,85,385	1,61,089	51,506
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		1,34,856	2,85,385	1,61,089	51,506

Note:previous period numbers have been regrouped wherever necessary

FORM NL-2-B-PL

Name of the Insurer: Max Bupa Health Insurance Company Limited



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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED SEP 30, 2017

(Rs.'000)

SN	Particulars	Schedule	FOR THE QUARTER ENDED 30th SEP 2017	FOR THE HALF YEAR ENDED 30th SEP 2017	FOR THE QUARTER ENDED 30th SEP 2016	FOR THE HALF YEAR ENDED 30th SEP 2016
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		1,34,856	2,85,385	1,61,089	51,506
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		45,776	88,517	60,544	1,05,404
	(b) Profit/Loss on sale/redemption of investments		2,874	7,517	11,090	22,317
3	OTHER INCOME (To be specified)					
	- Gain on Foreign Exchange Fluctuation		(2,096)	(3,199)	0	0
	- Interest Income		205	514	232	567
	- Liabilities no longer required written back		0	28,025	1,285	2,777
	TOTAL (A)		1,81,615	4,06,759	2,34,240	1,82,571
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		31	950	(189)	17
	(c) Penalty		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		3,139	5,243	2,093	4,333
	(b) Bad debts written off		-	-	-	-
	(c) Being Expenses of Management over the allowable limit transferred to Profit and Loss Account		2,34,261	4,52,986	-	-
	TOTAL (B)		2,37,431	4,59,179	1,904	4,350
	Profit/(Loss) Before Tax		(55,816)	(52,420)	2,32,336	1,78,221
	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		(69,26,567)	(69,29,963)	(69,47,312)	(68,93,197)
	Balance carried forward to Balance Sheet		(69,82,383)	(69,82,383)	(67,14,976)	(67,14,976)

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 SEP 30, 2017

(Rs.'000)

SN	Particulars	Schedule	AS AT 30th SEP 2017	AS AT 30th SEP 2016
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	92,60,000	92,60,000
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	-	-
	FAIR VALUE CHANGE ACCOUNT - SHAREHOLDERS		1,183	1,731
	FAIR VALUE CHANGE ACCOUNT - POLICYHOLDERS		417	-
	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		92,61,600	92,61,731
	APPLICATION OF FUNDS			
	INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	27,33,814	29,05,569
	INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	36,59,918	31,95,388
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	3,32,710	2,27,181
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	96,187	54,878
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	10,07,980	4,50,028
	Sub-Total (A)		11,04,167	5,04,906

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 SEP 30, 2017

(Rs.'000)

SN	Particulars	Schedule	AS AT 30th SEP 2017	AS AT 30th SEP 2016
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	26,82,897	17,65,509
	PROVISIONS	NL-18-Provisions Schedule	28,68,495	25,20,780
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		55,51,392	42,86,289
	NET CURRENT ASSETS (C) = (A - B)		(44,47,225)	(37,81,383)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		69,82,383	67,14,976
	TOTAL		92,61,600	92,61,731

Note: previous period numbers have been regrouped wherever necessary

CONTINGENT LIABILITIES

SN	Particulars		AS AT 30th SEP 2017	AS AT 30th SEP 2016
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments			-
2	Claims, other than against policies, not acknowledged as debts by the company		78,838	67,852
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		84,818	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Compensation raised by policyholders against rejected claims		-	-
	TOTAL		1,63,656	68,352

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



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th SEP 2017				FOR THE HALF YEAR ENDED 30th SEP 2017				FOR THE QUARTER ENDED 30th SEP 2016				FOR THE HALF YEAR ENDED 30th SEP 2016			
	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*	16,64,739	20,363	-	16,85,102	32,36,484	34,401	-	32,70,885	13,73,878	8,615	-	13,82,493	25,89,508	14,717	-	26,04,225
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	1,45,479	5,873	-	1,51,352	3,25,769	6,822	-	3,32,591	(1,85,012)	5,662	-	(1,79,350)	(6,386)	7,745	-	1,359
Gross Earned Premium	15,19,260	14,490	-	18,36,454	29,10,715	27,579	-	29,38,294	15,58,890	2,953	-	15,61,842	25,95,894	6,972	-	26,02,866
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	3,92,224	4,353	-	3,96,577	7,58,613	11,056	-	7,69,669	67,331	1,147	-	68,478	1,28,158	3,714	-	1,31,872
Net Premium	12,72,515	16,010	-	12,88,525	24,77,871	23,345	-	25,01,216	13,06,547	7,468	-	13,14,015	24,61,350	11,003	-	24,72,353
Adjustment for change in reserve for unexpired risks	(1,63,085)	(965)	-	(1,64,050)	(3,17,098)	(1,801)	-	(3,18,899)	10,558	(1,469)	-	9,089	(1,31,506)	(1,939)	-	(1,33,445)
Premium Earned (Net)	12,90,121	11,101	-	13,01,223	24,69,200	18,324	-	24,87,524	14,81,001	3,275	-	14,84,275	25,99,242	5,197	-	26,04,439

