

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

FORM NL-1-B-RA
REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH, 2023

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
			For The Quarter Ended 31st March 2023		For The Period Ended 31st March 2023		For The Quarter Ended 31st March 2022		For The Period Ended 31st March 2022	
1	Premiums earned (Net)	NL-4	58,828	58,828	1,83,781	1,83,781	40,037	40,037	1,18,929	1,18,929
2	Profit/ Loss on sale/redemption of Investments		158	158	398	398	188	188	651	651
3	Interest, Dividend & Rent – Gross (Refer Note 1)		3,243	3,243	10,614	10,614	1,852	1,852	6,420	6,420
4	Other:									
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		34,160	34,160	34,160	34,160	-	-	-	-
	TOTAL (A)		96,389	96,389	2,28,952	2,28,952	42,077	42,077	1,26,000	1,26,000
6	Claims Incurred (Net)	NL-5	37,601	37,601	1,18,863	1,18,863	21,403	21,403	82,729	82,729
7	Commission	NL-6	6,311	6,311	14,347	14,347	(77)	(77)	1,907	1,907
8	Operating Expenses related to Insurance Business	NL-7	20,175	20,175	87,010	87,010	24,066	24,066	74,609	74,609
9	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		64,088	64,088	2,20,219	2,20,219	45,392	45,392	1,59,245	1,59,245
10	Operating Profit/(Loss) C= (A - B)		32,301	32,301	8,733	8,733	(3,315)	(3,315)	(33,245)	(33,245)
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		32,301	32,301	8,733	8,733	(3,315)	(3,315)	(33,245)	(33,245)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		32,301	32,301	8,733	8,733	(3,315)	(3,315)	(33,245)	(33,245)

Note - 1

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 31st March 2023		For The Period Ended 31st March 2023		For The Quarter Ended 31st March 2022		For The Period Ended 31st March 2022	
Interest, Dividend & Rent	3,439	3,439	11,513	11,513	2068	2068	7142	7142
Add/Less:-								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(195)	(195)	(899)	(899)	(216)	(216)	(722)	(722)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross*	3,243	3,243	10,614	10,614	1,852	1,852	6,420	6,420

* 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
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST MARCH, 2023

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 31st March 2023	For The Period Ended 31st March 2023	For The Quarter Ended 31st March 2022	For The Period Ended 31st March 2022
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		32,301	8,733	(3,315)	(33,245)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,409	3,949	560	2,228
	(b) Profit on sale of investments		330	559	21	393
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Accretion/(Amortisation) of Debt Securities		(38)	(173)	(60)	(268)
3	OTHER INCOME					
	(a) Interest on Income Tax Refund		16	16	1	1
	TOTAL (A)		34,019	13,084	(2,794)	(30,892)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	(150)	-	(184)
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		142	944	128	407
	(b) Bad debts written off		-	-	-	-
	(c) Interest on delayed refund/claims		12	11	24	28
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		34,160	34,160	-	-
	(ii) Others		-	-	-	-
	(g) Others		-	-	-	-
	TOTAL (B)		34,314	34,965	152	252
	Loss Before Tax		(295)	(21,881)	(2,946)	(31,144)
	Provision for Taxation		-	-	-	-
	Loss After Tax		(295)	(21,881)	(2,946)	(31,144)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
			-	-	-	-
	Balance of loss brought forward from last year/Period		(1,51,172)	(1,29,586)	(1,26,640)	(98,442)
	Balance carried forward to Balance Sheet		(1,51,467)	(1,51,467)	(1,29,586)	(1,29,586)

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
BALANCE SHEET AS AT 31ST MARCH, 2023

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	As at 31st March 2023	As at 31st March 2022
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	50,758	43,512
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	2,26,009	1,38,288
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		19	1
	-Policyholders' Funds		25	6
5	BORROWINGS	NL-11	-	-
	TOTAL		2,76,811	1,81,807
	APPLICATION OF FUNDS			
1	INVESTMENTS-Shareholders	NL-12	79,950	34,464
2	INVESTMENTS-Policyholders	NL-12A	2,15,480	1,18,090
	Less : Provision		-	(150)
	Net Policyholders' investments		2,15,480	1,17,940
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	14,351	11,696
5	DEFERRED TAX ASSET (Net)		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	1,695	5,341
	Advances and Other Assets	NL-16	26,205	12,615
	Sub-Total (A)		27,900	17,956
6	DEFERRED TAX LIABILITY (Net)		-	-
7	CURRENT LIABILITIES	NL-17	1,03,700	62,480
8	PROVISIONS	NL-18	1,08,637	67,355
	Sub-Total (B)		2,12,337	1,29,835
	NET CURRENT ASSETS (C) = (A - B)		(1,84,437)	(1,11,879)
9	MISCELLANEOUS EXPENDITURE	NL-19	-	-
10	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,51,467	1,29,586
	TOTAL		2,76,811	1,81,807

CONTINGENT LIABILITIES

Particulars	As at 31st March 2023	As at 31st March 2022
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	1221	878
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	-	-
TOTAL	1251	908

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 2023				For The Period Ended 31st March 2023			
Gross Direct Premium	79,853	4,036	1,970	85,859	2,48,271	16,022	7,411	2,71,703
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	13,659	232	155	14,046	44,850	984	393	46,226
Net Written Premium	66,194	3,804	1,815	71,813	2,03,421	15,038	7,018	2,25,477
Add: Opening balance of UPR	86,469	7,560	219	94,248	58,838	6,667	31	65,537
Less: Closing balance of UPR	99,544	7,437	252	1,07,233	99,544	7,437	252	1,07,233
Net Earned Premium	53,120	3,927	1,782	58,828	1,62,715	14,268	6,797	1,83,781
Gross Direct Premium								
- In India	79,853	4,036	1,970	85,859	2,48,271	16,022	7,411	2,71,703
- 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 2022				For The Period 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	61,411	43,105	6,275	280	49,660
Less: Closing balance of UPR	58,838	6,667	31	65,537	58,838	6,667	31	65,537
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	-	-	-	-	-	-	-	-

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 2023				For The Period Ended 31st March 2023			
Claims paid (Direct)	41,894	746	132	42,772	1,31,501	2,897	396	1,34,795
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	7,115	158	5	7,279	23,637	476	16	24,128
Net Claim Paid	34,779	587	127	35,493	1,07,865	2,422	380	1,10,666
Add: Claims Outstanding at the end of the year	19,516	2,721	689	22,926	19,516	2,721	689	22,926
Less: Claims Outstanding at the beginning of the year	18,907	1,792	118	20,817	11,388	2,894	447	14,729
Net Incurred Claims	35,388	1,516	698	37,601	1,15,992	2,249	622	1,18,863
Claims Paid (Direct)								
-In India	41,894	746	132	42,772	1,31,501	2,897	396	1,34,795
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	11,369	2,184	340	13,892	11,369	2,184	340	13,892
Estimates of IBNR and IBNER at the beginning of the period (net)	10,072	1,224	207	11,502	7,739	2,712	447	10,897

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 Period Ended 31st March 2022			
Claims paid (Direct)	26,085	562	55	26,703	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	82,729
Claims Paid (Direct)								
-In India	26,085	562	55	26,703	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

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 2023				For The Period Ended 31st March 2023			
Commission & Remuneration	6,666	1,430	82	8,178	23,178	2,819	98	26,095
Rewards	1,239	289	-	1,528	3,623	430	-	4,053
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	7,905	1,719	82	9,705	26,801	3,249	98	30,148
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	3,273	113	8	3,394	15,523	249	30	15,802
Net Commission	4,631	1,606	74	6,311	11,278	3,000	68	14,347
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	1,507	657	-	2,164	5,002	819	-	5,821
Corporate Agents-Banks/FII/HFC	1,461	533	-	1,994	6,165	1,256	-	7,421
Corporate Agents-Others	1,314	28	82	1,423	4,086	157	98	4,341
Insurance Brokers	3,616	496	-	4,112	11,513	1,011	-	12,525
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	4	3	-	7	19	3	-	22
Insurance Marketing Firm	4	2	-	6	16	2	-	18
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	7,905	1,719	82	9,705	26,801	3,249	98	30,148
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	7,905	1,719	82	9,705	26,801	3,249	98	30,148
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 2022				For The Period 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	1,454	318	-	1,771	5,440	1,187	-	6,626
Corporate Agents-Others	769	214	5	988	2,666	278	5	2,949
Insurance Brokers	1,781	749	-	2,531	5,732	1,073	-	6,805
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	4	0	-	4	342	1	-	343
Insurance Marketing Firm	5	0	-	5	13	0	-	13
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	0	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	-	-	-	-	-	-	-	-

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 2023				For The Period Ended 31st March 2023			
1	Employees' remuneration & welfare benefits	12,434	330	292	13,057	44,480	2,477	1,328	48,285
2	Travel, conveyance and vehicle running expenses	338	14	7	358	1,561	101	47	1,708
3	Training expenses	441	21	11	473	1,494	96	45	1,635
4	Rents, rates & taxes	353	17	8	378	1,267	82	38	1,386
5	Repairs	101	5	2	108	384	25	11	421
6	Printing & stationery	110	(1)	3	111	422	21	13	456
7	Communication expenses	285	15	7	307	857	55	26	938
8	Legal & professional charges	803	40	20	862	2,614	169	78	2,860
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-
	(a) as auditor	14	1	0	15	33	2	1	36
	(b) Certification Services	4	0	0	4	7	0	0	8
	(c) out of pocket expenses	0	0	0	0	1	0	0	1
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(d) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,194	2	8	1,204	12,500	807	373	13,680
11	Interest & Bank Charges	144	7	4	155	426	28	13	467
12	Depreciation	987	47	23	1,058	3,528	228	105	3,861
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	65	(18)	(6)	40	3,393	219	101	3,714
15	Information Technology Expenses	531	(5)	12	538	2,002	101	60	2,163
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others (to be specified)	-	-	-	-	-	-	-	-
	(a) Membership and Subscription	60	(1)	1	61	248	13	7	268
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	(0)	0	0	0	(0)	(0)	(0)	(0)
	(c) Insurance	7	0	0	8	18	1	1	20
	(d) Director's sitting fees	-	-	-	-	-	-	-	-
	(e) Miscellaneous expenses	52	3	1	57	115	7	3	126
	(f) Stamp duty	50	(2)	1	50	244	12	7	264
	(g) Electricity expense	25	1	0	26	134	9	4	146
	(h) Housekeeping charges	142	7	4	152	433	28	13	474
	(i) Data center charges	548	29	14	592	1,446	93	43	1,582
	(j) Agent training expenses	(2)	(2)	(1)	(4)	209	14	6	229
	(k) Medical fees	52	21	1	74	202	77	6	285
	(l) Call centre charges	237	10	5	253	998	64	30	1,092
	(m) Transaction processing services	222	10	5	237	819	53	24	896
	(n) Loss /(Profit) on Sale of Fixed Assets	0	(0)	(0)	0	9	1	0	10
	TOTAL	19,199	552	424	20,175	79,843	4,783	2,383	87,010
	In India	19,198	552	424	20,174	79,799	4,780	2,382	86,961
	Outside India	1	(0)	(0)	1	45	3	1	49

