

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 2017 MISCELLANEOUS BUSINESS

(Rs. in '000s)

S.No:	Particulars	Schedule	For the Quarter ended 31.Dec.17	Up to the Quarter ended 31.Dec.17	For the Quarter ended 31.Dec.16	Up to the Quarter ended 31.Dec.16
1	Premiums earned (Net)	NL-4 Prem Sch	6,272,899	16,452,626	4,422,921	12,140,326
2	Profit / (Loss) on sale / redemption of Investments		20,016	56,622	18,784	21,558
3	Others		-	-	-	-
4	Interest, Dividend & Rent - (Gross)		222,266	615,369	170,868	443,295
	TOTAL (A)		6,515,182	17,124,617	4,612,573	12,605,180
1	Claims Incurred (Net)	NL-5 - Claims Sch	4,393,535	12,481,871	3,094,412	8,330,590
2	Commission	NL-6 - Comm Sch	90,178	824,586	28,749	594,701
3	Operating Expenses related to Insurance Business	NL-7 - Op Exp Sch	2,046,972	5,417,668	1,414,252	4,462,584
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		6,530,684	18,724,125	4,537,414	13,387,875
	Operating Profit / (Loss) from Miscellaneous Business : C = (A - B)		(15,502)	(1,599,509)	75,159	(782,695)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(15,502)	(1,599,509)	75,159	(782,695)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (D)		(15,502)	(1,599,509)	75,159	(782,695)

Place: Chennai - 34
Date: 09.02.2018

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 2017

(Rs. in '000s)

S.No:	Particulars	Schedule	For the Quarter ended 31.Dec.17	Up to the Quarter ended 31.Dec.17	For the Quarter ended 31.Dec.16	Up to the Quarter ended 31.Dec.16
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(15,502)	(1,599,509)	75,159	(782,695)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - (Gross)		120,473	361,407	87,152	228,364
	(b) Profit on sale of investments		10,818	33,254	9,677	11,106
	<i>Less:</i> Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		115,790	(1,204,847)	171,988	(543,226)
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		-	-	-	-
	Donation		1,350	5,770	100	700
	Interest on Debenture		60,334	74,375	-	-
	NCD Issue Expenses		5,793	40,091	-	-
	Profit Related Commission		-	4,400	-	-
	Due Diligence Expenses		5,683	5,683	-	-
	TOTAL (B)		73,160	130,319	100	700
	Profit Before Tax (A - B)		42,630	(1,335,166)	171,888	(543,926)
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Deferred Tax		-	-	-	-
	Profit After Tax		42,630	(1,335,166)	171,888	(543,926)
	APPROPRIATIONS					
	(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		-	(2,406,996)	-	(3,586,431)
	Balance carried forward to Balance Sheet		42,630	(3,742,163)	171,888	(4,130,357)
	Earnings per share - Basic		-	-	-	-
	- Diluted		-	-	-	-

Place: Chennai - 34

Date: 09.02.2018

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 2017

(Rs. in '000s)

Particulars	Schedule	As on 31.Dec.17	As on 31.Dec.16
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8 Share Cap Sch	4,555,761	4,541,786
SHARE APPLICATION MONEY		-	0.15
RESERVES AND SURPLUS	NL-10 Res and Surp Sch	5,745,592	5,745,946
FAIR VALUE CHANGE ACCOUNT		-	119
BORROWINGS	NL-11 Borr Sch	2,500,000	-
DEFERRED TAX LIABILITY		-	-
TOTAL		12,801,353	10,287,851
APPLICATION OF FUNDS			
INVESTMENTS	NL-12 Invest Sch	17,680,642	11,682,942
LOANS	NL-13 Loans Sch	-	-
FIXED ASSETS	NL-14 Fixed Asset Sch	897,881	724,003
CURRENT ASSETS			
Cash and Bank Balances	NL-15 Cash & Bank Sch	1,865,317	2,008,768
Advances and Other Assets	NL-16 Advances Sch	5,770,716	1,691,738
Sub-Total (A)		7,636,033	3,700,506
CURRENT LIABILITIES			
	NL-17 Curr liab Sch	3,165,893	2,555,006
PROVISIONS	NL-18 Prov Sch	13,989,472	7,394,950
Sub-Total (B)		17,155,365	9,949,957
NET CURRENT ASSETS (C) = (A - B)		(9,519,332)	(6,249,450)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19 Misc Exp Sch	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		3,742,163	4,130,357
TOTAL		12,801,353	10,287,851

