

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-1-B-RA
REVENUE ACCOUNT

(Amount in Rs. Lakhs)

S.No	Particulars	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
		For The Quarter Ended 31st March 2022	For The Year Ended 31st March 2022	For The Quarter Ended 31st March 2022	For The Year Ended 31st March 2022	For The Quarter Ended 31st March 2021	For The Year Ended 31st March 2021	For The Quarter Ended 31st March 2021	For The Year Ended 31st March 2021
1	Premiums earned (Net)	40,037	40,037	1,18,929	1,18,929	30,675	30,675	84,723	84,723
2	Profit/ Loss on sale/redemption of Investments	188	188	651	651	376	376	1,336	1,336
3	Interest, Dividend & Rent – Gross	1,852	1,852	6,420	6,420	1,297	1,297	4,871	4,871
	Note 1								
4	Other	-	-	-	-	-	-	-	-
	(a) Other Income								
	(b) Contribution from the Shareholders' Account								
	(i) Towards Excess Expenses of Management								
	TOTAL (A)	42,077	42,077	1,26,000	1,26,000	32,348	32,348	90,930	90,930
6	Claims Incurred (Net)	21,403	21,403	82,729	82,729	16,025	16,025	43,529	43,529
7	Commission	(77)	(77)	1,907	1,907	377	377	4,949	4,949
8	Operating Expenses related to Insurance Business	24,066	24,066	74,609	74,609	18,589	18,589	63,582	63,582
9	Premium Deficiency	-	-	-	-	-	-	-	-
	TOTAL (B)	45,392	45,392	1,59,245	1,59,245	34,991	34,991	1,12,060	1,12,060
10	Operating Profit/(Loss) C= (A - B)	(3,315)	(3,315)	(33,245)	(33,245)	(2,643)	(2,643)	(21,130)	(21,130)
11	APPROPRIATIONS								
	Transfer to Shareholders' Account	(3,315)	(3,315)	(33,245)	(33,245)	(2,643)	(2,643)	(21,130)	(21,130)
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-
	TOTAL (C)	(3,315)	(3,315)	(33,245)	(33,245)	(2,643)	(2,643)	(21,130)	(21,130)

Note - 1

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 31st March 2022	For The Year Ended 31st March 2022	For The Quarter Ended 31st March 2022	For The Year Ended 31st March 2022	For The Quarter Ended 31st March 2021	For The Year Ended 31st March 2021	For The Quarter Ended 31st March 2021	For The Year Ended 31st March 2021
Interest, Dividend & Rent	2,068	2,068	7,142	7,142	1,397	1,397	5,166	5,166
Add/Less:-								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(216)	(216)	(722)	(722)	(100)	(100)	(295)	(295)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross*	1,852	1,852	6,420	6,420	1,297	1,297	4,871	4,871

* Term gross implies inclusive of TDS

Note - 2 : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-2-B-PL

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule	For The Quarter Ended 31st March 2022	For The Year Ended 31st March 2022	For The Quarter Ended 31st March 2021	For The Year Ended 31st March 2021
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance					
	(b) Marine Insurance					
	(c) Miscellaneous Insurance		(3,315)	(33,245)	(2,643)	(21,130)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		560	2,228	542	2,085
	(b) Profit on sale of investments		21	393	157	294
	(c) (Loss on sale/ redemption of investments)		-	(0)	-	-
	(d) Accretion/(Amortisation) of Debt Securities		(60)	(268)	(40)	(180)
3	OTHER INCOME		1	0.57	-	-
	TOTAL (A)		(2,793)	(30,892)	(1,984)	(18,931)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	(184)	150	350
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		128	407	147	479
	(b) Bad debts written off		-	-	-	-
	(c) Interest on delayed refund		24	29	5	6
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others		-	-	-	-
	TOTAL (B)		152	252	302	835
	Loss Before Tax		(2,945)	(31,144)	(2,286)	(19,766)
	Provision for Taxation		-	-	-	-
	Loss After Tax		(2,945)	(31,144)	(2,286)	(19,766)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of loss brought forward from last year		(1,26,641)	(98,442)	(96,156)	(78,676)
	Balance carried forward to Balance Sheet		(1,29,586)	(1,29,586)	(98,442)	(98,442)

Note: Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-3-B-BS

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule	As at 31st March 2022	As at 31st March 2021
	SOURCES OF FUNDS			
1	Share Capital	NL-8	43,512	36,039
2	Share Application Money Pending Allotment			
3	Reserves And Surplus	NL-10	1,38,288	1,02,061
4	Fair Value Change Account			
	-Shareholders' Funds		-	-
	-Policyholders' Funds		7	32
5	Borrowings	NL-11	-	-
	TOTAL		1,81,807	1,38,132
	APPLICATION OF FUNDS			
1	Investments - Shareholders	NL-12	34,464	29,406
2	Investments - Policyholders	NL-12A	1,18,090	95,241
	Less : Provision		(150)	(850)
	Net Policyholders' investments		1,17,940	94,391
3	Loans	NL-13	-	-
4	Fixed Assets	NL-14	11,696	9,452
5	Deferred Tax Asset (Net)			
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	5,341	5,152
	Advances and Other Assets	NL-16	13,544	11,199
	Sub-Total (A)		18,885	16,351
6	Current Liabilities	NL-17	61,528	56,739
7	Provisions	NL-18	69,236	53,170
	Sub-Total (B)		1,30,764	1,09,909
	NET CURRENT ASSETS (C) = (A - B)		(1,11,879)	(93,558)
8	Miscellaneous Expenditure	NL-19	-	-
9	Debit Balance In Profit And Loss Account		1,29,586	98,442
	TOTAL		1,81,807	1,38,132

CONTINGENT LIABILITIES

Particulars	As at 31st March 2022	As at 31st March 2021
1. Partly paid-up investments		
2. Claims, other than against policies, not acknowledged as debts by the company	878	588
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	30	30
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
TOTAL	908	618

Note: Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March 2022				For The Year Ended 31st March 2022			
Gross Direct Premium	50,929	4,251	501	55,681	1,56,361	14,419	1,887	1,72,667
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	11,313	180	25	11,518	36,732	1,036	94	37,862
Net Written Premium	39,616	4,071	476	44,163	1,19,629	13,383	1,793	1,34,805
Add: Opening balance of UPR	54,176	7,191	43	61,410	43,105	6,275	280	49,660
Less: Closing balance of UPR	58,838	6,667	31	65,536	58,838	6,667	31	65,536
Net Earned Premium	34,954	4,595	488	40,037	1,03,896	12,991	2,042	1,18,929
Gross Direct Premium								
- In India	50,929	4,251	501	55,681	1,56,361	14,419	1,887	1,72,667
- Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March 2021				For The Year Ended 31st March 2021			
Gross Direct Premium	38,366	5,346	420	44,132	1,15,995	13,480	590	1,30,065
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	9,003	290	21	9,314	29,119	988	30	30,137
Net Written Premium	29,363	5,056	399	34,818	86,876	12,492	560	99,928
Add: Opening balance of UPR	39,893	5,549	75	45,517	29,038	5,417	-	34,455
Less: Closing balance of UPR	43,104	6,276	280	49,660	43,104	6,276	280	49,660
Net Earned Premium	26,152	4,329	194	30,675	72,810	11,633	280	84,723
Gross Direct Premium								
- In India	38,366	5,346	420	44,131	1,15,995	13,480	590	1,30,065
- Outside India	-	-	-	-	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March 2022				For The Year Ended 31st March 2022			
Claims paid (Direct)	26,085	562	55	26,702	1,00,563	1,389	162	1,02,114
Add - Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less - Re-insurance Ceded to claims paid	5,535	157	2	5,694	17,679	213	8	17,900
Net Claim Paid	20,551	405	53	21,009	82,884	1,176	154	84,214
Add: Claims Outstanding at the end of the year	11,388	2,894	447	14,729	11,388	2,894	447	14,729
Less: Claims Outstanding at the beginning of the year	11,335	2,648	352	14,335	12,860	3,080	275	16,215
Net Incurred Claims	20,604	651	148	21,403	81,412	990	326	82,728
Claims Paid (Direct)								
-In India	26,085	562	55	26,702	1,00,563	1,389	162	1,02,114
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	7,739	2,712	447	10,897	7,739	2,712	447	10,897
Estimates of IBNR and IBNER at the beginning of the period (net)	6,720	2,462	351	9,533	8,106	3,030	275	11,411

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March 2021				For The Year Ended 31st March 2021			
Claims paid (Direct)	16,672	355	-	17,027	42,451	1,454	-	43,905
Add - Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less - Re-insurance Ceded to claims paid	2,966	107	-	3,073	8,266	332	-	8,598
Net Claim Paid	13,706	248	-	13,954	34,185	1,122	-	35,306
Add Claims Outstanding at the end of the year	12,860	3,080	275	16,215	12,860	3,080	275	16,215
Less Claims Outstanding at the beginning of the year	12,134	1,937	74	14,145	6,116	1,877	-	7,993
Net Incurred Claims	14,432	1,391	202	16,025	40,929	2,325	275	43,529
Claims Paid (Direct)								
-In India	16,672	355	-	17,027	42,451	1,454	-	43,905
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	8,106	3,030	275	11,411	8,106	3,030	275	11,411
Estimates of IBNR and IBNER at the beginning of the period (net)	6,032	1,882	74	7,987	7,168	2,413	-	9,581

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March 2022				For The Year Ended 31st March 2022			
Commission & Remuneration	4,742	1,184	5	5,932	16,459	2,504	5	18,968
Rewards	418	156	-	573	1,618	232	-	1,851
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	5,160	1,340	5	6,505	18,077	2,736	5	20,819
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	6,556	25	3	6,583	18,764	138	9	18,912
Net Commission	(1,395)	1,315	3	(77)	(687)	2,598	(4)	1,907
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	1,148	59	-	1,207	3,885	198	-	4,082
Corporate Agents-Banks/FII/HFC	1,470	331	-	1,801	5,511	1,215	-	6,727
Corporate Agents-Others	752	201	5	958	2,594	249	5	2,849
Insurance Brokers	1,781	749	-	2,530	5,801	1,073	-	6,874
Direct Business - Onlineec	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	4	0	-	4	274	0	-	274
Insurance Marketing Firm	5	0	-	5	13	0	-	13
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	0	-	0	0	0	-	0
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	5,160	1,340	5	6,505	18,077	2,736	5	20,819
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	5,160	1,340	5	6,505	18,077	2,736	5	20,819
Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 31st March 2021				For The Year Ended 31st March 2021			
Commission & Remuneration	4,418	615	-	5,032	13,569	1,639	-	15,209
Rewards	559	40	-	599	1,106	64	-	1,170
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	4,977	655	-	5,632	14,675	1,704	-	16,379
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	5,209	43	2	5,254	11,331	95	3	11,429
Net Commission	(232)	612	(2)	377	3,344	1,608	(3)	4,949
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	1,256	67	-	1,323	3,324	158	-	3,482
Corporate Agents-Banks/FII/HFC	1,501	433	-	1,934	5,424	1,177	-	6,601
Corporate Agents-Others	791	8	-	799	2,164	20	-	2,184
Insurance Brokers	1,219	147	-	1,366	3,095	348	-	3,443
Direct Business - Onlineec	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	206	0	-	206	658	0	-	658
Insurance Marketing Firm	4	0	-	4	10	0	-	10
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	4,977	655	-	5,632	14,675	1,704	-	16,379
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	4,977	655	-	5,632	14,675	1,704	-	16,379
Outside India	-	-	-	-	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 31st March 2022				For The Year Ended 31st March 2022			
1	Employees' remuneration & welfare benefits	9,746	684	92	10,522	33,428	2,663	403	36,495
2	Travel, conveyance and vehicle running expenses	266	22	3	291	753	69	9	832
3	Training expenses	46	4	0	50	149	14	2	164
4	Rents, rates & taxes	201	16	2	218	831	77	10	918
5	Repairs	90	7	1	98	350	32	4	387
6	Printing & stationery	141	8	1	150	444	20	5	469
7	Communication expenses	210	17	2	230	671	62	8	741
8	Legal & professional charges	456	39	5	500	1,257	116	15	1,388
9	Auditors' fees, expenses etc								
	(a) as auditor	18	2	0	20	34	3	0	38
	(b) Certification Services	4	0	0	4	6	1	0	7
	(c) out of pocket expenses	0	0	0	0	1	0	0	1
	(f) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(d) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	7,022	601	73	7,696	17,831	1,644	215	19,690
11	Interest & Bank Charges	115	10	1	126	323	30	4	356
12	Depreciation	803	65	7	876	2,848	263	34	3,145
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	1,144	98	12	1,254	3,034	280	37	3,350
15	Information Technology Expenses	460	24	5	489	1,322	58	16	1,396
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others (to be specified)								
	(a) Membership and Subscription	40	2	0	42	143	6	2	151
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	(0)	(0)	(0)	(0)	1	0	0	1
	(c) Insurance	5	0	0	5	11	1	0	12
	(d) Director's sitting fees	12	1	0	13	42	4	1	46
	(e) Miscellaneous expenses	14	1	0	15	92	9	1	102
	(f) Stamp duty	63	3	1	67	197	9	2	208
	(g) Electricity expense	32	2	0	34	167	15	2	184
	(h) Housekeeping charges	108	9	1	117	422	39	5	465
	(i) Data center charges	266	21	2	289	1,115	103	13	1,231
	(j) Agent training expenses	151	14	2	166	175	16	2	194
	(k) Medical fees	128	28	1	157	310	71	4	385
	(l) Call centre charges	211	17	2	229	835	77	10	922
	(m) Transaction processing services	370	31	4	404	1,203	111	15	1,328
	(n) Loss / (Profit) on Sale of Fixed Assets	1	0	0	1	3	0	0	4
	TOTAL	22,121	1,727	217	24,066	67,997	5,792	821	74,610
	In India	22,120	1,727	217	24,065	67,948	5,788	820	74,556
	Outside India	1	0	0	1	49	4	1	54

