

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 MAR 2011
MISCELLANEOUS BUSINESS

(Rs. in '000)

	Particulars	Schedule	For the Quarter ended 31.Mar.11	As on 31.Mar.11	For the Quarter ended 31.Mar.10	As on 31.Mar.10
1	Premiums earned (Net)	1 D	2,221,852	8,313,958	1,614,880	6,104,295
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-
3	Others		-	-	-	-
4	Interest, Dividend & Rent – (Gross)		31,278	125,112	18,833	71,683
	TOTAL (A)		2,253,130	8,439,070	1,633,713	6,175,978
1	Claims Incurred (Net)	2 D	1,862,600	7,581,372	1,638,550	5,317,321
2	Commission	3 D	(27,004)	(88,337)	(17,794)	(126,748)
3	Operating Expenses related to Insurance Business	4	204,515	907,741	(12,679)	931,097
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,040,110	8,400,776	1,608,078	6,121,670
	Operating Profit / (Loss) from Miscellaneous Business : C = (A - B)		213,020	38,294	25,635	54,308
	APPROPRIATIONS					
	Transfer to Shareholders' Account		213,020	38,294	25,635	54,308
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (D)		213,020	38,294	25,635	54,308

Place: Chennai – 34
Date: 22-JUNE-2011

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 MAR 2011

(Rs. in '000)

	Particulars	Schedule	For the Quarter ended 31.Mar.11	As on 31.Mar.11	For the Quarter ended 31.Mar.10	As on 31.Mar.10
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		213,020	38,294	25,635	54,308
2	INCOME FROM INVESTMENTS		-	-	-	-
	(a) Interest, Dividend & Rent – (Gross)		22,477	79,989	16,023	49,812
	(b) Profit on sale of investments		-	-	-	-
	<u>Less:</u> Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		235,497	118,283	41,658	104,120
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)		-	-	(306)	-
	Amortisation Expenses		220	1,582	557	1,936
	TOTAL (B)		220	1,582	250	1,936
	Profit Before Tax (A - B)		235,277	116,701	41,407	102,185
	Provision for Taxation					
	(a) Current Tax		6,543	6,543	39,847	39,847
	(b) Fringe Benefit Tax		-	-	-	-
	(c) Deferred Tax		36,247	36,247	9,747	9,747
	Profit After Tax		192,488	73,911	(8,186)	52,591
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer Contingency reserve for Unexpired Risk		73,911	73,911	(8,186)	52,591
	Balance of profit / (loss) brought forward from last year		-	(25,755)	(25,755)	(25,755)
	Balance carried forward to Balance Sheet		118,576	(25,755)	(25,755)	(25,755)
	Significant accounting policies	16				
	Notes to financial statements	17				
	Earnings per share - Basic		0.40	0.40	0.42	0.42
	- Diluted		0.31	0.31	0.25	0.25

Place: Chennai – 34
Date: 22-JUNE-2011

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 MAR 2011

(Rs. in '000)

Particulars	Schedule	As on 31.Mar.11	As on 31.Mar.10
SOURCES OF FUNDS			
SHARE CAPITAL	5	2,029,900	1,643,300
SHARE APPLICATION MONEY		1,030,828	1,386,700
RESERVES AND SURPLUS	6	670,833	64,959
FAIR VALUE CHANGE ACCOUNT		-	-
BORROWINGS	7	-	-
DEFERRED TAX LIABILITY		69,145	32,898
TOTAL		3,800,706	3,127,857
APPLICATION OF FUNDS			
INVESTMENTS	8	2,348,406	1,745,211
LOANS	9	-	-
FIXED ASSETS	10	616,584	390,061
CURRENT ASSETS			
Cash and Bank Balances	11	1,151,632	1,703,503
Advances and Other Assets	12	3,059,880	2,073,277
Sub-Total (A)		4,211,512	3,776,780
CURRENT LIABILITIES	13	1,041,803	1,269,679
PROVISIONS	14	2,359,748	1,580,542
Sub-Total (B)		3,401,551	2,850,221
NET CURRENT ASSETS (C) = (A - B)		809,961	926,559
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	15	-	40,271
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		25,755	25,755
TOTAL		3,800,706	3,127,857

Place: Chennai – 34
Date: 22-JUNE-2011

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

Particulars	For the Quarter ended 31.Mar.11	As on 31.Mar.11	For the Quarter ended 31.Mar.10	As on 31.Mar.10
Premium from direct business written	2,892,224	12,275,503	2,406,403	9,616,448
Add: Premium on reinsurance accepted	-	-	-	-
Less : Premium on reinsurance ceded	724,445	3,158,659	1,058,425	2,900,924
Net Premium	2,167,779	9,116,844	1,347,978	6,715,524
Adjustment for change in reserve for unexpired risks	(54,073)	802,886	(266,902)	611,229
Total Premium Earned (Net)	2,221,852	8,313,958	1,614,880	6,104,295

