

STAR HEALTH AND ALLIED INSURANCE CO LIMITED
Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30-SEP-2011
MISCELLANEOUS BUSINESS

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.11)	FOR THE HALF YEAR (ended 30.Sep.11)	FOR THE QUARTER (ended 30.Sep.10)	FOR THE HALF YEAR (ended 30.Sep.10)
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	2,241,459	4,242,671	1,797,970	3,868,096
2	Profit / Loss on sale / Redemption of Investments		(598)	(598)	-	-
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		19,928	58,223	26,851	56,890
	TOTAL (A)		2,260,789	4,300,296	1,824,821	3,924,986
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,027,263	4,394,657	1,613,094	3,776,816
2	Commission	NL-6-Commission Schedule	22,652	10,412	(31,774)	(49,087)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	440,980	872,210	295,662	551,549
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,490,896	5,277,278	1,876,982	4,279,278
	Operating Profit / (Loss) from Fire / Marine / Miscellaneous Business C = (A - B)		(230,107)	(976,983)	(52,161)	(354,292)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(230,107)	(976,983)	(52,161)	(354,292)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(230,107)	(976,983)	(52,161)	(354,292)

Place: Chennai - 34
Date: 23-Nov-2011

STAR HEALTH AND ALLIED INSURANCE CO LIMITED
Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006
PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th Sep 2011

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.11)	FOR THE HALF YEAR (ended 30.Sep.11)	FOR THE QUARTER (ended 30.Sep.10)	FOR THE HALF YEAR (ended 30.Sep.10)
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(230,107)	(976,983)	(52,161)	(354,292)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		23,151	47,635	19,394	34,870
	(b) Profit on sale of investments		-	-	-	-
	Less: Loss on sale of investments		(490)	(490)		
3	OTHER INCOME (To be specified)				-	-
	TOTAL (A)		(207,446)	(929,837)	(32,767)	(319,422)
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)					
	Amortisation Expenses		(158)	(19)	1,560	1,112
	TOTAL (B)		(158)	(19)	1,560	1,112
	Profit Before Tax		(207,288)	(929,818)	(34,327)	(320,534)
	Provision for Taxation					
	a) Current Tax		-	-	-	-
	b) Deferred Tax		-	-	-	-
	Profit After Tax		(207,288)	(929,818)	(34,327)	(320,534)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit / (loss) brought forward from last year		-	(25,755)	-	(25,755)
	Balance carried forward to Balance Sheet		(207,288)	(955,573)	(34,327)	(346,289)

Place: Chennai - 34
Date: 23-Nov-2011

STAR HEALTH AND ALLIED INSURANCE CO LIMITED
Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

BALANCE SHEET AS AT 30th Sep 2011

S.No	Particulars	Schedule	As on 30.Sep.11 (Reviewed) (Rs.'000)	As on 30.Sep.10 (Reviewed) (Rs.'000)
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8 Share Capital Schedule	2,029,900	1,923,300
	SHARE APPLICATION MONEY PENDING ALLOTMENT		1,230,828	798,700
	RESERVES AND SURPLUS	NL-10 Reserves & Surplus Schedule	657,533	325,196
	FAIR VALUE CHANGE ACCOUNT			
	BORROWINGS	NL-11 Borrowings Schedule	-	-
	DEFERRED TAX LIABILITY		69,145	32,898
	TOTAL		3,987,406	3,080,094
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12 Investment Schedule	2,246,431	2,032,756
	LOANS	NL-13 Loans Schedule	-	-
	FIXED ASSETS	NL-14 Fixed Assets Schedule	673,850	467,581
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15 Cash and bank Balance Schedule	633,546	1,049,627
	Advances and Other Assets	NL-16 Advances & Other Assets Schedule	3,315,076	1,973,294
	Sub-Total (A)		3,948,622	3,022,921
	CURRENT LIABILITIES	NL-17 Current Liabilities Schedule	1,389,936	987,486
	PROVISIONS	NL-18 Provisions Schedule	2,447,134	1,801,967
	Sub-Total (B)		3,837,070	2,789,453
	NET CURRENT ASSETS (C) = (A - B)		111,552	233,468
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19 Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		955,573	346,289
	TOTAL		3,987,406	3,080,094

Place: Chennai - 34

Date: 23-Nov-2011

CONTINGENT LIABILITIES

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.11) (Reviewed) (Rs.'000)
1	Partly paid-up investments		-
2	Claims, other than against policies, not acknowledged as debts by the company		-
3	Underwriting commitments outstanding (in respect of shares and securities)		-
4	Guarantees given by or on behalf of the Company		-
5	Statutory demands / liabilities in dispute, not provided for		-
6	Reinsurance obligations to the extent not provided for in accounts		-
7	Others (to be specified)		-
	TOTAL		-

