

**STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED**  
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**

**REVENUE ACCOUNT FOR THE QUARTER ENDED 30TH JUNE 2015**  
**MISCELLANEOUS BUSINESS**

(Rs.'000)

	Particulars	Schedule	For the Qtr Ended 30.Jun.2015	For The Year Ended 31.Mar.2015	For the Qtr Ended 30.Jun.2014	For The Year Ended 31.Mar.2014
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	3,808,408	10,179,295	2,225,007	6,753,950
2	Profit/ Loss on sale/redemption of Investments		-	15,223	4,143	8,329
3	Others (to be specified)		-	-	-	161,606
4	Interest, Dividend & Rent – Gross		139,648	404,736	86,906	255,188
	<b>TOTAL (A)</b>		<b>3,948,057</b>	<b>10,599,254</b>	<b>2,316,056</b>	<b>7,179,073</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	2,188,415	6,510,591	1,426,258	4,539,456
2	Commission	<b>NL-6- Commission Schedule</b>	277,940	1,010,122	173,394	366,602
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	1,001,546	4,558,341	930,880	3,318,646
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>3,467,902</b>	<b>12,079,054</b>	<b>2,530,532</b>	<b>8,224,703</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>480,155</b>	<b>(1,479,800)</b>	<b>(214,476)</b>	<b>(1,045,630)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		480,155	(1,479,800)	(214,476)	(1,045,630)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>480,155</b>	<b>(1,479,800)</b>	<b>(214,476)</b>	<b>(1,045,630)</b>

Place: Chennai – 34

Date: 06-AUG-2015

**STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED**  
Registration No. and Date of Registration with the IRDA : 129/16.03.2006  
**PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30TH JUNE 2015**

(Rs.'000)

	Particulars	Schedule	For the Qtr Ended 30.Jun.2015	For The Year Ended 31.Mar.2015	For the Qtr Ended 30.Jun.2014	For The Year Ended 31.Mar.2014
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		480,155	(1,479,800)	(214,476)	(1,045,630)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		26,600	88,845	25,959	109,366
	(b) Profit on sale of investments		-	3,342	1,238	3,829
	Less: Loss on sale of investments		-	-	-	(259)
3	OTHER INCOME (To be specified)		-	-	-	-
	<b>TOTAL (A)</b>		<b>506,755</b>	<b>(1,387,614)</b>	<b>(187,280)</b>	<b>(932,694)</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others (To be specified) Sweat Equity Shares Pending Allotment		-	12,646	-	-
	Amortisation Expenses		358	250	2	541
	<b>TOTAL (B)</b>		<b>358</b>	<b>12,896</b>	<b>2</b>	<b>541</b>
	Profit Before Tax (A - B)		<b>506,396</b>	<b>(1,400,510)</b>	<b>(187,282)</b>	<b>(933,235)</b>
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Fringe Benefit Tax		-	-	-	-
	(c) Deferred Tax		-	-	-	-
	Profit After Tax		<b>506,396</b>	<b>(1,400,510)</b>	<b>(187,282)</b>	<b>(933,235)</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer Contingency reserve for Unexpired Risk		-	-	-	-
	Balance of profit/ loss brought forward from last year		(4,952,189)	(3,551,679)	(3,551,678)	(2,618,443)
	Balance carried forward to Balance Sheet		<b>(4,445,792)</b>	<b>(4,952,189)</b>	<b>(3,738,960)</b>	<b>(3,551,679)</b>

Place: Chennai – 34

Date: 06-AUG-2015

**STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED**  
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**  
**BALANCE SHEET AS AT 30TH JUNE 2015**

(Rs.'000)

Particulars	Schedule	As On 30.Jun.2015	As On 31.Mar.2015	As On 30.Jun.2014	As On 31.Mar.2014
<b>SOURCES OF FUNDS</b>					
SHARE CAPITAL	NL-8-Share Capital Schedule	3,627,324	3,621,441	3,338,605	3,338,605
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-	-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2,749,247	2,749,276	2,108,852	2,108,852
FAIR VALUE CHANGE ACCOUNT					
BORROWINGS	NL-11- Borrowings Schedule	-	-	-	-
DEFERRED TAX LIABILITY					
<b>TOTAL</b>		<b>6,376,571</b>	<b>6,370,716</b>	<b>5,447,457</b>	<b>5,447,457</b>
<b>APPLICATION OF FUNDS</b>					
INVESTMENTS	NL-12- Investment Schedule	5,780,431	5,018,372	3,527,468	3,513,295
LOANS	NL-13-Loans Schedule	-	-	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	561,222	584,654	600,087	598,676
<b>CURRENT ASSETS</b>					
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	2,398,828	3,277,917	1,892,340	2,155,038
Advances and Other Assets	NL-16- Advances and Other Assets Schedule	2,003,170	2,076,885	1,968,101	2,310,829
<b>Sub-Total (A)</b>		<b>4,401,998</b>	<b>5,354,802</b>	<b>3,860,441</b>	<b>4,465,867</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	2,164,799	2,097,218	1,447,356	1,579,352
PROVISIONS	NL-18- Provisions Schedule	6,648,076	7,442,082	4,832,142	5,102,708
<b>Sub-Total (B)</b>		<b>8,812,875</b>	<b>9,539,300</b>	<b>6,279,498</b>	<b>6,682,060</b>
NET CURRENT ASSETS (C) = (A - B)		<b>(4,410,877)</b>	<b>(4,184,498)</b>	<b>(2,419,057)</b>	<b>(2,216,193)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19- Miscellaneous Expenditure Schedule	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		4,445,794	4,952,189	3,738,960	3,551,679
<b>TOTAL</b>		<b>6,376,571</b>	<b>6,370,717</b>	<b>5,447,457</b>	<b>5,447,457</b>

Place: Chennai – 34

Date: 06-AUG-2015

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

(Rs.'000)

	<b>Particulars</b>	<b>For the Qtr Ended 30.Jun.2015</b>	<b>For The Year Ended 31.Mar.2015</b>	<b>For the Qtr Ended 30.Jun.2014</b>	<b>For The Year Ended 31.Mar.2014</b>
	Premium from direct business written	3,519,469	14,691,941	2,814,024	10,910,784
	Service Tax	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-
	<b>Gross Earned Premium</b>	<b>3,519,469</b>	<b>14,691,941</b>	<b>2,814,024</b>	<b>10,910,784</b>
	Add: Premium on reinsurance accepted	-	3,871	-	228,883
	Less : Premium on reinsurance ceded	514,214	2,157,756	838,094	2,704,384
	<b>Net Premium</b>	<b>3,005,256</b>	<b>12,538,056</b>	<b>1,975,930</b>	<b>8,435,283</b>
	Adjustment for change in reserve for unexpired risks	(803,153)	2,358,761	(249,078)	1,681,333
	<b>Premium Earned (Net)</b>	<b>3,808,408</b>	<b>10,179,295</b>	<b>2,225,007</b>	<b>6,753,950</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-5 - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

(Rs.'000)