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 '000)

Particulars	For the Quarter ended 31.Mar.11	As on 31.Mar.11	For the Quarter ended 31.Mar.10	As on 31.Mar.10
CLAIMS PAID				
Direct	2,921,412	11,200,061	2,032,399	6,730,480
Add :Re-insurance accepted				
Less :Re-insurance Ceded	999,174	3,251,155	555,344	2,049,372
NET CLAIMS PAID	1,922,238	7,948,906	1,477,054	4,681,107
Add Claims Outstanding at the end of the year	(59,638)	626,962	161,496	994,496
Less Claims Outstanding at the beginning	-	994,496	-	358,282
TOTAL CLAIMS PAID	1,862,600	7,581,372	1,638,550	5,317,321

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

FORM NL-6-COMMISSION SCHEDULE
COMMISSION
MISCELLANEOUS BUSINESS

(Rs. in '000)

Particulars	For the Quarter ended 31.Mar.11	As on 31.Mar.11	For the Quarter ended 31.Mar.10	As on 31.Mar.10
Direct	121,716	348,083	77,598	182,255
Add: Re-insurance Accepted				
Less: Commission on Re-insurance Ceded	148,720	436,420	95,392	309,003
Net Commission	(27,004)	(88,337)	(17,794)	(126,748)
Break-up of the expenses (Gross) incurred to procure Business :				
Agents	113,478	320,986	63,182	160,894
Brokers	7,948	23,991	11,483	18,428
Corporate Agency	282	1,641	872	872
Referral	1	1,458	2,061	2,061
Others	7	7	-	
TOTAL	121,716	348,083	77,598	182,255

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

S.No:	Particulars	For the Quarter ended 31.Mar.11	As on 31.Mar.11	For the Quarter ended 31.Mar.10	As on 31.Mar.10
1	Employees' remuneration & welfare benefits	196,602	495,880	147,729	475,568
2	Travel, conveyance and vehicle running expenses	(14,511)	10,892	(17,251)	10,475
3	Training expenses	(3,766)	4,621	(2,171)	4,600
4	Rents, rates & taxes	8,170	79,730	17,063	68,126
5	Repairs & Maintenance	(7,828)	7,273	(9,474)	3,743
6	Printing & Stationery	4,106	28,839	(138,907)	26,839
7	Communication	(9,871)	15,756	(15,668)	15,022
8	Legal & professional charges	(18,814)	20,484	8,041	17,675
9	Auditors' fees, expenses etc				
	(a) as auditor	1,050	1,800	1,600	1,600
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	700	700	400	400
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	500	500	-	-
	(d) out of pocket expenses	90	722	250	350
10	Advertisement and publicity	31,544	80,727	(13,983)	39,743
11	Interest & Bank Charges	1,346	3,407	904	2,500
12	Others				
	- Donation	600	22,215	(390)	111,835
	- Director's Sitting Fees	120	440	45	220
	- Software Expenses	(3,472)	14,078	(21,049)	10,015
	- Miscellaneous Expenses	(7,921)	16,397	(46,560)	20,531
	- Irrecoverable expenses written off	-	-	61,000	61,000
	- Amortization Expenses	344	2,474	627	2,785
13	Depreciation	25,528	100,807	15,116	58,071
	TOTAL	204,515	907,741	(12,679)	931,097

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Rs. in '000)

	Particulars	As on 31.Mar.11	As on 31.Mar.10
1	Authorised Capital 350,000,000 (Previous Yr - 350,000,000) Equity Shares of Rs 10/- each	3,500,000	3,500,000
2	Issued Capital 202,990,000 (Previous Yr - 231,000,000) Equity Shares of Rs 10/- each	2,029,900	2,310,000
3	Subscribed Capital 202,990,000 (Previous Yr - 164,300,000) Equity Shares of Rs10/- each	2,029,900	1,643,300
4	Called-up / paid up Capital 202,990,000 (Previous Yr - 164,300,000) Equity Shares of Rs10/- each (Of the above 126,799,600 (Previous Year - 116,139,600) equity shares of Rs.10/- each being 62.47% is held by holding company) (Out of above 2,100,000 equity shares of Rs.10/- each issued for consideration other than cash.)	2,029,900	1,643,300
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	TOTAL	2,029,900	1,643,300

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.Mar.11		As on 31.Mar.10	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	160,626,800	79.13%	121,966,800	74.22%
Foreign	42,363,200	20.87%	42,363,200	25.78%
Others	-		-	
TOTAL	202,990,000	100%	164,330,000	100%