FORM NL-4 PREMIUM SCHEDULE
PREMIUM EARNED [NET]

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.11)	FOR THE HALF YEAR (ended 30.Sep.11)	FOR THE QUARTER (ended 30.Sep.10)	FOR THE HALF YEAR (ended 30.Sep.10)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	2,448,730	6,067,945	2,567,083	5,735,683
	Service Tax	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-
	Gross Earned Premium	2,448,730	6,067,945	2,567,083	5,735,683
	Add: Premium on reinsurance accepted	-	41	-	-
	Less : Premium on reinsurance ceded	622,182	1,737,929	882,985	1,622,481
	Net Premium	1,826,548	4,330,057	1,684,098	4,113,202
	Adjustment for change in reserve for unexpired risks	(414,911)	87,385	(113,872)	245,105
	Premium Earned (Net)	2,241,459	4,242,671	1,797,970	3,868,097

FORM NL-5 CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.11)	FOR THE HALF YEAR (ended 30.Sep.11)	FOR THE QUARTER (ended 30.Sep.10)	FOR THE HALF YEAR (ended 30.Sep.10)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims Paid				
	Direct claims	3,222,905	6,014,876	2,861,774	5,395,277
	Add: Claims Outstanding at the end of the year	3,627	985,658	(375,707)	741,167
	Less: Claims Outstanding at the beginning of the year	-	626,962	-	994,495
	Gross Incurred Claims	3,226,532	6,373,571	2,486,067	5,141,949
	Add: Re-insurance accepted to direct claims	-	-	-	-
	Less: Re-insurance Ceded to claims paid	1,199,269	1,978,914	872,973	1,365,134
	Total Claims Incurred	2,027,263	4,394,657	1,613,094	3,776,815

**FORM NL-6 COMMISSION SCHEDULE
COMMISSION**

Particulars	FOR THE QUARTER (ended 30.Sep.11)	FOR THE HALF YEAR (ended 30.Sep.11)	FOR THE QUARTER (ended 30.Sep.10)	FOR THE HALF YEAR (ended 30.Sep.10)
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	122,584	214,788	81,702	135,076
Add: Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	99,932	204,377	113,476	184,163
Net Commission	22,652	10,412	(31,774)	(49,087)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	114,829	200,318	73,322	123,875
Brokers	7,484	13,423	8,380	11,201
Corporate Agency	271	1,047	-	-
Referral	-	-	-	-
Others (pl. specify)	-	1	-	-
TOTAL (B)	122,584	214,788	81,702	135,076

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

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.11)	FOR THE HALF YEAR (ended 30.Sep.11)	FOR THE QUARTER (ended 30.Sep.10)	FOR THE HALF YEAR (ended 30.Sep.10)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	291,636	564,186	171,711	281,550
2	Travel, conveyance and vehicle running expenses	7,914	16,997	8,400	15,987
3	Training expenses	151	2,891	1,757	4,433
4	Rents, rates & taxes	38,145	68,689	29,469	46,172
5	Repairs	3,765	17,640	3,577	9,986
6	Printing & stationery	12,677	22,353	4,731	15,099
7	Communication	6,632	15,052	8,845	16,474
8	Legal & professional charges	13,488	39,569	9,986	24,678
9	Auditors' fees, expenses etc				
	(a) as auditor	500	500	500	500
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	125	125	-	-
	(d) Out of pocket expenses	41	93	31	594
10	Advertisement and publicity	13,154	17,716	18,102	41,864
11	Interest & Bank Charges	1,262	1,682	644	1,368
12	Others (to be specified)				
	- Donation	625	1,525	140	20,765
	- Director's Sitting Fees	140	160	100	160
	- Software Expenses	6,710	19,728	1,325	9,291
	- Miscellaneous Expenses	6,741	14,331	12,843	19,372
	- Amortization Expenses	(240)	(24)	534	1,738
13	Depreciation	37,512	68,997	22,967	41,518
	TOTAL	440,981	872,210	295,662	551,549