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 31st March 2021				For The Year Ended 31st March 2021			
1	Employees' remuneration & welfare benefits	7,462	988	100	8,550	28,842	3,197	147	32,185
2	Travel, conveyance and vehicle running expenses	138	18	1	156	275	32	1	309
3	Training expenses	23	(0)	(1)	22	(257)	(30)	(1)	(288)
4	Rents, rates & taxes	230	35	3	269	994	115	5	1,114
5	Repairs	89	13	1	103	320	37	2	359
6	Printing & stationery	100	3	2	105	516	39	3	558
7	Communication expenses	162	23	2	187	517	60	3	579
8	Legal & professional charges	170	27	3	200	845	98	4	947
9	Auditors' fees, expenses etc								
	(a) As auditor	13	2	0	14	29	3	0	32
	(b) Certification Services	3	0	0	4	6	1	0	6
	(c) Out of Pocket Expenses	(1)	0	(0)	(1)	0	0	0	0
	(d) Taxation matters	-	-	-	-	-	-	-	-
	(e) Insurance matters	-	-	-	-	-	-	-	-
	(f) Management services; and	-	-	-	-	-	-	-	-
	(g) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	5,195	739	61	5,995	17,046	1,981	87	19,114
11	Interest & Bank Charges	56	8	1	65	207	24	1	232
12	Depreciation	622	92	8	722	2,300	267	12	2,579
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	876	113	7	996	1,830	213	9	2,051
15	Information Technology Expenses	330	17	4	351	1,109	84	6	1,198
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others (to be specified)								
	(a) Membership and Subscription	41	3	0	44	88	7	0	95
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	0	0	0	0	0	0	0	0
	(c) Insurance	3	0	0	3	11	1	0	12
	(d) Director's sitting fees	3	1	0	4	14	2	0	16
	(e) Miscellaneous expenses	36	5	0	42	136	16	1	153
	(f) Stamp duty	53	3	0	57	130	10	1	141
	(g) Electricity expense	36	5	0	42	137	16	1	154
	(h) Housekeeping charges	101	16	1	118	439	51	2	492
	(i) Data center charges	15	3	0	19	112	13	1	125
	(j) Agent training expenses	144	15	0	159	(16)	(2)	(0)	(18)
	(k) Medical fees	42	12	0	55	89	23	0	112
	(l) Call centre charges	61	10	1	72	317	37	2	356
	(m) Transaction processing services	180	29	3	212	840	98	4	942
	(n) Loss / (Profit) on Sale of Fixed Assets	21	2	0	24	21	2	0	24
	TOTAL	16,207	2,183	200	18,589	56,898	6,394	289	63,581
	In India	16,198	2,181	200	18,579	56,823	6,385	289	63,498
	Outside India	9	1	0	11	75	9	0	84

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
1	Authorised Capital		
	44,00,00,000 equity shares of Rs.10 each (31st March 2021: 39,00,00,000 Equity shares of Rs. 10 each)	44,000	39,000
2	Issued Capital		
	43,51,18,940 Equity Shares of Rs 10 each (31st March 2021: 36,03,94,275 Equity Shares of Rs 10 each)	43,512	36,039
3	Subscribed Capital		
	43,51,18,940 Equity Shares of Rs 10 each (31st March 2021: 36,03,94,275 Equity Shares of Rs 10 each)	43,512	36,039
4	Called-up Capital		
5	Paid-up Capital		
	TOTAL	43,512	36,039

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	As at 31st March 2022		As at 31st March 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	22,19,10,665	51%	18,38,01,084	51%
· Foreign	21,32,08,275	49%	17,65,93,191	49%
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	43,51,18,940	100%	36,03,94,275	100%

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-9A-PATTERN OF SHAREHOLDING SCHEDULE

ANNEXURE A

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ADITYA BIRLA HEALTH INSURANCE COMPANY LIMITED
INSURANCE COMPANY, AS AT QUARTER ENDED 31ST MARCH, 2022

SL No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Aditya Birla Capital Limited	1	22,19,10,665	51	22,191	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Momentum Metropolitan Strategic Investment (Pvt) Limited	1	21,32,08,275	49	21,321	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	Trusts	-	-	-	-	-	-	-	-
	Overseas Corporate Bodies	-	-	-	-	-	-	-	-
	Non-Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	Foreign Nationals	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	2	43,51,18,940	100	43,512	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

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

Name of the Indian Promoter / Indian Investor: **ADITYA BIRLA CAPITAL LIMITED**

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mrs. Rajashree Birla	1	7,73,989	0.03	77	-	-	-	-
	(ii) Mr. Kumar Mangalam Birla	1	51,790	0.00	5	-	-	-	-
	(iii) Mrs. Neeraj Birla	1	1,02,286	0.00	10	-	-	-	-
	(iv) Mrs. Vasavadatta Baijal	1	1,65,951	0.01	17	-	-	-	-
	(v) Aditya Vikram Kumarmangalam Birla Huf	1	1,25,608	0.01	13	-	-	-	-
ii)	Bodies Corporate:								
	Birla Consultants Limited	1	1,22,334	0.01	12	-	-	-	-
	Birla Industrial Finance (India) Limited	1	1,22,479	0.01	12	-	-	-	-
	Birla Industrial Investments (India) Limited	1	26,119	0.00	3	-	-	-	-
	ECE Industries LTD.	1	4,71,931	0.02	47	-	-	-	-
	Grasim Industries Limited	1	1,30,92,40,000	54.18	1,30,924	-	-	7,70,00,000	5.88
	Hindalco Industries Limited	1	3,95,11,455	1.64	3,951	-	-	-	-
	Birla Group Holdings Private Limited	1	18,45,06,156	7.64	18,451	-	-	-	-
	Rairatna Holdings Private Limited	1	938	0.00	0	-	-	-	-
	Umanan Commercial Company Private Limited	1	3,74,44,766	1.55	3,744	-	-	-	-
	Vikram Holdings PVT LTD.	1	1,050	0.00	0	-	-	-	-
	Vaibhav Holdings Private Limited	1	938	0.00	0	-	-	-	-
	Birla Institute of Technology and Science	1	9,25,687	0.04	93	-	-	-	-
	Pilani Investment And Industries Corporation Ltd.	1	3,36,01,721	1.39	3,360	-	-	2,50,000	0.74
	Renka Investment & Finance Limited	1	3,39,059	0.01	34	-	-	-	-
	IGH Holdings Private Limited	1	5,36,92,810	2.22	5,369	-	-	2,50,000	0.47
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
	P.T. Indo Bharat Rayon (GDR)	1	2,80,05,628	1.16	2,801	-	-	-	-
	P.T. Sunrise Bumi Textiles (GDR)	1	17,76,250	0.07	178	-	-	-	-
	P.T. elegant Textile Industry (GDR)	1	11,32,250	0.05	113	-	-	-	-
	Thai Rayon Public Company Limited (GDR)	1	26,95,000	0.11	270	-	-	-	-
	Surya Kiran Investments PTE Limited (Equity and GDR)	1	2,25,07,000	0.93	2,251	-	-	2,25,00,000	99.97
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	47	3,85,44,392	1.60	3,854	-	-	-	-
ii)	Foreign Portfolio Investors	142	5,70,58,834	2.36	5,706	-	-	-	-
iii)	Financial Institutions/Banks	140	11,63,063	0.05	116	-	-	-	-
iv)	Insurance Companies	14	5,85,76,473	2.42	5,858	-	-	-	-
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	4	9,94,42,970	4.12	9,944	-	-	-	-
ix)	Any other (Please specify)								
	Foreign Body Corporate	1	10,00,00,000	4.14	10,000	-	-	-	-
	Qualified Institutional Buyer	1	57,800	0.00	6	-	-	-	-
1.2)	Central Government/ State Government(s) / President of India	3	12,818	0.00	1	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	525851	20,20,93,265	8.36	20,209	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	832	5,20,73,539	2.16	5,207	-	-	-	-
iii)	NBFCs registered with RBI	12	2,20,348	0.01	22	-	-	-	-
iv)	Others:								
	Trusts	46	10,66,872	0.04	107	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.76	1,836	-	-	-	-
	Non-Resident Indian (NRI)	8805	1,11,90,267	0.46	1,119	-	-	-	-
	Clearing Members	144	17,72,595	0.07	177	-	-	-	-
	Bodies Corporate	2419	4,04,04,928	1.67	4,040	-	-	-	-
	Foreign Nationals	12	8,690	0.00	1	-	-	-	-
v)	Any other (Please Specify)								
	Outstanding GDRs (Balancing Figure)	1	1,69,20,634	0.70	1,692	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	538508	2,41,63,11,986	100.00	2,41,631	0	0	10,00,00,000	4.14



Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Balance at the beginning of the year	1,02,061	76,214
	Add: Additions during the year	36,227	25,847
	Balance at the end of the year	1,38,288	1,02,061
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	1,38,288	1,02,061

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

Sl. No.	Source / Instrument	Amount Borrowed	Amount of Security	Nature of Security
NA	NA	NA	NA	NA

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-12&12 A-INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 31st March 2022	As at 31st March 2021	As at 31st March 2022	As at 31st March 2021	As at 31st March 2022	As at 31st March 2021
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	12,586	9,172	39,610	32,453	52,196	41,625
2	Other Approved Securities	13,114	14,665	42,506	26,152	55,620	40,817
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	6,883	8,576	6,883	8,576
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	- Fixed Deposits	-	-	-	-	-	-
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	2,571	2,592	4,807	2,026	7,378	4,618
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	503	4,501	6,061	4,501	6,563
5	Other than Approved Investments	-	-	-	1,503	-	1,503
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,429	2,475	2,451	4,957	4,880	7,431
2	Other Approved Securities	1,013	-	502	-	1,514	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	2,001	-	7,830	10,009	9,831	10,009
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	5,489	502	5,489	502
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	- Fixed Deposits	250	-	-	-	250	-
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	-	-	1,009	2,006	1,009	2,006
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	500	-	1,501	-	2,001	-
5	Other than Approved Investments	-	-	1,000	997	1,000	997
	TOTAL	34,464	29,406	1,18,090	95,241	1,52,554	1,24,647

