

**FORM NL-1-B-RA**  
**STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED**  
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**

**REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DEC 2012**  
**MISCELLANEOUS BUSINESS**

(Rs. in '000s)

	Particulars	Schedule	For the Quarter ended 31.Dec.12	Up to the Quarter ended 31.Dec.12	For the Quarter ended 31.Dec.11	Up to the Quarter of the preceding year ended 31.Dec.11
1	Premiums earned (Net)	<b>1 D</b>	1,243,253	3,735,343	1,982,637	6,225,308
2	Profit / (Loss) on sale / redemption of Investments		26	(5,138)	(799)	(1,398)
3	Others		-	-	-	-
4	Interest, Dividend & Rent – (Gross)		38,051	88,978	27,536	85,759
	<b>TOTAL (A)</b>		<b>1,281,330</b>	<b>3,819,183</b>	<b>2,009,374</b>	<b>6,309,669</b>
1	Claims Incurred (Net)	<b>2 D</b>	775,914	2,495,455	1,789,764	6,184,422
2	Commission	<b>3 D</b>	50,403	101,220	(8,242)	2,169
3	Operating Expenses related to Insurance Business	<b>4</b>	705,186	2,079,272	546,316	1,418,525
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,531,503</b>	<b>4,675,946</b>	<b>2,327,838</b>	<b>7,605,116</b>
	<b>Operating Profit / (Loss) from Miscellaneous Business : C = (A - B)</b>		<b>(250,171)</b>	<b>(856,763)</b>	<b>(318,464)</b>	<b>(1,295,447)</b>
	<b><u>APPROPRIATIONS</u></b>					
	Transfer to Shareholders' Account		(250,171)	(856,763)	(318,464)	(1,295,447)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (D)</b>		<b>(250,171)</b>	<b>(856,763)</b>	<b>(318,464)</b>	<b>(1,295,447)</b>

Place: Chennai – 34

Date: 07-FEB-2013

FORM NL-2-B-PL  
**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 PERIOD ENDED 31ST DEC 2012**

(Rs. in '000s)

	Particulars	Schedule	For the Quarter ended 31.Dec.12	Up to the Quarter ended 31.Dec.12	For the Quarter ended 31.Dec.11	Up to the Quarter of the preceding year ended 31.Dec.11
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(250,171)	(856,763)	(318,464)	(1,295,447)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – (Gross)		10,206	28,099	19,747	67,382
	(b) Profit on sale of investments				-	-
	<u>Less:</u> Loss on sale of investments		193	(1,622)	(609)	(1,098)
3	OTHER INCOME				-	-
	<b>TOTAL (A)</b>		<b>(239,772)</b>	<b>(830,287)</b>	<b>(299,326)</b>	<b>(1,229,163)</b>
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					
	Management Fees (Investment)		-	-	-	-
	Amortisation Expenses		(54)	(154)	(127)	(146)
	<b>TOTAL (B)</b>		<b>(54)</b>	<b>(154)</b>	<b>(127)</b>	<b>(146)</b>
	<b>Profit Before Tax (A - B)</b>		<b>(239,719)</b>	<b>(830,133)</b>	<b>(299,199)</b>	<b>(1,229,017)</b>
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Fringe Benefit Tax		-	-	-	-
	(c) Deferred Tax		-	-	69,145	69,145
	<b>Profit After Tax</b>		<b>(239,719)</b>	<b>(830,133)</b>	<b>(230,054)</b>	<b>(1,159,872)</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		-	(1,501,311)	-	(25,755)
	<b>Balance carried forward to Balance Sheet</b>		<b>(239,719)</b>	<b>(2,331,444)</b>	<b>(230,054)</b>	<b>(1,185,628)</b>
	Significant accounting policies	16	-	-	-	-
	Notes to financial statements	17			-	-
	Earnings per share - Basic		-	-	-	-
	- Diluted		-	-	-	-

Place: Chennai – 34

Date: 07-FEB-2013

**FORM NL-3-B-BS**  
**STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED**  
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**

**BALANCE SHEET AS AT 31ST DEC 2012**

(Rs. in '000s)