Place: Chennai - 34

Date: 09.02.2018

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.17	Up to the Quarter ended 31.Dec.17	For the Quarter ended 31.Dec.16	Up to the Quarter ended 31.Dec.16
Premium from direct business written	9,789,917	24,881,793	6,833,769	17,698,825
Add: Premium on reinsurance accepted	-	-	-	369
Less : Premium on reinsurance ceded	2,358,992	5,872,876	2,526,633	5,876,210
Net Premium	7,430,925	19,008,917	4,307,135	11,822,984
Adjustment for change in reserve for unexpired risks	1,158,026	2,556,291	(115,785)	(317,343)
Total Premium Earned (Net)	6,272,899	16,452,626	4,422,921	12,140,326

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.17	Up to the Quarter ended 31.Dec.17	For the Quarter ended 31.Dec.16	Up to the Quarter ended 31.Dec.16
CLAIMS PAID				
Direct	5,958,122	15,764,058	4,062,846	10,478,665
Add :Re-insurance accepted	301	301	276	1,714
Less :Re-insurance Ceded	1,444,068	3,491,338	967,655	2,257,565
NET CLAIMS PAID	4,514,356	12,273,022	3,095,467	8,222,814
Add Claims Outstanding at the end of the year	1,769,800	1,769,800	1,395,381	1,395,381
Less Claims Outstanding at the beginning	1,890,621	1,560,951	1,396,436	1,287,605
TOTAL CLAIMS PAID	4,393,535	12,481,871	3,094,412	8,330,590

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

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-6-COMMISSION SCHEDULE
COMMISSION
MISCELLANEOUS BUSINESS

(Rs. in '000s)

Particulars	For the Quarter ended 31.Dec.17	Up to the Quarter ended 31.Dec.17	For the Quarter ended 31.Dec.16	Up to the Quarter ended 31.Dec.16
Direct	1,233,158	2,949,018	780,610	2,051,046
Add: Re-insurance Accepted	-	-	-	92
Less: Commission on Re-insurance Ceded	1,142,980	2,124,432	751,861	1,456,437
Net Commission	90,178	824,586	28,749	594,701
Business :				
Agents	1,179,054	2,846,310	745,989	1,941,104
Brokers	30,071	60,063	25,439	92,920
Corporate Agency	4,504	13,057	-	-
Referral	-	-	-	-
Others	19,529	29,588	9,182	17,022
TOTAL	1,233,158	2,949,018	780,610	2,051,046

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000s)

S.No:	Particulars	For the Quarter ended 31.Dec.17	Up to the Quarter ended 31.Dec.17	For the Quarter ended 31.Dec.16	Up to the Quarter ended 31.Dec.16
1	Employees' remuneration & welfare benefits	1,577,237	4,095,652	1,074,817	3,314,719
2	Travel, conveyance and vehicle running expenses	30,411	90,050	27,222	91,789
3	Training expenses	17,575	50,241	15,813	68,275
4	Rents, rates & taxes	108,348	338,841	102,219	274,921
5	Repairs & Maintenance	73,687	168,338	55,378	158,152
6	Printing & Stationery	46,209	128,384	38,154	119,356
7	Communication	45,430	114,251	28,744	77,915
8	Legal & professional charges	47,205	112,494	25,916	76,765
9	Auditors' fees, expenses etc				
	(a) as auditor	-	1,215	10	1,055
	(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	-	-	111	1,156
	(d) out of pocket expenses	109	446	197	603
10	Advertisement and publicity	188,824	530,657	112,151	376,155
11	Interest & Bank Charges	25,047	34,327	2,079	22,676
12	Others				
	- Director's Sitting Fees	500	751	201	854
	- Software Expenses	83,394	205,826	45,009	130,640
	- Miscellaneous Expenses	32,008	104,720	35,179	111,882
	- In House Claim Processing Cost	(286,058)	(723,084)	(196,966)	(510,417)
13	Depreciation	57,045	164,561	48,022	146,089
	TOTAL	2,046,972	5,417,668	1,414,252	4,462,584

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000s)