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 Period 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
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) 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	-	-	-	-	-	-	-	-
	(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	-	-	-	-	-	-	-	-
	(e) Miscellaneous expenses	26	2	0	28	134	12	2	148
	(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
	(l) Wellness expense	-	-	-	-	-	-	-	-
	(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	74,609
	In India	22,120	1,727	217	24,065	67,948	5,787	820	74,556
	Outside India	1	0	0	1	49	4	1	53

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 2023	As at 31st March 2022
1	Authorised Capital		
	60,00,00,000 equity shares of Rs.10 each (31st March 2022: 44,00,00,000 Equity shares of Rs. 10 each)	60,000	44,000
2	Issued Capital		
	50,75,82,120 Equity Shares of Rs 10 each (31st March 2022: 43,51,18,940 Equity Shares of Rs 10 each)	50,758	43,512
3	Subscribed Capital		
	50,75,82,120 Equity Shares of Rs 10 each (31st March 2022: 43,51,18,940 Equity Shares of Rs 10 each)	50,758	43,512
4	Called-up Capital		
	50,75,82,120 Equity Shares of Rs 10 each (31st March 2022: 43,51,18,940 Equity Shares of Rs 10 each)	50,758	43,512
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
5	Paid-up Capital		
	50,75,82,120 Equity Shares of Rs 10 each (31st March 2022: 43,51,18,940 Equity Shares of Rs 10 each)	50,758	43,512
	TOTAL	50,758	43,512

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

[As certified by the Management]

Shareholder	As at 31st March 2023		As at 31st March 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	23,30,06,086	45.91%	22,19,10,665	51.00%
· Foreign	22,38,68,580	44.10%	21,32,08,275	49.00%
Investors				
· Indian	-	-	-	-
· Foreign *	5,07,07,454	9.99%	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	50,75,82,120	100.00%	43,51,18,940	100.00%

Note :

1. Number of shares allotted to Platinum Jasmine A 2018 Trust, acting through its trustee, Platinum Owl C 2018 RSC Limited (w.e.f. October 21, 2022)
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-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, 2023**

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 (Formerly known as Aditya Birla Financial Services Limited) (Including 60 shares held by 6 Nominee shareholders)	1	23,30,06,086	45.91	23,300.61	-	-	-	-
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 (Pty) Limited (Formerly known as MMI Strategic Investments (Pty) Limited)	1	22,38,68,580	44.10	22,386.86	-	-	-	-
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	-	-	-	-	-	-	-	-
	Any other 1. Platinum Jasmine A 2018 Trust, acting through its trustee, Platinum Owl C 2018 RSC Limited (w.e.f. October 21, 2022)	1	5,07,07,454	9.99	5,070.75	-	-	-	-
	Total	3	50,75,82,120	100	50,758.21	-	-	-	-

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	77.40	-	-	-	-
	(ii) Mr. Kumar Mangalam Birla	1	51,790	0.00	5.18	-	-	-	-
	(iii) Mrs. Neerja Birla	1	1,02,286	0.00	10.23	-	-	-	-
	(iv) Mrs. Vasavadatta Bajaj	1	1,65,951	0.01	16.60	-	-	-	-
	(v) Aditya Vikram Kumarmangalam Birla Huf	1	1,25,608	0.01	12.56	-	-	-	-
ii)	Bodies Corporate:								
	BIRLA CONSULTANTS LIMITED	1	1,22,334	0.01	12.23	-	-	-	-
	BIRLA INDUSTRIAL FINANCE (INDIA) LIMITED	1	1,22,479	0.01	12.25	-	-	-	-
	BIRLA INDUSTRIAL INVESTMENTS (INDIA) LIMITED	1	26,119	0.00	2.61	-	-	-	-
	ECE INDUSTRIES LTD.	1	4,71,931	0.02	47.19	-	-	-	-
	GRASIM INDUSTRIES LIMITED	1	1,30,92,40,000	54.15	1,30,924.00	-	-	-	-
	HINDALCO INDUSTRIES LIMITED	1	3,95,11,455	1.63	3,951.15	-	-	-	-
	BIRLA GROUP HOLDINGS PRIVATE LIMITED	1	18,45,06,156	7.63	18,450.62	-	-	-	-
	RAJRATNA HOLDINGS PRIVATE LIMITED	1	938	0.00	0.09	-	-	-	-
	UMANG COMMERCIAL COMPANY PRIVATE LIMITED	1	3,74,44,766	1.55	3,744.48	-	-	-	-
	VIKRAM HOLDINGS PVT LTD	1	1,050	0.00	0.11	-	-	-	-
	VAIBHAV HOLDINGS PRIVATE LIMITED	1	938	0.00	0.09	-	-	-	-
	BIRLA INSTITUTE OF TECHNOLOGY AND SCIENCE	1	9,25,687	0.04	92.57	-	-	-	-
	Pilani Investment And Industries Corporation Ltd.	1	3,36,01,721	1.39	3,360.17	-	-	-	-
	RENUKA INVESTMENTS & FINANCE LIMITED	1	3,39,059	0.01	33.91	-	-	-	-
	IGH HOLDINGS PRIVATE LIMITED	1	5,36,92,810	2.22	5,369.28	-	-	-	-
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	2,800.56	-	-	-	-
	P T Sunrise Bumi Textiles (GDR)	1	17,76,250	0.07	177.63	-	-	-	-
	P T elegant Textile Industry (GDR)	1	11,32,250	0.05	113.23	-	-	-	-
	Thai Rayon Public Company Limited (GDR)	1	26,95,000	0.11	269.50	-	-	-	-
	Surya Kiran Investments PTE Limited (Equity and GDR)	1	2,25,07,000	0.93	2,250.70	-	-	-	-
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
I.1)	Institutions								
i)	Mutual Funds	47	2,68,79,687	1.11	2,687.97	-	-	-	-
ii)	Foreign Portfolio Investors	168	7,70,78,890	3.19	7,707.89	-	-	-	-
iii)	Financial Institutions/Banks	132	11,60,234	0.05	116.02	-	-	-	-
iv)	Insurance Companies	19	6,04,53,821	2.50	6,045.38	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	9	10,11,93,223	4.19	10,119.32	-	-	-	-
ix)	Any other (Please specify)					-	-	-	-
	Foreign Body Corporate- Jomei Investments Limited	1	10,00,00,000	4.14	10,000.00	-	-	-	-
	Qualified Institutional Buyer	1	55,200	0.00	5.52	-	-	-	-
I.2)	Central Government/ State Government(s)/ President of India	7	26,293	0.00	2.63	-	-	-	-
I.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	4,52,858	16,17,37,925	6.69	16,173.79	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	761	6,07,37,373	2.51	6,073.74	-	-	-	-
iii)	NBFCs registered with RBI	7	1,56,085	0.01	15.61	-	-	-	-
iv)	Others:								
	Trusts	44	16,01,448	0.07	160.14	-	-	-	-
	HUF	10308	1,05,48,416	0.44	1,054.84	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.76	1,836.13	-	-	-	-
	Non-Resident Indian (NRI)	8583	1,10,32,528	0.46	1,103.25	-	-	-	-
	Clearing Members	57	5,43,110	0.02	54.31	-	-	-	-
	Bodies Corporate	2234	4,79,89,220	1.98	4,798.92	-	-	-	-
	Foreign Nationals	12	6,630	0.00	0.66	-	-	-	-
v)	Any other (Please Specify)								
	Outstanding GDRs	1	2,10,89,461	0.87	2,108.95	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	4,75,283	2,41,79,94,042	100.00	2,41,799.40	-	-	-	-

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 2023	As at 31st March 2022
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	- Balance at the beginning of the year	1,38,288	1,02,061
	- Add: Additions during the year	87,680	36,228
	- Balance at the end of the year	2,25,969	1,38,288
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
	Employee Stock Option Outstanding	-	-
	- Balance at the beginning of the year	-	-
	- Additions during the year	40	-
	- Balance at the end of the year	40	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,26,009	1,38,288

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 2023	As at 31st March 2022
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 2023	As at 31st March 2022	As at 31st March 2023	As at 31st March 2022	As at 31st March 2023	As at 31st March 2022
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	36,459	12,586	82,528	39,610	1,18,987	52,196
2	Other Approved Securities	21,050	13,114	61,671	42,506	82,721	55,620
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	7,005	-	16,797	6,883	23,801	6,883
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	- Fixed Deposits	750	-	1,000	-	1,750	-
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	2,550	2,571	6,841	4,807	9,390	7,378
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	2,499	-	6,014	4,501	8,513	4,501
5	Other than Approved Investments	-	-	-	-	-	-
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	2,429	-	2,451	-	4,880
2	Other Approved Securities	1,005	1,013	6,104	502	7,109	1,515
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	6,006	2,001	12,790	7,830	18,796	9,831
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	1,505	5,489	1,505	5,489
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	- Fixed Deposits	250	250	-	-	250	250
	- Commercial Papers	-	-	7,307	-	7,307	-
	- Certificate of Deposits	2,377	-	11,924	-	14,302	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	-	-	-	1,009	-	1,009
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	500	1,000	1,501	1,000	2,001
5	Other than Approved Investments	-	-	-	1,000	-	1,000
	TOTAL	79,950	34,464	2,15,480	1,18,090	2,95,431	1,52,554

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 2023	As at 31st March 2022	As at 31st March 2023	As at 31st March 2022	As at 31st March 2023	As at 31st March 2022
1	Long Term Investments--						
	Book Value	70,312	28,271	1,74,850	98,308	2,45,162	1,26,579
	Market Value	69,393	28,037	1,70,855	96,834	2,40,248	1,24,871
2	Short Term Investments--						
	Book Value	9,638	6,193	40,630	19,782	50,268	25,975
	Market Value	9,644	6,201	40,633	19,867	50,277	26,068

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 2023	As at 31st March 2022
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 2023	As at 31st March 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	15,826	5,638	-	21,465	6,859	2,878	-	9,736	11,729	8,968
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	260	87	14	334	171	68	12	226	107	89
Information Technology Equipment	2,717	74	101	2,690	1,770	387	94	2,063	627	947
Vehicles	391	274	103	562	112	118	33	197	365	279
Office Equipment	651	149	30	770	511	98	29	580	190	140
Others:Leasehold Improvement	1,610	491	145	1,956	776	312	127	960	995	834
TOTAL	21,455	6,712	392	27,775	10,198	3,861	296	13,762	14,013	11,257
Work in progress	229	989	894	325	-	-	-	-	325	229
Instangible Assets under development	210	5,606	5,802	14	-	-	-	-	14	210
Grand Total	21,894	13,308	7,088	28,114	10,198	3,861	296	13,762	14,351	11,696
Previous Year	16,638	10,933	5,676	21,894	7,186	3,145	133	10,198	11,696	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 2023	As at 31st March 2022
1	Cash (including cheques, drafts and stamps)	59	70
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	7	7
	(bb) Others	32	32
	Add : Interest Accrued on Deposit	10	8
	(b) Current Accounts	1,587	5,224
	(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	1,695	5,341
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	1,695	5,341
	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 2023	As at 31st March 2022
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,314	711
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	300	254
6	Others		
	(a) Advance to Suppliers	2,503	1,394
	Less: Provisions made	-	-
	Sub-total	2,503	1,394
	(b) Other advances	4,289	925
	Less: Provisions made	-	-
	Sub-total	4,289	925
	TOTAL (A)	8,406	3,284
	OTHER ASSETS		
1	Income accrued on investments	5,306	3,229
2	Outstanding Premiums	-	-
3	Agents' Balances	84	42
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	2,216	1,192
6	Due from subsidiaries/ holding/group Companies	6	96
7	Investments held for Unclaimed Amount of Policyholders	283	137
8	Others		
	(a) Rent and other deposits	974	843
	(b) Input tax credit (net)	8,931	3,769
	(c) Other Recoverable	-	24
	TOTAL (B)	17,799	9,332
	TOTAL (A+B)	26,205	12,615