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

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 31st March 2022	As at 31st March 2021	As at 31st March 2022	As at 31st March 2021	As at 31st March 2022	As at 31st March 2021
1	Long Term Investments--						
	Book Value	28,271	26,931	98,308	76,770	1,26,579	1,03,702
	Market Value	28,037	27,321	96,834	76,926	1,24,871	1,04,247
2	Short Term Investments--						
	Book Value	6,192	2,475	19,782	18,470	25,975	20,945
	Market Value	6,201	2,475	19,867	18,329	26,068	20,803

Health Insurance

Aditya Birla Health Insurance Co. Limited

**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016**FORM NL-13-LOANS SCHEDULE***(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
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) Companies	-	-
	(f) 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	-	-

Provisions against Non-performing Loans

Si. No	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
1	Sub-standard	-	-
2	Doubtful	-	-
3	Loss	-	-
	TOTAL	-	-

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/Adjustments	To Date	As at 31st March 2022	As at 31st March 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (specify)	10,455	5,372	-	15,827	4,605	2,254	-	6,859	8,968	5,849
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	199	62	1	260	150	22	1	171	89	50
Information Technology Equipment	2,101	620	4	2,717	1,329	443	2	1,770	947	771
Vehicles	221	337	166	392	169	65	121	113	279	52
Office Equipment	592	61	3	650	404	108	2	510	140	187
Others (Specify nature)	1,401	218	10	1,609	529	253	7	775	834	872
TOTAL	14,969	6,670	184	21,455	7,186	3,145	133	10,198	11,257	7,783
Work in progress	44	327	142	229	-	-	-	-	229	44
Intangible Assets under development	1,624	3,936	5,350	210	-	-	-	-	210	1,624
Grand Total	16,638	10,933	5,676	21,894	7,186	3,145	133	10,198	11,696	9,452
Previous Year	12,162	8,053	3,577	16,638	4,698	2,579	91	7,186	9,452	

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
1	Cash (including cheques, drafts and stamps)	70	16
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	7	7
	(bb) Others	32	32
	Add : Interest Accrued on Deposit	8	5
	(b) Current Accounts	5,224	5,091
	(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	5,341	5,152
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	5,341	5,152
	Outside India	-	-

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	711	346
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	254	24
6	Others		
	(a) Advance to Suppliers	1,395	1,105
	Less: Provisions made	-	-
	Sub-total	1,395	1,105
	(b) Other advances (Gross Amount)	925	527
	Less: Provisions made	-	-
	Sub-total	925	527
	TOTAL (A)	3,285	2,002
	OTHER ASSETS		
1	Income accrued on investments	3,228	2,612
2	Outstanding Premiums	-	-
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	42	21
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,192	811
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	96	13
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Rent and other deposits	843	1,118
	(b) Input tax credit (net)	3,768	3,724
	(c) Unclaimed Investment account	137	14
	(d) Other Recoverable	24	23
	(e) Contribution to group gratuity fund	929	861
	(e) Receivable from Investment	-	-
	TOTAL (B)	10,259	9,197
	TOTAL (A+B)	13,544	11,199

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.



Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
1	Agents' Balances	3,051	1,997
2	Balances due to other insurance companies	8,361	13,007
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	173	144
	(b) For Other Policies	2,128	984
5	Unallocated Premium	12,721	8,676
6	Sundry creditors	11,370	9,262
7	Due to subsidiaries/ holding company	443	766
8	Claims Outstanding	14,724	16,215
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	72	10
11	Income accrued on Unclaimed amounts	-	-
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	-	-
14	Others (to be specified)		
	(a) Tax deducted payable	1,348	793
	(b) Other statutory dues	4,844	4,116
	(c) Provident fund payable	254	165
	(d) Advance from Corporate Clients	-	-
	(e) Due to employees	1,269	517
	(f) Payable for investment	-	-
	(g) Premium refund payable	679	87
	(h) Claims Payable	91	-
	TOTAL	61,528	56,739

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
1	Reserve for Unexpired Risk	65,440	49,561
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	-	-
5	Others (to be specified)	-	-
	(a) For Gratuity	1,190	879
	(b) For Compensated absence	310	223
	(c) Bonus Payable	2,200	2,408
	(d) Free look Reserve	96	99
6	Reserve for Premium Deficiency	-	-
	TOTAL	69,236	53,170

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Health Insurance

Aditya Birla Health Insurance Co. Limited



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Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-19 MISC EXPENDITURE SCHEDULE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-20 -ANALYTICAL RATIOS

S.No	Particular	For The Quarter Ended 31st March, 2022	For The Year Ended 31st March, 2022	For The Quarter Ended 31st March, 2021	For The Year Ended 31st March, 2021
1	Gross Direct Premium Growth Rate**	26%	33%	35%	49%
2	Gross Direct Premium to Net worth Ratio	107%	331%	111%	328%
3	Growth rate of Net Worth	32%	32%	45%	45%
4	Net Retention Ratio**	79%	78%	79%	77%
5	Net Commission Ratio**	0%	1%	1%	5%
6	Expense of Management to Gross Direct Premium Ratio**	55%	55%	55%	62%
7	Expense of Management to Net Written Premium Ratio**	55%	56%	55%	70%
8	Net Incurred Claims to Net Earned Premium**	53%	70%	52%	50%
9	Claims paid to claims provisions**	75%	71%	69%	67%
10	Combined Ratio**	108%	126%	107%	120%
11	Investment income ratio	2%	7%	2%	8%
12	Technical Reserves to net premium ratio **	1.82	0.59	1.89	0.66
13	Underwriting balance ratio	-0.13	-0.34	-0.14	-0.32
14	Operating Profit Ratio	-8%	-28%	-9%	-25%
15	Liquid Assets to liabilities ratio	0.31	0.31	0.30	0.30
16	Net earning ratio	-7%	-23%	-7%	-20%
17	Return on net worth ratio	-6%	-60%	-6%	-50%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.77	1.77	1.82	1.82
19	NPA Ratio				
	Gross NPA Ratio	0.66%	0.66%	1.60%	1.60%
	Net NPA Ratio	0.56%	0.56%	0.93%	0.93%
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	-0.73	-7.70	-0.67	-5.80
24	Book value per share	12.00	12.00	11.00	11.00

Aditya Birla Health Insurance Co. Limited

FORM NL-20 -ANALYTICAL RATIOS

SEGMENTAL REPORTING FOR THE YEAR ENDED 31ST MARCH 2022

Segments	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Marine Cargo	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Marine Hull	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Marine	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Motor OD	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Motor TP	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Motor	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Health	-	-	-	-	-	-	-	-	-	-
Current Period	35%	77%	-1%	55%	56%	78%	72%	134%	0.59	-0.43
Previous Period	54%	75%	4%	62%	69%	56%	75%	125%	0.64	-0.39
Personal Accident	-	-	-	-	-	-	-	-	-	-
Current Period	7%	93%	19%	59%	63%	8%	15%	71%	0.71	0.28
Previous Period	16%	93%	13%	60%	64%	20%	29%	84%	0.75	0.11
Travel Insurance	-	-	-	-	-	-	-	-	-	-
Current Period	220%	95%	0%	44%	46%	16%	NA	62%	0.27	0.44
Previous Period	NA	95%	-1%	49%	51%	98%	NA	149%	0.99	-1.01
Total Health	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Engineering	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Aviation	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other segments **	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous	-	-	-	-	-	-	-	-	-	-
Current Period	36%	77%	2%	55%	58%	78%	74%	136%	0.83	-0.44
Previous Period	57%	76%	7%	65%	76%	51%	69%	127%	0.91	-0.43
Total-Current Period	36%	77%	2%	55%	58%	78%	74%	136%	0.83	-0.44
Total-Previous Period	57%	76%	7%	65%	76%	51%	69%	127%	0.91	-0.43

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-21 -RELATED PARTY TRANSACTIONS

PART-A RELATED PARTY TRANSACTIONS

Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)			
				For The Quarter Ended 31st March 2022	For The Year Ended 31st March 2022	For The Quarter Ended 31st March 2021	For The Year Ended 31st March 2021
1	Aditya Birla Capital Ltd	Holding Company	a) Group Insurance Receipts(Net of Refund)	-	(1)	-	1
			b) Reimbursement of expenses (including ESOP)	19	93	24	139
			c) Issue of Additional Share Capital	2,397	22,287	-	16,320
2	Aditya Birla Finance Limited	Fellow Subsidiary	a) Group Insurance Receipts(Net of Refund)	-	(1)	-	30
			b) Recovery of Expenses	-	-	1	2
			c) Transfer of Liability	-	3	-	1
			d) Transfer of Asset	3	3	0	0
3	Aditya Birla Financial Shared Services Limited	Fellow Subsidiary	a) Group Insurance Receipts(Net of Refund)	-	67	-	42
			b) Reimbursement of expenses (inc. ag)	740	2,651	640	1,947
			c) Transfer of Asset (Employee Transfer)	-	5	1	1
			d) Transfer of Liability (Employee Transfer)	-	1	0	1
			e) Recovery of Expenses	-	-	-	0.18
4	Aditya Birla Housing Finance Limited	Fellow Subsidiary	a) Group Insurance Receipts(Net of Refund)	-	-	-	7
			b) Commission Exp	29	98	54	122
			c) Recovery of Expenses	-	-	-	0
			d) Transfer of Liability (Employee Transfer)	5	8	-	-
			e) Space Sharing expenses	3	6	-	-
5	Aditya Birla Insurance Brokers Limited	Fellow Subsidiary	a) Group Insurance Receipts(Net of Refund)	-	-	-	6
			b) Brokerage Expenses	14	49	20	144
			c) Reimbursement of expenses	-	3	1	4
			d) Transfer of Assets	3	3	-	-
6	Aditya Birla Money Limited	Fellow Subsidiary	a) Group Insurance Receipts	-	-	-	27
			b) Group Insurance Refund	-	4	-	-
			c) Recovery of Expenses	-	-	-	0.23
7	Aditya Birla Capital Technology Services Ltd (Formerly known as "Aditya Birla MyUniverse Ltd")	Fellow Subsidiary	a) Group Insurance Receipts(Net of Refund)	-	-	-	(10)
			b) Reimbursement of Expenses	15	87	31	118
			c) Transfer of Asset (Employee Transfer)	-	2	-	-
8	Aditya Birla Sun Life Insurance Company Limited (Formerly known as Birla Sun Life Insurance Company Limited)	Fellow Subsidiary	a) Group Insurance Receipts	-	408	-	437
			b) Group Insurance Refund	-	2	150	285
			c) Reimbursement of Expenses	2	6	-	-
			d) Rent Expenses- Space Sharing	-	11	-	-
			e) Transfer of Asset (Employee Transfer)	3	79	-	6
			f) Transfer of Liability (Employee Transfer)	-	12	-	3
9	Aditya Birla Wellness Private Limited	Fellow Subsidiary	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Expense- Multiply product	-	-	-	-
			c) Outsourcing Contract wellness tracking services	344	1,235	345	1,169
			d) Transfer of Asset	-	9	-	0
			e) Transfer of Liability	-	-	1	1
			f) Reimbursement of Expenses	-	-	0	1
			g) Rent Expenses- Space Sharing	21	82	21	82
10	Aditya Birla Sun Life AMC Limited	Fellow Subsidiary	a) Insurance Receipts	-	-	-	28
			b) Insurance Refund	-	1	-	-
			c) Transfer of Asset	-	-	6	23
			d) Transfer of Liability	-	-	8	22
			e) Space sharing expense	-	5	-	-
			f) Annual Subscription (Online)	0	0	0	0
11	Aditya Birla IDEA Payments Bank Limited	Fellow Subsidiary of Holding Company	a) Transfer of Liability	-	-	-	11
			b) Transfer of Asset	-	-	0	0
			c) Group Insurance Receipts(Net of Refund)	-	-	(3)	(3)
12	Momentum Metropolitan Strategic Investments (Pty) Ltd (Formerly known as MMI Strategic Investments (Pty) Ltd.)	Foreign Promoter	a) Issue of Additional Share Capital	2,303	21,413	-	15,680
13	M/s Ultratech Cement Ltd	Fellow Subsidiary of Holding Company	a) Group Insurance Receipts	8	8	6	92
			b) Group Insurance Refund	-	7	-	110
14	M/s Aditya Birla ARC Limited	Fellow Subsidiary	a) Group Insurance Receipts(Net of Refund)	-	-	-	0
15	Grasim Industries Limited	Ultimate Holding company	a) Group Insurance Receipts	4	87	6	314
			b) Group Insurance Refund	-	27	-	16
16	Aditya Birla Money Insurance Advisory Services Ltd.	Fellow Subsidiary	a) Commission Expenses	24	78	33	57
17	Aditya Birla Management Corporation Private Limited	Fellow Subsidiary	a) Group Insurance Receipts(Net of Refund)	-	(1)	-	(15)
			b) Transfer of Asset (Employee Transfer)	13	13	4	5
			c) Transfer of Liability (Employee Transfer)	-	4	-	-
			d) Reimbursement of Expenses	0.92	0.92	4	4