	<b>Particulars</b>	<b>For the Qtr Ended 30.Jun.2015</b>	<b>For The Year Ended 31.Mar.2015</b>	<b>For the Qtr Ended 30.Jun.2014</b>	<b>For The Year Ended 31.Mar.2014</b>
	Claims paid				
	Direct claims	2,242,601	7,443,345	1,585,359	5,836,419
	Add Claims Outstanding at the end of the year	1,306,229	1,241,332	956,456	1,000,796
	Less Claims Outstanding at the beginning of the year	1,241,332	1,000,796	1,000,436	807,902
	<b>Gross Incurred Claims</b>	<b>2,307,499</b>	<b>7,683,881</b>	<b>1,541,379</b>	<b>6,029,313</b>
	Add :Re-insurance accepted to direct claims	141	666	102	161,846
	Less :Re-insurance Ceded to claims paid	119,224	1,173,956	115,223	1,651,703
	<b>Total Claims Incurred</b>	<b>2,188,415</b>	<b>6,510,591</b>	<b>1,426,258</b>	<b>4,539,456</b>

**FORM NL-6-COMMISSION SCHEDULE  
COMMISSION -**

(Rs.'000)

<b>Particulars</b>	<b>For the Qtr Ended 30.Jun.2015</b>	<b>For The Year Ended 31.Mar.2015</b>	<b>For the Qtr Ended 30.Jun.2014</b>	<b>For The Year Ended 31.Mar.2014</b>
Commission paid				
Direct	364,310	1,549,405	269,639	1,103,112
Add: Re-insurance Accepted	-	968	-	5,711
Less: Commission on Re-insurance Ceded	86,370	540,251	96,246	742,221
<b>Net Commission</b>	<b>277,940</b>	<b>1,010,122</b>	<b>173,394</b>	<b>366,602</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>				
Agents	345,413	1,495,505	256,125	1,056,467
Brokers	17,402	50,311	12,599	45,729
Corporate Agency	1,494	3,589	916	916
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
<b>TOTAL</b>	<b>364,310</b>	<b>1,549,405</b>	<b>269,639</b>	<b>1,103,112</b>

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.2015	For The Year Ended 31.Mar.2015	For the Qtr Ended 30.Jun.2014	For The Year Ended 31.Mar.2014
1	Employees' remuneration & welfare benefits	692,199	2,669,925	543,287	2,068,383
2	Travel, conveyance and vehicle running expenses	18,702	84,092	16,993	76,856
3	Training expenses	10,786	34,078	10,200	28,556
4	Rents, rates & taxes	58,709	244,892	49,013	199,563
5	Repairs & Maintenance	18,002	102,837	36,505	63,425
6	Printing & stationery	24,956	247,021	92,295	198,044
7	Communication	10,737	85,243	15,703	89,234
8	Legal & professional charges	9,847	59,389	10,407	41,124
9	Auditors' fees, expenses etc				
	(a) as auditor	-	2,250	-	2,250
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	750	-	750
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	780	-	500
	(d) Out of Pocket Expenses	253	802	97	879
10	Advertisement and publicity	67,734	569,968	85,087	180,745
11	Interest & Bank Charges	707	12,110	2,762	11,754
12	Others (to be specified)				
	(a) Donation	65	6,119	30	971
	(b) Director's Sitting Fees	200	930	250	360
	(c) Software Expenses	20,028	155,248	35,831	154,668
	(d) Miscellaneous Expenses	23,358	93,878	3,019	99,886
	(e) Amortization Expenses	1,882	1,139	7	1,263
13	Depreciation	43,381	186,889	29,395	99,435
	<b>TOTAL</b>	<b>1,001,546</b>	<b>4,558,341</b>	<b>930,880</b>	<b>3,318,646</b>

## FORM NL-8-SHARE CAPITAL SCHEDULE

## SHARE CAPITAL

(Rs.'000)

	Particulars	As On 30.Jun.2015	As On 31.Mar.2015	As On 30.Jun.2014	As On 31.Mar.2014
1	Authorised Capital 450,000,000 (Previous Year - 350,000,000) Equity Shares of Rs.10 each	4,500,000	4,500,000	3,500,000	3,500,000
2	Issued Capital 362,732,365 (Previous Year - 333,860,522) Equity Shares of Rs.10 each	3,627,324	3,627,324	3,338,605	3,338,605
3	Subscribed Capital 362,732,365 (Previous Year - 333,860,522) Equity Shares of Rs.10 each	3,627,324	3,627,324	3,338,605	3,338,605
4	Called-up Capital 362,732,365 (Previous Year - 333,860,522) Equity Shares of Rs.10 each Less : Calls unpaid Add : Equity Shares forfeited (Amount originally paid up) Less : Par Value of Equity Shares bought back Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	3,627,324 - - - - - - - - -	3,621,441 - - - - - - - - -	3,338,605 - - - - - - - - -	3,338,605 - - - - - - - - -
	<b>TOTAL</b>	<b>3,627,324</b>	<b>3,621,441</b>	<b>3,338,605</b>	<b>3,338,605</b>



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

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

Shareholder	As On 30.Jun.2015		As on 31.Mar.2015		As On 30.Jun.2014		As on 31.Mar.2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters								
· Indian	270,358,474	74.53%	269,736,976	74.48%	248,069,372	74.30%	248,069,372	74.30%
· Foreign	92,373,891	25.47%	92,407,091	25.52%	85,791,150	25.70%	85,791,150	25.70%
Others								
<b>TOTAL</b>	<b>362,732,365</b>	<b>100%</b>	<b>362,144,067</b>	<b>100%</b>	<b>333,860,522</b>	<b>100%</b>	<b>333,860,522</b>	<b>100%</b>

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

(Rs.'000)

	<b>Particulars</b>	<b>As On 30.Jun.2015</b>	<b>As On 31.Mar.2015</b>	<b>As On 30.Jun.2014</b>	<b>As On 31.Mar.2014</b>
1	Capital Reserve	-	-	-	-
2	Capital Redemption Reserve	-	-	-	-
3	Share Premium	2,749,247	2,749,276	2,108,852	2,108,852
4	General Reserves	-	-	-	-
	Less: Debit balance in Profit and Loss Account	-	-	-	-
	Less: Amount utilized for Buy-back	-	-	-	-
5	Catastrophe Reserve	-	-	-	-
6	Other Reserves	-	-	-	-
7	Balance of Profit in Profit & Loss Account	-	-	-	-
	<b>TOTAL</b>	<b>2,749,247</b>	<b>2,749,276</b>	<b>2,108,852</b>	<b>2,108,852</b>

**FORM NL-11-BORROWINGS SCHEDULE**  
**BORROWINGS**

(Rs.'000)

	<b>Particulars</b>	<b>As On 30.Jun.2015</b>	<b>As On 31.Mar.2015</b>	<b>As On 30.Jun.2014</b>	<b>As On 31.Mar.2014</b>
1	Debentures/ Bonds	-	-	-	-
2	Banks	-	-	-	-
3	Financial Institutions	-	-	-	-
4	Others (to be specified)	-	-	-	-
	<b>TOTAL</b>	-	-	-	-