* Net of Service Tax & GST

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 SEP 2017				FOR THE HALF YEAR ENDED 30th SEP 2017				FOR THE QUARTER ENDED 30th SEP 2016				FOR THE HALF YEAR ENDED 30th SEP 2016			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	9,05,337	800	-	9,06,137	16,78,260	2,422	-	16,80,682	6,77,734	-	-	6,77,734	12,82,434	-	-	12,82,434
Add Claims Outstanding at the end of the period	7,16,381	9,883	-	7,26,264	7,16,381	9,883	-	7,26,264	6,54,619	7,538	-	6,62,157	6,54,619	7,538	-	6,62,157
Less Claims Outstanding at the beginning	6,44,443	7,929	-	6,52,372	5,49,810	9,332	-	5,59,142	6,38,749	3,718	-	6,42,467	5,21,809	247	-	5,22,056
Gross Incurred Claims	9,77,274	2,754	-	9,80,028	18,44,831	2,973	-	18,47,804	6,93,604	3,820	-	6,97,424	14,15,244	7,291	-	14,22,535
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	2,28,113	-57	-	2,28,055	4,36,002	-952	-	4,35,049	33,160	171	-	33,331	68,166	344	-	68,510
Total Claims Incurred *	7,49,162	2,811	-	7,51,973	14,08,829	3,926	-	14,12,755	6,60,444	3,649	-	6,64,093	13,47,078	6,947	-	13,54,025

Note: Previous period numbers have been regrouped wherever necessary

FORM NL-6-COMMISSION SCHEDULE
COMMISSION



(Rs.'000)

Particulars	FOR THE QUARTER ENDED 30th SEP 2017				FOR THE HALF YEAR ENDED 30th SEP 2017				FOR THE QUARTER ENDED 30th SEP 2016				FOR THE HALF YEAR ENDED 30th SEP 2016			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	1,89,695	2,827	-	1,92,522	3,52,741	4,623	-	3,57,364	1,45,152	1,281	-	1,46,433	2,68,462	2,183	-	2,70,645
Add: Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	1,34,663	993	-	1,35,656	2,65,601	2,695	-	2,68,296	9,812	229	-	10,041	18,596	409	-	19,005
Net Commission	55,032	1,834	-	56,866	87,140	1,928	-	89,068	1,35,340	1,052	-	1,36,392	2,49,866	1,774	-	2,51,640
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
Agents	1,17,901	929	-	1,18,830	2,20,657	1,435	-	2,22,092	91,890	4	-	91,894	1,72,726	5	-	1,72,731
Brokers	19,832	16	-	19,848	39,667	50	-	39,717	18,820	43	-	18,863	34,593	100	-	34,693
Corporate Agency	51,962	1,882	-	53,844	92,417	3,138	-	95,555	34,442	1,234	-	35,676	61,143	2,078	-	63,221
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1,89,695	2,827	-	1,92,522	3,52,741	4,623	-	3,57,364	1,45,152	1,281	-	1,46,433	2,68,462	2,183	-	2,70,645

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



(Rs.'000)

SN	Particulars	FOR THE QUARTER ENDED 30th SEP 2017				FOR THE HALF YEAR ENDED 30th SEP 2017				FOR THE QUARTER ENDED 30th SEP 2016				FOR THE HALF YEAR ENDED 30th SEP 2016			
		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	3,42,364	4,166	-	3,46,530	6,52,439	6,935	-	6,59,374	2,84,979	1,769	-	2,86,748	5,09,763	2,897	-	5,12,660
2	Travel, conveyance and vehicle running expenses	15,356	199	-	15,555	36,316	386	-	36,702	12,715	81	-	12,796	26,569	151	-	26,720
3	Training expenses	25,073	302	-	25,375	46,004	489	-	46,493	9,095	66	-	9,161	29,678	169	-	29,847
4	Rents, rates & taxes *	27,915	340	-	28,255	53,659	570	-	54,229	27,516	174	-	27,690	54,540	310	-	54,850
5	Repairs	30,374	376	-	30,750	61,732	656	-	62,388	33,250	214	-	33,464	71,155	404	-	71,559
6	Printing & stationery	6,523	77	-	6,600	10,913	116	-	11,029	3,790	27	-	3,817	11,054	63	-	11,117
7	Communication	17,448	215	-	17,663	34,910	371	-	35,281	18,645	117	-	18,762	36,296	206	-	36,502
8	Legal & professional charges	98,158	1,214	-	99,372	1,98,705	2,112	-	2,00,817	81,504	507	-	82,011	1,47,484	838	-	1,48,322
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	0	-	-	0	-	-	-	-
	(a) as auditor	884	10	-	894	1,625	17	-	1,642	963	6	-	969	2,128	12	-	2,140
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	89	1,00	-	90	89	1	-	90
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	83	-	-	83	83	-	-	83
	(c) in any other capacity	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0
	(i) Tax Audit	-	-	-	-	74	1	-	75	20	-	-	20	40	-	-	40
	(ii) Certification Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	44,262	565	-	44,827	99,798	1,061	-	1,00,859	66,313	409	-	66,722	1,15,652	657	-	1,16,309
11	Interest and bank charges	8,077	96	-	8,173	14,037	149	-	14,186	4,735	30	-	4,765	9,326	53	-	9,379
12	Others (to be specified)	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-
	(a) Business and Sales Promotion	78	1	-	79	474	5	-	479	887	5	-	892	1,406	8	-	1,414
	(b) Membership & Subscription	542	7	-	549	1,294	14	-	1,308	552	3	-	555	1,139	6	-	1,145
	(c) Loss on Disposal of Fixed Assets	-38	-	-	-38	271	3	-	274	178	2	-	180	447	3	-	450
	(d) Loss on Foreign Exchange Fluctuation	-	-	-	-	-	-	-	-	1	-	-	1	10	-	-	10
	(e) Charity & Donation	5	-	-	5	5	-	-	5	-	-	-	-	-	-	-	-
	(f) Insurance	745	9	-	754	1,308	14	-	1,322	555	4	-	559	1,415	8	-	1,423
	(g) Sitting Fee	1,087	13	-	1,100	2,276	24	-	2,300	1,292	8	-	1,300	1,790	10	-	1,800
	(h) Miscellaneous Expenses**	366	4	-	370	596	6	-	602	444	3	-	447	923	5	-	928
13	Depreciation	39,647	483	-	40,130	75,722	805	-	76,527	27,753	175	-	27,927	54,032	307	-	54,339
14	Service Tax A/c	759	14	-	773	4,108	44	-	4,152	4,309	26	-	4,335	6,536	37	-	6,573
	TOTAL	6,59,625	8,091	-	6,67,716	12,96,266	13,778	-	13,10,044	5,79,668	3,627	-	5,83,294	10,81,555	6,145	-	10,87,700