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 2023	As at 31st March 2022
1	Agents' Balances	4,208	3,051
2	Balances due to other insurance companies	14,524	8,361
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	197	173
	(b) For Other Policies	2,048	2,128
5	Unallocated Premium	23,656	13,400
6	Sundry creditors	19,749	11,369
7	Due to subsidiaries/ holding/group Companies	906	443
8	Claims Outstanding	22,891	14,724
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	188	69
11	Income accrued on Unclaimed amounts	15	3
12	Interest payable on debentures/bonds	-	-
13	Others		
	(a) Tax deducted payable	2,659	1,348
	(b) Other statutory dues	9,322	4,844
	(c) Provident fund payable	317	254
	(d) Due to employees	2,951	2,221
	(e) Claims Payable	69	91
	TOTAL	1,03,700	62,480

Details of Unclaimed Amounts and Investment Income thereon

Particulars	As at 31st March 2023	As at 31st March 2022
Opening Balance	72	10
Add: Amount transferred to unclaimed amount	428	229
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	12	2
Add: Investment Income	11	3
Less: Amount paid during the year	322	172
Less: Transferred to SCWF	-	-
Closing Balance of Unclaimed Amount	202	72

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 2023	As at 31st March 2022
1	Reserve for Unexpired Risk	1,07,149	65,440
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits :		
	(a) For Gratuity	263	261
	(b) For Compensated absence	395	310
	(c) For Long Term Incentive Plan	747	1,248
5	Others		
	Free look Reserve	84	96
	TOTAL	1,08,637	67,355

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



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

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 2023	As at 31st March 2022
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

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

FORM NL-20 -ANALYTICAL RATIOS

S.No	Particular	For The Quarter Ended 31st March, 2023	For The Period Ended 31st March, 2023	For The Quarter Ended 31st March, 2022	For The Period Ended 31st March, 2022
1	Gross Direct Premium Growth Rate**	54%	57%	26%	33%
2	Gross Direct Premium to Net worth Ratio	0.69	2.17	1.07	3.31
3	Growth rate of Net Worth	140%	140%	32%	32%
4	Net Retention Ratio**	84%	83%	79%	78%
5	Net Commission Ratio**	9%	6%	0%	1%
6	Expense of Management to Gross Direct Premium Ratio**	35%	43%	55%	55%
7	Expense of Management to Net Written Premium Ratio**	37%	45%	55%	57%
8	Net Incurred Claims to Net Earned Premium**	64%	65%	53%	70%
9	Claims paid to claims provisions**	69%	76%	75%	71%
10	Combined Ratio**	101%	110%	108%	126%
11	Investment income ratio	2%	7%	2%	7%
12	Technical Reserves to net premium ratio **	1.81	0.58	1.82	0.59
13	Underwriting balance ratio	-0.09	-0.20	-0.13	-0.34
14	Operating Profit Ratio	55%	5%	-8%	-28%
15	Liquid Assets to liabilities ratio	0.31	0.31	0.31	0.31
16	Net earning ratio	-0.41%	-10%	-7%	-23%
17	Return on net worth ratio	-0.24%	-17%	-6%	-60%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	2.63	2.63	1.77	1.77
19	NPA Ratio				
	Gross NPA Ratio	0.00%	0.00%	0.66%	0.66%
	Net NPA Ratio	0.00%	0.00%	0.56%	0.56%
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	-0.06	-4.60	-0.73	-7.70
24	Book value per share	24.69	24.69	12.00	12.00

Aditya Birla Health Insurance Co. Limited

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

FORM NL-20 -ANALYTICAL RATIOS

****SEGMENTAL REPORTING UPTO THE QUARTER ENDED 31ST MARCH 2023**

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	59%	82%	6%	43%	45%	71%	77%	116%	0.59	-0.27
Previous Period	35%	77%	-1%	55%	56%	78%	72%	134%	0.59	-0.43
Personal Accident										
Current Period	11%	94%	20%	50%	52%	16%	57%	68%	0.68	0.30
Previous Period	7%	93%	19%	59%	63%	8%	15%	71%	0.71	0.28
Travel Insurance										
Current Period	293%	95%	1%	33%	35%	9%	97%	44%	0.13	0.55
Previous Period	220%	95%	0%	44%	46%	16%	NA	62%	0.27	0.44
Total Health	-	-	-	-	-	-	-	-	-	-
Current Period	57%	83%	6%	43%	45%	65%	76%	110%	0.58	-0.20
Previous Period	33%	78%	1%	55%	57%	70%	71%	126%	0.59	-0.34
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	57%	83%	6%	43%	45%	65%	76%	110%	0.58	-0.20
Previous Period	33%	78%	1%	55%	57%	70%	71%	126%	0.59	-0.34
Total-Current Period	57%	83%	6%	43%	45%	65%	76%	110%	0.58	-0.20
Total-Previous Period	33%	78%	1%	55%	57%	70%	71%	126%	0.59	-0.34

Current Period is Period Ended 31st March 2023

Previous Period is Period Ended 31st March 2022

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

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 2023	For The Period Ended 31st March 2023	For The Quarter Ended 31st March 2022	For The Period Ended 31st March 2022
1	Aditya Birla Capital Ltd	Entity having joint control	a) Group Insurance Receipts(Net of Refund)	-	-	-	(1)
			b) Reimbursement of expenses (including ESOP)	203	430	19	93
			c) Transfer of Liability	-	22	-	-
			d) Transfer of Asset	31	68	-	-
			e) Transfer of Asset (Other)	0	28	-	-
			f) Issue of Equity Share Capital	-	14,535	2,397	22,287
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	a) Group Insurance Receipts(Net of Refund)	-	-	-	(1)
			b) Reimbursement of Expenses	33	79	-	-
			c) Recovery of Rent	2	5	-	-
			d) Transfer of Asset	2	2	3	3
			e) Security Deposit Received (Liability)	2	4	-	-
			f) Security Deposit Paid (Assets)	-	22	-	-
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	a) Group Insurance Receipts(Net of Refund)	-	-	-	67
			b) Reimbursement of expenses (exc gst)	1,144	3,230	740	2,651
			c) Transfer of Asset (Employee Transfer)	2	13	0	5
			d) Transfer of Liability (Employee Transfer)	-	12	-	1
			e) Recovery of Expenses	-	-	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Commission Exp	55	152	29	98
			c) Recovery of Expenses	-	-	-	-
			d) Space Sharing Expense	-	4	3	6
			e) Reimbursement of expense others	-	4	-	-
			f) Rent Income	1	1	-	-
			g)Transfer of Liability (Employee Transfer)	9	9	5	8
			h) Recovery of security deposit	2	2	-	-
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Brokerage Expenses	1	40	14	49
			c) Transfer of Assets (Employee Transfer)	-	12	3	3
			d) Reimbursement of expenses	0	1	0	3
			e) Recovery of expense	13	36	-	-
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	a) Group Insurance Receipts	-	-	-	-
			b) Group Insurance Refund	-	-	-	4
			c) Reimbursment of expense	-	0	-	-
7	Aditya Birla Capital Technology Services Ltd (Formerly known as "Aditya Birla MyUniverse Ltd")	Subsidiary of entity having joint control	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Reimbursement of Expenses	20	172	15	87
			c) Transfer of Asset (Employee Transfer)	-	3	-	2
8	Aditya Birla Sun Life Insurance Company Limited (formerly known as Birla Sun Life Insurance Company Limited)	Subsidiary of entity having joint control	a) Group Insurance Receipts	-	20	-	408
			b) Group Insurance Refund	99	99	2	2
			c) Reimbursement of Expenses	11	58	2	6
			d) Rent Expenses- Space Sharing	318	393	-	11
			e) Transfer of Asset (Employee Transfer)	68	78	3	79
			f) Transfer of Liability (Employee Transfer)	-	10	0	12
			g) Transfer of Asset (other)	1	2	-	-
			h) Rent Income	2	3	-	-
			i) Insurance Deposit	-	-	22	22
			n) Advance towards premium	0	0	-	-
			p) Interest on NCD	74	74	-	51
9	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Expense- Multiply product	-	-	-	0
			c) Outsourcing Contract wellness tracking services	432	1,744	344	1,235
			d) Transfer of Assets	1	37	-	9
			e) Transfer of Liability	-	-	-	-
			f) Sale of Assets	-	7	-	-
			g) Transafer of Assets (others)	-	7	-	-
			h) Rent Income- Space Sharing	21	82	21	82
			i) Recovery of expense	113	149	-	-
10	Aditya Birla Sun Life AMC Limited	Subsidiary of entity having joint control	a) Insurance Receipts	-	392	-	-
			b) Insurance Refund	-	-	-	1
			c) Space sharing expense	14	39	5	5
			d) Sharing of security deposit	-	1	10	10
			e) Transfer of Asset	-	-	-	-
			f) Recovery of Rent	1	3	-	-
			g) Reimbursement of Expenses (others)	4	7	-	-
			h) Annual Subscription (Online)	-	-	0	0
			i) Recovery Security Deposit	1	1	-	-
			j) Security Deposit Liability	1	2	-	-
11	Metropolitan International Support (Pty) Ltd.	Other Related party	a) Reimbursement of expenses	-	-	-	-
			b) Recovery of TDS	1	28	-	-
			c) IT Development & Support	-	-	-	-
12	Momentum Metropolitan Strategic Investments (Pty) Ltd. (Formerly known as	Entity having joint control	a) Issue of Equity Share Capital	-	13,965	2,303	21,413
13	Platinum Jasmine A 2018 Trust	Other Related Party	a) Issue of Equity Share Capital	-	66,427	-	-
14	M/S Ultratech Cement Ltd	Fellow subsidiary of Entity having joint control	a) Group Insurance Receipts	-	-	8	8
			b) Group Insurance Refund	-	0	-	7
15	Grasim Industries Limited	Parent of Entity having joint control	a) Group Insurance Receipts	-	1	4	87
			b) Group Insurance Refund	-	5	-	27
16	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	108	216	24	78
17	Aditya Birla Management Corporation Private Limited	Other related party	a) Group Insurance Receipts(Net of Refund)	-	-	-	(1)
			b) Reimbursement of Expenses	5	5	1	1
			c) Transfer of Asset (Employee Transfer)	-	-	13	13
			d) Transfer of Asset (others)	-	0	-	-
			e) Transfer of Liability (Employee Transfer)	1	4	-	4
18	Momentum Metropolitan Services Private Limited (Formerly Known as MMI BUSINESS AND TECHNOLOGY SOLUTIONS PRIVATE LIMITED)	Other Related party	a) Reimbursement of expenses (exc gst)	-	-	-	1
19	Aditya Birla Renewables Limited	Fellow subsidiary of entity having joint control	a) Group Insurance Receipts(Net of Refund)	-	-	-	(0)
20	Applause Entertainment Private Limited	Other related party	a) Group Insurance Receipts	-	-	-	2
			b) Group Insurance Refund	-	-	-	0
21	Birla Management Centre	Other related party	a) Data centre service charges	44	104	53	111
22	Aditya Birla Educational Trust	Other related party	a) EAP & Counselling services	6	14	12	29
23	Aditya Birla Health Services Private Limited	Other related Party	a) Hospitalisation claims	41	122	19	141
24	Mr. Mayank Bathwal	Key Managerial Personnel	a) Managerial Remuneration	120	543	150	504
			b) Insurance Receipts Received	-	-	-	0
25	Mr. Amit Jain (Appointed w.e.f. June 1, 2021)	Key Managerial Personnel	a) Remuneration	73	276	44	135
26	Mr. Maheshkumar Radhakrishnan (Till February 14, 2023)	Key Managerial Personnel	a) Remuneration	18	134	20	105
27	Bhavita Nandu (Appointed w.e.f. February 15, 2023)	Key Managerial Personnel	a) Remuneration	5	5	-	-