**FORM NL-12-INVESTMENT SCHEDULE**

**Investments**

(Rs.'000)

	<b>Particulars</b>	<b>As On 30.Jun.2015</b>	<b>As On 31.Mar.2015</b>	<b>As On 30.Jun.2014</b>	<b>As On 31.Mar.2014</b>
	<b>LONG TERM INVESTMENTS</b>				
1	Government securities and Government guaranteed bonds including Treasury Bills	3,455,420	3,019,736	1,650,288	1,685,541
2	Other Approved Securities	-	-	-	-
3	Other Investments				
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	-	-	-	-
	(c) Derivative Instruments	-	-	-	-
	(d) Debentures/ Bonds	880,561	951,133	649,934	650,137
	(e) Other Securities (to be specified)	-	-	-	-
	(f) Subsidiaries	-	-	-	-
	(g) Investment Properties-Real Estate	100,179	81,905	76,926	76,926
4	Investments in Infrastructure and Social Sector	865,620	865,600	499,888	599,861
5	Other than Approved Investments	-	-	-	-
	<b>SHORT TERM INVESTMENTS</b>				
1	Government securities and Government guaranteed bonds including Treasury Bills	348,678	-	150,344	150,597
2	Other Approved Securities	-	-	-	-
3	Other Investments				
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	80,000	-	-	-
	(a) Derivative Instruments	-	-	-	-
	(b) Debentures/ Bonds	-	-	150,050	50,000
	(c) Other Securities (to be specified)	-	-	-	-
	(d) Subsidiaries	-	-	-	-
	(e) Investment Properties-Real Estate	-	-	-	-
4	Investments in Infrastructure and Social Sector	49,973	99,998	350,036	300,233
5	Other than Approved Investments	-	-	-	-
	<b>TOTAL</b>	<b>5,780,431</b>	<b>5,018,372</b>	<b>3,527,468</b>	<b>3,513,295</b>

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

(Rs.'000)

	Particulars	As On 30.Jun.2015	As On 31.Mar.2015	As On 30.Jun.2014	As On 31.Mar.2014
1	<b>SECURITY-WISE CLASSIFICATION</b>				
	Secured				
	(a) On mortgage of property				
	(aa) In India	-	-	-	-
	(bb) Outside India	-	-	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-	-	-
	(c) Others (to be specified)	-	-	-	-
	Unsecured	-	-	-	-
	<b>TOTAL</b>	-	-	-	-
2	<b>BORROWER-WISE CLASSIFICATION</b>				
	(a) Central and State Governments	-	-	-	-
	(b) Banks and Financial Institutions	-	-	-	-
	(c) Subsidiaries	-	-	-	-
	(d) Industrial Undertakings	-	-	-	-
	(e) Others (Inter Corporate Deposit)	-	-	-	-
	<b>TOTAL</b>	-	-	-	-
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>				
	(a) Loans classified as standard				
	(aa) In India	-	-	-	-
	(bb) Outside India	-	-	-	-
	(b) Non-performing loans less provisions	-	-	-	-
	(aa) In India	-	-	-	-
	(bb) Outside India	-	-	-	-
	<b>TOTAL</b>	-	-	-	-
4	<b>MATURITY-WISE CLASSIFICATION</b>				
	(a) Short Term	-	-	-	-
	(b) Long Term	-	-	-	-
	<b>TOTAL</b>	-	-	-	-

## FORM NL-14-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				DEPRECIATION				NET BLOCK	
	Opening	Additions	Deductions	Closing	Up to Last Year Mar 15	For The Period April 2015-June 2015	On Sales/	To Date	As at Period ended on 30.Jun.2015	As at Period ended on 30.Jun.2014
							Adjustments			
Intangibles IT Software	581,479	3,736	-	585,215	494,642	10,913	-	505,556	79,660	71,948
Land-Freehold	75,600	-	-	75,600	-	-	-	-	75,600	78,194
Furniture & Fittings	148,393	1,696	-	150,090	42,307	8,574	-	50,881	99,209	97,040
Information Technology Equipment	395,756	5,180	-	400,937	264,981	16,613	-	281,593	119,343	186,149
Vehicles	16,452	-	-	16,452	8,089	614	-	8,702	7,750	11,290
Office Equipment	122,411	2,535	-	124,946	70,642	6,455	-	77,096	47,850	88,894
Others - Temporary Construction	2,567	-	-	2,567	216	213	-	430	2,137	-
<b>TOTAL</b>	<b>1,342,658</b>	<b>13,148</b>	<b>-</b>	<b>1,355,806</b>	<b>880,877</b>	<b>43,382</b>	<b>-</b>	<b>924,258</b>	<b>431,548</b>	<b>533,516</b>
Capital Work in progress	122,873	6,801	-	129,674	-	-	-	-	129,674	66,571
<b>Grand Total</b>	<b>1,465,531</b>	<b>19,949</b>	<b>-</b>	<b>1,485,480</b>	<b>880,877</b>	<b>43,382</b>	<b>-</b>	<b>924,258</b>	<b>561,222</b>	<b>600,087</b>
<b>PREVIOUS YEAR</b>	<b>1,297,066</b>	<b>30,868</b>	<b>4,095</b>	<b>1,323,839</b>	<b>698,390</b>	<b>29,395</b>	<b>4,033</b>	<b>723,753</b>		

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

(Rs.'000)

	Particulars	As On 30.Jun.2015	As On 31.Mar.2015	As On 30.Jun.2014	As On 31.Mar.2014
1	Cash (including cheques, drafts and stamps)	30,347	371,559	114,414	388,559
2	Bank Balances				
	(a) Deposit Accounts				
	(aa) Short-term (due within 12 months)	1,440,924	1,702,626	217,500	1,403,145
	(bb) Others	650,500	771,000	1,462,254	185,500
	(b) Current Accounts	277,057	432,732	98,172	177,834
	(c) Others (to be specified)	-	-	-	-
3	Money at Call and Short Notice				
	(a) With Banks	-	-	-	-
	(b) With other Institutions	-	-	-	-
4	Others (to be specified)	-	-	-	-
	<b>TOTAL</b>	<b>2,398,828</b>	<b>3,277,917</b>	<b>1,892,340</b>	<b>2,155,038</b>
	<b>Balances with non-scheduled banks included in 2 and 3 above</b>				

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

(Rs.'000)