S.No:	Particulars	As on 31.Dec.17	As on 31.Dec.16
1	Authorised Capital 600,000,000 (Previous year - 600,000,000) Equity Shares of Rs10/- each	6,000,000	6,000,000
2	Issued Capital 455,576,106 (Previous Year - 454,178,626) Equity Shares of Rs10/- each	4,555,761	4,541,786
3	Subscribed Capital 455,576,106 (Previous Year - 454,178,626) Equity Shares of Rs10/- each	4,555,761	4,541,786
4	Called-up / paid up Capital 455,576,106 (Previous Year - 454,178,626) Equity Shares of Rs10/- each (Out of above 5,714,199 (previous year 4,316,719) equity shares of Rs.10/- each issued for consideration other than cash.)	4,555,761	4,541,786
	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	4,555,761	4,541,786

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.17		As on 31.Dec.16	
	Shares	% of Holding	Number of Shares	Holding
Promoters				
-Indian	170,924,907	37.52%	170,924,907	37.63%
-Foreign	28,040,847	6.16%	28,040,847	6.17%
Others	256,610,352	56.33%	255,212,872	56.19%
TOTAL	455,576,106	100%	454,178,626	100%

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000s)

S.No:	Particulars	As on 31.Dec.17	As on 31.Dec.16
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	5,745,592	5,745,946
4	General Reserves	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	5,745,592	5,745,946

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000s)

S.No:	Particulars	As on 31.Dec.17	As on 31.Dec.16
1	Debentures/ Bonds	2,500,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	2,500,000	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000s)

S.No:	Particulars	As on 31.Dec.17	As on 31.Dec.16
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,911,083	1,839,801
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	953,788	760,612
	(e) Other Securities (to be specified)		-
	(f) Subsidiaries		-
	(g) Investment Properties-Real Estate	9,290	8,537
4	Investments in Infrastructure and Social Sector	2,593,669	1,191,101
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	339
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	120,740
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	36,999	34,070
	(c) Other Securities	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	37,008	17,000
5	Other than Approved Investments	-	-
	TOTAL	6,541,837	3,972,200

Aggregate Market Value of Quoted Investments other than equity shares.	6,493,025	3,865,365
Aggregate Book Value of Quoted Investments other than equity shares	6,532,547	3,842,923
Aggregate Book Value of Un-Quoted Investments - Investment Properties	9,290	8,537
Aggregate Market Value of Investment Properties	9,290	8,537
Historical cost of Mutual Funds valued on Fair Value basis	-	120,740

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000s)

S.No:	Particulars	As on 31.Dec.17	As on 31.Dec.16
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,956,709	3,571,379
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,624,018	1,476,482
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	15,818	16,571
4	Investments in Infrastructure and Social Sector	4,416,247	2,312,136
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	659
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	234,378
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	62,999	66,135
	(c) Other Securities	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	63,014	33,000
5	Other than Approved Investments	-	-
	TOTAL	11,138,804	7,710,742

Aggregate Market Value of Quoted Investments other than equity shares.	11,055,690	7,503,356
Aggregate Book Value of Quoted Investments other than equity shares	11,122,986	7,459,792
Aggregate Book Value of Un-Quoted Investments - Investment Properties	15,818	16,571
Aggregate Market Value of Investment Properties	15,818	16,571
Historical cost of Mutual Funds valued on Fair Value basis	-	234,378

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000s)

S.No:	Particulars	As on 31.Dec.17	As on 31.Dec.16
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (Inter Corporate Deposit)	-	-
	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	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000s)

S.No:	Particulars	Gross Block				Provision For Depreciation				Net Block	
		Opening as at 1st Apr, 2017	Additions	Deductions	Closing as at 31st Dec, 2017	Opening as at 1st Apr, 2017	For the Period	On Sales / Adjustments	Closing as at 31st Dec, 2017	As at 31st Dec,2017	As at 31st Dec,2016
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles - IT Software	883,580	33,557	-	917,137	622,969	59,572	-	682,541	234,596	251,709
3	Land - Freehold	75,600	-	-	75,600	-	-	-	-	75,600	75,600
4	Leasehold Property	-	-	-	-	-	-	-	-	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	258,646	33,860	195	292,311	96,825	21,701	-	118,527	173,785	101,321
7	Information Technology Equipment	591,366	85,039	-	676,404	406,283	58,181	-	464,464	211,941	181,271
8	Vehicles	18,151	13,135	-	31,286	10,701	2,672	-	13,373	17,912	7,715
9	Office Equipment	194,651	28,741	1	223,391	116,282	21,831	-	138,114	85,277	53,805
10	Others										
	Temporary Construction	2,567	-	-	2,567	1,835	603	-	2,438	128	848
	Total	2,024,560	194,331	196	2,218,695	1,254,896	164,561	-	1,419,457	799,238	672,267
	Capital work in progress	68,409	30,233	-	98,642	-	-	-	-	98,642	51,735
	Grand Total	2,092,969	224,564	196	2,317,338	1,254,896	164,561	-	1,419,457	897,881	724,003
	Previous year	1,709,968	216,288	1,959	1,924,298	1,055,840	146,089	1,634	1,201,929	724,003	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000s)