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

FORM NL-21 -RELATED PARTY TRANSACTIONS

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT 31ST MARCH 2023

SLNo.	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	Entity having joint control	22	Payable	No	-	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	66	Payable	No	-	-	-
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	454	Payable	No	-	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	32	Payable	No	-	-	-
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	6	Receivable	No	-	-	-
6	Aditya Birla Capital Technology Services Ltd	Subsidiary of entity having joint control	7	Payable	No	-	-	-
7	Aditya Birla Sun Life Insurance Company Ltd	Subsidiary of entity having joint control	61	Payable	No	-	-	-
8	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	168	Payable	No	-	-	-
9	Aditya Birla Sun Life AMC Limited	Subsidiary of entity having joint control	12	Payable	No	-	-	-
10	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	78	Payable	No	-	-	-
11	Aditya Birla Management Corporation Private Limited	Other related party	5	Payable	No	-	-	-

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 2023	As at 31st March 2022
CASH FLOWS FROM OPERATING ACTIVITIES		
Premium received from policy holder, including advance receipts, other receipts	3,28,102	2,09,504
Payments to the re-insurer, net of commission and Claims	(1,156)	(6,076)
Payments of claims	(1,34,840)	(1,02,180)
Payments of commission and brokerage	(29,034)	(19,786)
Payments of other operating expenses	(1,00,930)	(90,195)
Deposit, advances and staff loans	(4,604)	(480)
Service Tax / Goods and service tax paid	(19,971)	(12,898)
Other payments	(351)	486
Cash inflows / (outflows) before extraordinary items	37,216	(21,624)
Cash flows from extraordinary operations	-	-
Net cash inflows / (outflows) from operating activities (A)	37,216	(21,624)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of fixed assets (including intangible asset under development and capital advances)	(6,305)	(2,292)
Sale / Disposal of fixed assets	86	48
Purchase of investments	(2,70,919)	(1,94,587)
Sale of investments	1,28,080	1,66,139
Rent / Interest / Dividends received	13,270	8,806
Net cash flows from investing activities (B)	(1,35,789)	(21,887)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from share capital (including share premium)	94,927	43,700
Net cash flows from financing activities (C)	94,927	43,700
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net changes in cash and cash equivalents (A+B+C)	(3,646)	189
Cash and cash equivalents at the beginning of the year	5,341	5,152
Cash and cash equivalents at the end of the year (Refer NL 15)	1,695	5,341
Net increase / (decrease) in cash and cash equivalents	(3,646)	189
Cash and cash equivalents comprise (Refer NL 15)		
Balances with banks		
On current accounts	1,587	5,224
On Deposits	49	47
Cash on hand	59	70
Total cash and bank balances at end of the year	1,695	5,341

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 2023**

(Amount in Rs. Lakhs)

Item .No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	79,950	79,950
	Policyholders as per NL-12 A of BS	2,15,480	-	2,15,480
(A)	Total Investments as per BS	2,15,480	79,950	2,95,431
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	14,351	-	14,351
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	5,304	-	5,304
	Current Assets:			-
(E)	Cash & Bank Balances as per BS	1,694	1	1,695
(F)	Advances and Other assets as per BS	24,648	1,557	26,205
(G)	Total Current Assets as per BS...(E)+(F)	26,342	1,558	27,900
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	751	1,012	1,764
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	25	19	44
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	2,56,173	81,509	3,37,682
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	6,080	1,031	7,111
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	2,50,094	80,478	3,30,571

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			
(a)	Inadmissible Fixed assets			
	(a) Furniture & Fixture	107	-	107
	(b) Leasehold Improvements	995	-	995
	(c) Software	4,201	-	4,201
	Inadmissible Current assets			
(b)	Agents' and Intermediaries' balances and outstanding premiums in India, to the extent they are not realized within a period of thirty days	114	-	114
(c)	Co-insurer's balances outstanding for more than ninety days	21	-	21
(d)	Investments pertaining to Unclaimed Policyholder's accounts	283	-	283
(e)	Service Tax Unutilized Credit outstanding for more than ninety days	126	-	126
(f)	Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	49	1,012	1,062
(g)	Loans or Temporary Advances to the Full time Employees of the Insurers	18	-	18
(h)	Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days			
(i)	Other Reinsurer's balances outstanding for more than 180 days			
(j)	Fair value change account	25	19	44



Aditya Birla Health Insurance Co. Limited
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FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES :
 AS AT 31ST MARCH, 2023

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,30,028	1,07,149
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,30,028	1,07,149
(d)	Outstanding Claim Reserve (other than IBNR reserve)	11,528	8,999
(e)	IBNR reserve	17,033	13,892
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	1,58,588	1,30,040

Aditya Birla Health Insurance Co. Limited
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FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 31ST DECEMBER 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	2,71,703	2,25,477	1,44,856	1,18,863	45,095	35,659	45,095
9	Miscellaneous							
10	Crop							
	Total	2,71,703	2,25,477	1,44,856	1,18,863	45,095	35,659	45,095

Aditya Birla Health Insurance Co. Limited
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FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 31ST MARCH 2023

(Amount in Rs. Lakhs)

Item No	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	2,50,094
	Deduct:	-
(B)	Current Liabilities as per BS	1,30,040
(C)	Provisions as per BS	1,488
(D)	Other Liabilities	80,606
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	37,959
	Shareholder's FUNDS	-
(F)	Available Assets	80,478
	Deduct:	-
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	80,478
(I)	Total ASM (E+H)	1,18,437
(J)	Total RSM	45,095
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.63

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

FORM NL-27 -PRODUCTS INFORMATION

Products Information						
List below the products and/or add-ons introduced during the Quarter						
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of allotment of UIN
1	Activ Assure	153	ADIHLIP23130V042223	Health Insurance	Class rated product	31-10-2022
2	Group Activ Secure	153 / ABHIC/12/PROD/22-23/692	ADIHLGP23155V032223	Health Insurance	Class rated product	02-01-2023

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 2023)

(Amount in Rs. Lakhs)

S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	79,950
	Investments (Policyholders)		2,15,480
2	Loans	9	-
3	Fixed Assets	10	14,351
4	Current Assets		
	a. Cash & Bank Balance	11	1,695
	b. Advances & Other Assets	12	26,205
5	Current Liabilities		
	a. Current Liabilities	13	1,03,700
	b. Provisions	14	1,08,637
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,51,465
Application of Funds as per Balance Sheet (A)			2,76,811
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	14,351
3	Cash & Bank Balance (if any)	11	1,695
4	Advances & Other Assets (if any)	12	26,205
5	Current Liabilities	13	1,03,700
6	Provisions	14	1,08,637
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,51,465
(B)			(18,620)
'Investment Assets' As per FORM 3B			(A-B) 2,95,431

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%	-	36,459	82,528	1,18,987	40.28%	-	1,18,987	1,16,631
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	58,514	1,50,303	2,08,817	70.69%	-	2,08,817	2,04,577
3	Investment subject to Exposure Norms		-	-	-	-	0.00%	-	-	-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not exceeding 70%	-	-	-	-	0.00%	-	-	-
	a. Approved Investment		-	5,049	16,199	21,247	7.19%	-	21,247	20,859
	b. Other Investment		-	-	-	-	0.00%	-	-	-
	2. Approved Investments		-	16,369	48,954	65,323	22.11%	44	65,367	65,089
	3. Other Investments		-	-	-	-	0.00%	-	-	-
	Total Investment Assets	100%	-	79,932	2,15,455	2,95,387	100.00%	44	2,95,431	2,90,525

- 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

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%	1,22,903	45.35%	(3,916)	-16.08%	1,18,987	40.28%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	2,14,367	79.09%	(5,550)	-22.79%	2,08,817	70.69%
3	Investment subject to Exposure Norms		-	0.00%	-	0.00%	-	0.00%
	a. Housing & Loans to SG for Housing and FFE		-	-	-	0.00%	-	0.00%
	1. Approved Investments	Not Exceeding 70%	7,017	2.59%	4,840	19.88%	11,857	4.01%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments		-	-	-	0.00%	-	0.00%
	1. Approved Investments		9,414	3.47%	(23)	-0.10%	9,390	3.18%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments		40,237	14.85%	25,086	103.01%	65,323	22.11%
	d. Other Investments (not exceeding 15%)		-	0.00%	-	0.00%	-	0.00%
TOTAL			2,71,034	100.00%	24,353	100.00%	2,95,387	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
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FORM NL-29 - DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