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-21 -RELATED PARTY TRANSACTIONS

PART-A RELATED PARTY TRANSACTIONS

Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)			
				For The Quarter Ended 31st March 2022	For The Year Ended 31st March 2022	For The Quarter Ended 31st March 2021	For The Year Ended 31st March 2021
18	Momentum Metropolitan Services Private Limited (Formerly Known as MMI Business and Technology Solutions Private Limited)	Other Related party	a) Group Insurance Receipts/Net of Refund) a) Reimbursement of expenses (exc. gst)	- -	- 1	- 8	- 38
19	Mr. Mayank Bathwal	Key Managerial Personnel	a) Managerial Remuneration b) Insurance Receipts Received	150 -	504 0	158 -	516.69 1
20	Mr. Rahul Bathwal	Relative of Key Managerial Personnel	a) ABG Pratibha Scholarship	-	-	24	24
21	Ms. Shikha Bagai	Key Managerial Personnel	a) Remuneration b) Insurance Receipts Received	- -	- -	68 -	153 0
22	Mr. Amit Jain	Key Managerial Personnel	a) Remuneration	44	135	-	-
23	Mr. Maheshkumar Radhakrishnan	Key Managerial Personnel	a) Remuneration	20	105	24	100
24	Aditya Birla Renewables Limited	Fellow Subsidiary of Holding Company	a) Group Insurance Receipts/Net of Refund)	-	(0)	-	5
25	Applause Entertainment Private Limited	Fellow Subsidiary of Holding Company	a) Group Insurance Receipts b) Group Insurance Refund	- -	2 0	- -	2 -
26	Aditya Birla Sun Life Pension Management Limited	Fellow Subsidiary	a) Group Insurance Receipts/Net of Refund)	-	-	-	-
27	Birla Management Centre	Other Related party	a) Data centre service charges	53	111	-	120
28	Aditya Birla Education Trust	Other Related party	a) EAP & Counselling services	12	29	-	50
29	Aditya Birla Health Services Private Limited	Other related party	a) Hospitalisation claims	19	141	36	70

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT 31ST MARCH 2022

SL.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Aditya Birla Capital Ltd	Holding Company	85,230	Payable	No	-	-	-
2	Aditya Birla Capital Technology Services Ltd (Formerly known as "Aditya Birla MyUniverse Ltd")	Fellow Subsidiary	6	Payable	No	-	-	-
3	Aditya Birla Finance Limited	Fellow Subsidiary	3	Receivable	No	-	-	-
4	Aditya Birla Financial Shared Services Limited	Fellow Subsidiary	173	Payable	No	-	-	-
5	Aditya Birla Housing Finance Limited	Fellow Subsidiary	20	Payable	No	-	-	-
6	Aditya Birla Insurance Brokers Limited	Fellow Subsidiary	7	Receivable	No	-	-	-
7	Aditya Birla Money Insurance Advisory Services Ltd.	Fellow Subsidiary	10	Payable	No	-	-	-
8	Aditya Birla Sun Life Insurance Company Limited (formerly known as Birla Sun Life Insurance Company Limited)	Fellow Subsidiary	68	Receivable	No	-	-	-
9	Aditya Birla Wellness Private Limited	Fellow Subsidiary	130	Payable	No	-	-	-
10	Momentum Metropolitan Strategic Investments (Pty) Ltd. (Formerly known as MMI Strategic Investments (Pty) Ltd.)	Foreign Promoter	96,582	Payable	No	-	-	-
11	Aditya Birla Sun Life AMC Limited	Fellow Subsidiary	9	Payable	No	-	-	-
12	Birla Management Centre	Fellow Subsidiary	17	Payable	No	-	-	-

Health Insurance

Aditya Birla Health Insurance Co. Limited

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Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-22 RECEIPT & PAYMENT SCHEDULE*(Amount in Rs. Lakhs)*

Particulars	As at 31st March 2022	As at 31st March 2021
CASH FLOWS FROM OPERATING ACTIVITIES		
Premium received from policy holder, including advance receipts, other receipts	2,09,504	1,30,918
Payments to the re-insurer, net of commission and Claims	(6,076)	(4,879)
Payments of claims	(1,02,180)	(42,733)
Payments of commission and brokerage	(19,786)	(15,848)
Payments of other operating expenses	(90,195)	(64,509)
Deposit, advances and staff loans	(480)	169
Service Tax / Goods and service tax paid	(12,898)	288
Other payments	486	98
Cash inflows / (outflows) before extraordinary items	(21,624)	3,504
Cash flows from extraordinary operations	-	-
Net cash inflows / (outflows) from operating activities (A)	(21,624)	3,504
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of fixed assets (including intangible asset under development and capital advances)	(2,292)	(4,476)
Sale / Disposal of fixed assets	48	2,488
Purchase of investments	(1,94,587)	(1,44,086)
Sale of investments	1,66,139	1,04,088
Rent / Interest / Dividends received	8,806	8,116
Net cash flows from investing activities (B)	(21,887)	(33,869)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from share capital (including share premium)	43,700	32,000
Net cash flows from financing activities (C)	43,700	32,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net changes in cash and cash equivalents (A+B+C)	189	1,635
Cash and cash equivalents at the beginning of the year	5,152	3,517
Cash and cash equivalents at the end of the year (Refer NL 15)	5,341	5,152
Net increase / (decrease) in cash and cash equivalents	189	1,635
Cash and cash equivalents comprise (Refer NL 15)		
Balances with banks		
On current accounts	5,224	5,092
On Deposits	47	44
Cash on hand	70	16
Total cash and bank balances at end of the year	5,341	5,152

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

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

STATEMENT OF ADMISSIBLE ASSETS :
AS AT 31ST MARCH, 2022

(Amount in Rs. Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	34,464	34,464
	Policyholders as per NL-12 A of BS	1,17,940	-	1,17,940
(A)	Total Investments as per BS	1,17,940	34,464	1,52,404
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	11,696	-	11,696
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	3,897	-	3,897
	Current Assets:			
(E)	Cash & Bank Balances as per BS	5,340	1	5,341
(F)	Advances and Other assets as per BS	12,839	705	13,544
(G)	Total Current Assets as per BS...(E)+(F)	18,178	706	18,885
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	577	-	577
(I)	Loans as per BS			
(J)	Fair value change account subject to minimum of zero	5	1	7
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	1,47,815	35,170	1,82,985
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	4,479	1	4,480
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	1,43,336	35,169	1,78,505

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Furniture & Fixture	89	-	89
	(b) Leasehold Improvements	834	-	834
	(c) Software	2,974	-	2,974
	Inadmissible Current assets			
	(a) Agents' and Intermediaries' balances and outstanding premiums in India, to the extent they are not realized within a period of thirty days	41	-	41
	(b) Co-insurer's balances outstanding for more than ninety days	-	-	-
	(c) Investments pertaining to Unclaimed Policyholder's accounts	137	-	137
	(d) Service Tax Unutilized Credit outstanding for more than ninety days	311	-	311
	(e) Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	47	-	47
	(f) Loans or Temporary Advances to the Full time Employees of the Insurers	3	-	3
	(g) Other Reinsurer's balances outstanding for more than 180 days	38	-	38
	Fair value change account	5	1	7

Health Insurance

Aditya Birla Health Insurance Co. Limited



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

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

STATEMENT OF LIABILITIES :
AS AT 31ST MARCH, 2022

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	84,019	65,440
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	84,019	65,440
(d)	Outstanding Claim Reserve (other than IBNR reserve)	5,004	3,827
(e)	IBNR reserve	13,495	10,897
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	1,02,518	80,164

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 31ST MARCH 2022.

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire							
2	Marine Cargo							
3	Marine - Other than Marine Cargo							
4	Motor							
5	Engineering							
6	Aviation							
7	Liability							
8	Health	1,72,667	1,34,805	1,02,106	82,729	26,961	24,819	26,961
9	Miscellaneous							
10	Crop							
	Total	1,72,667	1,34,805	1,02,106	82,729	26,961	24,819	26,961



Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 31ST MARCH 2022

(Amount in Rs. Lakhs)

Item No	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1,43,336
	Deduct:	
(B)	Current Liabilities as per BS	80,164
(C)	Provisions as per BS	3,795
(D)	Other Liabilities	46,732
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	12,645
	Shareholder's FUNDS	
(F)	Available Assets	35,169
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	35,169
(I)	Total ASM (E+H)	47,814
(J)	Total RSM	26,961
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.77

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-27 -PRODUCTS INFORMATION

Products Information						
<i>List below the products and/or add-ons introduced during the Quarter</i>						
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of allotment of UIN
	NIL	NIL	NIL	NIL	NIL	NIL

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-28-STATEMENT OF ASSETS - 3B

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission: Quarterly (As at 31st March 2022)

(Amount in Rs. Lakhs)

S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	34,464
	Investments (Policyholders)		1,17,940
2	Loans	9	-
3	Fixed Assets	10	11,696
4	Current Assets		
	a. Cash & Bank Balance	11	5,341
	b. Advances & Other Assets	12	13,544
5	Current Liabilities		
	a. Current Liabilities	13	61,528
	b. Provisions	14	69,236
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,29,586
	Application of Funds as per Balance Sheet (A)		1,81,807
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	11,696
3	Cash & Bank Balance (if any)	11	5,341
4	Advances & Other Assets (if any)	12	13,544
5	Current Liabilities	13	61,528
6	Provisions	14	69,236
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,29,586
	(B)		29,402
	'Investment Assets'	(A-B)	1,52,554

S.No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	15,015	42,061	57,076	37.41%	-	57,076	55,785
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	29,141	85,068	1,14,210	74.87%	-	1,14,210	1,12,338
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments									
	a. Approved Investment	Not exceeding 70%	-	3,071	11,819	14,891	9.76%	-	14,891	15,026
	b. Other Investment		-	-	1,000	1,000	0.66%	-	1,000	972
	2. Approved Investments		-	2,250	20,197	22,447	14.71%	7	22,454	22,603
	3. Other Investments		-	-	-	-	0.00%	-	-	-
	Total Investment Assets	100%	-	34,463	1,18,085	1,52,548	100.00%	7	1,52,554	1,50,939

- Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'
2. Other Investments' are as permitted under 27A(2)
3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
6. Investment Regulations, as amended from time to time, to be referred
7.* The Provision for diminution in value of Investments is added back to reconcile Investment assets.