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

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL



(Rs.'000)

SN	Particulars	AS AT 30th SEP 2017	AS AT 30th SEP 2016
1	Authorised Capital		
	1,00,00,00,000 Equity Shares of Rs 10 each	1,00,00,000	1,00,00,000
2	Issued Capital		
	92,60,00,000 Equity Shares of Rs 10 each	92,60,000	92,60,000
	(Previous period ended Sep, 2016 89,80,00,000 Equity Shares of Rs. 10 each)		
3	Subscribed Capital	-	-
	92,60,00,000 Equity Shares of Rs 10 each	92,60,000	92,60,000
	(Previous period ended Sep, 2016 89,80,00,000 Equity Shares of Rs. 10 each)		
4	Called-up Capital		
	92,60,00,000 Equity Shares of Rs 10 each	92,60,000	92,60,000
	(Previous period ended Sep, 2016 89,80,00,000 Equity Shares of Rs. 10 each)		
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	TOTAL	92,60,000	92,60,000

Note:

Out of the above, 47,22,60,000 (Previous period ended as at September, 2016 47,22,60,000) Equity Shares of Rs. 10/- each are held by 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 SEP 2017		AS AT 30th SEP 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	47,22,60,000	51.00%	47,22,60,000	51.00%
· Foreign	45,37,40,000	49.00%	45,37,40,000	49.00%
Others	-	-	-	-
TOTAL	92,60,00,000	100.00%	92,60,00,000	100.00%

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



(Rs.'000)

SN	Particulars	AS AT 30th SEP 2017	AS AT 30th SEP 2016
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	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 SEP 2017	AS AT 30th SEP 2016
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENT SCHEDULE
Investments - Shareholders



(Rs.'000)

SN	Particulars	AS AT 30th SEP 2017	AS AT 30th SEP 2016
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,11,530	4,13,320
2	Other Approved Securities	5,66,243	4,62,914
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,54,892	2,55,398
	(e) Other Securities -Fixed Deposits	1,88,300	2,38,100
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,49,508	4,50,638
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	4,27,611	68,355
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	95,230	2,25,250
	(c) Other Securities-Fixed Deposits	2,40,500	4,40,700
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments*	-	3,50,894
	TOTAL	27,33,814	29,05,569

* in mutual funds

Notes:

- a. Aggregate amount of shareholder's investments other than listed equity securities and derivative instruments is Rs.27,33,814 thousand (Previous year ended as on September 2016 Rs. 29,05,569 thousand). Market value of such investments is Rs. 28,13,277 thousand (Previous year ended as on September 2016 Rs. 29,91,317 thousand)
- b. The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 4,26,428 thousands (Previous year ended March 2017 Rs. 2,20,401 thousand & previous period ended September

FORM NL-12A-INVESTMENT SCHEDULE
Investments - Policyholders

(Rs.'000)

SN	Particulars	AS AT 30th SEP 2017	AS AT 30th SEP 2016
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	10,09,779	10,12,163
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	7,53,104	3,00,000
	(e) Other Securities -Fixed Deposits	79,400	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,06,671	5,57,137
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,67,145	83,611
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	3,32,243	4,86,205
	(c) Other Securities-Fixed Deposits	3,27,600	4,68,152
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,83,976	2,88,120
5	Other than Approved Investments*	-	-
	TOTAL	36,59,918	31,95,388

* in mutual funds

Notes:

- Aggregate amount of policyholder's investments other than listed equity securities and derivative instruments is Rs.36,59,918 thousands (Previous period ended September 2016 Rs. 31,95,388 thousand). Market value of such investments is Rs. 37,57,991 thousands (Previous year ended as on September 2016 Rs. 32,63,589 thousand)
- The historical cost of investments in mutual funds which have been valued on fair value basis is Rs. 1,66,728 thousands (Previous year ended September 2016 Rs. 83,323 thousand).