S.No:	Particulars	As on 31.Dec.17	As on 31.Dec.16
1	Cash (including cheques, drafts and stamps)	29,139	106,139
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	29,700	367,001
	(bb) Others	783,900	940,900
	(b) Current Accounts	1,022,578	594,728
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (Remittance in Transit)	-	-
	TOTAL	1,865,317	2,008,768

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000s)

S.No:	Particulars	As on 31.Dec.17	As on 31.Dec.16
A	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	752,012	64,699
4	Advances to Directors/Officers		-
5	Advance tax paid and taxes deducted at source (Net of Provisions for Tax amounting Rs. 464,467,781; Previous Year 206,186,214)	341,958	193,274
6	Others		
	- Travel Advance	607	807
	- Rental Advance	219,971	184,895
	- Telephone Deposit	530	539
	- Staff Advance	65,708	38,401
	- Other Advances	203,320	167,552
	- Security Deposits	49,758	23,835
	TOTAL (A)	1,633,865	674,002
B	OTHER ASSETS		
1	Income accrued on investments	600,561	485,640
2	Outstanding Premiums	358,438	383,951
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	2,778,090	6,666
6	Due from subsidiaries/ holding	-	-
7	Deposit with RBI [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	- MAT Credit Entitlement	399,762	141,480
	TOTAL (B)	4,136,850	1,017,736
	TOTAL (A+B)	5,770,716	1,691,738

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000s)

S.No:	Particulars	As on 31.Dec.17	As on 31.Dec.16
1	Agents' Balances	88,950	174,499
2	Balances due to other insurance companies	17,156	1,682
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	399,773	336,665
5	Unallocated Premium	68,467	108,740
6	Sundry creditors	225,308	189,343
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,769,800	1,395,381
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount Of Policyholders	10,952	10,159
11	Others		
	Premium Deposit on Corporate Accounts	153,190	63,612
	Service Tax/GST	365,359	274,927
	Interest Accrued On Debentures	66,938	-
	TOTAL	3,165,893	2,555,006

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000s)

S.No:	Particulars	As on 31.Dec.17	As on 31.Dec.16
1	Reserve for Unexpired Risk	13,972,101	7,381,394
2	For taxation (less advance tax paid and taxes deducted at source; Previous Year Rs. NIL)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others	-	-
	- Provision for Gratuity	17,370	13,556
	TOTAL	13,989,472	7,394,950

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)

S.No:	Particulars	As on 31.Dec.17	As on 31.Dec.16
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES**FORM NL-21 Statement of Liabilities****Insurer: Star Health And Allied Insurance Co Ltd****Date:****31-Dec-17***Rs in Lakhs*

Statement of Liabilities		
Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR).....(a)	279,442.03	139,721.01
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c) = (a)+(b)	279,442.03	139,721.01
Outstanding Claim Reserve (other than IBNR reserve)....(d)	19,529.25	14,163.00
IBNR Reserve.....(e)	4,985.00	3,535.00
Total Reserve for Technical Liabilities(f)=©+(d)+(e)	303,956.27	157,419.02