	Particulars	As On 30.Jun.2015	As On 31.Mar.2015	As On 30.Jun.2014	As On 31.Mar.2014
	<b>ADVANCES</b>				
1	Reserve deposits with ceding companies	-	-	-	-
2	Application money for investments				
3	Prepayments	204,139	50,523	52,424	84,594
4	Advances to Directors/Officers	-	-		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	51,997	49,222	49,222	49,222
6	Others (to be specified)				
	- Travel Advance	831	421	451	1,011
	- Rental Advance	129,319	125,259	119,212	110,617
	- Telephone Deposit	340	326	310	300
	- Staff Advance	35,298	38,947	39,740	45,266
	- Other Advances	53,817	50,309	309,838	167,023
	- Security Deposits	13,987	13,724	10,075	10,731
	<b>TOTAL (A)</b>	<b>489,729</b>	<b>328,731</b>	<b>581,272</b>	<b>468,765</b>
	<b>OTHER ASSETS</b>				
1	Income accrued on investments	231,234	234,007	115,961	126,676
2	Outstanding Premiums	452,068	351,155	434,490	196,458
3	Agents' Balances	-	-	-	-
4	Foreign Agencies Balances	-	-	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	295,046	6,284	655,792
6	Due from subsidiaries/ holding	-	-	-	-
7	Deposit with Reserve Bank of India	-	-	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		-	-	-
8	Others (to be specified)				
	- Amounts Recoverable under Contractual Obligations	830,138	830,089	830,094	830,104
	- Service Tax	-	37,857	-	33,034
	- Inter Office Transfers	-	-	-	-
	<b>TOTAL (B)</b>	<b>1,513,441</b>	<b>1,748,154</b>	<b>1,386,829</b>	<b>1,842,064</b>
	<b>TOTAL (A+B)</b>	<b>2,003,170</b>	<b>2,076,885</b>	<b>1,968,101</b>	<b>2,310,829</b>



**FORM NL-17-CURRENT LIABILITIES SCHEDULE****CURRENT LIABILITIES**

(Rs.'000)

	<b>Particulars</b>	<b>As On 30.Jun.2015</b>	<b>As On 31.Mar.2015</b>	<b>As On 30.Jun.2014</b>	<b>As On 31.Mar.2014</b>
1	Agents' Balances	54,274	141,739	50,275	86,747
2	Balances due to other insurance companies	158,358	1,048	86,843	9,402
3	Deposits held on re-insurance ceded	-	-	-	-
4	Premiums received in advance	134,822	119,237	28,904	56,780
5	Unallocated Premium	110,747	117,901	35,691	66,726
6	Sundry creditors	389,187	452,860	271,520	333,602
7	Due to subsidiaries/ holding company	-	-	-	-
8	Claims Outstanding	1,306,229	1,241,332	956,816	1,000,796
9	Due to Officers/ Directors	-	12,646	-	-
10	Unclaimed Amount of Policy holders	11,074	10,455	17,307	25,299
11	Others (to be specified)				
	- IOT	107	-	-	-
	<b>TOTAL</b>	<b>2,164,799</b>	<b>2,097,218</b>	<b>1,447,356</b>	<b>1,579,352</b>

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

(Rs.'000)

	<b>Particulars</b>	<b>As On 30.Jun.2015</b>	<b>As On 31.Mar.2015</b>	<b>As On 30.Jun.2014</b>	<b>As On 31.Mar.2014</b>
1	Reserve for Unexpired Risk	6,636,828	7,439,980	4,832,142	5,081,220
2	For taxation (less advance tax paid and taxes deducted at source)	-	-	-	-
3	For proposed dividends	-	-	-	-
4	For dividend distribution tax	-	-	-	-
5	Others (to be specified)	-	-	-	-
	Provision for Employee Benefit	11,248	2,102	-	21,488
	<b>TOTAL</b>	<b>6,648,076</b>	<b>7,442,082</b>	<b>4,832,142</b>	<b>5,102,708</b>

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

(Rs.'000)

	<b>Particulars</b>	<b>As On 30.Jun.2015</b>	<b>As On 31.Mar.2015</b>	<b>As On 30.Jun.2014</b>	<b>As On 31.Mar.2014</b>
1	Discount Allowed in issue of shares/ debentures	-	-	-	-
2	Others	-	-	-	-
	<b>TOTAL</b>	-	-	-	-

**PERIODIC DISCLOSURES**

**FORM NL-21 Statement of Liabilities**

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Jun-15**

Statement of Liabilities									
As At 30.Jun.2015						As At 30.Jun.2014 (Corresponding previous year)			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	<b>Fire</b>	NA	NA	NA	NA	NA	NA	NA	NA
2	<b>Marine</b>	NA	NA	NA	NA	NA	NA	NA	NA
a	Marine Cargo	NA	NA	NA	NA	NA	NA	NA	NA
b	Marine Hull	NA	NA	NA	NA	NA	NA	NA	NA
3	<b>Miscellaneous</b>	NA	NA	NA	NA	NA	NA	NA	NA
a	Motor	NA	NA	NA	NA	NA	NA	NA	NA
b	Engineering	NA	NA	NA	NA	NA	NA	NA	NA
c	Aviation	NA	NA	NA	NA	NA	NA	NA	NA
d	Liabilities	NA	NA	NA	NA	NA	NA	NA	NA
e	Others	65,251	10,990	1,400	77,641	790	206.48	271.81	1,268
4	<b>Health Insurance</b>	1,117	422	250	1,789	41,512	8,284	805.86	50,602
5	<b>Total Liabilities</b>	<b>66,368</b>	<b>11,412</b>	<b>1,650</b>	<b>79,431</b>	<b>42,302</b>	<b>8,490</b>	<b>1,078</b>	<b>51,870</b>

Reserves for unexpired risks has been calculated based on dispensation given by IRDAI vide ref no.IRDA/439/F&A/URR/2011-12/LR/01/83 dated 26th February 2015.

**PERIODIC DISCLOSURES**

**FORM NL-22**

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**

Date: **30-Jun-15**

**GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: ENDING 30 JUN 2015**

**(Rs in Lakhs)**

STATES	Personal Accident		Medical Insurance		Overseas medical Insurance		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
ANDHRA PRADESH	14	14	689	689	19	19	722	722
ARUNACHAL PRADESH	-	-	-	-	-	-	-	-
ASSAM	1	1	85	85	0	0	87	87
BIHAR	0	0	81	81	0	0	81	81
CHHATTISGARH	1	1	119	119	0	0	120	120
GOA	-	-	-	-	-	-	-	-
GUJARAT	28	28	1,083	1,083	37	37	1,148	1,148
HARYANA	11	11	870	870	10	10	891	891
HIMACHAL PRADESH	0	0	10	10	0	0	10	10
JAMMU AND KASHMIR	1	1	85	85	2	2	88	88
JHARKHAND	2	2	210	210	1	1	212	212
KARNATAKA	103	103	3,474	3,474	36	36	3,613	3,613
KERALA	34	34	3,833	3,833	13	13	3,880	3,880
MADHYA PRADESH	13	13	1,004	1,004	10	10	1,027	1,027
MAHARASHTRA	188	188	7,639	7,639	74	74	7,901	7,901
MANIPUR	-	-	-	-	-	-	-	-
MEGHALAYA	-	-	-	-	-	-	-	-
MIZORAM	-	-	-	-	-	-	-	-
NAGALAND	-	-	-	-	-	-	-	-
ORISSA	7	7	323	323	3	3	334	334
PUNJAB	26	26	523	523	29	29	578	578
RAJASTHAN	21	21	604	604	8	8	634	634
SIKKIM	-	-	-	-	-	-	-	-
TAMIL NADU	199	199	6,261	6,261	80	80	6,540	6,540
TELANGANA	32	32	1,270	1,270	25	25	1,328	1,328
TRIPURA	-	-	-	-	-	-	-	-
UTTAR PRADESH	13	13	1,659	1,659	17	17	1,689	1,689
UTTARAKHAND	3	3	384	384	3	3	391	391
WEST BENGAL	14	14	1,718	1,718	7	7	1,739	1,739
ANDAMAN & NICOBAR IS.	-	-	-	-	-	-	-	-
CHANDIGARH	1	1	112	112	7	7	121	121
DADRA & NAGRA HAVELI	-	-	-	-	-	-	-	-
DAMAN & DIU	-	-	-	-	-	-	-	-
DELHI	13	13	1,922	1,922	25	25	1,960	1,960
LAKSHADWEEP	-	-	-	-	-	-	-	-
PONDICHERRY	5	5	95	95	3	3	102	102
<b>TOTAL</b>	<b>733</b>	<b>733</b>	<b>34,053</b>	<b>34,053</b>	<b>409</b>	<b>409</b>	<b>35,195</b>	<b>35,195</b>