Particulars	Schedule	As on 31.Dec.12	As on 31.Dec.11
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	<b>5</b>	2,787,724	2,613,507
SHARE APPLICATION MONEY		-	588,875
RESERVES AND SURPLUS	<b>6</b>	1,627,970	1,304,754
FAIR VALUE CHANGE ACCOUNT		-	-
BORROWINGS	<b>7</b>	-	-
DEFERRED TAX LIABILITY		-	-
<b>TOTAL</b>		<b>4,415,694</b>	<b>4,507,137</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	<b>8</b>	2,178,561	2,048,714
LOANS	<b>9</b>	-	-
FIXED ASSETS	<b>10</b>	552,529	662,532
CURRENT ASSETS			
Cash and Bank Balances	<b>11</b>	487,900	504,533
Advances and Other Assets	<b>12</b>	2,289,576	3,582,241
<b>Sub-Total (A)</b>		<b>2,777,476</b>	<b>4,086,774</b>
CURRENT LIABILITIES	<b>13</b>	1,057,905	1,171,218
PROVISIONS	<b>14</b>	2,366,412	2,305,292
<b>Sub-Total (B)</b>		<b>3,424,317</b>	<b>3,476,511</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(646,841)</b>	<b>610,263</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	<b>15</b>	-	-
<b>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT</b>		<b>2,331,445</b>	<b>1,185,628</b>
<b>TOTAL</b>		<b>4,415,694</b>	<b>4,507,137</b>

Place: Chennai – 34  
Date: 07-FEB-2013

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

Particulars	For the Quarter ended 31.Dec.12	Up to the Quarter ended 31.Dec.12	For the Quarter ended 31.Dec.11	Up to the Quarter ended 31.Dec.11
Premium from direct business written	1,900,092	5,900,871	2,508,037	8,575,982
Add: Premium on reinsurance accepted	-	-	-	41
Less : Premium on reinsurance ceded	608,768	2,172,924	667,242	2,405,171
<b>Net Premium</b>	<b>1,291,324</b>	<b>3,727,947</b>	<b>1,840,795</b>	<b>6,170,852</b>
Adjustment for change in reserve for unexpired risks	48,071	(7,396)	(141,841)	(54,456)
<b>Total Premium Earned (Net)</b>	<b>1,243,253</b>	<b>3,735,343</b>	<b>1,982,637</b>	<b>6,225,308</b>

All premium written, less reinsurance, is from business in India.

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-5 - CLAIMS SCHEDULE  
CLAIMS INCURRED [NET]  
MISCELLANEOUS BUSINESS**

(Rs. in '000s)

Particulars	For the Quarter ended 31.Dec.12	Up to the Quarter ended 31.Dec.12	For the Quarter ended 31.Dec.11	Up to the Quarter ended 31.Dec.11
<b>CLAIMS PAID</b>				
Direct	1,100,890	4,346,662	2,495,305	8,510,181
Add :Re-insurance accepted	452	452	-	-
Less :Re-insurance Ceded	357,801	1,547,128	609,043	2,587,957
<b>NET CLAIMS PAID</b>	<b>743,541</b>	<b>2,799,986</b>	<b>1,886,262</b>	<b>5,922,224</b>
Add Claims Outstanding at the end of the year	624,487	624,487	889,160	889,160
Less Claims Outstanding at the beginning	592,114	929,018	985,658	626,962
<b>TOTAL CLAIMS PAID</b>	<b>775,914</b>	<b>2,495,455</b>	<b>1,789,764</b>	<b>6,184,422</b>

All claims paid, less reinsurance, are to claimants in India.

FORM NL-6-COMMISSION SCHEDULE  
 COMMISSION  
 MISCELLANEOUS BUSINESS

(Rs. in '000s)

Particulars	For the Quarter ended 31.Dec.12	Up to the Quarter ended 31.Dec.12	For the Quarter ended 31.Dec.11	Up to the Quarter ended 31.Dec.11
Direct	192,215	509,903	114,470	329,258
Add: Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	141,813	408,684	122,712	327,089
<b>Net Commission</b>	<b>50,403</b>	<b>101,220</b>	<b>(8,242)</b>	<b>2,169</b>
<b>Break-up of the expenses (Gross) incurred to procure Business :</b>				
Agents	185,083	480,373	111,086	311,403
Brokers	7,071	29,206	3,174	16,597
Corporate Agency	62	323	210	1,257
Referral	-	-	-	-
Others	-	1	-	1
<b>TOTAL</b>	<b>192,215</b>	<b>509,903</b>	<b>114,470</b>	<b>329,258</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