PERIODIC DISCLOSURES

FORM NL-22

Insurer: Star Health And Allied Insurance Co Ltd

31-Dec-17

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: ENDING 31 DEC 2017

States	Personal Accident		Health Insurance		Overseas Medical Insurance		Grand Total	
	For the qtr (QIII)	Upto the qtr (QIII)	For the qtr (QIII)	Upto the qtr (QIII)	For the qtr (QIII)	Upto the qtr (QIII)	For the qtr (QIII)	Upto the qtr (QIII)
Andhra Pradesh	93	223	2,494	5,848	8	36	2,595	6,106
Arunachal Pradesh	-	-	-	-	-	-	-	-
Assam	3	8	233	632	0	2	236	641
Bihar	1	3	324	839	0	2	325	844
Chhattisgarh	5	10	422	997	0	2	428	1,009
Goa	-	7	-	100	-	0	-	108
Gujarat	105	349	2,215	5,892	17	99	2,337	6,340
Haryana	72	173	4,418	10,055	27	67	4,517	10,295
Himachal Pradesh	2	5	72	175	0	2	74	182
Jammu And Kashmir	3	7	300	772	1	5	303	784
Jharkhand	6	14	657	1,707	1	4	663	1,724
Karnataka	278	843	8,330	21,454	17	73	8,625	22,370
Kerala	107	274	9,395	24,362	12	48	9,514	24,684
Madhya Pradesh	63	132	3,231	8,203	6	29	3,300	8,364
Maharashtra	690	1,755	21,152	54,964	29	145	21,872	56,864
Manipur	-	-	-	-	-	-	-	-
Meghalaya	0	0	0	0	-	-	0	0
Mizoram	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-
Orissa	19	44	1,155	3,014	1	4	1,175	3,062
Punjab	50	141	1,824	4,517	27	88	1,901	4,747
Rajasthan	124	257	2,239	5,293	8	26	2,372	5,576
Sikkim	-	-	-	-	-	-	-	-
Tamil Nadu	726	1,891	14,824	35,806	41	210	15,591	37,907
Telangana	159	365	4,936	11,609	13	71	5,109	12,044
Tripura	0	0	6	6	-	-	6	6
Uttar Pradesh	60	137	5,174	13,285	7	35	5,242	13,457
Uttarakhand	25	90	1,139	3,007	2	11	1,167	3,107
West Bengal	49	105	4,597	12,039	3	14	4,649	12,158
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-
Chandigarh	5	11	301	802	5	18	311	831
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Delhi	48	138	5,201	14,638	16	62	5,265	14,838
Lakshadweep	-	-	-	-	-	-	-	-
Pondicherry	19	50	303	713	1	5	323	768
TOTAL	2,713	7,032	94,942	240,728	244	1,059	97,899	248,818

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

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

Date: **31-Dec-17**

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	1 (United India)	-	-	1,079.85	2%
3	No. of Reinsurers with rating A but less than AA	1 (GIC -Re)	57,648.91	-	-	98%
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	57,648.91	-	1,079.85	100%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: Star Health And Allied Insurance Co Ltd

Date: 31-Dec-17

(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	154,290	1,646	282	44	3	156,265	54,831
8	Overseas Travel	9	-	44	25	6	84	164
9	Personal Accident	538	-	-	-	-	538	1,075
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-17***No. of claims only*

Sl. No.	Claims Experience	Personal Accident	Health	Overseas Travel	Total
1	Claims O/S at the beginning of the period	605	51,540	332	52,477
2	Claims reported during the period	1,135	179,432	202	180,769
3	Claims Settled during the period	538	156,265	84	156,887
4	Claims Repudiated during the period	149	18,045	123	18,317
5	Claims closed during the period	497	12,198	-	12,695
6	Claims O/S at End of the period	556	44,464	327	45,347
	Less than 3months	541	40,691	146	41,378
	3 months to 6 months	13	2,187	42	2,242
	6months to 1 year	2	1,470	59	1,531
	1year and above	-	116	80	196

FORM NL-26 - CLAIMS INFORMATION - GI SM Table I

Insurer : Star Health and Allied Insurance Co Ltd

Solvency for the quarter ended Dec 17

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	Net Premium	Gross Incurred claim	Factored Gross	Net Incurred Claim			
1	Fire	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-	-	-
8	Rural	-	-	-	-	-	-	-	-	-
9	Health	357,175.97	267,882	271,630.97	202,513.49	151,885	153,777.50	54,326.19	46,133.25	54,326.19
10	Others	10,658.99	7,461	7,811.06	4,099.98	2,870	3,393.22	1,562.21	1,017.97	1,562.21
	Total	367,834.97	275,343.27	279,442.03	206,613.47	154,755.10	157,170.71	55,888.41	47,151.21	55,888.41

PERIODIC DISCLOSURES

FORM NL-27 Offices Information for Non-Life

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Dec-17

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		408
2	No. of branches approved during the year		36
3	No. of branches opened during the Quarter	Out of approvals of previous year	13
4		Out of approvals of this year	7
5	No. of branches closed during the Quarter		0
6	No of branches at the end of the Quarter		428
7	No. of branches approved but not opened		29
8	No. of rural branches		3
9	No. of urban branches		425