PERIODIC DISCLOSURES	
FORM NL-23	Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTDDate: 30-Jun-15*(Rs in Lakhs)*

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above		-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA		-	-	-	-
3	No. of Reinsurers with rating A but less than AA		-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	1 (GIC -Re)	5,142.14	-	-	100%
5	No. of Reinsures with rating less than BBB		-	-	-	-
6	Total	1 (GIC -Re)	5,142.14	-	-	100%

## PERIODIC DISCLOSURES

## FORM NL-2 Ageing of Claims

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Jun-15***(Rs in Lakhs)*

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA
3	Marine Hull	NA	NA	NA	NA	NA	NA	NA
4	Engineering	NA	NA	NA	NA	NA	NA	NA
5	Motor OD	NA	NA	NA	NA	NA	NA	NA
6	Motor TP	NA	NA	NA	NA	NA	NA	NA
7	Health	69,371	482	34	-	-	69,887	22,043
8	Overseas Travel	3	12	10	7	2	34	86
9	Personal Accident	399	1	-	-	-	400	297
10	Liability	NA	NA	NA	NA	NA	NA	NA
11	Crop	NA	NA	NA	NA	NA	NA	NA
12	Miscellaneous	NA	NA	NA	NA	NA	NA	NA

<b>PERIODIC DISCLOSURES</b>
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<b>FORM NL-25 : Quarterly claims data for Non-Life</b>
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<b>Insurer:</b>	<b>STAR HEALTH AND ALLIED INSURANCE CO LTD</b>
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<b>Date:</b>	<b>30-Jun-15</b>
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*No. of claims only*

Sl. No.	Claims Experience	Personal Accident	Health	Overseas Travel	Total
1	Claims O/S at the beginning of the period	454	33159	246	33,859
2	Claims reported during the period	748	97520	85	98,353
3	Claims Settled during the period	400	69887	34	70,321
4	Claims Repudiated during the period	97	9752	27	9,876
5	Claims closed during the period	272	13527	48	13,847
6	Claims O/S at End of the period	433	37513	222	38,168
	Less than 3months	362	34719	92	35,173
	3 months to 6 months	51	2117	50	2,218
	6months to 1 year	16	408	44	468
	1year and above	4	269	36	309



**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

**Insurer : STAR HEALTH AND ALLIED INSURANCE CO LTD**

**Solvency for the quarter ended 30.JUN.15**

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

Item No.	Description	PREMIUM		CLAIMS		RSM		
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA
3	Marine Hull	NA	NA	NA	NA	NA	NA	NA
4	Motor	NA	NA	NA	NA	NA	NA	NA
5	Engineering	NA	NA	NA	NA	NA	NA	NA
6	Aviation	NA	NA	NA	NA	NA	NA	NA
7	Laibilities	NA	NA	NA	NA	NA	NA	NA
8	Others	-	-	-	-	-	-	-
9	Health	-	-	-	-	-	-	-
10	Rural	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	-	-	-

RSM considered at Rs. 50 Crores based on dispensation given by IRDAI vide ref no.IRDA/439/F&A/URR/2011-12/LR/01/83 dated 26th February 2015.

**PERIODIC DISCLOSURES****FORM NL-27 Offices information for Non-Life**

Insurer:

**STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30.06.2015**

<b>Sl. No.</b>	<b>Office Information</b>	<b>Number</b>
1	No. of offices at the beginning of the Quarter	<b>290</b>
2	No. of branches approved during the year	<b>0</b>
3	No. of branches opened during the Quarter	Out of approvals of previous year <b>2</b>
4		Out of approvals of this year <b>0</b>
5	No. of branches closed during the Quarter	<b>0</b>
6	No of branches at the end of the Quarter	<b>292</b>
7	No. of branches approved but not opened	<b>2</b>
8	No. of rural branches	<b>0</b>
9	No. of urban branches	<b>292</b>

**FORM NL-28-STATEMENT OF ASSETS - 3B**

Company Name & Code: STAR HEALTH AND ALLIED INSURANCE CO LTD - 129

Statement as on: 30 Jun 2015

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

(Business within India)

Periodicity of Submission: Quarterly

Rs. In Lakhs

		in lakhs	
No	PARTICULARS	SIH	AMOUNT
1	Investments	8	57,804.31
2	Loans	9	-
3	Fixed Assets	10	5,612.22
4	Current Assets	-	-
	a. Cash & Bank Balance	11	23,988.28
	b. Advances & Other Assets	12	20,031.70
5	Current Liabilities	-	-
	a. Current Liabilities	13	21,647.98
	b. Provisions	14	66,480.76
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c	-	44,457.93
<b>Application of Funds as per Balance Sheet (A)</b>			<b>240,023.20</b>

Less: Other Assets		SIH	
1	Loans (f any)	9	-
2	Fixed Assets (f any)	10	5,612.22
3	Cash & Bank Balance (f any)	11	3,074.04
4	Advances & Other Assets (f any)	12	20,031.70
5	Current Liabilities	13	21,647.98
6	Provisions	14	66,480.76
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c	-	44,457.93
<b>TOTAL (B)</b>			<b>161,304.64</b>
<b>(A-B)</b>			<b>78,718.55</b>
<b>Investment Assets' As per FORM 3B</b>			