<b>S.No:</b>	<b>Particulars</b>	<b>For the Quarter ended 31.Dec.12</b>	<b>Up to the Quarter ended 31.Dec.12</b>	<b>For the Quarter ended 31.Dec.11</b>	<b>Up to the Quarter ended 31.Dec.11</b>
1	Employees' remuneration & welfare benefits	423,843	1,183,197	321,070	885,256
2	Travel, conveyance and vehicle running expenses	15,664	57,651	13,840	30,838
3	Training expenses	4,036	12,921	2,754	5,646
4	Rents, rates & taxes	42,195	117,658	38,135	106,824
5	Repairs & Maintenance	16,416	50,946	12,976	30,616
6	Printing & Stationery	17,547	93,291	25,009	47,362
7	Communication	14,739	44,882	15,065	30,117
8	Legal & professional charges	22,017	40,401	19,746	59,314
9	Auditors' fees, expenses etc				
	(a) as auditor	-	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	(50)	-	130	255
	(d) out of pocket expenses	106	358	61	154
10	Advertisement and publicity	43,229	164,469	27,331	45,046
11	Interest & Bank Charges	2,600	4,901	818	2,499
12	Others				
	- Donation	522	842	750	2,275
	- Director's Sitting Fees	80	240	80	240
	- Software Expenses	31,109	69,308	4,009	23,737
	- Miscellaneous Expenses	10,118	39,903	25,902	40,232
	- Amortization Expenses	(201)	(486)	(154)	(178)
13	Depreciation	61,215	198,291	38,794	107,791
	<b>TOTAL</b>	<b>705,184</b>	<b>2,079,272</b>	<b>546,316</b>	<b>1,418,524</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-8-SHARE CAPITAL SCHEDULE**

**SHARE CAPITAL**

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.12</b>	<b>As on 31.Dec.11</b>
1	Authorised Capital 350,000,000 (Previous Qtr - 350,000,000) Equity Shares of Rs10/- each	3,500,000	3,500,000
2	Issued Capital 278,772,350 (Previous Year - 261,350,747) Equity Shares of Rs10/- each	2,787,724	2,613,507
3	Subscribed Capital 278,772,350 (Previous Year - 261,350,747) Equity Shares of Rs10/- each (Out of above 2,100,000 equity shares of Rs.10/- each issued for consideration other than cash.)	2,787,724	2,613,507
4	Called-up / paid up Capital 278,772,350 (Previous Year - 261,350,747) Equity Shares of Rs10/- each (Of the above 162,304,943 (Previous Year - 126,799,600) equity shares of Rs.10/- each being 58.22% is held by holding company) (Out of above 2,100,000 equity shares of Rs.10/- each issued for consideration other than cash.)	2,787,724	2,613,507
	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		
	<b>TOTAL</b>	<b>2,787,724</b>	<b>2,613,507</b>



**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**SHARE CAPITAL - PATTERN OF SHAREHOLDING**

[As certified by the Management]

Shareholder	As on 31.Dec.12		As on 31.Dec.11	
	Number of Shares	% of Holding	Number of Shares	% of Holding
<b>Promoters</b>				
Indian	228,951,830	82.13%	218,987,547	83.79%
Foreign	49,820,520	17.87%	42,363,200	16.21%
Others	-	-	-	-
<b>TOTAL</b>	<b>278,772,350</b>	<b>100%</b>	<b>261,350,747</b>	<b>100%</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.12</b>	<b>As on 31.Dec.11</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,489,099	1,165,884
4	General Reserves		
	Opening as on 01.04.12	64,959	-
	Additions during the year	-	-
	Transfer from Contingency Reserve for Unexpired Risk	73,911	64,959
	Closing as on 31.12.12	138,870	64,959
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves		
	Contingency Reserve for Unexpired Risk		
	Opening as on 01.04.12	73,911	64,959
	Additions during the year	-	-
	Transfer from Profit & Loss a/c	-	73,911
	Deductions during the year	-	-
	Transfer to General Reserve	73,911	64,959
	Closing as on 31.03.12	-	73,911
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>1,627,970</b>	<b>1,304,754</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.12</b>	<b>As on 31.Dec.11</b>
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-12-INVESTMENT SCHEDULE  
INVESTMENTS**

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.12</b>	<b>As on 31.Dec.11</b>
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills *	946,230	1,048,371
2	Other Approved Securities	-	348,908
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	( b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	398,705	299,763
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	51,818	51,818
4	Investments in Infrastructure and Social Sector	500,990	50,476
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	150,000
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	80,568	-
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	50,000	99,377
	(c) Other Securities	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	150,250	-
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>2,178,561</b>	<b>2,048,714</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.12</b>	<b>As on 31.Dec.11</b>
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>	-	-

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-14-FIXED ASSETS SCHEDULE  
FIXED ASSETS**

(Rs. in '000s)

