

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 30TH SEP 2014
MISCELLANEOUS BUSINESS

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.14)	FOR THE HALF YEAR (ended 30.Sep.14)	FOR THE QUARTER (ended 30.Sep.13)	FOR THE HALF YEAR (ended 30.Sep.13)
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	2,405,240	4,630,247	1,837,365	3,290,865
2	Profit / Loss on sale / Redemption of Investments		2,551	6,694	(2,998)	7,264
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent - Gross		94,757	181,663	32,282	114,612
	TOTAL (A)		2,502,548	4,818,604	1,866,649	3,412,741
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,446,855	2,873,113	1,099,901	2,151,957
2	Commission	NL-6-Commission Schedule	229,809	403,202	104,147	181,011
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,053,173	1,984,054	883,605	1,594,313
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,729,837	5,260,369	2,087,653	3,927,281
	Operating Profit / (Loss) from Fire / Marine / Miscellaneous Business C = (A - B)		(227,289)	(441,765)	(221,004)	(514,539)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(227,289)	(441,765)	(221,004)	(514,539)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(227,289)	(441,765)	(221,004)	(514,539)

Place: Chennai - 34

Date: 27-Nov-2014

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 2014

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.14)	FOR THE HALF YEAR (ended 30.Sep.14)	FOR THE QUARTER (ended 30.Sep.13)	FOR THE HALF YEAR (ended 30.Sep.13)
			(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		(227,289)	(441,765)	(221,004)	(514,539)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		22,332	48,290	57,133	67,310
	(b) Profit on sale of investments		542	1,779	2,998	4,267
	<i>Less:</i> Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		(204,415)	(391,696)	(160,872)	(442,963)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others (To be specified)					
	Amortisation Expenses		50	53	404	489
	TOTAL (B)		50	53	404	489
	Profit Before Tax		(204,465)	(391,749)	(161,276)	(443,452)
	Provision for Taxation					
	a) Current Tax		-	-	-	-
	b) Deferred Tax		-	-	-	-
	Profit After Tax		(204,465)	(391,749)	(161,276)	(443,452)
	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		-	(3,594,810)	-	(2,757,314)
	Balance carried forward to Balance Sheet		(204,465)	(3,986,559)	(161,276)	(3,200,766)

Place: Chennai - 34

Date: 27-Nov-2014

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 2014

S.No	Particulars	Schedule	As on 30.Sep.14 (Reviewed) (Rs.'000)	As on 30.Sep.13 (Reviewed) (Rs.'000)
SOURCES OF FUNDS				
	SHARE CAPITAL	NL-8 Share Capital Schedule	3,338,605	3,337,304
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	NL-10 Reserves & Surplus Schedule	2,107,353	2,247,723
	FAIR VALUE CHANGE ACCOUNT		-	-
	BORROWINGS	NL-11 Borrowings Schedule	-	-
	DEFERRED TAX LIABILITY		-	-
	TOTAL		5,445,958	5,585,027
APPLICATION OF FUNDS				
	INVESTMENTS	NL-12 Investment Schedule	3,581,225	3,089,348
	LOANS	NL-13 Loans Schedule	-	-
	FIXED ASSETS	NL-14 Fixed Assets Schedule	571,739	564,289
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15 Cash and bank Balance Schedule	2,111,004	1,445,988
	Advances and Other Assets	NL-16 Advances & Other Assets Schedule	2,183,458	2,065,707
	Sub-Total (A)		4,294,462	3,511,695
	CURRENT LIABILITIES	NL-17 Current Liabilities Schedule	1,569,322	1,236,407
	PROVISIONS	NL-18 Provisions Schedule	5,418,704	3,544,664
	Sub-Total (B)		6,988,026	4,781,071
	NET CURRENT ASSETS (C) = (A - B)		(2,693,564)	(1,269,376)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19 Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		3,986,559	3,200,766
	TOTAL		5,445,958	5,585,027