PART - B

Statement of Accretion of Assets

(Amount in Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	Not less than 20%	55,095	37.52%	1,980	34.61%	57,076	37.41%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	1,09,662	74.69%	4,548	79.50%	1,14,210	74.87%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	Not Exceeding 70%	6,545	4.46%	(42)	-0.73%	6,503	4.26%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments							
	1. Approved Investments		6,348	4.32%	2,040	35.65%	8,388	5.50%
	2. Other Investments		1,001	0.68%	(1)	-0.01%	1,000	0.66%
	c. Approved Investments		23,271	15.85%	(824)	-14.40%	22,447	14.71%
	d. Other Investments (not exceeding 15%)		-	0.00%	-	0.00%	-	0.00%
	TOTAL		1,46,827	100.00%	5,721	100.00%	1,52,548	100.00%

- Note:
1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. Investment Regulations, as amended from time to time, to be referred

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-29 - DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

S.No	Detail Regarding debt securities							
	Market Value				Book Value			
	As at 31st March 2022	As % of total for this class	As at 31st March 2021	As % of total for this class	As at 31st March 2022	As % of total for this class	As at 31st March 2021	As % of total for this class
Break down by credit rating								
AAA rated	25,845	17.12%	22,552	18.03%	25,506	16.72%	21,763	17.46%
AA or better	1,704	1.13%	511	0.41%	1,757	1.15%	503	0.40%
Rated below AA but above A	-	0.00%	502	0.40%	-	0.00%	500	0.40%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (includes Sovereign, FD and MF)	1,23,391	81.75%	1,01,486	81.16%	1,25,291	82.13%	1,01,881	81.74%
	1,50,939	100.00%	1,25,050	100.00%	1,52,554	100.00%	1,24,647	100.00%
Breakdown By Residual Maturity								
Upto 1 year	16,237	10.76%	10,795	8.63%	16,144	10.58%	10,968	8.80%
More than 1 year and upto 3 years	11,046	7.32%	16,279	13.02%	10,790	7.07%	15,662	12.57%
More than 3 years and upto 7 years	95,668	63.38%	44,283	35.41%	96,970	63.57%	43,887	35.21%
More than 7 years and upto 10 years	18,156	12.03%	43,684	34.93%	18,819	12.34%	44,152	35.42%
above 10 years	-	0.00%	-	0.00%	-	-	-	0.00%
Any other								
Mutual Fund	9,831	6.51%	10,009	8.00%	9,831	6.44%	9,977	8.00%
	1,50,939	100.00%	1,25,050	100.00%	1,52,554	100.00%	1,24,647	100.00%
Breakdown by type of the issuer								
a. Central Government	55,785	36.96%	48,564	38.84%	57,076	37.41%	49,056	39.36%
b. State Government	56,552	37.47%	41,155	32.91%	57,134	37.45%	40,817	32.75%
c. Corporate Securities	28,520	18.90%	25,322	20.25%	28,263	18.53%	24,797	19.89%
d. Any other (includes FD and MF)	10,081	6.68%	10,009	8.00%	10,081	6.61%	9,977	8.00%
	1,50,939	100.00%	1,25,050	100.00%	1,52,554	100.00%	1,24,647	100.00%

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-30-NON PERFORMING ASSETS

(Amount in Rs. Lakhs)

[illegible]

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

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

(Amount in Rs. Lakhs)

S.No	Category of Investment	Category Code	For the Quarter ended 31st March 2022				Upto the year ended 31st March 2022				Upto the year ended 31st March 2021			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A	CENTRAL GOVERNMENT SECURITIES													
A01	Central Government Bonds	CGSB	51,191	769	1.50%	1.50%	49,091	3,182	6.48%	6.48%	27,638	2,573	9.31%	9.31%
A04	Treasury Bills	CTRB	3,644	35	0.96%	0.96%	4,656	88	1.57%	1.57%	6,821	160	3.20%	3.20%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	57,114	1,008	1.76%	1.76%	49,628	3,744	7.54%	7.54%	39,076	3,199	8.19%	8.19%
C	a) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FFE													
C08	Bonds / Debentures issued by HUDCO	HTHD	1,502	27	1.77%	1.77%	1,505	106	7.06%	7.06%	1,513	107	7.06%	7.06%
C09	Bonds / Debentures issued by NHAI / Institutions accredited by NHAI	HTDN	5,028	150	2.98%	2.98%	5,043	438	8.69%	8.69%	5,130	391	7.62%	7.62%
C10	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												
	(b) OTHER INVESTMENTS (HOUSING)													
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	0.00%	0.00%	998	3	0.74%	0.74%	995	4	0.43%	0.43%
	(c) INFRASTRUCTURE INVESTMENTS													
C28	Infrastructure - PSU - Debentures / Bonds	BPTD	7,920	124	1.57%	1.57%	7,136	480	6.73%	6.73%	4,956	360	7.27%	7.27%
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	0.00%	0.00%	1,001	6	7.79%	7.79%	1,009	77	7.61%	7.61%
C36	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	0.00%	0.00%	500	47	16.68%	16.68%	933	64	6.86%	6.86%
C42	Reclassified Approved Investments - Debt(Point 6 under Note for Regulation 4 to 9)	IORD	1,000	122	12.23%	12.23%	1,002	108	10.80%	10.80%	1,004	44	4.34%	4.34%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D05	Corporate Securities - Bonds - (Taxable)	EPBT	3,593	58	1.60%	1.60%	3,508	221	6.29%	6.29%	2,026	147	7.27%	7.27%
D09	Corporate Securities - Debentures	ECOS	8,194	159	1.94%	1.94%	8,067	633	7.84%	7.84%	9,987	991	9.92%	9.92%
D10	Corporate Securities - Debentures/ Bonds / CPs / Loans - Promoter Group	EDPG	999	18	1.85%	1.85%	1,000	49	7.38%	7.38%	-	-	0.00%	0.00%
D16	Deposits - Deposit with Scheduled Banks, Pk (incl. Bank Balance awaiting investment), CCIL, RBI	ECTB	406	5	1.15%	1.15%	312	9	2.78%	2.78%	445	14	6.29%	6.29%
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	5,239	57	1.10%	1.10%	5,546	205	3.69%	3.69%	5,430	190	3.50%	3.50%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	2,535	29	1.21%	1.21%	2,771	101	3.69%	3.69%	2,588	82	3.16%	3.16%
E	OTHER INVESTMENTS													
	TOTAL		1,48,195	2,568	1.73%	1.73%	1,37,376	9,421	6.86%	6.86%	1,07,584	8,483	7.82%	7.82%

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Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-33 - REINSURANCE RISK CONCENTRATION

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers for the year ended 31st March 2022			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	
3	No. of Reinsurers with rating A but less than AA	-	-	99	-	0.26%
4	No. of Reinsurers with rating BBB but less than A	-	-	157	-	0.41%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	
	Total (A)	-	-	256	-	0.68%
	Within India					
1	Indian Insurance Companies					
2	FRBs	2	28,771	-	-	75.99%
3	GIC Re	1	8,678	156	-	23.33%
4	Other (to be Specified)					
	Total (B)	3	37,449	156	-	99.32%
	Grand Total (C) = (A) + (B)	3	37,449	413	-	100%

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 31ST MARCH 2022

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	For The Quarter Ended 31st March 2022	For The Quarter Ended 31st March 2022	For The Quarter Ended 31st March 2022	For The Quarter Ended 31st March 2022	For The Quarter Ended 31st March 2022	For The Quarter Ended 31st March 2022	For The Quarter Ended 31st March 2022	For The Quarter Ended 31st March 2022	For The Quarter Ended 31st March 2022	For The Quarter Ended 31st March 2022	For The Quarter Ended 31st March 2022	For The Quarter Ended 31st March 2022	For The Quarter Ended 31st March 2022
Andhra Pradesh	-	-	-	-	-	-	493	47	-	-	-	539	539
Arunachal Pradesh	-	-	-	-	-	-	6	0	-	-	-	6	6
Assam	-	-	-	-	-	-	711	26	-	-	-	737	737
Bihar	-	-	-	-	-	-	802	81	-	-	-	883	883
Chhattisgarh	-	-	-	-	-	-	196	11	-	-	-	207	207
Goa	-	-	-	-	-	-	90	5	-	-	-	95	95
Gujarat	-	-	-	-	-	-	3,852	308	-	-	-	4,160	4,160
Haryana	-	-	-	-	-	-	3,205	124	451	-	-	3,781	3,781
Himachal Pradesh	-	-	-	-	-	-	75	6	-	-	-	81	81
Jharkhand	-	-	-	-	-	-	225	11	-	-	-	236	236
Karnataka	-	-	-	-	-	-	7,803	480	26	-	-	8,309	8,309
Kerala	-	-	-	-	-	-	621	20	-	-	-	641	641
Madhya Pradesh	-	-	-	-	-	-	1,038	86	-	-	-	1,123	1,123
Maharashtra	-	-	-	-	-	-	16,511	1,177	24	-	-	17,712	17,712
Manipur	-	-	-	-	-	-	23	1	-	-	-	24	24
Meghalaya	-	-	-	-	-	-	35	1	-	-	-	36	36
Mizoram	-	-	-	-	-	-	1	0	-	-	-	1	1
Nagaland	-	-	-	-	-	-	8	0	-	-	-	8	8
Odisha	-	-	-	-	-	-	922	51	-	-	-	972	972
Punjab	-	-	-	-	-	-	899	136	-	-	-	1,036	1,036
Rajasthan	-	-	-	-	-	-	1,148	149	-	-	-	1,298	1,298
Sikkim	-	-	-	-	-	-	19	0	-	-	-	19	19
Tamil Nadu	-	-	-	-	-	-	1,780	217	-	-	-	1,996	1,996
Telangana	-	-	-	-	-	-	782	108	-	-	-	890	890
Tripura	-	-	-	-	-	-	22	1	-	-	-	23	23
Uttarakhand	-	-	-	-	-	-	113	7	-	-	-	120	120
Uttar Pradesh	-	-	-	-	-	-	2,134	89	-	-	-	2,223	2,223
West Bengal	-	-	-	-	-	-	1,248	98	-	-	-	1,346	1,346
TOTAL (A)	-	-	-	-	-	-	44,763	3,241	501	-	-	48,505	48,505
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	5	0	-	-	-	5	5
Chandigarh	-	-	-	-	-	-	93	4	-	-	-	97	97
Dadra and Nagar Haveli	-	-	-	-	-	-	12	2	-	-	-	13	13
Daman & Diu	-	-	-	-	-	-	11	1	-	-	-	12	12
Govt. of NCT of Delhi	-	-	-	-	-	-	5,897	1,072	-	-	-	6,968	6,968
Jammu & Kashmir	-	-	-	-	-	-	57	3	-	-	-	60	60
Ladakh	-	-	-	-	-	-	0	0	-	-	-	1	1
Lakshadweep	-	-	-	-	-	-	0	0	-	-	-	0	0
Poducherry	-	-	-	-	-	-	19	2	-	-	-	21	21
TOTAL (B)	-	-	-	-	-	-	6,093	1,084	-	-	-	7,176	7,176
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	50,855	4,324	501	-	-	55,681	55,681