No.	Investment represented as	Reg %	SIH	FRSM	PH	Book Value (SIH + PH)	% Actual	FVC Amt	Total	Market Value
			Balance (a)	(b)	(c)	d = (b+c)	e	f	g = (d+e)	h
1	G.Sec.	Not less than 20%	0	6,086.56	31,954.43	38,040.98	48.33	-	38,040.98	37,734.15
2	G. Sec or other Approved Sec. (incl. (1) above)	Not less than 30%	0	6,086.56	31,954.43	38,040.98	48.33	-	38,040.98	37,734.15
3	Investment subject to Exposure Norms									
	a. Housing and Loans to SI for Housing and Fire Fighting Equipments.	Not less than 15%								
	1) Approved Investments			1,168.90	6,136.71	7,305.61	9.28	-	7,305.61	7,245.02
	2) Other Investments			-	-	-	-	-	-	-
	b. Infrastructure Investments.			-	-	-	-	-	-	-
	1) Approved Investments			1,464.95	7,690.98	9,155.93	11.63	-	9,155.93	9,198.95
	2) Other Investments			-	-	-	-	-	-	-
	c. Approved Investments	Not Exceeding		-	-	-	-	-	-	-
	d. Other Investments (not exceeding 25%)			3,874.57	20,341.47	24,216.03		-	24,216.03	27,539.25
				-	-	-	-	-	-	-
	<b>Total Investment Assets</b>			<b>12,594.97</b>	<b>66,123.59</b>	<b>78,718.55</b>	<b>100.00</b>	<b>-</b>	<b>78,718.55</b>	<b>81,717.37</b>

No	'Investment' represented as	Reg. %	SIH		PH	Book Value (SIH + PH)		% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM (b)		(c)	d = (b+c)				
1	G. Sec.	Not less than 20%	-	5,401.90	12,604.43	18,006.32	34.58	-	18,006.32	17,648.89	
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	-	-	-	-	-	-	-	
3	Investment subject to Exposure Norms										
	1. Housing & Loans to SI for Housing and FFE, Infrastructure Investments	Not less than 15%	-	4,589.73	10,709.36	15,299.09	29.38	-	15,299.09	15,366.30	
	2. Approved Investments		-	5,630.04	13,136.76	18,766.80	36.04	-	18,766.80	22,254.25	
	3. Other Investments (not exceeding 25%)	Not exceeding 55%	-	-	-	-	-	-	-	-	
<b>Total Investment Assets</b>			<b>100%</b>	<b>-</b>	<b>15,621.67</b>	<b>36,450.55</b>	<b>52,072.22</b>	<b>100.00</b>	<b>52,072.22</b>	<b>55,260.43</b>	

**Certification:**

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

Date: 14 Aug 2010

Signature: \_\_\_\_\_  
 Full name: Mr. SRamawamy  
 Designation: Chief Financial Officer

## PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-15

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30/06/2015	As % of total for this class	As at 30/06/2014	As % of total for this class	As at 30/06/2015	As % of total for this class	As at 30/06/2014	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	18,008.11	32.31	16,611.93	48.49	17,961.54	32.07	16,499.09	47.82
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	37,734.15	67.69	17,648.89	51.51	38,040.98	67.93	18,006.32	52.18
	55,742.26	100.00	34,260.81	100.00	56,002.52	100.00	34,505.42	100.00
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	1,999.85	3.59	6,480.35	18.91	2,001.80	3.57	6,504.31	18.85
more than 1 year and upto 3 years	8,021.60	14.39	6,942.84	20.26	7,999.99	14.29	6,999.21	20.28
More than 3 years and up to 7 years	12,510.46	22.44	8,806.55	25.70	12,596.39	22.49	8,768.35	25.41
More than 7 years and up to 10 years	14,733.70	26.43	6,101.98	17.81	14,654.24	26.17	6,217.85	18.02
above 10 years	18,476.65	33.15	5,929.10	17.31	18,750.11	33.48	6,015.69	17.43
	55,742.26	100.00	34,260.81	100.00	56,002.52	100.00	34,505.42	100.00
<b>Breakdown by type of the issuer</b>								
a. Central Government	37,734.15	67.69	17,648.89	51.51	38,040.98	67.93	18,006.32	52.18
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	18,008.11	32.31	16,112.68	47.03	17,961.54	32.07	15,999.09	46.37
d. Others	-	-	499.25	1.46	-	-	500.00	1.45
	55,742.26	100.00	34,260.81	100.00	56,002.52	100.00	34,505.42	100.00

**PERIODIC DISCLOSURES**

**FORM NL-30 Analytical Ratios**

Insurer: **Star Health and Allied Insurance Co Ltd**

Date: **30-Jun-15**

**Analytical Ratios for Non-Life companies**

Sl.No.	Particular	up to the Quarter June 15	For the Year ended as on 31.03.2015	up to the Quarter of the preceding year ended Jun 14	For the corresponding preceding year ended as on 31.03.2014
1	Gross Premium Growth Rate	25%	35%	50%	27%
2	Gross Premium to shareholders' fund ratio	1.82	10.36	1.65	5.76
3	Growth rate of shareholders'fund	13%	-25%	70%	-31%
4	Net Retention Ratio	85%	85%	70%	75%
5	Net Commission Ratio	9%	8%	9%	5%
6	Expense of Management to Gross Direct Premium Ratio	0.39	0.42	0.43	0.41
7	Combined Ratio	1.03	0.92	0.99	0.94
8	Technical Reserves to net premium ratio	2.64	0.69	2.93	0.72
9	Underwriting balance ratio	0.16	-0.15	-0.11	-0.16
10	Operating Profit Ratio	0.17	-0.11	-0.06	-0.11
11	Liquid Assets to liabilities ratio	0.36	0.39	0.44	0.44
12	Net earning ratio	0.17	-0.11	-0.09	-0.11
13	Return on net worth ratio	0.26	-0.99	-0.11	-0.49
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio				
15	NPA Ratio	-		-	-
	Gross NPA Ratio	0.00	0.00	0.00	0.00
	Net NPA Ratio	0.00	0.00	0.00	0.00
1	(a) No. of shares	362,732,365	362,144,067	333,860,522	333,860,522
2	(b) Percentage of shareholding (Indian / Foreign)	74.53%/25.47	74.48% / 25.52 %	74.3% / 25.7 %	74.3% / 25.7 %
3	(c) %of Government holding (in case of public sector insurance companies)	0	0	0	0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.4	-4.13	-2.25	-2.82
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.4	-4.13	-2.25	-2.82
6	(iv) Book value per share (Rs)	5.32	3.92	5.12	5.68

**PERIODIC DISCLOSURES**

**FORM NL-31 : Related Party Transactions**

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-15  
(Rs in Lakhs)

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter	up to the Quarter	Corresponding quarter of the preceding year	up to the Quarter of the preceding year
1	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	25.00	25.00	26.45	26.45

\*including the premium flow through Associates/ Group companies as an agent

## PERIODIC DISCLOSURES

## FORM NL-32 Products Information

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-15

## Products Information

List below the products and/or add-ons introduced during the period

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Star Comprehensive Insurance Policy	129	IRDA/NL-HLT/P-H/V.III/398/14-15	Miscellaneous	Health	26th December 2014	7th April 2015
2	Senior Citizens Red Carpet Health Insurance Policy	129	IRDA/NL-HLT/P-H/V.II/172/14-15	Miscellaneous	Health	26th December 2014	16th June 2015

TABLE - II

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**

Solvency for the Quarter ended on 30.Jun.2015

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	78,068.68
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	79,430.57
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	ANNEX-1	7,275.53
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>(8,637.42)</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	15,265.45
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	ANNEX-1	1,422.65
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>13,842.80</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>5,205.38</b>
9	Total Required Solvency Margin [RSM]		5,000.00
10	<b>Solvency Ratio (Total ASM/Total RSM)</b>		<b>1.04</b>

Above statement has been prepared in accordance with the Section 64VA of the Insurance Act, 1938 and the dispensation given by IRDAI vide their letter ref No. IRDA/439/F&A/URR/2011-12/LR/01/83 dated 26th Feb, 2015.



Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-15

**BOD and Key Person information**

Sl. No.	Name of person	Role/designation	Details of change in the
1	Mr.V Jagannathan	Chairman and Managing Director	
2	Essa Abdullah Al Ghurair	Director	
3	Mr.D.R.Karthikeyan	Director	
4	Mr.D.C.Gupta	Director	
5	Dr.M.Y Khan	Director	
6	Mr.V P Nagarajan	Director	
7	Mr. Patrick Claude Franklin Choffel	Director	
8	Ms. Vishaka Mulye	Nominee Director	
9	Mr.Gautam Mago	Nominee Director	
10	Mr. Akhil Awasthi	Nominee Director	
11	Mr.S.Sundaresan	Executive Director - Designated	
12	Mr.V.Jayaprakash	Executive Director - Designated	
13	Dr.S.Prakash	Executive Director-Medical- Designated	
14	Mr.Ramaswamy .S	Chief Financial Officer	
15	Mr.Kannan Unni .C.M	Vice President - Company Secretary	
16	Mr.Kumar .K.C	Vice President - HR & Admin	
17	Mr.Mallesh .A.M	Vice President - Marketing	
18	Mr.Anand Roy	Vice President - Marketing	
19	Dr. Hari Krishnan	vice President- Marketing	
20	Mr.Vishwajeet Mohnot	Vice President - Marketing	
21	Mr.S.Kannan	Vice President - IT	
22	Mr.Srinivasan .H	Vice President - Technical	
23	Mrs.Rama .D	Vice President - Products	
24	Mr. N.Jayaraman	Chief Investment Officer	
25	Mr.S.Surenther	Chief of Internal Audit	

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code: STAR HEALTH AND ALLIED INSURANCE CO LTD - 129

Statement as on: 30.Jun.15

Name of the Fund \_\_\_\_\_

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

**CERTIFICATION**

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

Date:

Signature

\_\_\_\_\_ -sd-

Full Name & Designation

**Note:**

- A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

**J HARI NARAYAN, CHAIRMAN**  
[ADVT/III/IV/161/Exty.]

Registration Number : 129

Statement as on : 30-06-2015

Statement of Investment and Income on Investment

Name of the Fund : Investment Assets ( PH + SHFRM)

Periodicity of Submission : Quarterly

No	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				
			Investment (Rs.)	Income On Invest	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income On Investment	Gross Yield	Net Yield (%)	Investment (Rs.)
1	CENTRAL	CGSB	329.71	6.47	1.96	1.96	329.71	6.47	1.96	1.96	165.48
2	SPECIAL DEPOSITS	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT	CDSS	21.07	0.41	1.94	1.94	21.07	0.41	1.94	1.94	21.11
4	TREASURY BILLS	CTRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	STATE GOVERNMENT	SGGB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	STATE GOVERNMENT	SGGL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	OTHER APPROVED	SGOA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	GUARANTEED	SGGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	CENTRAL	CGSL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	LOANS TO STATE	HLSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	LOANS TO STATE	HLSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	TERM LOAN - HUDCO	HTLH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	COMMERCIAL	HTLN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	BONDS /	HTHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	BONDS /	HTDN	78.47	1.77	2.26	2.26	78.47	1.77	2.26	2.26	63.81
16	BONDS /	HTDA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	BONDS /	HFDH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	BONDS /	HFDN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	BONDS /	HFDA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	HOUSING -	HMBS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	DEBENTURES /	HODS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	DEBENTURES /	HDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	HOUSING -	HOMB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	DEBENTURES /	HOPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	INFRASTRUCTURE -	ISAS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	INFRASTRUCTURE -	ITPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	INFRASTRUCTURE -	IDDF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	INFRASTRUCTURE -	IPTD	89.97	2.06	2.29	2.29	89.97	2.06	2.29	2.29	86.43
29	INFRASTRUCTURE -	ITCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	INFRASTRUCTURE -	IPCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	INFRASTRUCTURE -	IEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	INFRASTRUCTURE -	ICTD	5.00	0.12	2.34	2.34	5.00	0.12	2.34	2.34	0.00
33	INFRASTRUCTURE -	IESA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	INFRASTRUCTURE -	ICCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	INFRASTRUCTURE -	IDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	INFRASTRUCTURE -	ILWC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	INFRASTRUCTURE -	IIPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	INFRASTRUCTURE -	ICFD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	INFRASTRUCTURE -	IOEQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	INFRASTRUCTURE -	IODS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	INFRASTRUCTURE -	IOSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	INFRASTRUCTURE -	IOPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	INFRASTRUCTURE -	IOPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	PSU - EQUITY	EAEQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	CORPORATE	EACE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	CORPORATE	EPBT	5.00	0.12	2.35	2.35	5.00	0.12	2.35	2.35	5.00
47	CORPORATE	EPBF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	CORPORATE	EPNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	CORPORATE	ECIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	CORPORATE	ECOS	4.08	0.10	2.35	2.35	4.08	0.10	2.35	2.35	2.00
51	CORPORATE	ECDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	MUNICIPAL BONDS	EMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	INVESTMENT	EINP	10.02	0.00	0.00	0.00	10.02	0.00	0.00	0.00	10.02
54	LOANS - POLICY	ELPL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	LOANS - SECURED	ELMI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	LOANS - SECURED	ELMO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	DEPOSITS - DEPOSIT	ECDB	222.62	5.04	2.26	2.26	222.62	5.04	2.26	2.26	160.70
58	DEPOSITS - CDS	EDCD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
59	DEPOSITS - REPO /	ECMR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	DEPOSITS - REPO /	ECCR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	DEPOSIT WITH	EDPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	CCIL - CBLO	ECBO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
63	COMMERCIAL	ECCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
64	APPLICATION MONEY	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
65	PERPETUAL DEBT	EUPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
66	PERPETUAL DEBT	EPPD	5.00	0.12	2.44	2.44	5.00	0.12	2.44	2.44	5.00
67	EQUITY SHARES -	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
68	PERPETUAL NON-	EUPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69	EQUITY SHARES	EEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
70	CORPORATE	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71	PERPETUAL NON-	EPPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	FOREIGN DEBT	EFDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	MUTUAL FUNDS -	EGMF	2.65	0.02	0.90	0.90	2.65	0.02	0.90	0.90	3.53
74	MUTUAL FUNDS -	EMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
75	NET CURRENT	ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	PASSIVELY MANAGED	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77	PASSIVELY MANAGED	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	BONDS - PSU -	OBPT	2.19	0.01	0.60	0.60	2.19	0.01	0.60	0.60	0.00
79	BONDS - PSU - TAX	OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
80	EQUITY SHARES	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	DEBENTURES	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
82	MUNICIPAL BONDS	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
83	COMMERCIAL	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	PREFERENCE	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	VENTURE FUND /	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	SHORT TERM LOANS	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	EQUITY SHARES	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	TERM LOANS	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	EQUITY SHARES	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	DEBENTURES /	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	MUTUAL FUNDS -	OMGS	7.65	0.10	1.29	1.29	7.65	0.10	1.29	1.29	4.65
92	MUTUAL FUNDS -	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	DERIVATIVE	OCDD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	SECURITISED	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	INVESTMENT	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	PASSIVELY MANAGED	OETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97	PASSIVELY MANAGED	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>			<b>783.42</b>	<b>16.34</b>	<b>2.09</b>	<b>2.09</b>	<b>783.42</b>	<b>16.34</b>	<b>2.09</b>	<b>2.09</b>	<b>525.20</b>