S.No	Detail Regarding debt securities							
	Market Value				Book Value			
	As at 31st Mar 2023	As % of total for this class	As at 31st Mar 2022	As % of total for this class	As at 31st Mar 2023	As % of total for this class	As at 31st Mar 2022	As % of total for this class
Break down by credit rating								
AAA rated	64,011	22.03%	25,845	17.12%	64,574	21.86%	25,506	16.72%
AA or better	1,141	0.39%	1,704	1.13%	1,244	0.42%	1,757	1.15%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	-	-	-
Any other (includes Sovereign, FD and MF)	2,25,373	77.57%	1,23,391	81.75%	2,29,613	77.72%	1,25,291	82.13%
	2,90,525	100.00%	1,50,939	100.00%	2,95,431	100.00%	1,52,554	100.00%
Breakdown By Residual Maturity	-	-	-	-	-	-	-	-
Upto 1 year	31,481	10.84%	16,237	10.76%	31,472	10.65%	16,144	10.58%
More than 1 year and upto 3 years	36,372	12.52%	11,046	7.32%	36,892	12.49%	10,790	7.07%
More than 3 years and upto 7 years	1,53,182	52.73%	95,668	63.38%	1,57,501	53.31%	96,970	63.56%
More than 7 years and upto 10 years	33,113	11.40%	18,156	12.03%	33,196	11.24%	18,819	12.34%
above 10 years	17,582	6.05%	-	0.00%	17,574	5.95%	-	0.00%
Any other	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Mutual Fund	18,796	6.47%	9,831	6.51%	18,796	6.36%	9,831	6.44%
	2,90,525	100.00%	1,50,939	100.00%	2,95,431	100.00%	1,52,554	100.00%
Breakdown by type of the issuer	-	-	-	-	-	-	-	-
a. Central Government	1,16,631	40.14%	55,785	36.96%	1,18,987	40.28%	57,076	37.41%
b. State Government	87,946	30.27%	56,552	37.47%	89,830	30.41%	57,134	37.45%
c. Corporate Securities	65,152	22.43%	28,520	18.90%	65,818	22.28%	28,263	18.53%
d. Any other (includes FD and MF)	20,796	7.16%	10,081	6.68%	20,796	7.04%	10,081	6.61%
	2,90,525	100.00%	1,50,939	100.00%	2,95,431	100.00%	1,52,554	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)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		For Period ended 31st Mar 2023	As on 31st Mar 2022	For Period ended 31st Mar 2023	As on 31st Mar 2022	For Period ended 31st Mar 2023	As on 31st Mar 2022	For Period ended 31st Mar 2023	As on 31st Mar 2022	For Period ended 31st Mar 2023	As on 31st Mar 2022
1	Investments Assets	44,209	28,263	-	-	21,608	-	2,29,569	1,24,284	2,95,387	1,52,548
2	Gross NPA	-	1,000	-	-	-	-	-	-	-	1,000
3	% of Gross NPA on Investment Assets (2/1)	0.00%	3.54%	-	-	-	-	-	-	0.00%	0.66%
4	Provision made on NPA	-	150	-	-	-	-	-	-	-	150
5	Provision as a % of NPA (4/2)	0.00%	15.00%	-	-	-	-	-	-	0.00%	15.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	44,209	28,113	-	-	21,608	-	2,29,569	1,24,284	2,95,387	1,52,398
8	Net NPA (2-4)	-	850	-	-	-	-	-	-	-	850
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	3.02%	-	-	-	-	-	-	0.00%	0.56%
10	Write off made during the period	-	516	-	-	-	-	-	-	-	516

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

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
Statement as on 31st March 2023

(Amount in Rs. Lakhs)

S.No	Category of Investment	Category Code	For the Quarter ended 31st March 2023				Upto the year ended 31st March 2023				Upto the year ended 31st March 2022			
			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	CCSB	1,29,334	2,518	1.95%	1.95%	97,767	7,082	7.24%	7.24%	49,091	3,182	6.48%	6.48%
A04	Treasury Bills	CTRB	-	-	0.00%	0.00%	5,060	157	4.39%	4.39%	4,656	88	3.57%	3.57%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	90,137	1,597	1.77%	1.77%	80,115	5,544	6.92%	6.92%	49,628	3,744	7.54%	7.54%
C	a) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FFE													
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	0.00%	0.00%	1,500	25	7.28%	7.28%	1,505	106	7.06%	7.06%
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	8,653	158	1.82%	1.82%	6,341	464	7.32%	7.32%	5,043	438	8.69%	8.69%
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	-	-	-	-	-	-	-	-	-	-	-	-
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	2,345	-	-	-	2,345	-	-	-	-	-	-	-
	(b) OTHER INVESTMENTS (HOUSING)													
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	998	3	0.74%	0.74%
	(c) INFRASTRUCTURE INVESTMENTS													
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	9,402	151	1.60%	1.60%	8,521	544	6.38%	6.38%	7,136	480	6.73%	6.73%
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,001	6	7.79%	7.79%
C36	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	500	47	16.68%	16.68%
C42	Reclassified Approved Investments - Debt(Point 6 under Note for Regulation 4 to 9)	IORD	-	-	0.00%	0.00%	1,000	(279)	-268.20%	-268.20%	1,002	108	10.80%	10.80%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D05	Corporate Securities - Bonds - (Taxable)	EPBT	3,552	57	1.60%	1.60%	3,568	229	6.41%	6.41%	3,508	221	6.29%	6.29%
D09	Corporate Securities - Debentures	ECOS	17,522	335	1.91%	1.91%	9,902	767	7.75%	7.75%	8,067	633	7.84%	7.84%
D10	Corporate Securities - Debentures/ Bonds / CPs / loans - Promoter Group	EDPG	999	19	1.89%	1.89%	999	75	7.46%	7.46%	1,000	49	7.38%	7.38%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	489	8	1.65%	1.65%	372	21	5.53%	5.53%	312	9	4.78%	4.78%
D17	Deposits - CDs with Scheduled Banks	EDCD	7,202	128	1.77%	1.77%	6,495	179	7.15%	7.15%	-	-	0.00%	0.00%
D22	Commercial Papers	ECCP	4,962	-	0.00%	0.00%	4,962	-	0.00%	0.00%	-	-	0.00%	0.00%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	7,814	119	1.53%	1.53%	7,805	427	5.48%	5.48%	5,546	205	3.69%	3.69%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	796	13	1.61%	1.61%	2,149	110	5.19%	5.19%	2,771	101	3.69%	3.69%
E	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Total		2,75,981	5,102	1.85%	1.85%	2,24,063	15,344	6.85%	6.85%	1,37,376	9,421	6.86%	6.86%

Aditya Birla Health Insurance Co. Limited
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FORM NL-33 - REINSURANCE RISK CONCENTRATION

Statement as on 31st March, 2023

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 31st March 2023			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	2	-	523	-	1%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsures with rating less than BBB	-	-	-	-	-
	Total (A)	2	-	523	-	1%
	Within India	-	-	-	-	-
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	2	34,621	-	-	75%
3	GIC Re	1	11,046	37	-	24%
4	Other (to be Specified)	-	-	-	-	-
	Total (B)	3	45,666	37	-	99%
	Grand Total (C) = (A) + (B)	5	45,666	560	-	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 2023

(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 2023	For The Quarter Ended 31st March 2023	For The Quarter Ended 31st March 2023	For The Quarter Ended 31st March 2023	For The Quarter Ended 31st March 2023	For The Quarter Ended 31st March 2023	For The Quarter Ended 31st March 2023	For The Quarter Ended 31st March 2023	For The Quarter Ended 31st March 2023	For The Quarter Ended 31st March 2023	For The Quarter Ended 31st March 2023	For The Quarter Ended 31st March 2023	For The Quarter Ended 31st March 2023
Andhra Pradesh	-	-	-	-	-	-	757	79	-	-	-	836	836
Arunachal Pradesh	-	-	-	-	-	-	7	0	-	-	-	8	8
Assam	-	-	-	-	-	-	984	30	-	-	-	1,013	1,013
Bihar	-	-	-	-	-	-	695	39	-	-	-	735	735
Chhattisgarh	-	-	-	-	-	-	248	14	-	-	-	262	262
Goa	-	-	-	-	-	-	97	5	-	-	-	102	102
Gujarat	-	-	-	-	-	-	4,982	286	-	-	-	5,268	5,268
Haryana	-	-	-	-	-	-	3,099	145	418	-	-	3,661	3,661
Himachal Pradesh	-	-	-	-	-	-	83	4	-	-	-	88	88
Jharkhand	-	-	-	-	-	-	339	12	-	-	-	351	351
Karnataka	-	-	-	-	-	-	18,210	517	1,374	-	-	20,101	20,101
Kerala	-	-	-	-	-	-	1,378	38	-	-	-	1,417	1,417
Madhya Pradesh	-	-	-	-	-	-	1,173	65	-	-	-	1,238	1,238
Maharashtra	-	-	-	-	-	-	28,994	2,059	177	-	-	31,231	31,231
Manipur	-	-	-	-	-	-	35	3	-	-	-	37	37
Meghalaya	-	-	-	-	-	-	33	1	-	-	-	34	34
Mizoram	-	-	-	-	-	-	1	0	-	-	-	1	1
Nagaland	-	-	-	-	-	-	4	0	-	-	-	4	4
Odisha	-	-	-	-	-	-	696	22	-	-	-	718	718
Punjab	-	-	-	-	-	-	740	27	-	-	-	767	767
Rajasthan	-	-	-	-	-	-	1,688	188	-	-	-	1,877	1,877
Sikkim	-	-	-	-	-	-	10	2	-	-	-	11	11
Tamil Nadu	-	-	-	-	-	-	3,025	118	-	-	-	3,143	3,143
Telangana	-	-	-	-	-	-	5,787	100	-	-	-	5,887	5,887
Tripura	-	-	-	-	-	-	26	2	-	-	-	28	28
Uttarakhand	-	-	-	-	-	-	154	9	-	-	-	163	163
Uttar Pradesh	-	-	-	-	-	-	2,525	84	-	-	-	2,609	2,609
West Bengal	-	-	-	-	-	-	1,293	48	-	-	-	1,341	1,341
TOTAL (A)	-	-	-	-	-	-	77,064	3,896	1,969	-	-	82,930	82,930
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	6	0	-	-	-	6	6
Chandigarh	-	-	-	-	-	-	72	2	-	-	-	74	74
Dadra and Nagar Haveli	-	-	-	-	-	-	15	2	-	-	-	17	17
Daman & Diu	-	-	-	-	-	-	8	1	-	-	-	9	9
Govt. of NCT of Delhi	-	-	-	-	-	-	2,597	131	-	-	-	2,728	2,728
Jammu & Kashmir	-	-	-	-	-	-	73	1	-	-	-	75	75
Ladakh	-	-	-	-	-	-	2	0	-	-	-	2	2
Lakshadweep	-	-	-	-	-	-	0	0	-	-	-	0	0
Puducherry	-	-	-	-	-	-	17	1	-	-	-	19	19
TOTAL (B)	-	-	-	-	-	-	2,791	139	-	-	-	2,930	2,930
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	79,854	4,036	1,969		-	85,859	85,859