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 31ST MARCH 2022

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	For The Year Ended 31st March 2022	For The Year Ended 31st March 2022	For The Year Ended 31st March 2022	For The Year Ended 31st March 2022	For The Year Ended 31st March 2022	For The Year Ended 31st March 2022	For The Year Ended 31st March 2022	For The Year Ended 31st March 2022	For The Year Ended 31st March 2022	For The Year Ended 31st March 2022	For The Year Ended 31st March 2022	For The Year Ended 31st March 2022	For The Year Ended 31st March 2022
Andhra Pradesh	-	-	-	-	-	-	1,642	220	-	-	-	1,862	1,862
Arunachal Pradesh	-	-	-	-	-	-	32	3	-	-	-	35	35
Assam	-	-	-	-	-	-	1,882	98	-	-	-	1,980	1,980
Bihar	-	-	-	-	-	-	1,989	240	-	-	-	2,229	2,229
Chhattisgarh	-	-	-	-	-	-	615	52	-	-	-	668	668
Goa	-	-	-	-	-	-	254	22	-	-	-	276	276
Gujarat	-	-	-	-	-	-	11,173	1,072	-	-	-	12,244	12,244
Haryana	-	-	-	-	-	-	7,305	578	1,295	-	-	9,178	9,178
Himachal Pradesh	-	-	-	-	-	-	215	39	-	-	-	254	254
Jharkhand	-	-	-	-	-	-	677	61	-	-	-	738	738
Karnataka	-	-	-	-	-	-	21,747	1,489	441	-	-	23,678	23,678
Kerala	-	-	-	-	-	-	2,237	70	-	-	-	2,308	2,308
Madhya Pradesh	-	-	-	-	-	-	2,872	286	-	-	-	3,158	3,158
Maharashtra	-	-	-	-	-	-	55,863	3,974	151	-	-	59,988	59,988
Manipur	-	-	-	-	-	-	77	7	-	-	-	84	84
Meghalaya	-	-	-	-	-	-	111	8	-	-	-	119	119
Mizoram	-	-	-	-	-	-	8	2	-	-	-	10	10
Nagaland	-	-	-	-	-	-	29	2	-	-	-	30	30
Odisha	-	-	-	-	-	-	2,481	204	-	-	-	2,685	2,685
Punjab	-	-	-	-	-	-	2,884	516	-	-	-	3,400	3,400
Rajasthan	-	-	-	-	-	-	3,377	542	-	-	-	3,919	3,919
Sikkim	-	-	-	-	-	-	59	5	-	-	-	64	64
Tamil Nadu	-	-	-	-	-	-	5,133	488	-	-	-	5,621	5,621
Telangana	-	-	-	-	-	-	5,849	680	-	-	-	6,529	6,529
Tripura	-	-	-	-	-	-	65	5	-	-	-	69	69
Uttarakhand	-	-	-	-	-	-	347	41	-	-	-	388	388
Uttar Pradesh	-	-	-	-	-	-	6,425	563	-	-	-	6,988	6,988
West Bengal	-	-	-	-	-	-	4,148	306	-	-	-	4,454	4,454
TOTAL (A)	-	-	-	-	-	-	1,39,497	11,573	1,887	-	-	1,52,957	1,52,957
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	17	1	-	-	-	18	18
Chandigarh	-	-	-	-	-	-	305	21	-	-	-	326	326
Dadra and Nagar Haveli	-	-	-	-	-	-	42	12	-	-	-	54	54
Daman & Diu	-	-	-	-	-	-	30	10	-	-	-	40	40
Govt. of NCT of Delhi	-	-	-	-	-	-	16,218	2,777	-	-	-	18,994	18,994
Jammu & Kashmir	-	-	-	-	-	-	192	21	-	-	-	213	213
Ladakh	-	-	-	-	-	-	1	0	-	-	-	2	2
Lakshadweep	-	-	-	-	-	-	0	0	-	-	-	0	0
Poducherry	-	-	-	-	-	-	58	5	-	-	-	64	64
TOTAL (B)	-	-	-	-	-	-	16,864	2,847	-	-	-	19,710	19,710
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	1,56,361	14,419	1,887	-	-	1,72,667	1,72,667

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

(Amount in Rs. Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For the Quarter 31st March 2022		For the Quarter 31st March 2021		For the Year Ended 31st March 2022		For the Year Ended 31st March 2021	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	50,855	1,41,842	38,412	1,29,707	1,56,361	4,91,492	1,15,994	4,95,841
7	Personal Accident	4,324	29,784	5,300	43,945	14,419	1,10,961	13,480	1,26,119
8	Travel	501	2	420	2	1,887	9	590	6
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-36- BUSINESS -CHANNELS WISE

(Amount in Rs. Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter 31st March 2022		For the Year Ended 31st March 2022		For the Quarter 31st March 2021		For the Year Ended 31st March 2021	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	58,611	9,569	1,81,512	27,371	49,371	7,355	1,48,055	20,032
2	Corporate Agents-Banks	67,876	12,285	2,71,385	45,039	89,698	13,428	3,52,091	44,925
3	Corporate Agents -Others	648	4,425	4,275	19,795	1,334	5,679	4,526	15,746
4	Brokers	43,106	24,613	99,859	68,064	10,449	13,775	39,311	38,091
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees	3,081	2,372	12,004	4,596	3,042	1,530	11,401	4,230
	Online (Through Company Website)	4,129	2,790	12,249	5,797	3,237	946	10,083	2,531
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	253	50	711	134	196	33	577	89
9	Point of sales person (Direct)	-	0	1	0	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	(6,076)	(424)	20,466	1,871	16,327	1,385	55,922	4,420
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	1,71,628	55,681	6,02,462	1,72,667	1,73,654	44,131	6,21,966	1,30,064
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1,71,628	55,681	6,02,462	1,72,667	1,73,654	44,131	6,21,966	1,30,064

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 31ST MARCH 2022

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	8,360	35	-	8,395
2	Claims reported during the period	1,45,038	387	-	1,45,425
	(a) Booked During the period	1,44,060	374	-	1,44,434
	(b) Reopened during the Period	978	13	-	991
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	1,39,815	239	-	1,40,054
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	7,002	100	-	7,102
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	Claims O/S at End of the period	6,581	83	-	6,664
	Less than 3months	6,570	83	-	6,653
	3 months to 6 months	6	-	-	6
	6months to 1 year	4	-	-	4
	1year and above	1	-	-	1

FOR THE YEAR ENDED 31ST MARCH 2022

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	6,661	21	-	6,682
2	Claims reported during the period	4,13,167	5,034	13	4,18,214
	(a) Booked During the period	4,10,201	5,010	13	4,15,224
	(b) Reopened during the Period	2,966	24	-	2,990
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	3,87,276	4,726	6	3,92,008
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	12,117	14,100	7	26,224
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0
6	Claims O/S at End of the period	6581	83	0	6664
	Less than 3months	6570	83	0	6653
	3 months to 6 months	6	0	0	6
	6months to 1 year	4	0	0	4
	1year and above	1	0	0	1

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 31ST MARCH 2022

(Amount in Rs. Lakhs)

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	5,687	525	-	6,212
2	Claims reported during the period	31,629	902	-	32,531
	(a) Booked During the period	30,417	831	-	31,248
	(b) Reopened during the Period	1,212	71	-	1,283
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	24,618	562	-	25,180
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	8,335	673	-	9,008
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	Claims O/S at End of the period	4,364	192	-	4,555
	Less than 3months	4,360	192	-	4,552
	3 months to 6 months	2.45	-	-	2.45
	6months to 1 year	0.76	-	-	0.76
	1year and above	0.60	-	-	0.60

FOR THE YEAR ENDED 31ST MARCH 2022

(Amount in Rs. Lakhs)

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	4,762	53	-	4,815
2	Claims reported during the period	1,27,343	3,065	1	1,30,409
	(a) Booked During the period	1,23,927	2,977	1	1,26,905
	(b) Reopened during the Period	3,416	88	-	3,503
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	95,755	1,405	0	97,160
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	31,987	1,520	1	33,508
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-
6	Claims O/S at End of the period	4,364	192	-	4,555
	Less than 3months	4,360	192	-	4,552
	3 months to 6 months	2.45	-	-	2.45
	6months to 1 year	0.76	-	-	0.76
	1year and above	0.60	-	-	0.60

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-38- DEVELOPMENT OF LOSSES

Name of Insurer: Aditya Birla Health Insurance Company Limited

Date: 31.03.2022

WITHIN INDIA

(Amount in Rs. Lakhs)

Particulars	Accident Year Cohort										
	YE 31-Mar-2012	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
A) Ultimate Net loss Cost - Original Estimate	NA	NA	NA	NA	NA	149	1,387	2,032	2,928	4,374	8,481
B) Net Claims Provisions	NA	NA	NA	NA	NA	70	223	492	698	1,359	1,241
C) Cumulative Payment as of											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	132	1,324	1,859	2,575	3,869	NA
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	136	1,327	1,866	2,589	NA	NA
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	136	1,327	1,867	NA	NA	NA
four year later - 4th Diagonal	NA	NA	NA	NA	NA	136	1,328	NA	NA	NA	NA
five year later - 5th Diagonal	NA	NA	NA	NA	NA	136	NA	NA	NA	NA	NA
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
D) Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	NA	NA	NA	NA	NA	132	1,333	1,913	2,755	4,080	NA
two year later - 2nd Diagonal	NA	NA	NA	NA	NA	136	1,328	1,878	2,603	NA	NA
three year later - 3rd Diagonal	NA	NA	NA	NA	NA	136	1,331	1,874	NA	NA	NA
four year later - 4th Diagonal	NA	NA	NA	NA	NA	136	1,328	NA	NA	NA	NA
five year later - 5th Diagonal	NA	NA	NA	NA	NA	136	NA	NA	NA	NA	NA
six year later - 6th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
seven year later - 7th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
eight year later - 8th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
nine year later - 9th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
ten year later - 10th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
eleven year later - 11th Diagonal	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Favourable / (unfavourable) development Amount											
(A-D)	NA	NA	NA	NA	NA	13	60	158	325	294	NA
In %	NA	NA	NA	NA	NA	9%	4%	8%	11%	7%	NA
[(A-D)/A]	NA	NA	NA	NA	NA	9%	4%	8%	11%	7%	NA

Note:

Please note that paid amount is exclusive of Claims pertaining to Health Assessment, Fitness Assessment, Annual Health Check - up and Emergency Assistance services.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-39 -AGEING OF CLAIMS

FOR THE QUARTER ENDED 31ST MARCH 2022

(Amount in Rs. Lakhs)

[illegible]

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

FOR THE YEAR ENDED 31ST MARCH 2022

(Amount in Rs. Lakhs)

[illegible]

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-41 -OFFICES INFORMATION FOR NON-LIFE

S. No.	Office Information		Number
1	No. of offices at the beginning of the year*		89
2	No. of branches approved during the year (year ended March 31, 2022)		70
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	23
5	No. of branches closed during the year (year ended March 31, 2022)		-
6	No of branches at the end of the year (year ended March 31, 2022)**		111**
7	No. of branches approved but not opened		47
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)*		111
10	No. of Directors:-		
	(a) Independent Director		4
	(b) Executive Director		1
	(c) Non-executive Director		11
	(d) Women Director		1
	(e) Whole time director		1
11	No. of Employees		
	(a) On-roll:		3,427
	(b) Off-roll:		NIL
	(c) Total		3,427
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		62,973
	(b) Corporate Agents-Banks		12
	(c)Corporate Agents-Others		26
	(d) Insurance Brokers		304
	(e) Web Aggregators		11
	(f) Insurance Marketing Firm		35
	(g) Motor Insurance Service Providers (Direct)		-
	(h) Point of Sales persons (Direct)		39
	(i) Other as allowed by IRDAI		-

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3179	58494
Recruitments during the quarter	593	5143
Attrition during the quarter	345	237
Number at the end of the quarter	3427	63400

*The above data only includes the branch locations/ offices. Additionally, there is one Corporate office located in Mumbai.