	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		Opening	Additions	Deductions	Closing	Upto Last Year	For The Year	On Sales / Adjustments	To Date	As at period ended Dec 12	As at period ended Dec 11
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles - IT Software	498,855	28,098	-	526,952	227,461	158,346	-	385,807	141,145	287,239
6	Furniture & Fittings	94,971	11,095	8	106,057	19,931	5,537	-	25,468	80,589	74,623
7	Information Technology Equipment	242,692	29,733	15,860	256,565	78,248	29,771	15,413	92,607	163,958	167,476
8	Vehicles	13,432	3,217	729	15,920	2,681	1,047	77	3,651	12,269	10,921
9	Office Equipment	73,139	12,240	-	85,382	11,676	3,589	-	15,265	70,117	59,523
	<b>Total</b>	<b>923,089</b>	<b>84,384</b>	<b>16,597</b>	<b>990,876</b>	<b>339,997</b>	<b>198,291</b>	<b>15,490</b>	<b>522,798</b>	<b>468,079</b>	<b>599,782</b>
	<b>Capital work in progress</b>	<b>62,750</b>	<b>21,701</b>	<b>-</b>	<b>84,451</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>84,451</b>	<b>62,750</b>
	<b>Grand Total</b>	<b>985,839</b>	<b>106,085</b>	<b>16,597</b>	<b>1,075,327</b>	<b>339,997</b>	<b>198,291</b>	<b>15,490</b>	<b>522,798</b>	<b>552,530</b>	<b>662,532</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.12</b>	<b>As on 31.Dec.11</b>
1	Cash (including cheques, drafts and stamps)	5,478	10,280
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	258,000	40,500
	(bb) Others	-	-
	(b) Current Accounts	224,422	453,753
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (Remittance in Transit)	-	-
	<b>TOTAL</b>	<b>487,900</b>	<b>504,533</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.12</b>	<b>As on 31.Dec.11</b>
<b>A</b>	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	59,625	24,909
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of Provisions for Tax amounting.....)	49,222	50,808
6	Others		
	- Travel Advance	979	385
	- Rental Advance	97,365	83,177
	- Telephone Deposit	274	266
	- Staff Advance	23,164	14,026
	- Other Advances	267,423	357,421
	- Security Deposits	7,642	4,812
	<b>TOTAL (A)</b>	<b>505,694</b>	<b>535,804</b>
<b>B</b>	<b>OTHER ASSETS</b>		
1	Income accrued on investments	61,355	68,931
2	Outstanding Premiums	113,299	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	593,817	2,444,450
6	Due from subsidiaries/ holding	-	-
7	Deposit with RBI [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	- Amounts Recoverable under Contractual Obligations	1,014,662	533,056
	- Inter Office Transfers	749	-
	<b>TOTAL (B)</b>	<b>1,783,882</b>	<b>3,046,438</b>
	<b>TOTAL (A+B)</b>	<b>2,289,575</b>	<b>3,582,241</b>



**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**CURRENT LIABILITIES**

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.12</b>	<b>As on 31.Dec.11</b>
1	Agents' Balances	-	252
2	Balances due to other insurance companies	4,256	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	48,978
5	Unallocated Premium	61,673	-
6	Sundry creditors	352,235	218,290
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	624,487	889,160
9	Due to Officers/ Directors	-	-
10	Others		
	- Inter Office Transfers	-	909
	- Excess Collection	1,595	6,901
	- Refund of Premium	13,659	6,730
	<b>TOTAL</b>	<b>1,057,905</b>	<b>1,171,218</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS****FORM NL-18-PROVISIONS SCHEDULE  
PROVISIONS****(Rs. in '000s)**

	<b>Particulars</b>	<b>As on 31.Dec.12</b>	<b>As on 31.Dec.11</b>
1	Reserve for Unexpired Risk	2,366,412	2,305,292
2	For taxation (less advance tax paid and taxes deducted at source of Rs.....)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others	-	-
	Provision for Bad and Doubtful Debts (Standard Assets)	-	-
	Provision for Employee Benefit	-	-
	<b>TOTAL</b>	<b>2,366,412</b>	<b>2,305,292</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-19 MISC EXPENDITURE SCHEDULE**

**MISCELLANEOUS EXPENDITURE**

**(To the extent not written off or adjusted)**

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.12</b>	<b>As on 31.Dec.11</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**

IRDA Periodic Disclosures

**FORM NL-21 Statement of Liabilities**

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

Date: **31-Dec-12**

*Rs. In Lakhs*

Statement of Liabilities									
		As At 31.Dec.12				As At 31.Dec.11			
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>	-	-	-	-	-	-	-	-
2	<b>Marine</b>	-	-	-	-	-	-	-	-
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	<b>Miscellaneous</b>	-	-	-	-	-	-	-	-
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	558.79	374.32	561.26	1,494.37	788.64	580.29	261.41	1,630.34
4	<b>Health Insurance</b>	23,105.33	5,067.56	241.72	28,414.62	22,264.28	7,408.65	641.25	30,314.19
5	<b>Total Liabilities</b>	<b>23,664.12</b>	<b>5,441.88</b>	<b>802.98</b>	<b>29,908.99</b>	<b>23,052.92</b>	<b>7,988.94</b>	<b>902.66</b>	<b>31,944.52</b>