FORM NL-8 SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S.No	Particulars	As at 30.Sep.11 (Reviewed) (Rs.'000)	As at 30.Sep.10 (Reviewed) (Rs.'000)
1	Authorised Capital 35,00,00,000 Equity Shares of Rs.10/- each (35,00,00,000 Eq Shares for 30.Sep.10)	3,500,000	3,500,000
2	Issued Capital 20,29,90,000 Equity Shares of Rs.10/- each (23,10,00,000 Eq Shares for 30.Sep.10)	2,029,900	2,310,000
3	Subscribed Capital 20,29,90,000 Equity Shares of Rs.10/- each (19,23,30,000 Eq Shares for 30.Sep.10)	2,029,900	1,923,300
4	Called-up Capital 20,29,90,000 Equity Shares of Rs.10/- each (19,23,30,000 Eq Shares for 30.Sep.10)	2,029,900	1,923,300
	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	-	-
	TOTAL	2,029,900	1,923,300

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

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

Shareholder	As at 30.Sep.11		As at 30.Sep.10	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	160,626,800	79.13%	149,966,800	74.22%
· Foreign	42,363,200	20.87%	42,363,200	25.78%
Others	-	-	-	-
TOTAL	202,990,000		192,330,000	100.00%

FORM NL-10 RESERVE AND SURPLUS SCHEDULE
RESERVES AND SURPLUS

S.No	Particulars	As at 30.Sep.11	As at 30.Sep.10
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	518,663	260,237
4	General Reserves		
	Opening as on 01.04.10	-	-
	Additions during the year	-	-
	Transfer from Contingency Reserve for Unexpired Risk	64,959	-
	Closing as on 31.03.11	64,959	-
	Less: Debit balance in Profit & Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
	Contingency Reserve for Unexpired Risk		
	Opening as on 01.04.10	64,959	-
	Additions during the year		
	Transfer from Profit & Loss a/c	73,911	64,959
	Deductions during the year		
	Transfer to General Reserve	64,959	-
	Closing as on 31.03.11	73,911	64,959
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	657,533	325,196

FORM NL-11 BORROWINGS SCHEDULE
BORROWINGS

S.No	Particulars	As at 30.Sep.11	As at 30.Sep.10
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENT SCHEDULE

Investments

S.No	Particulars	As at 30.Sep.11 (Reviewed) (Rs.'000)	As at 30.Sep.10 (Reviewed) (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	1,146,224	1,048,579
2	Other Approved Securities	348,989	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	300,561
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	51,818	51,818
4	Investments in Infrastructure and Social Sector	301,139	349,610
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	152,179
2	Other Approved Securities	150,000	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	50,000	30,009
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	198,260	50,000
	(c) Other Securities (to be specified)	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	50,000
5	Other than Approved Investments	-	-
	TOTAL	2,246,431	2,032,756

	Aggregate Market Value of Quoted Investments other than Equity Shares	2,085,247	1,925,019
	Aggregate Book Value of Quoted Investments other than Equity Shares	2,144,612	1,980,938
	Aggregate Book Value of Un-Quoted Investments	51,818	51,818
	Aggregate Market Value of Investment Properties	340,560	63,360
	Historical cost of Mutual Funds valued on Fair Value basis	50,000	30,009

**FORM NL-13 LOANS SCHEDULE
LOANS**

S.No	Particulars	As at 30.Sep.11 (Reviewed) (Rs.'000)	As at 30.Sep.10 (Reviewed) (Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	<u>Secured</u>		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	<u>Unsecured</u>	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs.'000)

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 30.Sep.11 (Reviewed)	As at 30.Sep.10 (Reviewed)
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (IT - Software)	400,299	72,753	-	473,052	129,872	46,215	-	176,087	296,965	176,921
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	80,775	10,132	-	90,908	13,952	2,810	-	16,762	74,146	59,896
Information Technology	200,695	35,459	576	235,578	46,864	17,744	362	64,246	171,332	123,700
Vehicles	11,666	2,385	2,248	11,803	2,277	657	785	2,149	9,654	9,449
Office Equipment	61,733	7,209	-	68,942	8,368	1,571	-	9,939	59,003	34,867
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	755,168	127,938	2,824	880,283	201,333	68,997	1,147	269,183	611,100	404,833
Work in progress	62,750	-	-	62,750	-	-	-	-	62,750	62,750
Grand Total	817,918	127,938	2,824	943,033	201,333	68,997	1,147	269,183	673,850	467,583
PREVIOUS HALF YEAR	490,587	119,037	-	609,624	100,526	41,518	-	142,044	-	-