Place: Chennai - 34

Date: 27-Nov-2014

CONTINGENT LIABILITIES

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.14) (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.14)	FOR THE HALF YEAR (ended 30.Sep.14)	FOR THE QUARTER (ended 30.Sep.13)	FOR THE HALF YEAR (ended 30.Sep.13)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	3,263,449	6,077,473	2,831,001	4,710,101
	Service Tax	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-
	Gross Earned Premium	3,263,449	6,077,473	2,831,001	4,710,101
	Add: Premium on reinsurance accepted	2,409	2,409	-	216,357
	Less : Premium on reinsurance ceded	288,968	1,127,062	385,885	1,499,423
	Net Premium	2,976,890	4,952,820	2,445,116	3,427,035
	Adjustment for change in reserve for unexpired risks	571,650	322,573	607,751	136,170
	Premium Earned (Net)	2,405,240	4,630,247	1,837,365	3,290,865

FORM NL-5 CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.14)	FOR THE HALF YEAR (ended 30.Sep.14)	FOR THE QUARTER (ended 30.Sep.13)	FOR THE HALF YEAR (ended 30.Sep.13)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims Paid				
	Direct claims	1,836,245	3,421,604	1,409,362	2,596,316
	Add: Claims Outstanding at the end of the year	849,050	849,050	774,363	774,363
	Less: Claims Outstanding at the beginning of the year	956,816	1,000,796	703,505	807,902
	Gross Incurred Claims	1,728,479	3,269,858	1,480,220	2,562,777
	Add: Re-insurance accepted to direct claims	68	170	22,401	171,016
	Less: Re-insurance Ceded to claims paid	281,692	396,915	402,720	581,836
	Total Claims Incurred	1,446,855	2,873,113	1,099,901	2,151,957

**FORM NL-6 COMMISSION SCHEDULE
COMMISSION**

Particulars	FOR THE QUARTER (ended 30.Sep.14)	FOR THE HALF YEAR (ended 30.Sep.14)	FOR THE QUARTER (ended 30.Sep.13)	FOR THE HALF YEAR (ended 30.Sep.13)
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	346,622	616,261	254,539	443,232
Add: Re-insurance Accepted	602	602	-	4,327
Less: Commission on Re-insurance Ceded	117,415	213,661	150,392	266,548
Net Commission	229,809	403,202	104,147	181,011
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	330,629	586,753	241,093	418,782
Brokers	14,926	27,525	13,274	24,261
Corporate Agency	1,067	1,983	172	189
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
TOTAL (B)	346,622	616,261	254,539	443,232

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

S.No	Particulars	FOR THE QUARTER	FOR THE HALF YEAR	FOR THE QUARTER	FOR THE HALF YEAR
		(ended 30.Sep.14)	(ended 30.Sep.14)	(ended 30.Sep.13)	(ended 30.Sep.13)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	621,282	1,164,569	537,928	1,000,608
2	Travel, conveyance and vehicle running expenses	34,011	51,004	18,002	31,722
3	Training expenses	8,847	19,047	6,381	15,749
4	Rents, rates & taxes	64,631	113,643	47,152	89,277
5	Repairs	21,120	57,625	26,878	42,892
6	Printing & stationery	59,989	152,284	80,449	93,888
7	Communication	21,185	36,888	17,517	38,357
8	Legal & professional charges	12,365	22,772	9,841	29,716
9	Auditors' fees, expenses etc				
	(a) as auditor	-	-	-	-
	(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	600	600	500	500
	(d) Out of pocket expenses	314	411	21	307
10	Advertisement and publicity	91,926	177,013	57,155	82,064
11	Interest & Bank Charges	3,809	6,571	670	1,918
12	Others (to be specified)				
	- Donation	75	105	15	15
	- Director's Sitting Fees	180	430	80	140
	- Software Expenses	43,426	79,257	28,776	74,035
	- Miscellaneous Expenses	30,384	33,403	28,065	44,147
	- Amortization Expenses	190	198	134	832
13	Depreciation	38,837	68,233	24,040	48,146
	TOTAL	1,053,173	1,984,054	883,605	1,594,313