# PERIODIC DISCLOSURES

FORM NL-22

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

Date: **31-Dec-12**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

*Rs. In Lakhs*

STATES	Personal Accident		Medical Insurance		Overseas medical		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	13	42	946	7,656	18	87	976	7,785
Arunachal Pradesh	-	-	-	-	-	-	-	-
Assam	0	1	31	91	0	1	31	92
Bihar	0	0	25	75	0	1	26	76
Chhattisgarh	2	5	63	169	0	1	65	175
Goa	-	-	-	-	-	-	-	-
Gujarat	12	39	774	2,114	22	100	808	2,253
Haryana	2	11	610	1,087	6	24	619	1,122
Himachal Pradesh	0	0	3	5	-	-	3	5
Jammu and Kashmir	0	0	41	105	1	6	42	111
Jharkhand	1	3	77	969	0	1	78	972
Karnataka	55	169	2,025	5,719	20	99	2,099	5,986
Kerala	18	51	2,301	5,541	10	41	2,329	5,633
Madhya Pradesh	12	32	488	1,258	3	15	503	1,305
Maharashtra	73	228	4,266	10,761	35	172	4,374	11,161
Manipur	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-
Orissa	3	7	176	2,080	1	6	180	2,094
Punjab	4	21	236	612	18	81	258	714
Rajasthan	10	31	262	661	3	16	275	707
Sikkim	-	-	-	-	-	-	-	-
Tamil Nadu	115	368	3,534	10,682	37	177	3,685	11,227
Tripura	-	-	-	-	-	-	-	-
Uttar Pradesh	7	20	660	1,756	15	58	682	1,833
Uttarkhand	5	26	137	480	2	11	144	517
West Bengal	9	28	721	2,047	3	15	733	2,091
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-
Chandigarh	1	5	58	198	7	27	66	229
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Delhi	5	17	910	2,599	20	86	935	2,701
Lakshadweep	-	-	-	-	-	-	-	-
Pondicherry	2	4	87	212	1	3	90	219
<b>Total</b>	<b>348</b>	<b>1,107</b>	<b>18,431</b>	<b>56,874</b>	<b>221</b>	<b>1,028</b>	<b>19,001</b>	<b>59,009</b>

**PERIODIC DISCLOSURES**

**FORM NL-23 Reinsurance Risk Concentration**

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

Date: **31-Dec-12**

*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	Nil	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	1 (GIC -Re)	608,767.95			100%
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	-
6	Total	<b>1</b>	-	-	-	-

## PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-12

*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 (for the Qtr)
		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	44565	2775	733	274	88	48435	10694.82
8	Overseas Travel	11	15	32	9	6	73	141.52
9	Personal Accident	259	4	0	0	0	263	172.57
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**Date: **31-Dec-12***No. of claims only*

Sl. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Total
1	Claims O/S at the beginning of the period	40485	397	555	41437
2	Claims reported during the period	55355	148	511	56014
3	Claims Settled during the period	48435	73	263	48771
4	Claims Repudiated during the period	11402	45	51	11498
5	Claims closed during the period	13665	62	111	13838
6	Claims O/S at End of the period	22338	365	641	23344
	Less than 3months	16384	223	353	16960
	3 months to 6 months	2803	19	165	2987
	6months to 1 year	1518	78	93	1689
	1year and above	1633	45	30	1708



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

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

**Solvency for the quarter ended 31 Dec 2012**

**Required solvency margin based on net premium and net incurred claims**

**Rs. In Lakhs**

Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-
8	Others (Social)	1,527	907.80	1,363	547	214	286	214
9	Health (Social)	80,227	53,462	97,595	68,256	12,034	21,959	12,034
10	Rural Insurance	-	-	-	-	-	-	-
	<b>Total</b>	<b>81,755</b>	<b>54,370</b>	<b>98,958</b>	<b>68,803</b>	<b>12,248</b>	<b>22,245</b>	<b>12,248</b>

# PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer:

Date:

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	247	
2	No. of branches approved during the year	32	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	7
5	No. of branches closed during the year	0	
6	No of branches at the end of the year	254	
7	No. of branches approved but not opened	22	
8	No. of rural branches	35	
9	No. of urban branches	219	