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

S.No	Particulars	As at 30.Sep.11	As at 30.Sep.10
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	57,283	9,337
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	210,500	661,700
	(bb) Others	-	500
	(b) Current Accounts	365,763	377,988
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified) - Remittance in Transit	-	102
	TOTAL	633,546	1,049,627
	<i>Balances with non-scheduled banks included in 2 and 3 above</i>		

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

S.No	Particulars	As at 30.Sep.11 (Reviewed) (Rs.'000)	As at 30.Sep.10 (Reviewed) (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	10,493	512,927
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source of provision for tax amounting Rs.88,117/-) (Net	50,808	43,075
6	Others (to be specified)		
	- Travel Advance	281	245
	- Rental Advance	79,785	67,294
	- Telephone Deposit	265	240
	- Staff Advance	12,104	12,496
	- Other Advances	228,054	306,938
	- Security Deposits	4,351	3,645
	TOTAL (A)	386,141	946,860
	OTHER ASSETS		
1	Income accrued on investments	68,580	47,775
2	Outstanding Premiums	219,528	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	2,126,562	600,266
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	514,265	250,961
	- Service Tax	-	127,432
	- Inter Office Transfers	-	-
	TOTAL (B)	2,928,935	1,026,434
	TOTAL (A+B)	3,315,076	1,973,294

FORM NL-17 CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S.No	Particulars	As at 30.Sep.11	As at 30.Sep.10
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	252	-
2	Balances due to other insurance companies	107,990	56
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	57,647	64,891
5	Unallocated Premium	-	-
6	Sundry creditors	222,408	170,262
7	Due to subsidiaries/ holding company		-
8	Claims Outstanding	985,658	741,167
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	- Inter Office Transfers	-	889
	- Excess Collection	6,770	3,921
	- Refund of Premium	9,211	1,199
	- Income received in Advance	-	5,102
	TOTAL	1,389,936	987,487

**FORM NL-18 PROVISIONS SCHEDULE
PROVISIONS**

S.No	Particulars	As at 30.Sep.11 (Reviewed) (Rs.'000)	As at 30.Sep.10 (Reviewed) (Rs.'000)
1	Reserve for Unexpired Risk	2,447,134	1,801,967
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)	-	-
6	Reserve for Premium Deficiency	-	-
	TOTAL	2,447,134	1,801,967

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

S.No	Particulars	As at 30.Sep.11	As at 30.Sep.10
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares / debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-11

Statement of Liabilities									
<i>(Rs in Lakhs)</i>									
		As At 30.Sep.2011				As at 30.Sep.2010			
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	Fire	-	-	-	-	-	-	-	-
2	Marine								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	782.86	567.35	218.85	1,569.06	571.59	38.87	41.38	651.84
4	Health Insurance	23,688.48	8,525.27	545.11	32,758.86	17,448.08	7,119.57	211.85	24,779.50
5	Total Liabilities	24,471.34	9,092.62	763.95	34,327.91	18,019.67	7,158.44	253.23	25,431.34

PERIODIC DISCLOSURES

FORM NL-22

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

Date: **30-Sep-11**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30.SEP.2011

(Rs in Lakhs)