**Note: Existing 2 branch locations at Vadodara were relocated on Nov 8, 2021 to 1 New branch location at Vadodara whereby it resulted in 1 location of Vadodara branch at the end of the year March 31, 2022.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-42 -BOARD OF DIRECTORS AND KEY PERSONS

Board of Directors information				
Sr. No.	Name of person	Designation	Role/designation	Details of change in the quarter ended 31st March, 2022
1	Mr. Ajay Srinivasan	Non Executive Director	Director	-
2	Mr. Sushil Agarwal	Non Executive Director	Director	-
3	Mr. Devajyoti Bhattacharya	Non Executive Director	Director	-
4	Dr. Ajit Ranade	Non Executive Director	Director	-
5	Mr. Asokan Naidu	Non Executive Director	Director	-
6	Mr. Risto Sakari Ketola	Non Executive Director	Director	-
7	Dr. Johannes Hendrik Viljoen	Non Executive Director	Director	-
8	Mr. S Ravi	Independent Director	Director	-
9	Ms. Sukanya Kripalu	Independent Director	Director	-
10	Mr. C N Ram	Independent Director	Director	-
11	Mr. Mahendren Moodley	Independent Director	Director	-
12	Mr. Mayank Bathwal	Chief Executive Officer & Whole Time Director	Director and KMP	-
13	Mr. Amit Jain	Chief Operating Officer and GRO (including designated Chief Financial Officer)	KMP	-
14	Mr. Mahesh Kumar Radhakrishnan	Head - Legal, Risk, Compliance and Company Secretary (Including Chief Compliance Officer and Chief Risk Officer)	KMP	-
15	Ms. Anuradha Sriram	Chief Actuarial officer	KMP	-
16	Mr. Niren Srivastava	Head - Human Resource & Administration	KMP	-
17	Ms. Darshana Shah	Chief Marketing Officer	KMP	-
18	Ms. Varij Pujara	Chief Distribution Officer	KMP	-
19	Mr. Nirav Shah	Appointed Actuary	KMP	-
20	Mr. Dheeraj Agarwal	Chief Investment Officer	KMP	-
21	Mr. Gururaj Rao	Chief Technology Officer	KMP	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

(Amount in Rs. Lakhs)

REVENUE ACCOUNT FOR THE QUARTER ENDED 31ST MARCH 2022					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Marine other than Cargo	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Motor TP	Rural	-	-	-
		Social	-	-	-
6	Health	Rural	8,448	2,772	2,49,142
		Social	14	228	1,026
7	Personal Accident	Rural	2,329	450	7,27,342
		Social	5	89	1,08,193
8	Travel	Rural	NIL	NIL	NIL
		Social	NIL	NIL	NIL
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	10,777	3,222	9,76,484
		Social	19	316	1,09,219

Health Insurance

Aditya Birla Health Insurance Co. Limited



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Health Insurance Co. Limited **Registration No. 153 and Dated 11 July 2016**

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)

- (i) Gross Direct Premium Income for the year ended 31st March 2021 is NIL
(ii) Gross Direct Motor Third Party Insurance Business Premium for the year ended 31st March 2021 is NIL
(iii) Obligation of the Insurer to be met for the period ended 31st March 2021 is NIL

STATEMENT FOR THE QUARTER ENDED 31ST MARCH 2022

Items	(Amount in Rs. Lakhs)	
	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of liability only policies (L)	-	-
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	-	-
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	-	-
Total Gross Direct Motor Own damage Insurance Business Premium	-	-
TOTAL	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-45 - GREIVANCE DISPOSAL

Complaints Made by Customers								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			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	4	595	249	157	193	0	1911
a)	Proposal Related	-	3	2	0	1	0	5
b)	Claims Related	3	293	83	95	118	0	1011
c)	Policy Related	1	141	87	29	26	0	443
d)	Premium Related	-	5	1	0	4	0	26
e)	Refund Related	-	40	25	7	8	0	67
f)	Coverage Related	-	0	0	0	0	0	2
g)	Cover Note Related	-	0	0	0	0	0	0
h)	Product Related	-	19	9	3	7	0	62
i)	Others: (i) Alleged misconduct of officials of Insurer.	-	94	42	23	29	0	295
	Total	4	595	249	157	193	0	1911

2	Total No. of policies during previous year:*	2,02,11,461
3	Total No. of claims during previous year:	1,10,302
4	Total No. of policies during current year:*	44,32,814
5	Total No. of claims during current year:	3,91,990
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	2
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	26

*Please note the total number of policies issued include the count of Certificate of Insurance issued under Group Affinity Policies.

Complaints Made by Intermediaries								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			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	-	-	-	-	-	-	-
b)	Claims Related	-	-	-	-	-	-	-
c)	Policy Related	-	-	-	-	-	-	-
d)	Premium Related	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-

2	Total No. of policies during previous year:	-
3	Total No. of claims during previous year:	-
4	Total No. of policies during current year:	-
5	Total No. of claims during current year:	-
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	-
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	-

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	-	0%	-	0%	-	0%
b)	15 - 30 days	-	0%	-	0%	-	0%
c)	30 - 90 days	-	0%	-	0%	-	0%
d)	90 days & Beyond	-	0%	-	0%	-	0%
	Total Number of Complaints	-	0%	-	0%	-	0%

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Statement for the quarter ended 31st March 2022

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
08-03-2022	Reliance Industries Limited	NA	Management	To Consider and approve the proposed scheme of arrangement between Reliance Industries Limited and its shareholders and creditors and Reliance Syngas Limited and its shareholders and creditors under section 230 to 232 and other applicable provision of the companies act 2013 read with the companies (compromises arrangements and Amalgamation) Rules 2016, as amended from time to time.	In favour of resolution	Yes	RIL is the largest company in India and has multiple undertakings viz., digital services, retail, financial services, E&P and oil-to-chemicals including Gasification Undertaking. This transfer of Gasification undertaking will further strengthen the RIL financials. It is in the interest of RIL, RSL and their respective stakeholders (including ABHI as bond holder).

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-47 - PROFILE & PERFORMANCE OF PRODUCTS

PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS DURING THE FY 2021-22.

S. N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)						Total No. Of Policies
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years not more than 3 years but Less than 5 Years	No of Policies completed 5 years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years		
a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q=r+s+t+u+v		
1	ADHILJP21250V032021	Activi Assure	4,56,872	15.11.2017	89%	155%	87%	6%	688	688	52.47%	62,655	1,16,661	32,085	-	-	2,11,401	
2	ADHILJP21062V022021	Activi Care	1,219	06.05.2019	78%	143%	79%	10%	5	3	61.11%	298	699	-	-	-	997	
3	ADHILJP21574V032021	Activi Health	5,19,553	25.11.2016	67%	133%	88%	6%	279	279	61.16%	1,42,882	55,250	24,961	-	-	2,23,093	
4	ADHILJP218076V011718	Activi Secure	16,634	10.11.2017	7%	72%	82%	10%	58	58	61.72%	3,385	6,462	5,269	-	-	15,116	
5	ADHILJP20170V011920	Arogya Sanjeevani	1,936	01.04.2020	123%	188%	71%	10%	4	4	25.51%	920	290	-	-	-	1,210	
6	ADHILJP21080V012021	Corona Kavach	10,183	10.07.2020	112%	178%	69%	14%	11	11	0.14%	6,881	(35)	-	-	-	6,846	
7	ADHILJP21069V022021	Global Health Secure	379	06.11.2019	7%	72%	100%	0%	0	0	76.65%	118	126	-	-	-	244	
8	ADHILGP22190V032122	Group Activi Health	32,81,352	05.10.2016	96%	146%	82%	8%	723	723	50.33%	1,112	72	-	-	-	1,184	
10	ADHILGP22215V02122	Group Activi Secure	91,76,066	05.10.2016	26%	77%	95%	2%	30	30	13.64%	24	-	-	-	-	24	
11	ADHILGP22215V02122	Group Activi Secure-GPA	80,42,490	05.10.2016	8%	65%	95%	3%	13	13	50.96%	826	10	-	-	-	836	
12	ADHILGP21229V012021	Group Arogya Sanjeevani	451	15.09.2020	18%	69%	-	-	3	3	0.00%	1	-	-	-	-	1	
13	ADHILGP21055V012021	Group Assure COVID-19	(5,139)	15.06.2020	189%	239%	94%	3%	0	0	0.00%	3	-	-	-	-	3	
14	ADHILGP21056V022021	Group Protect	21,825	16.09.2019	30%	80%	100%	0%	2	2	20.00%	4	-	-	-	-	4	
15	ADHILJP21061V022021	Super Health Plus Top Up	74,746	22.11.2019	29%	94%	99%	1%	10	10	70.76%	21,410	9,959	-	-	-	31,369	
16	ADITGIBP21377V022021	Travel	57,40,863	03.10.2018	15%	65%	44%	44%	8	8	0.00%	9	-	-	-	-	9	
17	ADHILJP18076V011718	Activi Secure PA	1,01,520	10.11.2017	8%	77%	86%	8%	28	28	25.04%	68,701	9,356	12,218	-	-	90,275	
18	ADHILJP21574V032021	Activi Health PA	48,208	10.02.2021	2%	71%	97%	0%	0	0	44.37%	19,850	-	-	-	-	19,850	
19	ADHILJP21136V012021	Corona Rakshak Policy	-	25.01.2021	-	-	-	-	0	0	0.00%	-	-	-	-	-	-	
20	ADIPAMP21628V012021	Saral Suraksha Bima	-	01.04.2021	-	-	-	-	0	0	0.00%	-	-	-	-	-	-	

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2022

a) Name of the TPA - Inhouse Claim Settlement

Validity of agreement with the TPA: from NA to NA

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

Description	Individual	Group	Government
Number of policies serviced	6,00,401	261	0
Number of lives serviced	12,31,250	97,81,968	0

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
PAN India	PAN India

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	4,787
Number of claims received during the year	1,99,424
Number of claims paid during the year (specify 43% also in brackets)	1,78,772
Number of claims repudiated during the year (specify 2% also in brackets)	20,544
Number of claims outstanding at the end of the year	4,895

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	62%	43%	69%	49%
2	Within 1-2 hours	22%	40%	22%	40%
3	Within 2-6 hours	6%	11%	6%	9%
4	Within 6-12 hours	1%	1%	1%	1%
5	Within 12-24 hours	6%	4%	1%	1%
6	>24 hours	2%	1%	0%	0%
Total		100%	100%	100%	100%

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

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	66,133	87%	1,17,820	95%	0	0	1,83,953	92%
Between 1-3 months	7,191	9%	4,564	4%	0	0	11,755	6%
Between 3 to 6 months	1,139	2%	1,009	1%	0	0	2,148	1%
More than 6 months	1,242	2%	218	0%	0	0	1,460	1%
Total	75,705	100%	1,23,611	100%	0	0	1,99,316	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	1,011
Grievances resolved during the year	1,011
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2022

a) Name of the TPA - East West Assist Insurance TPA

Validity of agreement with the TPA: from 21/01/2022 to until terminated

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

Description	Individual	Group	Government
Number of policies serviced	0	3	0
Number of lives serviced	0	1,416	0

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Karnataka	Bengaluru
Maharashtra	Pune

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	-
Number of claims received during the year	54
Number of claims paid during the year (specify 43% also in brackets)	23
Number of claims repudiated during the year (specify 2% also in brackets)	1
Number of claims outstanding at the end of the year	30

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	100%	100%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

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

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	24	100%	0	0%	24	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	24	100%	0	0%	24	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2022

a) Name of the TPA - Family Health Plan Insurance TPA Ltd

Validity of agreement with the TPA: from 29/09/2016 To 29/09/2022

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

Description	Individual	Group	Government
Number of policies serviced	0	85	0
Number of lives serviced	0	2,45,827	0

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts	Individual		Group		Government	
		No. of policies serviced	No. of lives serviced	No. of policies serviced	No. of lives serviced	No. of policies serviced	No. of lives serviced
Andhra Pradesh	NELLORE	-	-	1	24	-	-
Delhi	SOUTH	-	-	1	516	-	-
Gujarat	AHMADABAD	-	-	-	37	-	-
Haryana	GURGAON	-	-	6	8,744	-	-
Jammu & Kashmir	JAMMU	-	-	1	722	-	-
Karnataka	BANGALORE	-	-	34	1,11,008	-	-
Kerala	ERNAKULAM	-	-	-	182	-	-
Maharashtra	MUMBAI	-	-	8	43,981	-	-
Maharashtra	MUMBAI (SUBURBAN)	-	-	1	93	-	-
Maharashtra	PUNE	-	-	9	8,175	-	-
Maharashtra	THANE	-	-	2	4,711	-	-
Pondicherry	PONDICHERRY	-	-	1	494	-	-
Rajasthan	JHUNJHUNUN	-	-	-	1,549	-	-
Tamil Nadu	CHENNAI	-	-	8	10,865	-	-
Tamil Nadu	KANCHEEPURAM	-	-	1	1,436	-	-
Telangana	HYDERABAD	-	-	8	45,604	-	-
Telangana	RANGAREDDI	-	-	2	6,097	-	-
Uttar Pradesh	GAUTAM BUDDHA NAGAR	-	-	1	628	-	-
West Bengal	KOLKATA	-	-	1	961	-	-
TOTAL		-	-	85	2,45,827	-	-