Form 3B-Part A			
Statement as on :31st December 2017			
Statement of Investment Assets (General Insurer, Re-insurers)			
(Business within India)			
Periodicity of Submission: Quarterly			
No.	Particulars	Sch. Ref	(Rs. In Lakhs) Amount
1	Investments	8	176,806.42
2	Loans	9	-
3	Fixed Assets	10	8,979.94
4	Current Assets		
	a. Cash, bank balance	11	18,705.87
	b. Advances & Other Assets	12	53,307.09
5	Current Liabilities		
	a. Current Liabilities	13	33,375.58
	b. Provisions	14	140,014.72
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P & L A/c		43,604.52
	Application of Funds as per Balance Sheet (A)	TOTAL (A)	474,794.13
	Less: Other Assets		
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	8,979.94
3	Cash, bank balance (if any)-(Excluding Short Term Fixed Deposits)	11	10,569.87
4	Advances & Other Assets (if any)	12	53,307.09
5	Current Liabilities	13	33,375.58
6	Provisions	14	140,014.72
7	Misc. Exp not written off	15	-
8	Debit Balance of P & L A/c		43,604.52
		TOTAL (B)	289,851.72
	Investment Assets' As per FORM 3B	(A-B)	184,942.42

No.	Investment' represented as	%	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual e	FVC Amt f	Total g= (d+e)	Market Value h
			Balance	FRSM						
			(a)	(b)						
1	G.Sec.	Not less than 20%	-	26,750.49	51,927.42	78,677.92	42.54%	-	78,677.92	76,862.47
2	G. Sec or other Approved Sec. (Incl. (1) above)	Not less than 30%	-	26,750.49	51,927.42	78,677.92	42.54%	-	78,677.92	76,862.47
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		-	6,716.90	13,038.68	19755.58	10.68%	-	19,755.58	20,095.15
	2) Other Investments		-	-	-	-	-	-	-	-
	b. Infrastructure Investments.									
	1) Approved Investments		-	-	-	-	-	-	-	-
	2) Other Investments		-	-	-	-	-	-	-	-
	c.Approved Investments	Not Exceeding	-	29,413.03	57,095.89	86508.92	46.78%	-	86,508.92	86,916.62
	d.Other Investments (not exceeding 25%)		-	-	-	-	-	-	-	-
	Total Investment Assets	100%	-	62,880.42	122,061.99	184,942.42	1.00	-	184,942.42	183,874.23

Insurer: Star Health And Allied Insurance Co Ltd

Date: 31-Dec-17

(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 31st Dec 2017	As % of total for this class	As at 31st Dec 2016	As % of total for this class	As at 31st Dec 2017	As % of total for this class	As at 31st Dec 2016	As % of total for this class
Break down by credit rating								
AAA rated	97,453.60	55.53	66,327.24	56.47	96,764.02	54.81	64,021.90	56.64
AA or better	547.69	31	-	-	500.00	0.28	-	-
Rated below AA but above A								
Rated below A but above B								
Any other	77,485.86	44.15	51,137.78	43.53	79,291.31	44.91	49,005.25	43.36
	175,487.15	100.00	117,465.02	100.00	176,555.34	100.00	113,027.15	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	2016.735	1.15	1,512.28	1.29	2,000.20	1.13	1,512.03	1.34
more than 1 year and upto 3 years	12682.066	7.23	9,087.97	7.74	12,470.37	7.06	8,763.28	7.75
More than 3 years and up to 7 years	37957.694	21.63	22,401.57	19.07	37,261.32	21.10	21,538.81	19.06
More than 7 years and up to 10 years	60824.305	34.66	45,023.66	38.33	61,123.47	34.62	43,152.94	38.18
above 10 years	62006.350	35.33	39,439.55	33.58	63,699.98	36.08	38,060.10	33.67
	175,487.15	100.00	117,465.02	100.00	176,555.34	100.00	113,027.15	100.00
Breakdown by type of the issuer								
a. Central Government	76862.47	43.80	51,137.78	43.53	78,677.92	44.56	49,005.25	43.36
b. State Government			-	-			-	-
c. Corporate Securities	98624.68	56.20	66,327.24	56.47	97,877.42	55.44	64,021.90	56.64
d. Others			-	-			-	-
	175,487.15	100.00	117,465.02	100.00	176,555.34	100.00	113,027.15	100.00