STATES	Personal Accident		Medical Insurance		Overseas medical Insurance		Grand Total	
	For the qtr July - Sep	Upto the qtr April - Sep	For the qtr July - Sep	Upto the qtr April - Sep	For the qtr July - Sep	Upto the qtr April - Sep	For the qtr July - Sep	Upto the qtr April - Sep
Andhra Pradesh	13.60	27.93	12,933.25	37,547.51	23.66	64.98	12,970.51	37,640.42
Arunachal Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assam	0.17	0.29	18.97	35.81	0.23	0.64	19.37	36.74
Bihar	0.11	0.16	16.16	31.11	0.39	0.71	16.67	31.98
Chattisgarh	1.99	4.03	29.59	57.17	0.17	0.20	31.76	61.40
Goa	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gujarath	15.21	26.28	636.31	1,109.70	34.27	93.66	685.79	1,229.63
Haryana	0.92	1.96	160.56	296.44	8.68	18.66	170.16	317.07
Himachal Pradesh	0.00	0.00	0.20	0.57	0.00	0.00	0.20	0.57
Jammu Kashmir	0.11	0.17	17.71	31.53	1.03	1.79	18.85	33.49
Jharkand	0.64	1.52	43.43	79.71	0.17	0.32	44.24	81.55
Karnataka	52.00	97.93	1,443.76	2,450.63	29.66	71.08	1,525.42	2,619.64
Kerala	12.83	24.14	1,115.31	1,933.40	11.50	22.62	1,139.64	1,980.16
Madhra Pradesh	6.03	11.75	293.55	522.90	5.75	12.90	305.33	547.54
Maharashtra	191.44	353.44	3,058.91	4,293.05	53.69	135.16	3,304.04	4,781.65
Manipur	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Meghalaya	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mizoram	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Nagaland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Orrisa	1.91	3.29	111.80	183.48	2.02	3.65	115.73	190.42
Punjab	6.06	12.02	140.89	266.04	28.66	62.73	175.61	340.79
Rajasthan	5.04	7.81	144.06	257.96	5.48	10.52	154.59	276.29
Sakkim	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tamil Nadu	146.21	229.28	1,819.14	6,946.52	51.69	123.48	2,017.03	7,299.28
Tripura	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Uttarpradesh	8.44	13.24	380.71	729.12	18.33	41.55	407.48	783.92
Uttarkand	27.46	28.44	113.01	244.44	2.68	7.19	143.14	280.07
Westbengal	6.55	14.54	446.45	822.75	4.23	11.84	457.23	849.12
Andaman & Nicobar Is.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Chandigarh	0.33	1.64	48.32	97.44	11.46	24.95	60.10	124.03
Dadra & Nagra Haveli	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Daman & Diu	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Delhi	7.26	11.19	628.34	1,002.23	30.37	67.39	665.97	1,080.81
Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Puducherry	1.35	1.59	56.02	89.23	1.07	2.04	58.44	92.87
Total----->	505.62	872.64	23,656.47	59,028.75	325.22	778.06	24,487.30	60,679.45

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-11

(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	Nil	-	-	-	
2	No. of Reinsurers with rating AA but less than AAA	Nil	-	-	-	
3	No. of Reinsurers with rating A but less than AA	1 (GIC -Re)	17,379.29	-	-	100%
4	No. of Reinsurers with rating BBB but less than A	Nil	-	-	-	
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	
6	Total	1	17,379.29	-	-	100%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-11

(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							
2	Marine Cargo							
3	Marine Hull							
4	Engineering							
5	Motor OD							
6	Motor TP							
7	Health	63066	48955	15962	6316	1132	135431	31963.56
8	Overseas Travel	10	32	18	10	11	81	153.04
9	Personal Accident	0	276	321	41	0	638	112.45
10	Liability							
11	Crop							
12	Miscellaneous							

PERIODIC DISCLOSURES

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

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

30-Sep-11

No. of claims only

Sl. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Total
1	Claims O/S at the beginning of the period	91536	261	1379	93176
2	Claims reported during the period	143892	175	205	144272
3	Claims Settled during the period	135431	81	638	136150
4	Claims Repudiated during the period	12449	56	63	12568
5	Claims closed during the period	15233	8	338	15579
6	Claims O/S at End of the period	72315	291	545	73151
	Less than 3months	35068	77	365	35510
	3 months to 6 months	19786	73	147	20006
	6months to 1 year	12703	125	32	12860
	1year and above	4758	16	1	4775

Insurer : Star Health and Allied Insurance Co Ltd

Solvency for the quarter ended Sep 11

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

Item No.	Description	PREMIUM			CLAIM			RSM-1	RSM-2	RSM
		Gross Premium	Gross Factored Premium	Net Premium	Gross Incurred claim	Factored Gross Incurred claim	Net Incurred Claim			
1	Fire	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-	-	-
8	Rural	34,358.38	17,179.19	24,516.78	44,295.28	22,147.64	29,222.31	4,903.36	8,766.69	8,766.69
9	Health	25,799.68	21,929.73	18,411.40	33,264.49	28,274.81	21,945.12	4,385.95	8,482.44	8,482.44
10	Others	521.39	364.97	372.38	672.80	470.96	443.86	74.48	141.29	141.29
	Total	60,679.45	39,473.89	43,300.57	78,232.56	50,893.41	51,611.29	9,363.78	17,390.43	17,390.43

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

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

Date: **30-Sep-11**

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	215	
2	No. of branches approved during the year	35	
3	No. of branches opened during the year	Out of approvals of previous year	8
4		Out of approvals of this year	9
5	No. of branches closed during the year	0	
6	No of branches at the end of the year	232	
7	No. of branches approved but not open	100	
8	No. of rural branches	39	
9	No. of urban branches	193	

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 30.SEP.2011

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

(Business within India)