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



(Rs.'000)

SN	Particulars	AS AT 30th SEP 2017	AS AT 30th SEP 2016
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	Additions	Deductions	As at	Upto	For the	On Sales/	To date	As at	As at
		Mar 31, 2017			30-Sep-17	31-Mar-17	period	Adjustments	30-Sep-17	30-Sep-17	30-Sep-16
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles	-	-	-	-	-	-	-	-	-	-
	a) Softwares	4,64,004	59,505	23	5,23,486	2,86,579	39,523	23	3,26,079	1,97,407	93,460
	b) Website	11,258	-	-	11,258	11,115	53	-	11,168	90	465
4	Leasehold Property	1,58,854	4,297	-	1,63,151	1,10,805	12,497	-	1,23,302	39,849	56,963
6	Furniture & Fittings	30,228	1,273	301	31,200	25,640	1,625	301	26,964	4,236	5,427
7	IT Equipment - Others	1,17,296	3,175	0	1,20,471	59,925	12,824	0	72,749	47,722	22,450
8	IT Equipment - End User Devices	94,652	12,163	241	1,06,575	78,193	5,306	175	83,324	23,251	15,337
10	Office Equipment	63,175	4,233	1,739	65,669	43,562	4,679	1,468	46,773	18,895	18,198
	Total	9,39,467	84,646	2,304	10,21,810	6,15,820	76,506	1,967	6,90,359	3,31,450	2,12,300
11	Capital work in progress	4,320	-	3,060	1,260	-	-	-	-	1,260	14,881
	Grand total	9,43,787	84,646	5,364	10,23,070	6,15,820	76,506	1,967	6,90,359	3,32,710	2,27,181
	Previous period	7,40,185	54,686	11,708	7,83,163	5,06,222	54,339	4,581	5,55,981	2,27,181	

Notes:

1. Leasehold property consists of civil and other improvements at premises taken on long term lease by the Company.
2. Capital work in progress includes capital advances of Rs.NIL(Previous period ended as on Sep 2016 Rs.14881 thousands_

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



(Rs.'000)

SN	Particulars	AS AT 30th SEP 2017	AS AT 30th SEP 2016
1	Cash (including cheques, drafts and stamps)	19,220	12,238
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	29,500	21,500
	(bb) Others	-	-
	(b) Current Accounts	47,467	21,140
	(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	96,187	54,878
	Balances with non-scheduled banks included in 2 and 3 above is	835	304

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 SEP 2017	AS AT 30th SEP 2016
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	50,473	34,645
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Others (to be specified)		
	(a) Advance to Suppliers	24,733	17,243
	(b) Other advances (Gross Amount)	376	49
	TOTAL (A)	75,582	51,937
	OTHER ASSETS		
1	Income accrued on investments	1,85,303	1,89,701
2	Outstanding Premiums*	65,549	67,708
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	6,01,203	45,207
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Rent and other deposits	51,564	48,241
	(b) Other receivable	-	40,158
	(c) GST Input	10,483	7,076
	(d) Deposit against unclaimed liability	18,296	-
	TOTAL (B)	9,32,398	3,98,091
	TOTAL (A+B)	10,07,980	4,50,028

Notes:

* Includes Rs. 82,699 thousand (Previous year ended as on September 2016 - Rs. 90,642 thousand) receivable from Central / State Government on account of premium under RSBY Scheme against which provision of Rs. 38,293 thousand (Previous year ended as on September 2016 - Rs. 37,839 thousand) has been created.

FORM NL-17-CURRENT LIABILITIES SCHEDULE



CURRENT LIABILITIES		(Rs.'000)	
SN	Particulars	AS AT 30th SEP 2017	AS AT 30th SEP 2016
1	Agents' balances	48,416	36,948
2	Balances due to other insurance companies	7,65,662	73,250
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	50,794	34,239
5	Unallocated premium	70,005	47,861
6	Sundry creditors	9,97,053	8,02,360
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	5,97,755	6,30,543
9	Unclaimed amount of policyholders/insured**	16,922	20,516
10	Due to Officer/ Director***	-	25,992
11	Others	-	-
	(a) Tax deducted payable	31,471	25,978
	(b) Other statutory dues	97,284	58,543
	(c) Advance from Corporate Clients	7,535	9,279
	TOTAL	26,82,897	17,65,509

*includes IBNR and IBNER reserves

** includes interest on unclaimed amount

*** Amount payable to Former Chief Executive Officer's (CEO's) subject to IRDAI approval

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



(Rs.'000)

SN	Particulars	AS AT 30th SEP 2017	AS AT 30th SEP 2016
1	Reserve for Unexpired Risk*	28,34,502	24,92,373
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	For Employee Benefits		
	(a) For Gratuity	7,078	3,242
	(b) For Leave Encashment	26,915	25,160
	(c) For Superannuation	-	5
	(d) For Other manpower related	-	-
	(e) For Commission	-	-
	(f) For Other operating expense related	-	-
6	Premium Deficiency Reserve	-	-
	TOTAL	28,68,495	25,20,780

* Includes provision for freelook cancellation Rs. 490 thousands (Previous year ended September 2016 Nil)

FORM NL-19 MISC EXPENDITURE SCHEDULE**MISCELLANEOUS EXPENDITURE**
(To the extent not written off or adjusted)**30-Sep-17**
(Rs.'000)

SN	Particulars	AS AT 30th SEP 2017	AS AT 30th SEP 2016
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments A/c to be furnished by the insurers on direct basis for quarter ended 30th Sep 2017



(Rs in '000')

Particulars	FOR THE HALF YEAR ENDED 30th SEP 2017	FOR THE HALF YEAR ENDED 30th SEP 2016
Cash Flows from the operating activities:	(1,57,698)	(1,41,626)
Cash flows from investing activities:	77,375	(2,16,075)
Cash flows from financing activities:	-	2,80,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase/(decrease) in cash and cash equivalents	(80,323)	(77,701)
Cash and cash equivalents at the beginning of the period	1,76,510	1,32,579
Cash and cash equivalents at the end of the period	96,187	54,878

FORM NL-21 Statement of Liabilities



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-17

(Rs in Lakhs)