FORM NL-8 SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S.No	Particulars	As on 30.Sep.14 (Reviewed)	As on 30.Sep.13 (Reviewed)
		(Rs.'000)	(Rs.'000)
1	Authorised Capital 45,00,00,000 Equity Shares of Rs.10/- each (35,00,00,000 Eq Shares for 30.Sep.13)	4,500,000	3,500,000
2	Issued Capital 333,860,522 Equity Shares of Rs.10/- each (333,730,422 Eq Shares for 30.Sep.13)	3,338,605	3,337,304
3	Subscribed Capital 333,860,522 Equity Shares of Rs.10/- each (333,730,422 Eq Shares for 30.Sep.13)	3,338,605	3,337,304
4	Called-up Capital 333,860,522 Equity Shares of Rs.10/- each (333,730,422 Eq Shares for 30.Sep.13)	3,338,605	3,337,304
	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	3,338,605	3,337,304

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

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

Shareholder	As at 30.Sep.14		As at 30.Sep.13	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	248,069,372	74.30%	247,939,272	82.13%
· Foreign	85,791,150	25.70%	85,791,150	17.87%
Others			-	-
TOTAL	333,860,522	100.00%	333,730,422	100.00%

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

S.No	Particulars	As on 30.Sep.14 (Reviewed)	As on 30.Sep.13 (Reviewed)
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,107,353	2,108,853
4	General Reserves		
	Opening as on 01.04.13	-	138,870
	Additions during the year	-	-
	Transfer from Contingency Reserve for Unexpired Risk	-	-
	Closing as on 30.09.13	-	138,870
	Less: Debit balance in Profit & Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,107,353	2,247,723

FORM NL-11 BORROWINGS SCHEDULE
BORROWINGS

S.No	Particulars	As on 30.Sep.14	As on 30.Sep.13
		(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 on 30.Sep.14	As on 30.Sep.13
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,654,155	1,659,067
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	449,730	502,769
	(e) Other Securities (to be specified)	-	-
	Debt Capital Instrument - upper Tier 2 Capital	-	50,000
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	76,926	76,926
4	Investments in Infrastructure and Social Sector	850,227	400,130
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	150,087	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	400,100	100,000
	(c) Other Securities (to be specified)	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	300,456
5	Other than Approved Investments	-	-
	TOTAL	3,581,225	3,089,348

	Aggregate Market Value of Quoted Investments other than Equity Shares	3,472,343	2,910,647
	Aggregate Book Value of Quoted Investments other than Equity Shares	3,504,299	3,012,422
	Aggregate Book Value of Un-Quoted Investments	76,926	76,926
	Aggregate Market Value of Investment Properties	421,365	421,365
	Historical cost of Mutual Funds valued on Fair Value basis	-	-

**FORM NL-13 LOANS SCHEDULE
LOANS**

S.No	Particulars	As on 30.Sep.14	As on 30.Sep.13
		(Reviewed)	(Reviewed)
		(Rs.'000)	(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	Adjustments to retained earnings	For The Period	On Sales /	To Date	As at 30.Sep.14 (Reviewed)	As at 30.Sep.13
								Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles (IT - Software)	543,030	13,894	-	556,924	465,407	-	17,890	-	483,297	73,627	81,359
Land-Freehold	75,600	6,310	-	81,910	-	-	-	-	-	81,910	75,600
Leasehold Property	-	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	135,351	8,413	4,021	139,743	38,279	7,946	8,275	3,985	50,515	89,228	89,123
Information Technology Equipment	353,749	23,947	59	377,637	167,177	22,008	27,801	56	216,930	160,707	183,422
Vehicles	17,336	61	-	17,397	5,707	-	1,747	-	7,454	9,943	12,342
Office Equipment	108,705	8,119	63	116,761	21,831	13,178	12,519	13	47,515	69,246	81,709
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,233,771	60,744	4,143	1,290,372	698,401	43,132	68,232	4,054	805,711	484,661	523,555
Work in progress	63,297	23,781	-	87,078	-	-	-	-	-	87,078	40,736
Grand Total	1,297,068	84,525	4,143	1,377,450	698,401	43,132	68,232	4,054	805,711	571,739	564,291
PREVIOUS HALF YEAR	1,130,446	86,365	6,020	1,210,791	599,611	-	48,145	1,256	646,500	-	-