Periodicity of Submission: Quarterly

Rs. In Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	22464.31
2	Loans	9	0
3	Fixed Assets	10	6738.5
4	Current Assets		
	a. Cash & Bank Balance	11	6335.46
	b. Advances & Other Assets	12	33150.76
5	Current Liabilities		
	a. Current Liabilities	13	13899.36
	b. Provisions	14	24471.34
	c. Misc. Exp not Written Off	15	0
	d. Debit Balance of P&L A/c		
Application of Funds as per Balance Sheet (A)			30318.33

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	6738.5
3	Cash & Bank Balance (if any)	11	4230.46
4	Advances & Other Assets (if any)	12	33150.76
5	Current Liabilities	13	13899.36
6	Provisions	14	24471.34
7	Misc. Exp not Written Off	15	0
8	Debit Balance of P&L A/c		
TOTAL (B)			5749.02
'Investment Assets' As per FORM 3B (A-B)			24569.31

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)						
1	G. Sec.	Not less than 20%	0	5158	6304	11462	0	0	11462	11059
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	0	5158	6304	11462	0	0	11462	11059
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0	4493	5491	9984	0	0	9984	9794
	2. Approved Investments	Not exceeding 55%	0	1180	1443	2623	0	0	2623	2623
	3. Other Investments (not exceeding 25%)		0	225	275	500	0	0	500	500
Total Investment Assets			100%	11,056.19	13,513.12	24,569.30	100.00%	0%	24,569.30	23,975.65

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: Mr.S.Ramaswamy

Designation: Chief Financial Officer

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-11

(Rs in Lakhs)

Detail Regarding Debt Securities								
	MARKET VALUE				BOOK VALUE			
	As at 30.Sep.11	As % of total for this class	As at 30.Sep.10	As % of total for this class	As at 30.Sep.11	As % of total for this class	As at 30.Sep.10	As % of total for this class
Break down by credit Rating								
AAA rated	8337.00	39.98%	5946.5	22.18%	8484.39	39.56%	6002.36	22.27%
AA or better	1456.90	6.99%	1483.35	5.53%	1499.49	6.99%	1499.35	5.56%
Rated below AA but above A	0.00	0.00%	0	0.00%	0.00	0.00%	0	0.00%
Rated below A but above B	0.00	0.00%	0	0.00%	0.00	0.00%	0	0.00%
Any other	11058.57	53.03%	19376.03	72.28%	11462.24	53.45%	19447.85	72.16%
TOTAL----->	20852.47		26805.88		21446.12		26949.56	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	1977.45	9.48%	9455.94	35.28%	2002.29	9.34%	9438.89	35.02%
more than 1 year and upto 3 years	6395.43	30.67%	3482.65	12.99%	6517.72	30.39%	3508.72	13.02%
More than 3 years and up to 7 years	12016.83	57.63%	12751.34	47.57%	12426.11	57.94%	12983.78	48.18%
More than 7 years and up to 10 years	462.75	2.22%	482.35	1.80%	500.00	2.33%	500.00	1.86%
above 10 years	0.00	0.00%	633.59	2.36%	0.00	0.00%	518.18	1.92%
TOTAL----->	20852.47		26805.88		21446.12		26949.56	
Breakdown by type of the issuer								
a. Central Government	11058.57	53.03%	11820.34	44.10%	11462.24	53.45%	12007.58	44.56%
b. State Government	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
c. Corporate Securities	7828.75	37.54%	14051.85	52.42%	7994.57	37.28%	14123.71	52.41%
d. Others	1965.15	9.42%	933.69	3.48%	1989.31	9.28%	818.27	3.04%
TOTAL----->	20852.47		26805.88		21446.12		26949.56	

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

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

Date: **30-Sep-11**

Analytical Ratios for Non-Life companies

Sl.No.	Particular	up to the Quarter ended 30.Sep.11	up to the Quarter of the preceding year ended 30.Sep.2010
1	Gross Premium Growth Rate	6%	32%
2	Gross Premium to shareholders' fund ratio	3.50%	3.12
3	Growth rate of shareholders' fund	-9%	36%
4	Net Retention Ratio	71%	72%
5	Net Commission Ratio	0%	-1%
6	Expense of Management to Gross Direct Premium Ratio	0.18	0.12
7	Combined Ratio	1.17	1.06
8	Technical Reserves to net premium ratio	79%	0.62
9	Underwriting balance ratio	-24%	-0.10
10	Operating Profit Ratio	-23%	-0.08
11	Liquid Assets to liabilities ratio	30%	1.18
12	Net earning ratio	-21%	-0.08
13	Return on net worth ratio	-0.54	-0.17
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.55	1.96
15	NPA Ratio		
	Gross NPA Ratio	0	0
	Net NPA Ratio	0	0