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	618
Number of claims received during the year	18,876
Number of claims paid during the year (specify 43% also in brackets)	16,561
Number of claims repudiated during the year (specify 2% also in brackets)	2,213
Number of claims outstanding at the end of the year	720

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	81.8%	81.9%
2	Within 1-2 hours	0%	0%	13.6%	13.7%
3	Within 2-6 hours	0%	0%	3.6%	3.7%
4	Within 6-12 hours	0%	0%	0.3%	0.3%
5	Within 12-24 hours	0%	0%	0.4%	0.2%
6	>24 hours	0%	0%	0.3%	0.2%
Total		0%	0%	100%	100%

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

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	18563	99%	0	0%	18563	99%
Between 1-3 months	0	0%	198	1%	0	0%	198	1%
Between 3 to 6 months	0	0%	13	0%	0	0%	13	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	18774	100%	0	0%	18774	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	10
Grievances resolved during the year	10
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2022

- a) Name of the TPA - GOOD HEALTH INSURANCE TPA LTD
Validity of agreement with the TPA: from 27/01/2021 to 26/01/2024

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

Description	Individual	Group	Government
Number of policies serviced	0	1	0
Number of lives serviced	0	606	0

- c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Maharashtra	Mumbai

- d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	5
Number of claims received during the year	138
Number of claims paid during the year (specify 43% also in brackets)	136
Number of claims repudiated during the year (specify 2% also in brackets)	6
Number of claims outstanding at the end of the year	1

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	100%	100%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

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

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	142	100%	0	0%	142	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	142	100%	0	0%	142	100%

- g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2022

a) Name of the TPA - HEALTHINDIA INSURANCE TPA SERVICES PVT. LTD.
Validity of agreement with the TPA: from 10/10/2016 to until terminated

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

Description	Individual	Group	Government
Number of policies serviced	0	24	0
Number of lives serviced	0	7,713	0

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Maharashtra	Mumbai Suburban
Maharashtra	Mumbai City
Gujarat	Ahmedabad
Karnataka	Bangalore
Tamil Nadu	Chennai
Kerala	Ernakulum
DELHI	DELHI
Andhra Pradesh	Hyderabad
West Bengal	Kolkata
Maharashtra	Kolhapur
Uttar Pradesh	Lucknow
Karnataka	Dakshina Kannada
Maharashtra	Nagpur
Maharashtra	Pune
Gujarat	Surat
Maharashtra	Solapur
Tamil Nadu	Madurai
Rajasthan	Jaipur
Maharashtra	Nashik
Gujarat	Vadodara
Maharashtra	Aurangabad
Bihar	Patna
Madhya Pradesh	Bhopal
Madhya Pradesh	Indore
Chhattisgarh	Raipur
Odisha	Sundargarh
Gujarat	Rajkot
Chandigarh	Chandigarh
Maharashtra	Satara

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	-
Number of claims received during the year	298
Number of claims paid during the year (specify 43% also in brackets)	239
Number of claims repudiated during the year (specify 2% also in brackets)	27
Number of claims outstanding at the end of the year	32

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	90%	92%
2	Within 1-2 hours	0%	0%	8%	5%
3	Within 2-6 hours	0%	0%	1%	3%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		100%	100%	100%	100%

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

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	252	95%	0	0%	252	95%
Between 1-3 months	0	0%	14	5%	0	0%	14	5%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	266	100%	0	0%	266	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	10
Grievances resolved during the year	10
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2022

a) Name of the TPA - MD India

Validity of agreement with the TPA: from 21/03/2020 to 20/03/2023

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

Description	Individual	Group	Government
Number of policies serviced	0	16	0
Number of lives serviced	0	50,850	0

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Karnataka	Bangalore
Tamil Nadu	Kanchipuram
Maharashtra	Pune
Gujarat	Vadodara

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	1
Number of claims received during the year	292
Number of claims paid during the year (specify 43% also in brackets)	188
Number of claims repudiated during the year (specify 2% also in brackets)	13
Number of claims outstanding at the end of the year	92

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	41%	23%
2	Within 1-2 hours	0%	0%	59%	77%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

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

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	201	100%	0	0%	201	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	201	100%	0	0%	201	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2022

a) Name of the TPA -MEDI ASSIST INSURANCE TPA P LTD

Validity of agreement with the TPA: from 05/10/2016 to until terminated

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

Description	Individual	Group	Government
Number of policies serviced	73,86,973	240	0
Number of lives serviced	74,01,744	5,61,754	0

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Pan India	Pan India

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	1,381
Number of claims received during the year	48,979
Number of claims paid during the year (specify 43% also in brackets)	41,462
Number of claims repudiated during the year (specify 2% also in brackets)	7,064
Number of claims outstanding at the end of the year	1,834

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	100%	50%	88%	76%
2	Within 1-2 hours	0%	50%	10%	21%
3	Within 2-6 hours	0%	0%	2%	4%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		100%	100%	100%	100%

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

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	49	100%	47,428	98%	-	-	47,477	98%
Between 1-3 months	-	0%	1,037	2%	-	-	1,037	2%
Between 3 to 6 months	-	0%	11	0%	-	-	11	0%
More than 6 months	-	0%	1	0%	-	-	1	0%
Total	49	100%	48,477	100%	-	-	48,526	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2022

- a) Name of the TPA - Paramount Health Services & Insurance TPA Pvt. Ltd.
Validity of agreement with the TPA: from 26/09/2016 to Until Terminated

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

Description	Individual	Group	Government
Number of policies serviced	0	211	0
Number of lives serviced	0	1,85,874	0

- c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Karnataka	Bangalore
Delhi	DELHI
Haryana	Gurgaon
Maharashtra	MUMBAI
Delhi	NEW DELHI
Maharashtra	PUNE
Telangana	Hyderabad

- d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	257
Number of claims received during the year	6,719
Number of claims paid during the year (specify 43% also in brackets)	6,007
Number of claims repudiated during the year (specify 2% also in brackets)	435
Number of claims outstanding at the end of the year	534

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	85%	74%
2	Within 1-2 hours	0%	0%	13%	21%
3	Within 2-6 hours	0%	0%	2%	5%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

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

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	6181	96%	-	0%	6181	96%
Between 1-3 months	-	0%	229	4%	-	0%	229	4%
Between 3 to 6 months	-	0%	9	0%	-	0%	9	0%
More than 6 months	-	0%	23	0%	-	0%	23	0%
Total	-	0%	6442	100%	-	0%	6442	100%

- g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2022

a) Name of the TPA - Raksha TPA

Validity of agreement with the TPA: from 11/11/2016 to until terminated

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

Description	Individual	Group	Government
Number of policies serviced	0	7	0
Number of lives serviced	0	9,081	0

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Andhra Pradesh	HYDERABAD
Assam	GUWAHATI
Chandigarh	LUDHIANA
Chattisgarh	RAIPUR
Gujarat	VADODARA
Gujarat	AHMEDABAD
Delhi	DELHI(N.C.R)
Karnataka	BANGALURU
Kerala	COCHIN
Madhya Pradesh	INDORE
Madhya Pradesh	BHOPAL
Maharashtra	MUMBAI
Maharashtra	PUNE
Orissa	BHUBANESWAR
Punjab	CHANDIGARH
Rajasthan	JAIPUR
TamilNadu	CHENNAI
Uttar Pradesh	LUCKNOW
Uttarakhand	DEHRADUN
West Bengal	KOLKATTA

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	-
Number of claims received during the year	323
Number of claims paid during the year (specify 43% also in brackets)	281
Number of claims repudiated during the year (specify 2% also in brackets)	21
Number of claims outstanding at the end of the year	21

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	91%	95%
2	Within 1-2 hours	0%	0%	9%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

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

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	301	100%	0	0%	301	100%
Between 1-3 months	0	0%	1	0%	0	0%	1	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	302	100%	0	0%	302	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2022

a) Name of the TPA - Safeway Insurance services

Validity of agreement with the TPA: from 20/05/2005 to 07/09/2023

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

Description	Individual	Group	Government
Number of policies serviced	0	2	0
Number of lives serviced	0	7,819	0

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Rajasthan	Pilani
Haryana	Gurugram

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	-
Number of claims received during the year	1
Number of claims paid during the year (specify 43% also in brackets)	1
Number of claims repudiated during the year (specify 2% also in brackets)	-
Number of claims outstanding at the end of the year	-

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	100%	100%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

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

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	1	100%	0	0%	1	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	1	100%	0	0%	1	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2022

a) Name of the TPA- Medvantage Insurance TPA Pvt. Ltd. (Formerly known as UnitedHealthcare Parekh Insurance TPA Private Limited)

Validity of agreement with the TPA: from 04/01/2017 to Open

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

Description	Individual	Group	Government
Number of policies serviced	0	17	0
Number of lives serviced	0	35,981	0

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Karnataka	Bengaluru

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	106
Number of claims received during the year	3,180
Number of claims paid during the year (specify 43% also in brackets)	2,766
Number of claims repudiated during the year (specify 2% also in brackets)	269
Number of claims outstanding at the end of the year	251

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	62%	60%
2	Within 1-2 hours	0%	0%	24%	25%
3	Within 2-6 hours	0%	0%	14%	15%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

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

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	2,688	97%	0	0%	2,688	97%
Between 1-3 months	0	0%	70	3%	0	0%	70	3%
Between 3 to 6 months	0	0%	7	0%	0	0%	7	0%
More than 6 months	0	0%	1	0%	0	0%	1	0%
Total	0	0%	2,766	100%	0	0%	2,766	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	4
Grievances resolved during the year	4
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2022

a) Name of the TPA: Vidal Health TPA

Validity of agreement with the TPA: from 07/10/2016 to until terminated

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

Description	Individual	Group	Government
Number of policies serviced	0	20	0
Number of lives serviced	0	36,000	0

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Karnataka	Bangalore
Tamil Nadu	Chennai

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	15
Number of claims received during the year	822
Number of claims paid during the year (specify 43% also in brackets)	555
Number of claims repudiated during the year (specify 2% also in brackets)	22
Number of claims outstanding at the end of the year	125

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	80%	78%
2	Within 1-2 hours	0%	0%	18%	19%
3	Within 2-6 hours	0%	0%	1%	3%
4	Within 6-12 hours	0%	0%	1%	1%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

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

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	570	97%	0	0	570	97%
Between 1-3 months	0	0%	14	2%	0	0	14	2%
Between 3 to 6 months	0	0%	2	0%	0	0	2	0%
More than 6 months	0	0%	0	0%	0	0	0	0%
Total	0	0%	586	100%	0	0	586	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	0
Grievances received during the year	0
Grievances resolved during the year	0
Grievances outstanding at the end of the year	0

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2022

a) Name of the TPA: Vipul MedCorp Insurance TPA Pvt. Ltd

Validity of agreement with the TPA: from 13/10/2016 to until terminated

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

Description	Individual	Group	Government
Number of policies serviced	0	13	0
Number of lives serviced	0	13,484	0

c) Information with regard to the geographical area in which services are rendered by the TPA

Name of the State	Name of the Districts
Maharashtra	Pune

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	103
Number of claims received during the year	2,391
Number of claims paid during the year (specify 43% also in brackets)	2,171
Number of claims repudiated during the year (specify 2% also in brackets)	211
Number of claims outstanding at the end of the year	47

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth	TAT for discharge	TAT for pre-auth	TAT for discharge
1	Within <1 hour	0%	0%	64%	53%
2	Within 1-2 hours	0%	0%	24%	26%
3	Within 2-6 hours	0%	0%	11%	20%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	1%	1%
6	>24 hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

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

Description	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0%	2,079	96%	-	-	2,079	95%
Between 1-3 months	-	0%	78	4%	-	-	78	4%
Between 3 to 6 months	-	0%	11	1%	-	-	11	1%
More than 6 months	-	0%	3	0%	-	-	3	0%
Total	-	0%	2,171	100%	-	-	2,171	100%

g) Data of grievances received against the TPA:

Description	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-