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

S.No	Particulars	As on 30.Sep.14	As on 30.Sep.13
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	133,196	109,994
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	1,480,428	1,246,732
	(bb) Others	357,400	-
	(b) Current Accounts	139,980	89,262
	(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	-	-
	TOTAL	2,111,004	1,445,988
	<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 on 30.Sep.14	As on 30.Sep.13
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	320,560	107,447
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for tax amounting Rs.64,411/-)	49,222	49,517
6	Others (to be specified)		
	- Travel Advance	372	463
	- Rental Advance	124,309	109,162
	- Telephone Deposit	323	280
	- Staff Advance	36,346	41,954
	- Other Advances	319,109	60,140
	- Security Deposits	12,904	10,325
	TOTAL (A)	863,145	379,288
	OTHER ASSETS		
1	Income accrued on investments	145,049	99,260
2	Outstanding Premiums	335,007	394,413
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	10,083	182,961
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	830,175	1,009,785
	TOTAL (B)	1,320,313	1,686,419
	TOTAL (A+B)	2,183,458	2,065,707

FORM NL-17 CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S.No	Particulars	As on 30.Sep.14	As on 30.Sep.13
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	53,660	47,020
2	Balances due to other insurance companies	172,885	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	98,097	62,191
5	Unallocated Premium	100,265	45,281
6	Sundry creditors	288,524	284,102
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	849,050	774,363
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	- Excess Collection	3,900	7,917
	- Refund of Premium	2,940	15,533
	TOTAL	1,569,322	1,236,407

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**FORM NL-18 PROVISIONS SCHEDULE
PROVISIONS**

S.No	Particulars	As on 30.Sep.14	As on 30.Sep.13
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	5,403,792	3,536,057
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 Gratuity	14,912	8,607
6	Reserve for Premium Deficiency	-	-
	TOTAL	5,418,704	3,544,664

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

S.No	Particulars	As on 30.Sep.14	As on 30.Sep.13
		(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-14

Statement of Liabilities

(Rs in Lakhs)

		As At 30.Sep.2014				As at 30.Sep.2013			
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	928.76	200.39	296.08	1,425.23	609.94	263.63	192.34	1,065.92
4	Health Insurance	46,230.12	6,893.46	1,100.56	54,224.15	33,558.90	6,652.04	635.61	40,846.55
5	Total Liabilities	47,158.88	7,093.85	1,396.65	55,649.38	34,168.85	6,915.67	827.95	41,912.47

PERIODIC DISCLOSURES

FORM NL-22

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-14

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE HALF YEAR ENDED 30.SEP.2014

(Rs in Lakhs)