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	202,990,000	192,330,000
2	(b) Percentage of shareholding (Indian / Foreign)	79.13% / 20.87%	74.22% / 25.78%
3	(c) %of Government holding (in case of public sector insurance companies)	0	0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	Basic : (4.58) / Diluted: (3.55)	Basic : (1.96) / Diluted: (1.39)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic : (4.58) / Diluted: (3.55)	Basic : (1.96) / Diluted: (1.39)
6	(iv) Book value per share (Rs)	8.53	9.89

PERIODIC DISCLOSURES**FORM NL-31 : Related Party Transactions**Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Sep-11***(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 Jul - Sep 11	up to the Quarter ended Sep 11	Corresponding quarter of the preceeding year	Up to the Quarter of the preceeding year
1	Star Health Investments (P) Ltd	Holding Company	Share Capital	-	-	-	11,613.40
2	Star Health Investments (P) Ltd	Holding Company	Share Application	-	-	-	3,866.58
3	Mr.Mohammed Hassan	Director	Rental Deposit	-	-	-	9.21
4	Mr.Mohammed Hassan	Director	Lease Rental	2.32	4.64	2.32	4.64
5	Mr.Mohammed Hassan	Director	Managerial Remuneration	5.82	11.64	7.38	12.00
6	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	24.67	49.34	24.67	49.34
7	Mr.Mohammed Hassan	Director	Share Capital	-	-	-	0.83
8	Mr.V.Jagannathan	Chairman & MD	Share Capital	-	-	-	581.02
9	Mr.V.P.Nagarajan	Executive Director	Share Capital	-	-	-	194.00

*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-Sep-11**

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	
	NIL							

TABLE - II

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

Solvency for the Quarter ended on 30.Sep.2011

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policy Holders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	36275.66
	<u>Deduct:</u>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	34327.91
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	ANNEX-I	2603.83
4	Excess in Policyholders' Funds (1-2-3)		-656.08
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	29680.08
	<u>Deduct:</u>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	ANNEX-I	2130.41
7	Excess in Shareholders' Funds (5-6)		27549.68
8	Total Available Solvency Margin [ASM] (4+7)		26893.59
9	Total Required Solvency Margin [RSM]		17390.43
10	Solvency Ratio (Total ASM/Total RSM)		1.55

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Person

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

Date: **30-Sep-11**

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in
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.Mohammad Hassan	Director	
7	Mrs Vishaka Mulaye	Director	08.08.2011
8	Mr.Sumir Chadha	Director	
9	Mr.V P Nagarajan	Executive Director	
10	Mr.T.N.Santhanakrishnan	Executive Director - Designated	
11	Mr.S.Sundaresan	Sr.Vice President	
12	Mr.V.Jayaprakash	Sr.Vice President	
13	Mr.Ramaswamy .S	Chief Financial Officer	
14	Mr.Kannan Unni .C.M	Vice President - Company Secretary	
15	Mr.Kumar .K.C	Vice President - HR & Admin	
16	Mr.Malles .A.M	Assistant Vice President - Marketing	
17	Mr.Vishwajeet Mohnot	Assistant Vice President - Marketing	
18	Mr.Anand Roy	Assistant Vice President - Marketing	
19	Mr.S.Kannan	Assistant Vice President - Technical	
20	Mr.Srinivasan .H	Assistant Vice President - Products	
21	Mrs.Rama .D	Assistant Vice President - IT	

Key Pesons as defined in IRDA Registration of Companoies Regulations, 2000

FORM NI-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30.Sep.2011

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	Rolled Over?	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.

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.