Statement of Liabilities

Sl.No.	Particular	AS AT 30th SEP 2017				AS AT 30th SEP 2016			
		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	28,345	2,548	3,430	34,323	24,924	3,055	3,250	31,229
5	Total Liabilities	28,345	2,548	3,430	34,323	24,924	3,055	3,250	31,229

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-17

(Rs in Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE PERIOD ENDED 30th SEP, 2017																											
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.	-	-	2.44	3.49	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.44	3.49
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.	0.36	0.85	81.31	171.19	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	81.67	172.04
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.	-	-	1.31	3.04	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1.31	3.04
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.	0.05	0.07	29.10	58.73	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	29.15	58.80
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.	7.10	10.10	264.72	484.98	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	271.81	495.08
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.	0.44	0.63	94.60	192.17	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	95.04	192.81
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.	0.11	0.26	32.24	59.91	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	32.35	60.17
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.	0.01	0.01	4.02	7.14	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.03	7.15
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.	-	-	4.53	5.52	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.53	5.52
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.	11.57	17.17	2,947.93	5,849.18	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2,959.50	5,866.35
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.	1.12	1.63	103.05	206.29	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	104.18	207.92
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.	10.82	13.36	690.40	1,315.33	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	701.22	1,328.70
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.	3.49	9.06	1,279.41	2,528.20	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,282.90	2,537.26
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.	0.17	0.31	37.99	72.66	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	38.17	72.97
Jammu & Kashmir	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.03	0.05	19.42	41.77	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	19.45	41.82
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.	0.12	0.13	61.92	106.79	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	62.04	106.92
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.	4.55	9.52	1,197.94	2,314.66	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,202.50	2,324.18
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.	29.64	44.98	790.15	1,309.49	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	819.79	1,354.47
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.	0.28	0.33	78.23	157.49	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	78.51	157.82
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.	99.09	181.19	4,491.65	8,611.74	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4,590.74	8,792.93
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.	-	-	2.81	4.07	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.81	4.07
Meghalaya	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	3.47	9.16	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.47	9.16
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.	-	-	-	0.47	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	0.47
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.	-	-	3.47	4.35	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.47	4.35
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.	2.65	4.22	52.69	314.74	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	55.35	318.97
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.	0.02	0.03	4.38	6.48	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.40	6.51
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.	8.60	10.25	728.76	1,491.62	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	737.36	1,501.88
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.	5.83	10.02	450.51	895.20	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	456.34	905.22
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.	-	-	2.30	4.63	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.30	4.63
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.	5.20	9.69	480.44	931.60	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	485.64	941.29
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.	5.26	8.01	770.38	1,448.26	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	775.64	1,456.27
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.	-	-	4.52	7.99	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.52	7.99
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.	2.99	6.33	1,250.40	2,456.60	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	1,253.39	2,462.92
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.	0.15	0.22	126.91	220.80	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	127.06	221.02
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.	3.98	5.57	553.97	1,069.09	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	557.95	1,074.66

FORM NL-23 : Reinsurance Risk Concentration



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-17

(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	3	7,673.67	23.02	-	100%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	0%
5	No. of Reinsures with rating less than BBB	-	-	-	-	0%
6	Others	-	-	-	-	0%
	Total	3	7,673.67	23.02	-	100%

FORM NL-24

Ageing of Claims



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-17

(Rs in Lakhs)

Ageing of Claims as at 30.09.2017

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	18,529	17	3	1	-	18,550	8,462
8	Overseas Travel	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	2	-	-	-	-	2	8
10	Liability	NA	NA	NA	NA	NA	NA	NA
11	Crop	NA	NA	NA	NA	NA	NA	NA
12	Miscellaneous	NA	NA	NA	NA	NA	NA	NA

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



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-17

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	3,034	NA	4	NA	NA	NA	NA	3,038
2	Claims reported during the period	NA	NA	NA	NA	NA	NA	21,617	NA	23	NA	NA	NA	NA	21,640
3	Claims Settled during the period	NA	NA	NA	NA	NA	NA	18,550	NA	2	NA	NA	NA	NA	18,552
4	Claims Repudiated during the period	NA	NA	NA	NA	NA	NA	1,810	NA	21	NA	NA	NA	NA	1,831
5	Claims closed during the period	NA	NA	NA	NA	NA	NA	-	NA	-	NA	NA	NA	NA	-
6	Claims O/S at End of the period	NA	NA	NA	NA	NA	NA	4,291	NA	4	NA	NA	NA	NA	4,295
	Less than 3months	NA	NA	NA	NA	NA	NA	4,070	NA	4	NA	NA	NA	NA	4,074
	3 months to 6 months	NA	NA	NA	NA	NA	NA	130	NA	-	NA	NA	NA	NA	130
	6months to 1 year	NA	NA	NA	NA	NA	NA	88	NA	-	NA	NA	NA	NA	88
	1year and above	NA	NA	NA	NA	NA	NA	3	NA	-	NA	NA	NA	NA	3

FORM NL-26 - CLAIMS INFORMATION - SM



Insurer : Max Bupa Health Insurance Company Limited

Solvency for the period ended 30th Sep 2017

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

SN	Description	PREMIUM		CLAIMS		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claims	Net incurred claims			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-
8	Others	-	-	-	-	-	-	-
9	Health	66,060	56,680	33,994	28,866	11,336	8,660	11,336
	Total	66,060	56,680	33,994	28,866	11,336	8,660	11,336

FORM NL-27 Offices information for Non-Life**Insurer: Max Bupa Health Insurance Company Limited****Date: 30-Sep-17**