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-17

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter Oct to Dec '17	Up to the Quarter Dec 17	For the Quarter Oct to Dec '16	Up to the Quarter Dec 16
1	Gross Premium Growth Rate	43.26%	43.86%	44%	38%
2	Gross Premium to shareholders' fund ratio	1.49	3.79	1.11	2.87
3	Growth rate of shareholders'fund	106.53%	106.53%	277%	177%
4	Net Retention Ratio	75.90%	76.40%	63%	67%
5	Net Commission Ratio	1.21%	4.34%	0.67%	5.03%
6	Expense of Management to Gross Direct Premium Ratio	0.34	0.34	0.35	0.40
7	Combined Ratio	92.16%	101.98%	126%	128%
8	Technical Reserves to net premium ratio	2.12	0.83	2.04	0.74
9	Underwriting balance ratio	-0.03	-0.12	-0.03	-0.11
10	Operationg Profit Ratio	0.02	-0.06	0.04	-0.05
11	Liquid Assets to liabilities ratio	0.13	0.13	0.29	0.29
12	Net earning ratio	0.006	-0.070	0.04	-0.05
13	return on net worth ratio	0.006	-0.204	0.03	-0.09
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	-	1.51	-	1.52
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-17

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 17)	up to the Quarter ended Dec 17	For the quarter (Oct - Dec 16)	up to the Quarter ended Dec 16
1	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	75.00	225.00	75.00	225.00

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

Insurer: Star Health And Allied Insurance Co Ltd

Date: 31.12.2017

<i>Products Information</i>							
<i>List below the products and/or add-ons introduced during the period 01.10.2017 to 31.12.2017</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Star Cancer Care Gold (Pilot Product)	129	SHAHLIP18046V011718	Miscellaneous	Health	22.04.2017	17.10.2017
2	Star Special Care	129	SHAHLIP18079V011718	Miscellaneous	Health	31.05.2017	15.11.2017
3	Swastha Kutumbam	129	SHAHLGP18082V011718	Miscellaneous	Health	14.11.2017	27.11.2017
4	Privilege Group Health Insurance	129	SHAHLGP18083V011718	Miscellaneous	Health	17.11.2017	27.11.2017
5	Star Health Gain Insurance Policy	129	SHAHLIP18088V021718	Miscellaneous	Health	09.06.2017	30.11.2017

FORM NL-33 - SOLVENCY MARGIN - GI SM**TABLE - IB**Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**

Solvency for the Quarter ended on 31.Dec.2017

Available Solvency Margin and Solvency Ratio

(Rs. in lakhs)

Item	Description	Amount
(A)	Policy Holder's FUNDS	161,283.42
	Available Assets (as per Form IRDAI-GI-TA)	
	Deduct:	
(B)	Current Liabilities as per BS	6,323.82
(C)	Provisions as per BS	157,419.02
(D)	Other Liabilities	-
(E)	Excess in Policyholders' Funds (A)-(B)-(C)-(D)	(2,459.41)
	Shareholder's FUNDS	
(F)	Available Assets	94,722.01
	Deduct:	
(G)	Other Liabilities	7,810.82
(H)	Excess in Shareholders' Funds (F) - (G)	86,911.19
(I)	Total Available Solvency Margin (ASM) (E) +(H)	84,451.78
(J)	Total Required Solvency Margin (RSM)	55,888.41
(K)	Solvency Ratio (Total ASM/Total RSM)	1.51

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Persons

Insurer: Star Health And Allied Insurance Co Ltd		Date:	31-Dec-17
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	Mr.D.R.Karthikeyan	Director	
3	Mr.D.C.Gupta	Director	
4	Dr.M.Y Khan	Director	
5	Mr.V P Nagarajan	Director	
6	Ms.Justice K B K Vasuki	Director	
7	Mr.Gautam Mago	Nominee Director	
8	Mr. Akhil Awasthi	Nominee Director	
9	Mr.Gagandeep Singh Chhina	Nominee Director	
10	Mr. Matteo Stefanel	Nominee Director	
11	Dr.S.Prakash	Chief Operating Officer	
12	Mr.S.Sundaresan	Senior Executive Director	
13	Mr.V.Jayaprakash	Senior Executive Director	
14	Mr.Ramaswamy .S	Chief Financial Officer	
15	Mr.Kannan Unni .C.M	Executive Director,Company Secretary	
16	Mr.Anand Roy	Executive Director,Chief Marketing Officer	
17	Mr. A G Gajapathy	Executive Director	
18	Dr. Harikrishnan	Executive Director	
19	Mr.Mallesha .A.M	Executive Director, Chief Risk Officer	
20	Mr.Kumar .K.C	Executive Director, In-Charge HR	
21	Mr.S.Surenter	Senior Vice President, Chief Internal Audit	
22	Mrs.Rama .D	Vice President	
23	Mr. N.Jayaraman	Senior General Manager, Chief Investment Officer	
24	Mr.N.Srinivasan	Appointed Actuary	