STATES	Personal Accident		Medical Insurance		Overseas medical Insurance		Grand Total	
	For the qtr July - Sep '14	Upto the period April - Sep '14	For the qtr July - Sep '14	Upto the period April - Sep '14	For the qtr July - Sep '14	Upto the period April - Sep '14	For the qtr July - Sep '14	Upto the period April - Sep '14
Andhra Pradesh	6	37	514	1,929	11	51	531	2,017
Arunachal Pradesh	0	0	0	0	0	0	0	0
Assam	1	2	83	143	0	1	84	146
Bihar	0	1	71	130	0	0	72	132
Chhattisgarh	1	3	101	201	0	1	103	205
Goa	0	0	0	0	0	0	0	0
Gujarat	40	59	1,274	2,498	24	62	1,338	2,619
Haryana	13	21	725	1,265	6	13	744	1,299
Himachal Pradesh	0	0	10	13	0	0	11	13
JAMMU AND KASHMIR	1	2	70	130	1	3	72	134
Jharkhand	3	6	197	2,378	1	2	201	2,386
Karnataka	111	209	3,788	6,514	20	58	3,919	6,782
Kerala	33	61	3,638	6,557	11	32	3,682	6,650
Madhya Pradesh	24	36	896	1,598	5	12	925	1,646
Maharashtra	207	347	7,655	13,097	46	111	7,908	13,554
Manipur	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0
Orissa	6	10	350	580	1	3	356	593
Punjab	26	43	428	764	22	53	476	860
Rajasthan	29	46	571	999	7	15	607	1,060
Sikkim	0	0	0	0	0	0	0	0
Tamil Nadu	304	488	4,610	9,116	27	104	4,942	9,709
Telangana	14	14	1,147	1,147	24	24	1,185	1,185
Tripura	0	0	0	0	0	0	0	0
Uttar Pradesh	20	36	1,354	2,436	9	25	1,383	2,498
UTTARAKHAND	23	26	377	641	3	7	402	674
West Bengal	18	29	1,626	2,903	5	11	1,649	2,943
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0
Chandigarh	2	3	112	204	6	13	119	219
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0
Delhi	13	23	1,788	3,204	16	40	1,817	3,266
Lakshadweep	0	0	0	0	0	0	0	0
PONDICHERRY	4	7	102	175	1	3	107	185
Total----->	898	1,511	31,490	58,621	246	642	32,634	60,774

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-14

(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)	11,270.62	-	-	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	11,270.62	-	-	100%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-14

(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	63045	2145	34	9	3	65236	18015	
8	Overseas Travel	6	13	12	9	5	45	95	
9	Personal Accident	394	1	0	0	0	395	252	
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-14

No. of claims only

Sl. No.	Claims Experience	Personal Accident	Health	Overseas Travel	Total
1	Claims O/S at the beginning of the period	369	38709	178	39256
2	Claims reported during the period	685	82823	160	83668
3	Claims Settled during the period	395	61550	45	61990
4	Claims Repudiated during the period	91	7559	40	7690
5	Claims closed during the period	206	16068	33	16307
6	Claims O/S at End of the period	362	36355	220	36937
	Less than 3months	305	33195	138	33638
	3 months to 6 months	40	1865	33	1938
	6months to 1 year	12	776	27	815
	1year and above	5	519	22	546

Insurer : Star Health and Allied Insurance Co Ltd

Solvency for the quarter ended Sep 14

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	-	-	-	-	-	-	-	-	-
9	Health	120,109	90,081	92,460	78,171	58,629	55,937	18,487	17,589	18,487
10	Others	2,822	1,976	1,858	1,165	1,642	818	395	246	395
	Total	122,931	92,057	94,318	79,337	60,271	56,755	18,882	17,834	18,882

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

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

Date: **30-Sep-14**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	279
2	No. of branches approved during the year	12
3	No. of branches opened during the year	Out of approvals of previous year 0
4		Out of approvals of this year 1
5	No. of branches closed during the year	0
6	No of branches at the end of the year	280
7	No. of branches approved but not open	3
8	No. of rural branches	0
9	No. of urban branches	280

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	35,812.25
2	Loans	9	-
3	Fixed Assets	10	6,256.05
4	Current Assets		-
	a. Cash & Bank Balance	11	21,101.58
	b. Advances & Other Assets	12	18,984.73
5	Current Liabilities		-
	a. Current Liabilities	13	15,940.26
	b. Provisions	14	52,493.05
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet (A)			150,587.92

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	6,256.05
3	Cash & Bank Balance (if any)	11	2,723.35
4	Advances & Other Assets (if any)	12	18,984.73
5	Current Liabilities	13	15,940.26
6	Provisions	14	52,493.05
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
TOTAL (B)			96,397.43
'Investment Assets' As per FORM 3B (A-B)			54,190.48