S No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	29	
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	29	
7	No. of branches approved but not opened	9	
8	No. of rural branches	-	
9	No. of urban branches	29	

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 30th Sep, 2017

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

(Business within India)

Periodicity of Submission: Quarterly



(Rs. In Lakhs)

No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	27,338.14
	Investments (Policyholders)	8A	36,599.18
2	Loans	9	-
3	Fixed Assets	10	3,327.10
4	Current Assets		
	a. Cash & Bank Balance	11	961.87
	b. Advances & Other Assets	12	10,079.80
5	Current Liabilities		
	a. Current Liabilities	13	-26,828.97
	b. Provisions	14	-28,684.95
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		69,823.83
	Application of Funds as per Balance Sheet (A)		92,616.00
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,327.10
3	Cash & Bank Balance (if any)	11	961.87
4	Advances & Other Assets (if any)	12	10,079.80
5	Current Liabilities	13	-26,828.97
6	Provisions	14	-28,684.95
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		69,823.83
	TOTAL (B)		28,678.68
	'Investment Assets' As per FORM 3B (A-B)		63,937.32

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value
			Balance	FRSM*							
			(a)	(b)							
1	Central Govt. Securities	Not less than 20%	-	4,115.30	10,097.79	14,213.09	22.24%	-	-	14,213.09	14,670.10
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	-	9,777.73	10,097.79	19,875.52	31.09%	-	-	19,875.52	20,503.51
3	Investment subject to Exposure Norms										
	a. Housing & Infra/ Loans to SG for Housing and FEE	Not less than 15%		0.00	0.00	0.00		-	-	0.00	0.00
	1. Approved Investments		-	8,044.00	10,926.72	18,970.73	29.68%	-	-	18,970.73	19,793.59
	2. Other Investments		-	-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%		9,504.57	15,570.50	25,075.07	39.23%	16.01	25,091.08	25,415.57	
	c. Other Investments		-	0.00	0.00	0.00	0.00%	-	0.00	0.00	
	Total Investment Assets	100%	-	27,326.31	36,595.01	63,921.32	100.00%	16.01	63,937.32	65,712.68	

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

FORM NL-29

Detail regarding debt securities

Insurer:

Max Bupa Health Insurance Company Limited

Date:

September 30, 2017

(Rs in Lakhs)

Detail Regarding debt securities

	Market Value				Book Value			
	AS AT 30th SEP 2017	as % of total for this class	AS AT 30th SEP 2016	as % of total for this class	AS AT 30th SEP 2017	as % of total for this class	AS AT 30th SEP 2016	as % of total for this class
Break down by credit rating								
AAA rated	28,282	55%	23,864	52%	27,248	55%	23,127	52%
AA or better	2,622	5%	2,597	6%	2,509	5%	2,500	6%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other(Sovereign)	20,504	40%	19,590	43%	19,876	40%	18,884	42%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	7,114	14%	10,026	22%	7,114	14%	9,996	22%
more than 1 year and upto 3years	4,696	9%	1,115	2%	4,568	9%	1,098	2%
More than 3years and up to 7years	25,932	50%	19,892	43%	24,784	50%	19,196	43%
More than 7years and up to 10years	13,665	27%	15,018	33%	13,166	27%	14,222	32%
above 10 years	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	14,670	29%	14,714	32%	14,213	29%	14,255	32%
b. State Government	5,833	11%	4,876	11%	5,662	11%	4,629	10%
c. Corporate Securities	30,904	60%	26,461	57%	29,756	60%	25,627	58%

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-17

Analytical Ratios for Non-Life companies

SN	Particular	For the Quarter Ended (Jul - Sep'17)	For the Half year Ended (Apr - Sep'17)	For the Quarter Ended (Jul - Sep'16)	For the Half year Ended (Apr - Sep'16)
1	Gross Premium Growth Rate (Over all)	22%	26%	24%	23%
1a	Gross Premium Growth Rate (Health)	21%	25%	24%	22%
1b	Gross Premium Growth Rate (Personal Accident)	136%	134%	11%	1047%
2	Gross Premium to Net Worth ratio	0.74 times	1.44 times	0.54 times	1.02 times
3	Growth rate of Net Worth	(11%)	(11%)	50%	50%
4	Net Retention Ratio (Overall)	76%	76%	95%	95%
4a	Net Retention Ratio (Health)	76%	77%	95%	95%
4b	Net Retention Ratio (Personal Accident)	79%	68%	87%	75%
5	Net Commission Ratio (Overall)	4%	4%	10%	10%
5a	Net Commission Ratio (Health)	4%	4%	10%	10%
5b	Net Commission Ratio (Personal Accident)	11%	8%	14%	16%
6	Expense of Management to Gross Direct Premium Ratio	51%	51%	53%	52%
7	Combined Ratio	114%	113%	100%	106%
8	Technical Reserves to net premium ratio	2.66 times	1.37 times	2.38	1.26 times
9	Underwriting balance ratio	(0.13) times	(0.13) times	0.07 times	(0.03) times
10	Operating Profit Ratio	(8%)	(7%)	11%	2%
11	Liquid Assets to liabilities ratio	0.57 times	0.57 times	0.79 times	0.79 times
12	Net earning ratio	(4%)	(2%)	18%	7%
13	Return on net worth ratio	(2%)	(2%)	9%	7%
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.96	1.96	2.44	2.44
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	92,60,00,000	92,60,00,000	92,60,00,000	92,60,00,000
2	(b) Percentage of shareholding (Indian / Foreign)	51%/49%	51%/49%	51%/49%	51%/49%
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)	0.00	0.00	(0.06)	(0.06)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the year (not to be annualized)	0.00	0.00	(0.06)	(0.06)
6	(iv) Book value per share (Rs)	2.46	2.46	2.75	2.75