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 2023

(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
	Upto The Period Ended 31st March 2023	Upto The Period Ended 31st March 2023	Upto The Period Ended 31st March 2023	Upto The Period Ended 31st March 2023	Upto The Period Ended 31st March 2023	Upto The Period Ended 31st March 2023	Upto The Period Ended 31st March 2023	Upto The Period Ended 31st March 2023	Upto The Period Ended 31st March 2023	Upto The Period Ended 31st March 2023	Upto The Period Ended 31st March 2023	Upto The Period Ended 31st March 2023	Upto The Period Ended 31st March 2023
Andhra Pradesh	-	-	-	-	-	-	2,681	485	-	-	-	3,166	3,166
Arunachal Pradesh	-	-	-	-	-	-	34	1	-	-	-	35	35
Assam	-	-	-	-	-	-	2,657	88	-	-	-	2,745	2,745
Bihar	-	-	-	-	-	-	2,141	167	-	-	-	2,308	2,308
Chhattisgarh	-	-	-	-	-	-	752	47	-	-	-	799	799
Goa	-	-	-	-	-	-	302	15	-	-	-	317	317
Gujarat	-	-	-	-	-	-	14,649	1,074	-	-	-	15,723	15,723
Haryana	-	-	-	-	-	-	18,571	694	866	-	-	20,131	20,131
Himachal Pradesh	-	-	-	-	-	-	238	20	-	-	-	258	258
Jharkhand	-	-	-	-	-	-	960	36	-	-	-	996	996
Karnataka	-	-	-	-	-	-	44,664	2,100	5,989	-	-	52,753	52,753
Kerala	-	-	-	-	-	-	3,601	107	-	-	-	3,707	3,707
Madhya Pradesh	-	-	-	-	-	-	3,975	204	-	-	-	4,179	4,179
Maharashtra	-	-	-	-	-	-	89,010	6,065	556	-	-	95,631	95,631
Manipur	-	-	-	-	-	-	101	6	-	-	-	107	107
Meghalaya	-	-	-	-	-	-	93	2	-	-	-	95	95
Mizoram	-	-	-	-	-	-	3	1	-	-	-	3	3
Nagaland	-	-	-	-	-	-	26	1	-	-	-	27	27
Odisha	-	-	-	-	-	-	2,677	115	-	-	-	2,791	2,791
Punjab	-	-	-	-	-	-	2,989	269	-	-	-	3,259	3,259
Rajasthan	-	-	-	-	-	-	4,999	790	-	-	-	5,789	5,789
Sikkim	-	-	-	-	-	-	59	4	-	-	-	63	63
Tamil Nadu	-	-	-	-	-	-	7,737	513	-	-	-	8,249	8,249
Telangana	-	-	-	-	-	-	18,019	773	-	-	-	18,791	18,791
Tripura	-	-	-	-	-	-	89	4	-	-	-	94	94
Uttarakhand	-	-	-	-	-	-	516	31	-	-	-	547	547
Uttar Pradesh	-	-	-	-	-	-	9,067	442	-	-	-	9,509	9,509
West Bengal	-	-	-	-	-	-	4,492	214	-	-	-	4,706	4,706
TOTAL (A)	-	-	-	-	-	-	2,35,099	14,267	7,410	-	-	2,56,776	2,56,776
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	16	1	-	-	-	16	16
Chandigarh	-	-	-	-	-	-	421	17	-	-	-	439	439
Dadra and Nagar Haveli	-	-	-	-	-	-	45	8	-	-	-	54	54
Daman & Diu	-	-	-	-	-	-	34	3	-	-	-	37	37
Govt. of NCT of Delhi	-	-	-	-	-	-	12,361	1,708	-	-	-	14,069	14,069
Jammu & Kashmir	-	-	-	-	-	-	220	10	-	-	-	231	231
Ladakh	-	-	-	-	-	-	3	0	-	-	-	3	3
Lakshadweep	-	-	-	-	-	-	0	0	-	-	-	0	0
Puducherry	-	-	-	-	-	-	72	6	-	-	-	78	78
TOTAL (B)	-	-	-	-	-	-	13,172	1,755	-	-	-	14,927	14,927
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	2,48,271	16,022	7,410	-	-	2,71,703	2,71,703

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 Ended 31st March 2023		For the Quarter Ended 31st March 2022		Upto the Quarter Ended 31st March 2023		Upto the Quarter Ended 31st March 2022	
		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	79,854	1,26,852	50,855	1,41,842	2,48,271	4,54,855	1,56,361	4,91,492
7	Personal Accident	4,036	49,583	4,324	29,784	16,022	1,68,811	14,419	1,10,961
8	Travel	1,969	2	501	2	7,410	9	1,887	9
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 2023		Upto the Quarter Ended 31st March 2023		For the Quarter 31st March 2022		Upto the Quarter Ended 31st March 2022	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	69,240	12,530	2,20,323	36,802	58,611	9,569	1,81,512	27,371
2	Corporate Agents-Banks	53,373	13,681	2,24,208	50,397	67,876	12,285	2,71,385	45,039
3	Corporate Agents -Others	844	8,915	3,382	30,226	648	4,425	4,275	19,795
4	Brokers	42,897	46,641	1,45,148	1,35,275	43,106	24,613	99,859	68,064
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	Officers/Employees	3,633	859	15,612	6,345	3,081	2,372	12,004	4,596
	Online (Through Company Website)	5,869	3,133	12,904	12,301	4,129	2,790	12,249	5,797
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	292	52	991	189	253	50	711	134
9	Point of sales person (Direct)	-	-	-	-	-	0	1	0
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	289	49	1,107	170	(6,076)	(424)	20,466	1,871
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	1,76,437	85,859	6,23,675	2,71,703	1,71,628	55,681	6,02,462	1,72,667
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1,76,437	85,859	6,23,675	2,71,703	1,71,628	55,681	6,02,462	1,72,667

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 2023

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	14,082	89	87	14,258
2	<u>Claims reported during the period</u>	3,21,786	414	2,330	3,24,530
	(a) Booked During the period	3,20,822	405	2,330	3,23,557
	(b) Reopened during the Period	964	9	-	973
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	3,12,703	285	2,157	3,15,145
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	10,087	117	50	10,254
	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	<u>Claims O/S at End of the period</u>	13,078	101	210	13,389
	Less than 3months	11,802	97	167	12,066
	3 months to 6 months	650	-	22	672
	6months to 1 year	401	1	21	423
	1year and above	225	3	-	228

UPTO THE QUARTER ENDED 31ST MARCH 2023

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	6,581	83	-	6,664
2	<u>Claims reported during the period</u>	8,54,282	1,881	4,568	8,60,731
	(a) Booked During the period	8,51,882	1,819	4,568	8,58,269
	(b) Reopened during the Period	2,400	62	-	2,462
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	8,13,715	1,466	4,251	8,19,432
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	34,070	397	107	34,574
	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	<u>Claims O/S at End of the period</u>	13078	101	210	13389
	Less than 3months	11802	97	167	12066
	3 months to 6 months	650	0	22	672
	6months to 1 year	401	1	21	423
	1year and above	225	3	0	228

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 2023

(Amount in Rs. Lakhs)

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	11,230	725	126	12,082
2	<u>Claims reported during the period</u>	49,708	2,069	562	52,339
	(a) Booked During the period	49,048	1,919	562	51,530
	(b) Reopened during the Period	659	150	-	809
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	38,897	667	203	39,767
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	12,179	1,535	(1)	13,714
	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	<u>Claims O/S at End of the period</u>	9,861	592	486	10,939
	Less than 3months	9,248	591	125	9,964
	3 months to 6 months	427	-	234	661
	6months to 1 year	156	0	128	285
	1year and above	29	0	-	30

UPTO THE QUARTER ENDED 31ST MARCH 2023

(Amount in Rs. Lakhs)

1	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	4,364	192	-	4,555
2	<u>Claims reported during the period</u>	1,66,328	6,027	910	1,73,265
	(a) Booked During the period	1,65,668	5,877	910	1,72,456
	(b) Reopened during the Period	659	150	-	809
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	1,22,153	2,689	390	1,25,232
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	38,677	2,938	34	41,649
	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	<u>Claims O/S at End of the period</u>	9,861	592	486	10,939
	Less than 3months	9,248	591	125	9,964
	3 months to 6 months	427	-	234	661
	6months to 1 year	156	0	128	285
	1year and above	29	0	-	30

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: 31.03.2023 WITHIN INDIA (Amount in Rs. Lakhs)

Particulars	Accident Year Cohort										
	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	YE 31-Mar-2023
A] Ultimate Net loss Cost - Original Estimate	NA	NA	NA	NA	1,492	13,874	20,319	29,282	43,739	84,806	1,16,061
B] Net Claims Provisions	NA	NA	NA	NA	704	2,227	4,924	6,979	13,591	12,414	20,909
C] Cumulative Payment as of											
one year later - 1st Diagonal	NA	NA	NA	NA	1,319	13,240	18,587	25,747	38,692	81,865	NA
two year later - 2nd Diagonal	NA	NA	NA	NA	1,363	13,268	18,664	25,890	39,154	NA	NA
three year later - 3rd Diagonal	NA	NA	NA	NA	1,364	13,275	18,670	25,990	NA	NA	NA
four year later - 4th Diagonal	NA	NA	NA	NA	1,364	13,277	18,718	NA	NA	NA	NA
five year later - 5th Diagonal	NA	NA	NA	NA	1,364	13,277	NA	NA	NA	NA	NA
six year later - 6th Diagonal	NA	NA	NA	NA	1,364	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	1,324	13,326	19,134	27,554	40,800	83,701	NA
two year later - 2nd Diagonal	NA	NA	NA	NA	1,363	13,280	18,779	26,027	39,265	NA	NA
three year later - 3rd Diagonal	NA	NA	NA	NA	1,364	13,308	18,740	26,047	NA	NA	NA
four year later - 4th Diagonal	NA	NA	NA	NA	1,364	13,277	18,731	NA	NA	NA	NA
five year later - 5th Diagonal	NA	NA	NA	NA	1,364	13,277	NA	NA	NA	NA	NA
six year later - 6th Diagonal	NA	NA	NA	NA	1,364	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 / (unfavorable) development Amount (A-D)	NA	NA	NA	NA	128	597	1,588	3,234	4,475	1,105	NA
In %	NA	NA	NA	NA	9%	4%	8%	11%	10%	1%	NA
[(A-D)/A]	NA	NA	NA	NA	9%	4%	8%	11%	10%	1%	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.

Registration No. 153 and Dated 11 July 2016

FORM NL-39 -AGEING OF CLAIMS

FOR THE QUARTER ENDING ON 31ST MARCH 2023

(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

UPTO THE QUARTER ENDING ON 31ST MARCH 2023

[illegible]

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

FORM NL-41 -OFFICES INFORMATION FOR NON-LIFE

Statement as on 31st March, 2023

S. No.	Office Information		Number
1	No. of offices at the beginning of the year		112
2	No. of branches approved during the year (period ended March 31, 2023)		76
3	No. of branches opened during the year	Out of approvals of previous year	23
4		Out of approvals of this year	30
5	No. of branches closed during the year (period ended March 31, 2023)		-
6	No of branches at the end of the year (period ended March 31, 2023)		165
7	No. of branches approved but not opened *		36
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		165
10	No. of Directors:-		
	(a) Independent Director		6
	(b) Executive Director#		1#
	(c) Non-executive Director		12
	(d) Women Director		1
	(e) Whole time director		1#
11	No. of Employees		
	(a) On-roll:		5,181
	(b) Off-roll:		393
	(c) Total		5,574
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		87,902
	(b) Corporate Agents-Banks		17
	(c)Corporate Agents-Others		38
	(d) Insurance Brokers		327
	(e) Web Aggregators		14
	(f) Insurance Marketing Firm		33
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		39
	(i) Other as allowed by IRDAI		Nil

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	5046	82250
Recruitments during the quarter	904	6493
Attrition during the quarter	769	373
Number at the end of the quarter	5181	88370

Note:

There is only 1 Executive Director who is designated as the Chief Executive Director and whole time Director.