**CERTIFICATE**

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been

Date : 04-08-2015

Signature .....  
 Full Name : N.JAYARAMAN  
 Chief Investment Officer

**FORM NL-37-DOWN GRADING OF INVESTMENT-2**

Company Name &amp; Code: STAR HEALTH AND ALLIED INSURANCE CO LTD - 129

Statement as on: 30.Jun.15

Name of Fund \_\_\_\_\_

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

*Rs. In Lakhs*

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

**CERTIFICATION**

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

Signature \_\_\_\_\_ -sd-  
Full Name and Designation

Date:

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

**PERIODIC DISCLOSURES**

**FORM NL-38**      **Quarterly Business Returns across line of Business**

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**

Date: **30-Jun-15**

**Quarterly Business Returns across line of Business**

*(Rs in Lakhs)*

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	NA	NA	NA	NA	NA	NA	NA	NA
2	Cargo & Hull	NA	NA	NA	NA	NA	NA	NA	NA
3	Motor TP	NA	NA	NA	NA	NA	NA	NA	NA
4	Motor OD	NA	NA	NA	NA	NA	NA	NA	NA
5	Engineering	NA	NA	NA	NA	NA	NA	NA	NA
6	Workmen's Compensation	NA	NA	NA	NA	NA	NA	NA	NA
7	Employer's Liability	NA	NA	NA	NA	NA	NA	NA	NA
8	Aviation	NA	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	733	43,672	613	34,548	733	43,672	613	34,548
10	Health	34,053	355,776	27,131	297,529	34,053	355,776	27,131	297,529
11	Others* OMP	409	12,674	396	10,952	409	12,674	396	10,952

Note:

1. Premium stands for amount of premium

2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

\*any other segment contributing more than 5% of the total premium needs to be shown separately

**PERIODIC DISCLOSURES**

**FORM NL-39 Rural & Social Obligations (Quarterly Returns)**

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**

Date: **30-Jun-15**

*(Rs in Lakhs)*

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	Fire	Rural	NA	NA	NA
		Social	NA	NA	NA
2	Cargo & Hull	Rural	NA	NA	NA
		Social	NA	NA	NA
3	Motor TP	Rural	NA	NA	NA
		Social	NA	NA	NA
4	Motor OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
6	Workmen's Compensation	Rural	NA	NA	NA
		Social	NA	NA	NA
7	Employer's Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
8	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Personal Accident	Rural	7,518	102	73,169
		Social	7,270	120	80,106
10	Health	Rural	48,292	3,817	153,019
		Social	70,242	7,461	254,593
11	Others*	Rural	729	23	90,060
		Social	1,986	63	294,321

\*any other segment contributing more than 5% needs to be shown separately

**PERIODIC DISCLOSURES**

**FORM NL-40 Business Acquisition through different channels**

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**

Date: **30-Jun-15**

		<b>Business Acquisition through different channels</b>				<i>(Rs in Lakhs)</i>			
<b>Sl.No.</b>	<b>Channels</b>	<b>Current Quarter</b>		<b>Same quarter Previous Year</b>		<b>Up to the period</b>		<b>Same period of the previous year</b>	
		<b>No. of Policies</b>	<b>Premium</b>	<b>No. of Policies</b>	<b>Premium</b>	<b>No. of Policies</b>	<b>Premium</b>	<b>No. of Policies</b>	<b>Premium</b>
1	Individual agents	294,585	24,257	241,412	17,370	294,585	24,257	241,412	17,370
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	1,262	106	1,225	81	1,262	106	1,225	81
4	Brokers	4,884	895	6,016	853	4,884	895	6,016	853
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	111,391	9,936	94,376	9,836	111,391	9,936	94,376	9,836
	<b>Total (A)</b>	<b>412,122</b>	<b>35,195</b>	<b>343,029</b>	<b>28,140</b>	<b>412,122</b>	<b>35,195</b>	<b>343,029</b>	<b>28,140</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>412,122</b>	<b>35,195</b>	<b>297,123</b>	<b>18,791</b>	<b>412,122</b>	<b>35,195</b>	<b>256,844</b>	<b>28,140</b>

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

**PERIODIC DISCLOSURES**  
**FORM NL-41** **GREIVANCE DISPOSAL**

Grievance Disposal							Date	30.06.2015
INSURER		Star Health and Allied Insurance Co Ltd						
SI No.	Particulars	Opening Balance At the beginning of the Quarter	Additions during the Quarter	Complaints Resolved/ settled during the quarter			Complaints pending at the end of the Quarter	Total Complaints registered upto the quarter during the Financial year
				Fully Accepted	Partially accepted	Rejected		
<b>1</b>	<b>Complaints made by Customers</b>							
a)	Proposals related	0	5	0	1	3	1	5
b)	Claim	21	393	24	169	200	21	393
c)	Policy Related	95	860	534	262	89	70	860
d)	Premium	0	23	3	1	19	0	23
e)	Refund	0	29	13	8	5	3	29
f)	coverage	0	1	0	0	1	0	1
g)	cover note relaed	0	0	0	0	0	0	0
h)	Product	0	2	0	1	1	0	2
i)	Others	2	81	26	8	11	38	81
	<b>Total number of Complaints</b>	<b>118</b>	<b>1394</b>	<b>600</b>	<b>450</b>	<b>329</b>	<b>133</b>	<b>1394</b>
<b>2</b>	Total No. of policies during the period ended 30th June 2014							350732
<b>3</b>	Total No. of claims during the period ended 30th June 2014							80779
<b>4</b>	Total No. of policies during the period ended 30th June 2015							405379
<b>5</b>	Total No. of claims during the period ended 30th June 2015							128284
<b>6</b>	Total No. of policy complaints ( current year) per 10,000 policies( current year)							21.21
<b>7</b>	Total No. of claim complaints ( current year) per 10,000 policies( current year)							9.69
<b>8</b>	Duration of Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
a)	up to 7 days	112	0	112				
b)	7-15 days	21	0	21				
c)	15-30 days	0	0	0				
d)	30-90 days	0	0	0				
e)	90 days and beyond	0	0	0				