No.	Investment represented as	Reg %	SH						Total	Market Value
			Balance	FRSM						
			(a)	(b)					g= (d+e)	h
1	G.Sec.	Not less than 20%	-	14,433.94					18,042.42	17,708.80
2	G. Sec or other Approved Sec. (Incl. (1) above)	Not less than 30%	-	14,433.94					18,042.42	17,708.80
3	Investment subject to Exposure Norms								-	-
	a. Housing and Loans to SG for Housing and Fire Fighting Equipments.	Not less than 15%							-	-
	1) Approved Investments			5,438.64					6,798.30	6,787.05
	2) Other Investments			-					-	-
	b. Infrastructure Investments.			-					-	-
	1) Approved Investments			7,201.82					9,002.27	9,007.95
	2) Other Investments			-					-	-
	c. Approved Investments	Not Exceeding 55%		16,278.00					20,347.50	23,811.55
	d. Other Investments (not exceeding 25%)			-					-	-
				-					-	-
	Total Investment Assets	100%	-	43,352.39					54,190.48	57,315.36

Signature: _____ Sd _____

Full name: Mr.S.Ramaswamy

Designation: Chief Financial Officer

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-14

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30/09/2014	As % of total for this class	As at 30/09/2013	As % of total for this class	As at 30/09/2014	As % of total for this class	As at 30/09/2013	As % of total for this class
Break down by credit rating								
AAA rated	17,017.19	49.00	12,839.81	4484%	17,000.57	48.51	13,033.55	44.00
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	17,708.80	51.00	15,793.98	5516%	18,042.42	51.49	16,590.67	56.00
	34,726.00	100.00	28,633.79	100.00	35,042.99	100.00	29,624.22	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	5,485.05	15.80	3,977.36	1389%	5,501.87	15.70	4,005	13.52
more than 1 year and upto 3years	7,860.45	22.64	7,840.51	2738%	7,992.96	22.81	7,969	26.90
More than 3years and up to 7years	7,306.35	21.04	9,742.86	3403%	7,276.23	20.76	10,166	34.32
More than 7 years and up to 10 years	8,611.64	24.80	6,120.55	2138%	8,726.12	24.90	6,464	21.82
above 10 years	5,462.50	15.73	952.51	333%	5,545.81	15.83	1,020	3.44
	34,726.00	100.00	28,633.79	100	35,042.99	100.00	29,624	100.00
Breakdown by type of the issuer								
a. Central Government	17,708.80	51.00	15,794	55.16	18,042.42	51.49	16,591	56.00
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	16,563.94	47.70	11,849	41.38	16,500.57	47.09	12,034	40.62
d. Others	453.25	1.31	991	3.46	500.00	1.43	1,000	3.38
	34,726.00	100.00	28,634	100.00	35,042.99	100.00	29,624	100.00

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

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

Date:

30-Sep-14

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter July to Sep '14	up to the Quarter ended 30.Sep.14	For the Quarter July to Sep '13	up to the Quarter ended 30.Sep.13
1	Gross Premium Growth Rate	15%	23%	30%	23%
2	Gross Premium to shareholders' fund ratio	2.24	4.16	1.19	2.07
3	Growth rate of shareholders' fund	-39%	-39%	3%	3%
4	Net Retention Ratio	91%	81%	86%	70%
5	Net Commission Ratio	8%	8.1%	4.3%	5.3%
6	Expense of Management to Gross Direct Premium Ratio	0.43	0.43	0.40	0.41
7	Combined Ratio	1.09	1.22	1.04	1.35
8	Technical Reserves to net premium ratio	2.10	1.26	1.76	1.26
9	Underwriting balance ratio	-0.08	-0.09	-0.09	-0.15
10	Operating Profit Ratio	-0.07	-0.08	-0.07	-0.13
11	Liquid Assets to liabilities ratio	0.43	0.43	0.43	0.43
12	Net earning ratio	-0.07	-0.08	-0.07	-0.13
13	Return on net worth ratio	-0.14	-0.27	-0.07	-0.19
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.01	1.01	1.52	1.52
15	NPA Ratio				
	Gross NPA Ratio	0	0	0	0
	Net NPA Ratio	0	0	0	0