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 31.Dec.2017

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								
	BANK OF INDIA NCB	EUPD	50000000	30-09-13	CRISIL	AAA	AA+	31-12-17	
B.	<u>As on Date</u>²								
	BANK OF INDIA NCB	EUPD	50000000	30-09-13	CRISIL	AAA	AA+	31-12-17	

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-17

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 Previous 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	2,713	108,995	2,242	94,109	7,032	288,088	5,682	250,827
10	Health	94,942	740,160	65,887	620,871	240,728	1,989,875	170,370	1,664,177
11	Others* (OMP)	244	10,184	209	7,166	1,059	36,795	936	29,497

PERIODIC DISCLOSURES

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

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

Date: **31-Dec-17**

(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	NA	NA	NA
		Social	NA	NA	NA
2	Cargo & Hull	Rural	NA	NA	NA
		Social	NA	NA	NA
3	Motor TP	Rural	NA	NA	NA
		Social	NA	NA	NA
4	Motor OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
6	Workmen's Compensation	Rural	NA	NA	NA
		Social	NA	NA	NA
7	Employer's Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
8	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Personal Accident	Rural	25080	476.72	423,633
		Social	13852	297.89	276,374
10	Health	Rural	126043	13859.88	493,472
		Social	105538	13260.29	467,551
11	Others*	Rural	796	20.57	92,365
		Social	1112	26.57	176,020

*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-17

Business Acquisition through different channels

Rs. In Lakhs

Sl.No.	Channels	For the Quarter (Oct to Dec 17)		For the Quarter (Oct to Dec 16)		Up to the period ended Dec 17		Up to the period ended Dec 16	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	697,006	77,046	573,547	51,590.94	1,856,699	192,996	1,516,445	132,487
2	Corporate Agents-Banks	14,134	1,098	4,768.00	359.54	31,781	2,747	8,035	605
3	Corporate Agents -Others	2,793	260	1,642	135.44	7,169	663	5,066	394
4	Brokers	9,394	3,331	8,412	3,835.58	27,837	10,484	25,157	7,367
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	136,012	16,165	133,777	12,416.18	391,272	41,928	389,798	36,136
	Total (A)	859,339	97,899	722,146	68,338	2,314,758	248,818	1,944,501	176,988
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	859,339	97,899	722,146	68,338	2,314,758	248,818	1,944,501	176,988

FORM NL-41		Grievance Disposal					Date	31.12.2017
Insurer:		Star Health and Allied Insurance Co Ltd						
SI No.	Particulars	Opening Balance At the beginning of the Quarter	Additions during the Quarter	Complaints Resolved/ settled during the quarter			Complaints pending at the end of the Quarter	Total Complaints registered upto the quarter during the
				Fully Accepted	partially accepted	Rejected		
1	Complaints made by Customers							
a)	Proposals related	0	1	1	0	0	0	5
b)	Claim	52	718	44	281	363	82	1713
c)	Policy Related	20	263	97	66	87	33	991
d)	Premium	0	29	1	1	25	2	51
e)	Refund	10	80	41	38	2	9	258
f)	coverage	0	2	0	0	1	1	2
g)	cover note related	0	0	0	0	0	0	0
h)	Product	1	6	1	1	5	0	17
i)	Others	1	52	12	10	22	9	106
	Total number of Complaints	84	1151	197	397	505	136	3143
2	Total No. of policies during the period ended 31st December 2016	1944513						
3	Total No. of claims during the period ended 31st December 2016	341995						
4	Total No. of policies during the period ended 31st December 2017	2314758						
5	Total No. of claims during the period ended 31st December 2017	494128						
6	Total No. of policy complaints (current year) per 10,000 policies(current ye	4.28						
7	Total No. of claim complaints (current year) per 10,000 policies(current ye	7.40						
8	Duration of Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
a)	up to 7 days	85	0	85				
b)	7-15 days	51	0	51				
c)	15-30 days	0	0	0				
d)	30-90 days	0	0	0				
e)	90 days and beyond	0	0	0				