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

Company Name &amp; Code: Star Health and Allied Insurance Co Ltd / 129

Statement as on: 31.Dec.2012

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	21,785.62
2	Loans	9	0.00
3	Fixed Assets	10	5,525.27
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	4,879.00
	b. Advances & Other Assets	12	22,895.74
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	10,578.09
	b. Provisions	14	23,664.12
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		23,314.47
<b>Application of Funds as per Balance Sheet (A)</b>			<b>44,157.89</b>

	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,525.27
3	Cash & Bank Balance (if any)	11	2,299.00
4	Advances & Other Assets (if any)	12	22,895.74
5	Current Liabilities	13	10,578.09
6	Provisions	14	23,664.12
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		23,314.47
<b>TOTAL (B)</b>			<b>19,792.27</b>
<b>'Investment Assets' As per FORM 3B (A-B)</b>			<b>24,365.62</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance	FRSM <sup>+</sup>						
			(a)	(b)						
1	G. Sec.	Not less than 20%	2,250.93	-	7,211.37	9,462.30	38.83	0.00	9,462.30	9,365.58
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	-	-	-	-	0.00	-	-
3	<b>Investment subject to Exposure Norms</b>								-	
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	2,616.60	-	8,382.85	10,999.45	45.14	0.00	10,999.45	10,969.51
	2. Approved Investments	Not exceeding 55%	737.01	-	2,361.17	3,098.18	12.72	0.00	3,098.18	3,098.18
	3. Other Investments (not exceeding 25%)		191.66	-	614.02	805.68	3.31	0.00	805.68	805.68
<b>Total Investment Assets</b>			<b>100%</b>	<b>5,796.20</b>	<b>18,569.42</b>	<b>24,365.62</b>	<b>100.00</b>	<b>0.00</b>	<b>24,365.62</b>	<b>24,238.95</b>

## PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Dec-12

*Rs. In Lakhs*

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.Dec.12	As % of total for this class	As at 31.Dec.11	As % of total for this class	As at 31.Dec.12	As % of total for this class	As at 31.Dec.11	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	10,969.51	53.94%	7,809.39	39.54%	10,999.45	53.76%	7,985.71	39.20%
AA or better	-	0.00%	1,449.45	7.34%	-	0.00%	1,499.53	7.36%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other	9,365.58	46.06%	10,492.36	53.12%	9,462.30	46.24%	10,888.69	53.44%
	<b>20,335.09</b>	<b>100.00%</b>	<b>19,751.20</b>	<b>100.00%</b>	<b>20,461.75</b>	<b>100.00%</b>	<b>20,373.92</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	2,008.03	9.87%	1,885.25	9.54%	2,002.50	9.79%	1,901.87	9.33%
More than 1 year and upto 3 years	9,430.36	46.37%	6,395.20	32.39%	9,508.08	46.47%	6,520.74	32.01%
More than 3 years and up to 7 years	6,883.79	33.85%	11,006.31	55.72%	6,457.65	31.56%	11,451.32	56.21%
More than 7 years and up to 10 years	2,012.90	9.90%	464.45	2.35%	2,493.52	12.19%	500.00	2.45%
above 10 years	-	0.00%	-	0.00%	-	-	-	0.00%
	<b>20,335.09</b>	<b>100.00%</b>	<b>19,751.20</b>	<b>100%</b>	<b>20,461.75</b>	<b>100.00%</b>	<b>20,373.92</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	9,365.58	46.06%	10,087.36	51.07%	9,462.30	46.24%	10,483.69	51.46%
b. State Government	-	0.00%	-	-	-	0.00%	-	0.00%
c. Corporate Securities	8,974.89	44.13%	9,258.84	46.88%	8,999.45	43.98%	9,485.24	46.56%
d. Deposits with Banks	1,994.62	9.81%	405.00	2.05%	2,000.00	9.77%	405.00	1.99%
e. Mutual Funds	<b>20,335.09</b>	<b>100.00%</b>	<b>19,751.20</b>	<b>100.00%</b>	<b>20,461.75</b>	<b>100.00%</b>	<b>20,373.92</b>	<b>100.00%</b>

## PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-12

### Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter Oct to Dec '12	up to the Quarter Dec 12	For the Quarter Oct to Dec '11	up to the Quarter of the preceding year ended Dec 11
1	Gross Premium Growth Rate	-24%	-31%	-31%	-9%
2	Gross Premium to shareholders' fund ratio	0.91	2.83	0.92	3.14
3	Growth rate of shareholders'fund	-24%	-24%	10%	10%
4	Net Retention Ratio	68%	63%	73%	72%
5	Net Commission Ratio	3.90%	2.72%	-0.45%	0.04%
6	Expense of Management to Gross Direct Premium Ratio	0.47	0.44	0.26	0.20
7	Combined Ratio	1.05	1.18	1.26	1.20
8	Technical Reserves to net premium ratio	2.32	0.80	0.13	0.52
9	Underwriting balance ratio	-0.19	-0.23	-0.17	-0.21
10	Operationing Profit Ratio	-0.16	-0.21	-0.16	-0.20
11	Liquid Assets to liabilities ratio	1.02	1.02	1.36	1.36
12	Net earning ratio	-0.19	-0.63	-0.12	-0.19
13	return on net worth ratio	-0.12	-1.12	-0.08	-0.43
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.50	1.50	1.54	1.54
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

### Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	278,772,350	278,772,350	261,350,747	261,350,747
2	(b) Percentage of shareholding (Indian / Foreign)	82.13% / 17.87%	82.13% / 17.87%	83.79% / 16.21%	83.79% / 16.21%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	Basic : `.(3.75) / Diluted: `.(3.75)	Basic : `.(3.75) / Diluted: `.(3.75)	Basic : `.(5.67) / Diluted: `.(5.23)	Basic : `.(5.67) / Diluted: `.(5.23)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic : `.(3.75) / Diluted: `.(3.75)	Basic : `.(3.75) / Diluted: `.(3.75)	Basic : `.(5.67) / Diluted: `.(5.23)	Basic : `.(5.67) / Diluted: `.(5.23)
6	(iv) Book value per share (Rs)	7.48	7.48	10.46	10.46

# PERIODIC DISCLOSURES

IRDA Periodic Disclosures

## FORM NL-31 : Related Party Transactions

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-12

*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 (Oct - Dec 12)	up to the Quarter ended Dec 12	Corresponding quarter of the preceding year (Oct - Dec 11)	up to the Quarter of the preceding year ended Dec 11
1	Star Health Investments (P) Ltd	Holding Company	Share Capital	-	-	-	15,614.19
2	Star Health Investments (P) Ltd	Holding Company	Share Application	-	-	-	1,768.80
3	Mr.Mohammed Hassan	Director	Rental Deposit	-	2.30	-	9.21
4	Mr.Mohammed Hassan	Director	Lease Rental	3.69	8.33	2.32	6.96
5	Mr.Mohammed Hassan	Director	Managerial Remuneration	6.00	18.00	5.82	17.46
6	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	24.99	74.97	24.67	74.01
7	Mr.Mohammed Hassan	Director	Share Capital	-	-	-	0.83
8	Mr.V.Jagannathan	Chairman & MD	Share Capital	-	-	-	581.02
9	Mr.V.P.Nagarajan	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 Ltd**

Date: **31-Dec-12**

**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 31.Dec.2012

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	40,009.32
	<i>Deduct:</i>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	29,908.99
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	Annex-1	3,293.97
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>6,806.36</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	12,634.52
	<i>Deduct:</i>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	Annex-1	1,040.20
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>11,594.32</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>18,400.68</b>
9	<b>Total Required Solvency Margin [RSM]</b>		<b>12,247.91</b>
10	<b>Solvency Ratio (Total ASM/Total RSM)</b>		<b>1.50</b>



**PERIODIC DISCLOSURES**

DA Periodic Disclosures

**FORM NL-: Board of Directors & Key Persons**Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **31-Dec-12****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	Ms. Vishaka Mulye	Nominee Director	
8	Mr.V P Nagarajan	Executive Director	
9	Mr. Sumir Chadha	Director	
10	Mr.T.N.Santhanakrishnan	Executive Director - Designated	
11	Mr.S.Sundaresan	Executive Director - Designated	
12	Mr.V.Jayaprakash	Executive Director - Designated	
13	Dr.S.Prakash	Executive Director - Medical	
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.Vishwajeet Mohnot	Vice President - Marketing	
19	Mr.Anand Roy	Vice President - Marketing	
20	Mr.S.Kannan	Assistant Vice President - IT	
21	Mr.Srinivasan .H	Assistant Vice President - Technical	
22	Mrs.Rama .D	Assistant Vice President - Products	