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Sep-14***(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 14	up to the Quarter ended Sep 14	Corresponding quarter of the preceeding year	Up to the Quarter of the preceeding year
1	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	26.89	53.34	24.99	49.98

*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-14**

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				

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

Solvency for the Quarter ended on 30.Sep.2014

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	64,838.49
	<i>Deduct:</i>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	55,649.38
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	ANNEX-I	5,807.96
4	Excess in Policyholders' Funds (1-2-3)		3,381.15
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	17,235.55
	<i>Deduct:</i>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	ANNEX-I	1,543.89
7	Excess in Shareholders' Funds (5-6)		15,691.66
8	Total Available Solvency Margin [ASM] (4+7)		19,072.81
9	Total Required Solvency Margin [RSM]		18,882.37
10	Solvency Ratio (Total ASM/Total RSM)		1.01

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Person

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-14

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
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	Senior Vice President - Company Secretary	
16	Mr.Kumar .K.C	Senior Vice President - HR & Admin	
17	Mr.Mallesh .A.M	Senior Vice President - Marketing	
18	Mr.Anand Roy	Senior Vice President - Marketing	
19	Dr. Hari Krishnan	Senior 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.Surether	Chief of Internal Audit	
26	Mr.V.Vasudevan	Chief of Internal Audit	
Key Pesons as defined in IRDA Registration of Companies Regulations, 2000			

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30.Sep.2014

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/Exty.]

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 30.Sep.2014

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 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-Sep-14					
Quarterly Business Returns across line of Business									
<i>(Rs in Lakhs)</i>									
Sl.No.	Line of Business	Current Quarter - For the period ended 30.09.14		Same Quarter - For the period ended 30.09.13		upto the period ended Sep 14		upto the period ended Sep 13	
		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	898	48,782	660	36,921	1,511	83,330	1,071	66,251
10	Health	31,490	389,611	27,400	315,838	58,621	687,140	45,250	568,481
11	Others* (OMP)	246	8,052	250	8,095	642	19,004	780	23,245

PERIODIC DISCLOSURES

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

Insurer: Star Health and Allied Insurance Co Ltd

Date: 30-Sep-14

(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	7,872	146.31	94,158.63
		Social	8,455	139.70	121,031.38
10	Health	Rural	51,568	3,617.96	159,339.88
		Social	80,929	6,480.26	285,549.24
11	Others* (OMP)	Rural	618	22.03	1,142.00
		Social	1,349	39.92	2,905.00

*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-14**

Business Acquisition through different channels (Rs in Lakhs)									
Sl.No.	Channels	Current Quarter Jul to Sep 14		Same period of the previous year Jul to Sep 13		Up to the period ended 30.SEP 14		Same period of the previous year ended 30.Sep.2013	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	322,023	23,588	252,064	17,019	563,435	40,958	448,944	29,152
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	978	57	287	9	2,203	138	488	16
4	Brokers	7,302	1,078	6,143	1,009	13,318	1,930	11,569	1,973
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	116,142	7,911	102,360	10,273	210,518	17,747	196,976	15,960
	Total (A)	446,445	32,634	360,854	28,310	789,474	60,774	657,977	47,101
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	446,445	32,634	360,854	28,310	789,474	60,774	657,977	47,101

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-14

GRIEVANCE DISPOSAL

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
				Fully Accepted	Partially accepted	Rejected	
1	Complaints made by Customers						
a)	Proposals related	0	56	50	0	4	2
b)	Claim	17	493	83	262	160	5
c)	Policy Related	40	242	194	15	9	64
d)	Premium	0	53	0	3	50	0
e)	Refund	0	2	2	0	0	0
f)	coverage	0	1	1	0	0	0
g)	cover noe relaed	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0
i)	Others	0	322	289	16	15	2
	Total number of Complaints	57	1169	619	296	238	73

2	Total No. of policies during the period ended 30th September 2013	651,470
3	Total No. of claims during the period ended 30th September 2013	169,975