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-17

(Rs in Lakhs)

Related Party Transactions

Sl. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	FOR THE QUARTER ENDED 30th SEP 2017	FOR THE HALF YEAR ENDED	FOR THE QUARTER ENDED 30th SEP 2016	FOR THE HALF YEAR ENDED 30th SEP 2016
1	Ashish Mehrotra (CEO)	Key Management Personal	Remuneration	68.89	127.43	58.43	118.33
			Equity contribution	-	-	(1,372.00)	(1,372.00)
2	Bupa Singapore Pte Limited	Shareholders with Significant Influence	Reimbursement of Expenses / Recovery of Reimbursement	-	-		(1.84)
3	Max Skill First Ltd	Fellow Subsidiary	Service received	250.46	250.46	143.06	233.71
4	Max Life Insurance Company Ltd	Fellow Subsidiary	Service received	-	-	2.98	37.42
			Equity contribution	-	-	(1,428.00)	(1,428.00)
5	Max India Limited	Holding company	Functional support Charges	258.75	258.75	-	-

FORM NL-32 Products InformationInsurer: **Max Bupa Health Insurance Company Limited**Date: **30-Sep-17****Products Information***List below the products and/or add-ons introduced during the period- Apr 1, 2017 to Sep 30, 2017*

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Health Companion	MBHI/IRDA/REP/06/16/944-L&C	IRDAI/HLT/MBHI/P-H/V.III/2/2017-18	Health Insurance	Class Rated Product	29-Jun-16	27-Apr-17

FORM NL-33 - SOLVENCY MARGIN - SM

TABLE - II

Insurer: Max Bupa Health Insurance Company Limited



Statement as on: 30th Sep, 2017

(Rs. in Lakhs)

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-TA):		36,595
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		34,323
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	Excess in Policyholders' Funds (1-2-3)		2,272
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		41,088
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		21,191
7	Excess in Shareholders' Funds (5-6)		19,897
8	Total Available Solvency Margin [ASM] (4+7)		22,169
9	Total Required Solvency Margin [RSM]		11,336
10	Solvency Ratio (Total ASM/Total RSM)		1.96

Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-17

<i>BOD and Key Person information</i>			
Sl. No.	Name of person	Role/designation	Details of change during the quarter
Board of Directors			
1	Mr. Rajesh Sud	Chairman	NA
2	Mr. Rahul Khosla	Co-Vice Chairman & Director	NA
3	Mr. David Martin Fletcher	Co-Vice Chairman & Director	NA
4	Mr. Mohit Talwar	Director	NA
5	Mr. K Narasimha Murthy	Director	NA
6	Ms. Joy Carolyn Linton	Director	NA
7	Mr. Pradeep Pant	Director	NA
8	Ms. Marielle Theron	Director	NA
9	Mr. John Howard Lorimer	Director	NA
10	Dr. Burjor Phiroze Banaji	Director	NA
11	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	NA
Key Management Persons#			
12	Mr. Ashish Mehrotra	Chief Executive Officer & Managing Director	NA
13	Mr. Rahul Ahuja	Chief Financial Officer & Chief Risk Officer	NA
14	Mr. Partha Banerjee	Chief Compliance Officer	NA
15	Mr. Joydeep Saha	Appointed Actuary	NA
16	Mr. Vikas Gujral	Chief Operating Officer	NA
17	Mr. Anurag Gupta	Senior Vice President & Head - Agency Channel	NA
18	Ms. Anika Agrawal	Senior Vice President & Head - Marketing, Digital and Direct Sales	NA
19	Mr. Aseem Gupta	Senior Vice President – Portfolio and Affinity	NA
20	Mr. Atul Bhandari	Senior Vice President & Head - Bancassurance and Alliances	NA
21	Ms. Priya Gilbile	Senior Vice President & Head - Health Risk Management	NA
22	Mr. Vikas Jain	Chief Investment Officer	NA
23	Mr. Rajat Sharma	Company Secretary	NA

#Key Management Persons in line with Guidelines for Corporate Governance for insurers in India (IRDA/F&A/GDL/CG/100/05/2016)

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30th Sep, 2017

Details of Investment Portfolio

Periodicity of Submission : Quarterly



Name of the Fund: General Insurance

30-Sep-17

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, 2017

Name of the Fund 1 :Shareholders Funds Representing Solvency Margin and Policyholders Funds