**Key Persons as defined in IRDA Registration of Companies Regulations, 2000**



## FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 31.Dec.2012

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 (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	8369.99	8288.97	163.89	7.51	7.51	5494.39	8288.97	352.55	7.39	7.39	9397.36	9042.11	212.91	9.21	9.26
2	Deposit U/s. 7 of Insurance Act, 1938	CDSS	1092.32	1076.61	19.49	7.09	7.09	824.13	1076.61	58.25	7.10	7.10	1086.35	1045.25	19.73	7.26	7.31
3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bonds / Debentures Issued by Authority Constituted Under any Housing / Building Scheme - Approved	HTDN	4503.56	4487.71	103.91	9.14	9.14	3241.20	4487.71	222.32	8.96	8.96	4501.58	4391.00	98.30	8.73	8.66
5	Infrastructure - PSU Debentures / Bonds	IPTD	6495.90	6481.80	120.25	8.17	8.17	3710.32	6481.80	313.73	8.27	8.27	4983.66	4867.84	113.45	8.34	8.50
6	Approved Investments	ECDB	2580.00	2580.00	52.58	8.85	8.85	1049.10	2580.00	89.40	8.52	8.52	405.00	405.00	17.89	7.40	7.40
	Investment Properties - Immovable	EINP	518.18	518.18	-	-	-	388.64	518.18	0.00	0.00	0.00	518.18	518.18	0.00	0.00	0.00
7	Other than approved investments	EGMF	-	-	3.91	6.54	6.54	199.03	0.00	13.29	6.68	6.68	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	805.68	805.68	23.25	6.29	6.29	763.77	805.68	49.81	6.52	6.52	-	-	-	-	-
		OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		OMLF	-	-	-	-	-	-	-	-	-	-	-	-	18.38	3.90	3.90
<b>TOTAL</b>			<b>24365.62</b>	<b>24238.95</b>	<b>487.28</b>	<b>7.88</b>	<b>7.88</b>	<b>15670.56</b>	<b>24238.95</b>	<b>1099.35</b>	<b>7.77</b>	<b>7.77</b>	<b>20892.13</b>	<b>20269.38</b>	<b>480.66</b>	<b>0.08</b>	<b>0.08</b>



## PERIODIC DISCLOSURES

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

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-12

#### 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	-	-	-	-	-	-	-	-
2	Cargo & Hull	-	-	-	-	-	-	-	-
3	Motor TP	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	418	31,874	458	50,539	1,188	90,091	1,331	166,611
10	Health	18,353	279,695	24,417	247,617	56,784	777,911	83,446	746,023
11	Others* (OMP)	229	6,935	205	6,610	1,036	29,855	983	25,607

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: 31-Dec-12

*Rs. In Lakhs*

Rural & Social Obligations (Quarterly Returns)					
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	14,098	200	458,223
		Social	4,753	35	28,625
10	Health	Rural	93,456	6,485	267,557
		Social	64,614	3,924	224,530
11	Others* (OMP)	Rural	1,247	43	3,337
		Social	2,388	71	5,998

\*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: 31-Dec-12

Business Acquisition through different channels										<i>Rs. In Lakhs</i>
Sl.No.	Channels	Current Quarter (Oct to Dec 12)		Same quarter Previous Year (Oct to Dec 11)		Up to the period ended Dec 12		Same period of the previous year ended Dec 11		
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	
1	Individual agents	217,774	13,029.45	192,902	8,005.11	600,713	36,655.65	685,162	14,208	
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	
3	Corporate Agents -Others	351	4.15	-	-	1,410	25.30	1,712	52	
4	Brokers	5,450	784.32	5,688	298.90	18,563	2,406.75	20,016	663	
5	Micro Agents	-	-	373	14.15	-	-	928	14	
6	Direct Business	94,844	5,183.00	105,803	16,762.22	277,086	19,921.00	230,423	70,823	
	<b>Total (A)</b>	<b>318,419</b>	<b>19,001</b>	<b>304,766</b>	<b>25,080</b>	<b>897,772</b>	<b>59,008.71</b>	<b>938,241</b>	<b>85,760</b>	
1	Referral (B)	-	-	-	-	-	-	-	-	
	<b>Grand Total (A+B)</b>	<b>318,419</b>	<b>19,001</b>	<b>304,766</b>	<b>25,080</b>	<b>897,772</b>	<b>59,009</b>	<b>938,241</b>	<b>85,760</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 GREIVANCE DISPOSAL

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-12

### GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Policy Administration Related	26	102	89	10	28	1
b)	Sales Related	-	-	-	-	-	-
c)	Others	-	-	-	-	-	-
d)	Insurance Policy Coverage Related	-	-	-	-	-	-
e)	Claims Related	151	294	128	149	165	3
		<b>177</b>	<b>396</b>	<b>217</b>	<b>159</b>	<b>193</b>	<b>4</b>

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	4	0	4
b)	Greater than 15 days	0	0	0
	<b>Total Number</b>	<b>4</b>	<b>0</b>	<b>4</b>