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.11	As on 31.Mar.10
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	531,963	-
4	General Reserves	-	-
	Opening as on 01.04.10	-	-
	Additions during the year	-	-
	Transfer from Contingency Reserve for Unexpired Risk	64,959	-
	Closing as on 31.03.11	64,959	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
	Contingency Reserve for Unexpired Risk		
	Opening as on 01.04.10	64,959	12,368
	Additions during the year		
	Transfer from Profit & Loss a/c	73,911	52,591
	Deductions during the year		
	Transfer to General Reserve	64,959	-
	Closing as on 31.03.11	73,911	64,959
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	670,833	64,959

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.11	As on 31.Mar.10
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-12-INVESTMENT SCHEDULE

INVESTMENTS

(Rs. in '000)

	Particulars	As on 31.Mar.11	As on 31.Mar.10
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills *	1,146,472	713,123
2	Other Approved Securities	400,400	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	51,818	51,818
4	Investments in Infrastructure and Social Sector	449,177	249,542
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
6	including Treasury Bills	150,732	299,784
7	Other Approved Securities	50,000	-
8	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	280,944
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	50,000	100,000
	(c) Other Securities	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
9	Investments in Infrastructure and Social Sector	49,807	50,000
10	Other than Approved Investments	-	-
	TOTAL	2,348,406	1,745,211

Aggregate Market Value of Quoted Investments other than Equity Shares	2,244,752	1,413,828
Aggregate Book Value of Quoted Investments other than Equity Shares	2,296,587	1,412,449

Aggregate Book Value of Un-Quoted Investments	51,818	51,818
Aggregate Market Value of Investment Properties	340,560	63,360
Historical cost of Mutual Funds valued on Fair Value basis	-	280,944

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-13-LOANS SCHEDULE

LOANS

(Rs. in '000)

	Particulars	As on 31.Mar.11	As on 31.Mar.10
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 '000)

	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 10	As at period ended Dec 09
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles - IT Software	201,222	199,076	-	400,298	63,211	66,661	-	129,872	270,426	138,011
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	-	-	-	-	-	-	-	-	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	60,990	19,786	-	80,775	8,702	5,250	-	13,953	66,822	52,287
7	Information Technology Equipment	113,183	87,512	-	200,695	22,479	24,385	-	46,864	153,831	90,704
8	Vehicles	11,164	502	-	11,666	1,210	1,067	-	2,277	9,389	9,954
9	Office Equipment	41,278	20,455	-	61,733	4,924	3,444	-	8,368	53,365	36,354
	Total	427,837	327,330	-	755,167	100,526	100,807	-	201,334	553,833	327,310
	Capital work in progress	62,750	-	-	62,750	-	-	-	-	62,750	62,750
	Grand Total	490,587	327,330	-	817,917	100,526	100,807	-	201,334	616,583	390,060

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.11	As on 31.Mar.10
1	Cash (including cheques, drafts and stamps)	69,039	38,263
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	958,700	1,317,100
	(bb) Others	-	-
	(b) Current Accounts	123,893	348,140
	(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	1,151,632	1,703,503

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.11	As on 31.Mar.10
A	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	449,687	549,875
4	Advances to Directors/Officers	741	619
5	Advance tax paid and taxes deducted at source (Net of Provisions for Tax amounting Rs.64,411; Previous year NIL)	74,514	-
6	Others		
	- Travel Advance	54	371
	- Rental Advance	73,919	56,585
	- Telephone Deposit	251	210
	- Staff Advance	12,806	4,305
	- Other Advances	326,274	98,539
	- Security Deposits	4,139	3,982
	TOTAL (A)	942,386	714,486
B	OTHER ASSETS		
1	Income accrued on investments	80,468	49,669
2	Outstanding Premiums	162,099	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,464,253	1,090,083
6	Due from subsidiaries/ holding	-	-
7	Deposit with RBI	-	-
	[Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	- Amounts Recoverable under Contractual Obligations	373,011	128,614
	- Service Tax	37,662	90,425
	TOTAL (B)	2,117,494	1,358,791
	TOTAL (A+B)	3,059,880	2,073,277

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Rs. in '000)

	Particulars	As on 31.Mar.11	As on 31.Mar.10
1	Agents' Balances	344	-
2	Balances due to other insurance companies	19,977	5,250
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	59,869	41,420
5	Unallocated Premium	-	-
6	Sundry creditors	318,844	226,097
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	626,962	994,496
9	Due to Officers/ Directors	-	-
10	Others		
	- Inter Office Transfers	-	-
	- Excess Collection	5,318	1,704
	- Refund of Premium	10,489	712
	TOTAL	1,041,803	1,269,679