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 March 31, 2023
1	Ms. Vishakha mulye	Non Executive Director	Director	-
2	Mr. Sushil Agarwal	Non Executive Director	Director	-
3	Mr. Devajyoti Bhattacharya	Non Executive Director	Director	-
4	Mr. Asokan Naidu	Non Executive Director	Director	-
5	Dr. Johannes Hendrik Viljoen	Non Executive Director	Director	-
6	Mr. Kabir Mathur	Non Executive Director	Director	-
7	Mr. S Ravi	Independent Director	Director	-
8	Ms. Sukanya Kripalu	Independent Director	Director	-
9	Mr. C N Ram	Independent Director	Director	-
10	Mr. Mahendren Moodley	Independent Director	Director	Till March 13, 2023
11	Dr. Nandakumar Jairam	Independent Director	Director	-
12	Mr. N K Prasad	Independent Director	Director	Appointed w.e.f. March 30, 2023
13	Mr. Dhananjaya Tambe	Independent Director	Director	Appointed w.e.f. March 30, 2023
14	Mr. Mayank Bathwal	Chief Executive Officer & Whole Time Director	Director and KMP	-
15	Mr. Amit Jain	Chief Operating Officer and Chief Financial Officer	KMP	-
16	Mr. Mahesh Kumar Radhakrishnan	Chief Compliance & Risk Officer	KMP	Company Secretary Till February 14, 2023
17	Ms. Anuradha Sriram	Chief Actuarial officer	KMP	-
18	Mr. Niren Srivastava	Head - Human Resource & Administration	KMP	Till January 24, 2023
19	Mr. Ankesh Amin	Head - Human Resource, Training & Administration	KMP	Appointed w.e.f. January 25, 2023
20	Mr. Dhruv Shankar	Head - Digital	KMP	Appointed w.e.f. February 21, 2023
21	Ms. Anu Raj	Head - Marketing	KMP	-
22	Ms. Varij Pujara	Chief Distribution Officer	KMP	-
23	Mr. Nirav Shah	Appointed Actuary	KMP	-
24	Mr. Dheeraj Agarwal	Chief Investment Officer	KMP	-
25	Mr. Tarun Pandey	Chief Technology Officer	KMP	-
26	Ms. Bhavita Nandu	Company Secretary	KMP	Appointed w.e.f. February 15, 2023

Notes:-

- (a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016
(b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

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)

RURAL & SOCIAL OBLIGATIONS UPTO QUARTER ENDED 31ST MARCH, 2023					
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	24,790	9,128	9,61,082
		Social	20	2,521	61,100
7	Personal Accident	Rural	14,442	1,078	12,24,466
		Social	15	316	6,56,551
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	39,232	10,206	21,85,547
		Social	35	2,837	7,17,651



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 2022 is NIL
(ii) Gross Direct Motor Third Party Insurance Business Premium for the year ended 31st March 2022 is NIL
(iii) Obligation of the Insurer to be met for the period ended 31st March 2022 is NIL

STATEMENT FOR THE QUARTER ENDED 31ST MARCH 2023

Items	(Amount in Rs. Lakhs)	
	For the Quarter ended 31st March 2023	For the Period ended 31st March 2023
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							
a)	Proposal Related	-	5	4	-	1	-	9
b)	Claims Related	17	478	54	166	255	20	1,494
c)	Policy Related	6	162	74	51	39	4	433
d)	Premium Related	1	15	4	6	6	-	44
e)	Refund Related	1	22	8	9	6	-	88
f)	Coverage Related	-	2	-	-	2	-	4
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	1	31	8	7	15	2	86
i)	Others: (i) Alleged misconduct of officials of Insurer.	7	99	36	32	35	3	324
	Total	33	814	188	271	359	29	2,482

2	Total No. of policies during previous year:*	44,32,814
3	Total No. of claims during previous year:	3,91,990
4	Total No. of policies during current year:*	46,67,642
5	Total No. of claims during current year:	8,26,157
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):	18

*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	29	100%	-	0%	29	100%
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	29	100%	-	0%	29	100%

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 2023

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

Aditya Birla Health Insurance Co. Limited
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FORM NL-47 - PROFILE & PERFORMANCE OF PRODUCTS

PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS DURING THE FY 2022-23.

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)					
												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 5years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years	Total No. Of Policies
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=l+m+n+o+p
1	ADIHLIP23130V042223	Activ Assure	3,82,094	15-11-2017	90%	146%	91%	6%	613	607	61%	1,30,440	34,566	4,800	-	-	1,69,806
2	ADIHLIP21062V022021	Activ Care	954	06-05-2019	51%	109%	88%	10%	4	3	71%	559	242	-	-	-	801
3	ADIHLIP22008V012223	Activ Fit	26,215	21-09-2022	21%	72%	93%	4%	8	8	0%	12,800	-	-	-	-	12,800
4	ADIHLIP23071V042223	Activ Health	8,01,507	25-11-2016	62%	118%	91%	6%	774	764	66%	3,08,110	14,550	8,477	436	-	3,31,573
5	ADIHLIP18076V011718	Activ Secure	75,055	10-11-2017	23%	119%	73%	19%	73	73	18%	59,244	11,356	1,323	-	-	71,923
6	ADIHLIP20170V011920	Arogya Sanjeevani	1,729	01-04-2020	93%	155%	75%	21%	0	0	45%	1,023	(4)	-	-	-	1,019
7	ADIHLIP21080V012021	Corona Kavach	(3)	10-07-2020	-2354%	-2313%	88%	13%	0	0	0%	1	(4)	-	-	-	(3)
8	ADIHLIP21069V022021	Global Health Secure	501	06-11-2019	-1%	55%	0%	0%	0	0	74%	239	85	-	-	-	324
10	ADIHLIP21061V022021	Super Health Plus Top Up	78,021	22-11-2019	8%	49%	92%	6%	26	25	71%	29,363	2,659	(1)	-	-	32,021
11	ADIHLGP21055V012021	Group Activ Assure COVID-19	3,553	15-06-2020	-597%	-559%	95%	4%	0	0	0%	1	-	-	-	-	1
12	ADIHLGP22190V032122	Group Activ Health	49,90,835	05-10-2016	81%	122%	96%	3%	728	721	71%	1,853	184	-	-	-	2,037
13	ADIHLGP23155V032223	Group Activ Secure	1,10,28,198	05-10-2016	23%	58%	96%	3%	47	45	75%	1,246	100	-	-	-	1,346
14	ADIHLGP21229V012021	Group Arogya Sanjeevani	3,964	15-09-2020	416%	454%	57%	21%	8	8	100%	-	1	-	-	-	1
15	ADIHLGP22023V032122	Group Protect	24,873	16-09-2019	-17%	21%	80%	20%	3	3	100%	7	10	-	-	-	17
16	ADITGBP21377V022021	Group Travel	10,36,374	03-10-2018	11%	49%	93%	2%	0	0	14%	6	3	-	-	-	9
19	ADIHLIP21136V012021	Corona Rakshak Policy	-	25-01-2021	-	-	-	-	0	0	0%	-	-	-	-	-	-
20	ADIPAIP21628V012021	Saral Suraksha Bima	-	01-04-2021	-	-	-	-	0	0	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 31-03-2023

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	6,20,264	249	0
Number of lives serviced	13,66,073	55,72,326	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	4,895
Number of claims received during the year	5,53,879
Number of claims paid during the year (specify % also in brackets)	5,26,282 (94%)
Number of claims repudiated during the year (specify % also in brackets)	22,875 (4%)
Number of claims outstanding at the end of the year	9,617

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	38%	27%	37%	24%
2	Within 1-2 hours	36%	44%	43%	49%
3	Within 2-6 hours	15%	24%	15%	24%
4	Within 6-12 hours	2%	2%	1%	1%
5	Within 12-24 hours	1%	1%	1%	1%
6	>24 hours	8%	1%	2%	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	73,975	85%	4,36,559	95%	0	0	5,10,534	93%
Between 1-3 months	10,363	12%	17,151	4%	0	0	27,514	5%
Between 3 to 6 months	2,834	3%	4,500	1%	0	0	7,334	1%
More than 6 months	261	0%	3,514	1%	0	0	3,775	1%
Total	87,433	100%	4,61,724	100%	0	0	5,49,157	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 31-03-2023

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	96	0
Number of lives serviced	0	73,515	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	30
Number of claims received during the year	3,492
Number of claims paid during the year (specify % also in brackets)	2814 (80%)
Number of claims repudiated during the year (specify % also in brackets)	351 (10%)
Number of claims outstanding at the end of the year	357

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%	95%	90%
2	Within 1-2 hours	0%	0%	4%	8%
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		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%	3013	95%	0	0%	3013	95%
Between 1-3 months	0	0%	152	5%	0	0%	152	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%	3165	100%	0	0%	3165	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
Grievances resolved during the year	1
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 31-03-2023

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

Validity of agreement with the TPA: from 01/11/2020 To 31/10/2023

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

Description	Individual	Group	Government
Number of policies serviced	0	104	0
Number of lives serviced	0	3,13,331	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	ANANTAPUR	-	-	1	1,369	-	-
Andhra Pradesh	NELLORE	-	-	1	20	-	-
Chandigarh	CHANDIGARH	-	-	1	612	-	-
Delhi	NEW DELHI	-	-	1	1,390	-	-
Delhi	SOUTH	-	-	1	250	-	-
Gujarat	BHARUCH	-	-	1	1,232	-	-
Haryana	GURGAON	-	-	12	1,72,700	-	-
Jammu & Kashmir	JAMMU	-	-	-	432	-	-
Karnataka	BANGALORE	-	-	24	38,969	-	-
Karnataka	MYSORE	-	-	-	1,690	-	-
Kerala	ERNAKULAM	-	-	2	5,599	-	-
Maharashtra	MUMBAI	-	-	12	16,933	-	-
Maharashtra	MUMBAI (SUBURBAN)	-	-	3	5,679	-	-
Maharashtra	PUNE	-	-	15	10,120	-	-
Maharashtra	THANE	-	-	1	952	-	-
Tamil Nadu	CHENNAI	-	-	11	7,707	-	-
Tamil Nadu	COIMBATORE	-	-	1	596	-	-
Tamil Nadu	KANCHEEPURAM	-	-	1	1,045	-	-
Tamil Nadu	SIVAGANGA	-	-	1	92	-	-
Tamil Nadu	VIRUDHUNAGAR	-	-	1	78	-	-
Telangana	HYDERABAD	-	-	8	36,893	-	-
Telangana	RANGAREDDI	-	-	2	3,858	-	-
Uttar Pradesh	GAUTAM BUDDHA NAGAR	-	-	3	3,833	-	-
West Bengal	KOLKATA	-	-	1	1,282	-	-
Total		-	-	104	3,13,331	-	-

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	720
Number of claims received during the year	21,698
Number of claims paid during the year (specify % also in brackets)	18834 (84%)
Number of claims repudiated during the year (specify % also in brackets)	2233 (10%)
Number of claims outstanding at the end of the year	1,351