30-Sep-17

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVERNMENT BONDS	CGSB	14,222.60	14,725.38	271.89	1.91%	1.91%	14,232.63	14,680.43	545.51	3.83%	3.83%	14,786.22	15,138.51	377.66	2.55%	2.55%
2	STATE GOVERNMENT BONDS	SGGB	5,664.27	5,892.47	110.37	1.95%	1.95%	5,617.44	5,820.84	219.72	3.91%	3.91%	3,843.70	3,956.64	77.38	2.01%	2.01%
3	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	3,571.09	3,794.90	75.01	2.10%	2.10%	3,572.18	3,771.80	152.06	4.26%	4.26%	4,775.89	4,914.21	110.47	2.31%	2.31%
4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	493.17	493.17	8.54	1.73%	1.73%	1,146.29	1,146.29	47.34	4.13%	4.13%	102.19	102.19	2.11	2.06%	2.06%
5	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	10,010.79	10,448.67	210.06	2.10%	2.10%	9,795.61	10,178.87	407.39	4.16%	4.16%	8,532.93	8,768.15	182.48	2.14%	2.14%
6	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	0.00%	0.00%	360.66	361.48	17.18	4.76%	4.76%	1,000.00	1,010.90	23.95	2.39%	2.39%
7	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	-	-	(0.04)	0.00%	0.00%	196.72	197.21	9.42	4.79%	4.79%	681.19	688.44	18.78	2.76%	2.76%
8	CORPORATE SECURITIES - DEBENTURES	ECOS	6,511.15	6,810.57	142.83	2.19%	2.19%	6,335.80	6,590.98	279.71	4.41%	4.41%	2,641.30	2,750.59	59.17	2.24%	2.24%
9	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	2,552.47	2,699.05	55.13	2.16%	2.16%	2,553.33	2,680.67	110.91	4.34%	4.34%	1,545.43	1,611.33	34.27	2.22%	2.22%
10	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	9,223.17	9,223.17	179.50	1.95%	1.95%	7,925.79	7,925.79	322.66	4.07%	4.07%	10,387.91	10,387.91	231.28	2.23%	2.23%
11	COMMERCIAL PAPERS	ECCP	6,606.73	6,606.73	120.49	1.82%	1.82%	6,068.20	6,068.20	221.97	3.66%	3.66%	4,985.63	4,985.63	103.10	2.07%	2.07%
12	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	4,893.04	4,887.30	72.25	1.48%	1.48%	5,721.36	5,729.49	179.54	3.14%	3.14%	1,892.51	1,887.56	34.35	1.82%	1.82%
13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	3,341.31	3,344.48	67.25	2.01%	2.01%
Total			63,748.48	65,581.43	1,246.02	1.95%	1.95%	63,526.02	65,152.04	2,513.41	3.96%	3.96%	58,516.23	59,546.56	1,322.25	2.26%	2.26%

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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



Statement as on: 30th Sep, 2017

Name of Fund : General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

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>								
1	8.90% RCAP DB 09-09-2021	ECOS	10.09	27 December 2016	CARE	CARE AAA	CARE AA+	24 July 2017	
B.	<u>As on Date ²</u>								
1	8.90% RCAP DB 09-09-2021	ECOS	10.09	27 December 2016	CARE	CARE AAA	CARE AA+	24 July 2017	

FORM NL-38 Business across line of Business



Insurer: Max Bupa Health Insurance Company Limited

Date : 30-Sep-17

(Rs in Lakhs)

Sl.No.	Line of Business	FOR THE QUARTER ENDED 30th SEP 2017		FOR THE QUARTER ENDED 30th SEP 2016		FOR THE HALF YEAR ENDED 30th SEP 2017		FOR THE HALF YEAR ENDED 30th SEP 2016	
		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	204	4,154	86	4	344	7,365	147	10
10	Health	16,647	70,735	13,739	72,954	32,365	1,40,651	25,895	1,37,228
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-17

(Rs in Lakhs)

Rural & Social Obligations (Apr - Sep 2017)

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	11,163	1,847	1,64,282
		Social	3	40	19,595
11	Others	Rural	NA	NA	NA
		Social	NA	NA	NA

FORM NL-40



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-17

(Rs in Lakhs)

S No.	Channels	Business Acquisition through different channels							
		FOR THE QUARTER ENDED 30th SEP 2017		FOR THE QUARTER ENDED 30th SEP 2016		FOR THE HALF YEAR ENDED 30th SEP 2017		FOR THE HALF YEAR ENDED 30th SEP 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	39,723	7,843	41,232	7,096	77,400	15,141	77,227	13,290
2	Corporate Agents-Banks	7,112	2,331	6,208	1,371	12,941	4,041	11,761	2,313
3	Corporate Agents -Others*	20	1,276	15	1,036	25	2,359	19	1,936
4	Brokers	7,677	1,321	7,122	1,150	16,170	2,700	12,766	2,125
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	20,357	4,081	18,381	3,172	41,480	8,468	35,465	6,378
	Total (A)	74,889	16,851	72,958	13,825	1,48,016	32,709	1,37,238	26,042
7	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	74,889	16,851	72,958	13,825	1,48,016	32,709	1,37,238	26,042

Note: previous period numbers have been regrouped wherever necessary

FORM NL-41 GREIVANCE DISPOSAL



Insurer: Max Bupa Health Insurance Company Limited

Date: 30-Sep-17

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	1	1	2	0	6
b)	Claim	0	64	19	9	36	0	124
c)	Policy related	0	16	11		5	0	36
d)	Premium	0	63	7	1	55	0	106
e)	Refund	0	5	4		1	0	8
f)	Coverage	0	13	6	3	4	0	22
g)	Cover note related	0	0	0	0	0	0	0
h)	Product	0	3		1	2	0	7
i)	Others	0	29	12	3	14	0	71
	Total number of complaints	0	197	60	18	119	0	380
2	Total No. of policies during the previous period ended 30 Sep 2016	1,37,238						
3	Total No. of claims during the previous period ended 30 Sep 2016	19,242						
4	Total No. of policies during the current period ended 30 Sep 2017	1,48,016						
5	Total No. of claims during the current period ended 30 Sep 2017	21,640						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	2.43						
7	Total No. of Claim Complaints (current year) per 10,000 policies (current year):	8.38						
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				