Signature

--- Sd ---

Full Name & Designation

Mr.S.Ramaswamy
Chief Financial Officer

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

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 30.Sep.2011

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. In Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	10374.98	10009.09	207.31	7.94%	7.98%	12231.64	10009.09	466.34	7.87%	7.85%	10148.09	10751.36	183.96	7.19%	7.19%
2	Deposit U/s. 7 of Insurance Act, 1938	CDS	1087.26	1049.48	26.17	9.63%	10.12%	1087.26	1049.48	45.66	8.40%	8.68%	1246.93	1068.98	24.34	7.75%	7.75%
3	Treasury Bills	CTRB	0.00	0.00	0.00	0.00%	0.00%	0	0.00	0	0.00%	0.00%	0	0.00	0.00	0.00	0.00
4	Bonds / Debentures Issued by Authority Constituted Under any Housing / Building Scheme - Approved	HTDN	4502.39	4398.95	98.3	8.67%	8.60%	4536.96	4398.95	195.45	8.62%	8.54%	302.75	3451.85	59.56	7.80%	7.80%
5	Infrastructure - PSU Debentures / Bonds	IPTD	5481.49	5394.95	116.33	8.58%	8.74%	5424.87	5394.95	169.29	8.91%	9.06%	3620.75	3978.00	77.21	8.46%	8.46%
6	Approved Investments	ECDB	2105	2105	24.04	6.40%	6.40%	2018.52	2105	133.39	6.20%	6.20%	6573.98	6622.00	88.15	4.79%	4.79%
		EINP			0.00	0.00%	0.00%	0		0.00	0.00%	0.00%	518.18	633.60	0.00	0.00%	0.00%
7	Other than approved investments	EGMF	500	500	12.25	4.80%	4.80%	1747.07	500	37.14	4.95%	4.95%	702.65	300.09	3.12	4.05%	4.05%
		OMGS	0	0.00	0.00	0.00%	0.00%	0	0.00	0	0.00%	0.00%	803.71	0	8.13	4.45%	4.45%
		OSLU	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0	0.00%	0.00%
TOTAL			24051.12	23457.47	484.4	7.17%	7.15%	27046.32	23457.47	1047.27	7.71%	7.66%	23917.04	26805.88	444.47	7.17%	7.17%

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 _____
 Full Name & Designation **Mr.S.Ramaswamy**
 Chief Financial Officer

Note: Category of Investment (COI) shall be as per Guidelines

- 1 To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments
- 2 Yield netted for Tax
- 3 FORM-1 shall be prepared in respect of each fund.

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 30.Sep.2011

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>¹								
					NIL				
B.	<u>As on Date</u>²								

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 **S.Ramaswamy**
Chief Financial Officer

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 Investmet (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer:

Date:

Quarterly Business Returns across line of Business

(Rs in Lakhs)

Sl.No.	Line of Business	Current Quarter - For the period ended 30.09.11		Same Quarter - For the period ended 30.09.10		upto the period ended Sep 11		upto the period ended Sep 10	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Cargo & Hull	-	-	-	-	-	-	-	-
3	Motor TP	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	505.62	71158	396.41	29681	872.65	137230	627.4	59141
10	Health	23656.46	252958	24847.31	172639	59028.74	451364	56077.12	404801
11	Others* (OMP)	325.22	9397	427.07	6252	778.06	21881	652.32	19448

PERIODIC DISCLOSURES

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

Insurer: Star Health and Allied Insurance Co Ltd

Date: 30-Sep-11

(Rs in Lakhs)

Rural & Social Obligations (Half Year)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	25,225	344.80	301,371.26
		Social	10,870	62.85	52,477.45
10	Health	Rural	154,957	33,848.93	21,166,759.45
		Social	102,822	15,577.26	9,144,109.30
11	Others* (OMP)	Rural	3,788	164.66	9,806.21
		Social	7,963	243.68	17,970.92

*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-Sep-11**

Sl.No.	Channels	Current Quarter Jul to Sep 11		Same quarter Previous Year Jul to Sep 10		Up to the period ended 30.Sep.2011		Same period of the previous year ended 30.Sep.2010	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
		<i>(Rs in Lakhs)</i>							
1	Individual agents	318898	10963.37	181997	4244	469260	16669.79	334914	7631
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	1874	19	1712	51.72	6774	76
4	Brokers	7133	378.13	9239	398	14328	741.84	15500	672
5	Micro Agents	548	18.11	4	-	555	18.11	18	-
6	Direct Business	6934	13127.69	55700	21006	124620	43197.92	123516	48934
	Total (A)	333513	24487.30	248814	25667	610475	60679.38	480722	57313
1	Referral (B)	-	-	51	4	-	-	2668	44
	Grand Total (A+B)	333513	24487.30	248865	25671	610475	60679.46	483390	57357

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 GRIEVANCE DISPOSAL

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-11

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	-	-	-	-	-	-
b)	Policy Administration Related	-	307	266	22	-	19
c)	Insurance Policy Coverage related	-	-	-	-	-	-
d)	Claims related	15	3495	130	3202	100	78
e)	others	-	-	-	-	-	-
d)	Total Number	15	3802	396	3224	100	97

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	93	-	93
b)	Greater than 15 days	4	-	4
	Total Number	97	-	97