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%	70.5%	72.7%
2	Within 1-2 hours	0%	0%	19.3%	20.0%
3	Within 2-6 hours	0%	0%	7.6%	6.1%
4	Within 6-12 hours	0%	0%	1.1%	0.5%
5	Within 12-24 hours	0%	0%	1.2%	0.5%
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%	20771	99%	0	0%	20771	99%
Between 1-3 months	0	0%	283	1%	0	0%	283	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%	21067	100%	0	0%	21067	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	18
Grievances resolved during the year	18
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 31-03-2023

a) Name of the TPA - GOOD HEALTH INSURANCE TPA LTD
Validity of agreement with the TPA: from 12/03/2020 to 12/03/2024

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	367	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
Tamil Nadu	Chennai

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	28
Number of claims paid during the year (specify % also in brackets)	27
Number of claims repudiated during the year (specify % also in brackets)	-
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%	80%	40%
2	Within 1-2 hours	0%	0%	20%	60%
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%	27	100%	0	0%	27	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%	27	100%	0	0%	27	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 31-03-2023

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 service in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	46	-
Number of lives serviced	-	26,389	-

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	32
Number of claims received during the year	1,330
Number of claims paid during the year (specify % also in brackets)	1047 (76.87%)
Number of claims repudiated during the year (specify % also in brackets)	120 (8.81%)
Number of claims outstanding at the end of the year	195

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%	54%	55%
2	Within 1-2 hours	0%	0%	43%	41%
3	Within 2-6 hours	0%	0%	2%	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%	1033	99%	0	0%	1033	99%
Between 1-3 months	0	0%	14	1%	0	0%	14	1%
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%	1047	100%	0	0%	1047	100%

g) Data of grievances received against the TPA:

Dexcription	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	7
Grievances resolved during the year	7
Grievances outstanding at the end of the year	-

Aditya Birla Health Insurance Co. Limited
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DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2023

a) Name of the TPA - MD India

Validity of agreement with the TPA: from 21/03/2020 to 20/03/2023 and 21/03/2023 to 20/03/2026

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

Description	Individual	Group	Government
Number of policies serviced	0	29	0
Number of lives serviced	0	48,277	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	No. of policies serviced	No. of lives serviced
Karnataka	Bangalore	-	-822
Gujarat	Bharuch	1	766
Tamil Nadu	Chennai	1	190
Uttar Pradesh	Ghaziabad	2	4,819
Haryana	Gurgaon	1	272
Tamil Nadu	Kanchipuram	-	203
Maharashtra	Kolhapur	1	2,993
Maharashtra	Mumbai	7	24,182
Maharashtra	Mumbai,	1	586
Delhi	North West Delhi	1	132
Maharashtra	Pune	9	8,830
Haryana	Sonipat	1	130
Gujarat	Vadodara	4	5,996
Total		29	48,277

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	92
Number of claims received during the year	4,176
Number of claims paid during the year (specify % also in brackets)	3574 (93.84%)
Number of claims repudiated during the year (specify % also in brackets)	431 (10.10)
Number of claims outstanding at the end of the year	263

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%	84%	74%
2	Within 1-2 hours	0%	0%	16%	26%
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%	3754	94%	0	0%	3754	94%
Between 1-3 months	0	0%	250	6%	0	0%	250	6%
Between 3 to 6 months	0	0%	1	0%	0	0%	1	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	4005	100%	0	0%	4005	100%

g) Data of grievances received against the TPA:

Dexcription	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
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DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2023

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	84,825	361	0
Number of lives serviced	86,911	7,89,971	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	1,834
Number of claims received during the year	99,739
Number of claims paid during the year (specify % also in brackets)	83689 (82%)
Number of claims repudiated during the year (specify % also in brackets)	12576 (12%)
Number of claims outstanding at the end of the year	5,308

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%	68%
2	Within 1-2 hours	0%	0%	13%	26%
3	Within 2-6 hours	0%	0%	2%	6%
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	6	100%	90,987	95%	-	-	90,993	95%
Between 1-3 months	-	0%	5,243	5%	-	-	5,243	5%
Between 3 to 6 months	-	0%	25	0%	-	-	25	0%
More than 6 months	-	0%	4	0%	-	-	4	0%
Total	6	100%	96,259	100%	-	-	96,265	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	24
Grievances resolved during the year	24
Grievances outstanding at the end of the year	-

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DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2023

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	449	0
Number of lives serviced	0	6,63,524	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	No. of policies serviced	No. of lives serviced
Karnataka	BANGALORE	100	237248
Tamil Nadu	CHENNAI	2	1799
Delhi	DELHI	29	23193
Punjab	Gurgaon	8	3696
Maharashtra	MUMBAI	202	296564
Delhi	NEW DELHI	35	31587
Uttar Pradesh	Noida	31	39135
Maharashtra	PUNE	42	30302
Grand Total		449	663524

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	534
Number of claims received during the year	29,638
Number of claims paid during the year (specify % also in brackets)	27,574 (98%)
Number of claims repudiated during the year (specify % also in brackets)	1,918 (7%)
Number of claims outstanding at the end of the year	680

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%	65%
2	Within 1-2 hours	0%	0%	13%	28%
3	Within 2-6 hours	0%	0%	2%	6%
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%	28017	95%	-	0%	28017	95%
Between 1-3 months	-	0%	1429	5%	-	0%	1429	5%
Between 3 to 6 months	-	0%	34	0%	-	0%	34	0%
More than 6 months	-	0%	12	0%	-	0%	12	0%
Total	-	0%	29492	100%	-	0%	29492	100%

g) Data of grievances received against the TPA:

Dexcription	No of grievances
Grievances outstanding at the beginning of year	-
Grievances received during the year	2
Grievances resolved during the year	2
Grievances outstanding at the end of the year	-

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DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2023

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	8	0
Number of lives serviced	0	7,876	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	No. of policies serviced	No. of lives serviced
Maharashtra	Mumbai	0	0
Haryana	Faridabad	1	4
Tamilnadu	Chennai	5	2926
Punjab	Chandigarh	0	0
Rajasthan	Jaipur	0	0
Uttar Pradesh	Lucknow	0	0
Karnataka	Bangaluru	0	0
Gujarat	Ahmedabad	0	0
Gujarat	Vadodara	0	0
Maharashtra	Pune	0	0
Madhya Pradesh	Indore	0	0
Kerala	Cochin	0	0
Assam	Guwahati	0	0
Andhra Pradesh	Hyderabad	2	4946
West Bengal	Kolkatta	0	0
Total		8	7876

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	21
Number of claims received during the year	943
Number of claims paid during the year (specify % also in brackets)	845 (88%)
Number of claims repudiated during the year (specify % also in brackets)	71 (7%)
Number of claims outstanding at the end of the year	48

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%	94%	95%
2	Within 1-2 hours	0%	0%	6%	5%
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%	902	98%	0	0%	902	98%
Between 1-3 months	0	0%	14	2%	0	0%	14	2%
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%	916	100%	0	0%	916	100%

g) Data of grievances received against the TPA:

Dexcription	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
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DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2023

a) Name of the TPA - Safeway Insurance services

Validity of agreement with the TPA: from 10/01/2022 to 10/01/2024

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

Description	Individual	Group	Government
Number of policies serviced	0	4	0
Number of lives serviced	0	9,671	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
Haryana	Gurgaon
Maharashtra	Pune
Telangana	Hyderabad
Rajasthan	Buhana

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	288
Number of claims paid during the year (specify % also in brackets)	222 (91%)
Number of claims repudiated during the year (specify % also in brackets)	41 (14%)
Number of claims outstanding at the end of the year	25

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%	263	100%	0	0%	263	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%	263	100%	0	0%	263	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	-

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DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Name of the Insurance Company - Aditya Birla Health Insurance Co. Limited
Information as at 31-03-2023

a) Name of the TPA- Medvantage Insurance TPA Pvt. Ltd.

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

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

Description	Individual	Group	Government
Number of policies serviced	-	9	-
Number of lives serviced	-	32,146	-

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	251
Number of claims received during the year	5,027 (78%)
Number of claims paid during the year (specify % also in brackets)	4,115 (15%)
Number of claims repudiated during the year (specify % also in brackets)	775
Number of claims outstanding at the end of the year	388

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%	74%	58%
2	Within 1-2 hours	0%	0%	15%	26%
3	Within 2-6 hours	0%	0%	6%	10%
4	Within 6-12 hours	0%	0%	1%	0%
5	Within 12-24 hours	0%	0%	2%	6%
6	>24 hours	0%	0%	3%	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%	3,928	95%	0	0%	3,928	95%
Between 1-3 months	0	0%	178	4%	0	0%	178	4%
Between 3 to 6 months	0	0%	6	0%	0	0%	6	0%
More than 6 months	0	0%	3	0%	0	0%	3	0%
Total	0	0%	4,115	100%	0	0%	4,115	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
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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 31-03-2023

a) Name of the TPA: Vidal Health Insurance 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	38	0
Number of lives serviced	0	59,995	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	No of policies serviced	No of lives serviced
Andhra Pradesh	Visakhapatnam	1	1096
Delhi	Gurgaon	15	21634
Karnataka	Bangalore	11	26168
Maharashtra	Mumbai	7	10156
Tamil Nadu	Chennai	3	923
Tamil Nadu	Kochi	1	18
Total		38	59995

d) Data of number of claims processed:

Particulars	No of claims
Outstanding number of claims at the beginning of the year	164
Number of claims received during the year	3,937 (93%)
Number of claims paid during the year (specify % also in brackets)	3,216 (10%)
Number of claims repudiated during the year (specify % also in brackets)	391
Number of claims outstanding at the end of the year	301

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%	74%	56%
2	Within 1-2 hours	0%	0%	16%	27%
3	Within 2-6 hours	0%	0%	10%	16%
4	Within 6-12 hours	0%	0%	0%	2%
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%	3287	91%	0	0	3287	91%
Between 1-3 months	0	0%	153	4%	0	0	153	4%
Between 3 to 6 months	0	0%	107	3%	0	0	107	3%
More than 6 months	0	0%	60	2%	0	0	60	2%
Total	0	0%	3607	100%	0	0	3607	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	1
Grievances resolved during the year	1
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 31-03-2023

a) Name of the TPA: Medsave Health Insurance TPA Limited

Validity of agreement with the TPA: from 06/01/2019 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	5	0
Number of lives serviced	0	5,106	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	No. of policies serviced	No. of lives serviced
DELHI	NEW DELHI	1	3847
HARYANA	GURGAON	1	675
KARNATAKA	BANGALORE	1	439
MAHARASHTRA	MUMBAI	1	34
WEST BENGAL	KOLKATA	1	111
TOTAL		5	5106

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	157
Number of claims paid during the year (specify % also in brackets)	108 (68.79%)
Number of claims repudiated during the year (specify % also in brackets)	18 (11.46%)
Number of claims outstanding at the end of the year	31

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%	30%	28%
2	Within 1-2 hours	0%	0%	44%	36%
3	Within 2-6 hours	0%	0%	21%	34%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	3%	2%
6	>24 hours	0%	0%	2%	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%	120	95%	-	-	120	95%
Between 1-3 months	-	0%	6	5%	-	-	6	5%
Between 3 to 6 months	-	0%	-	0%	-	-	-	0%
More than 6 months	-	0%	-	0%	-	-	-	0%
Total	-	0%	126	100%	-	-	126	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	-