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.11	As on 31.Mar.10
1	Reserve for Unexpired Risk	2,359,748	1,556,862
2	For taxation (less advance tax paid and taxes deducted at source NIL ; Previous year Rs 34,187.71)	-	23,680
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others	-	-
	TOTAL	2,359,748	1,580,542

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Rs. in '000)

	Particulars	As on 31.Mar.11	As on 31.Mar.10
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	40,271
	TOTAL	-	40,271

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2011		
PARTICULARS	31st March 2011	31st March 2010
	(Rs.'000)	(Rs.'000)
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	12,144,719	9,626,824
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	125,899	(894,022)
Payments to co-insurers, net of claims recovery	43,575	97,842
Payments of claims	(11,200,061)	(6,730,480)
Payments of commission and brokerage	(340,580)	(182,255)
Payments of other operating expenses	(630,920)	(1,236,334)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(497,971)	(47,961)
Income taxes paid (Net)	(104,738)	(11,441)
Service tax paid	52,763	(69,864)
Other payments	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	(407,314)	552,308
Cash flows from investing activities		
Purchase of fixed assets	(314,571)	(225,977)
Additions to Capital WIP	-	(10,000)
Proceeds from sale of fixed assets	-	-
Purchases of investments	(17,156,850)	(2,196,074)
Loans disbursed	-	-
Sales of investments	-	-
Repayments received	16,908,000	50,000
Rents/Interests/Dividends received	174,302	111,200
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	-	-
Net cash flow from investing activities	(389,119)	(2,270,851)
Cash flows from financing activities		
Proceeds from issuance of share capital	602,962	1,889,729
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	602,962	1,889,729
Effect of Foreign exchange rates on Cash and Cash Equivalents, net	-	-
Net increase/ (decrease) in cash and cash equivalents:	(193,471)	171,185
Cash and Cash equivalents at the beginning of the year	386,403	215,218
Cash and cash equivalents at the end of the year *	192,932	386,403
Note * Fixed Deposit of Rs.958700 thousands(Previous year. 1317100 thousands) shown under sch 11 of financial statements considered under investing activities.		

PERIODIC DISCLOSURES

IRDA Periodic Disclosures

FORM NL-21 Statement of Liabilities

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

Date: **31-Mar-11**

Rs. In Lakhs

Statement of Liabilities									
		As At 31.Mar.11				As at 31.Mar.10			
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	845.80	518.51	227.45	1,591.76	550.96	238.16	31.38	820.50
4	Health Insurance	22,751.68	5,245.86	277.80	28,275.34	15,017.66	9,578.57	96.85	24,693.08
5	Total Liabilities	23,597.48	5,764.37	505.25	29,867.10	15,568.62	9,816.73	128.23	25,513.58

PERIODIC DISCLOSURES

FORM NL-22

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

Date: **31-Mar-11**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

Rs. In Lakhs

STATES	Personal Accident		Medical Insurance		Overseas medical Insurance		All Other Miscellaneous		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	For the qtr	Upto the qtr
Andhra Pradesh	21	52	12,276	63,115	24	99	-	-	12,321	63,266
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-
Assam	-	-	16	38	-	1	-	-	16	39
Bihar	-	3	15	32	-	-	-	-	15	35
Chattisgarh	2	3	39	62	-	1	-	-	41	66
Goa	-	-	-	-	-	-	-	-	-	-
Gujarath	11	36	580	1,724	29	138	-	-	620	1,898
Haryana	1	1	140	140	7	7	-	-	148	148
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	18	41	-	2	-	-	18	43
Jharkand	1	2	47	94	1	1	-	-	49	97
Karnataka	37	165	1,233	3,847	19	99	-	-	1,289	4,111
Kerala	18	59	1,119	3,088	8	35	-	-	1,145	3,182
Madhya Pradesh	6	20	352	938	4	12	-	-	362	970

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Mar-11

Rs. In Lakhs

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	Nil	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	Nil	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	Nil	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	1 (GIC -Re)	31,586.59	-	-	100%
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	-
6	Total	1	31,586.59	-	-	100%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-11

Rs. In Lakhs

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid (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	411609	92024	72332	48905	11398	636268	110,630.85
8	Overseas Travel	2	68	131	87	10	298	393.36
9	Personal Accident	1055	1310	1464	907	300	5036	976.41
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-Mar-11***No. of claims only*

Sl. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Total
1	Claims O/S at the beginning of the period	108497	100	427	109024
2	Claims reported during the period	723961	591	6646	731198
3	Claims Settled during the period	636268	298	5036	641602
4	Claims Repudiated during the period	20497	113	132	20742
5	Claims closed during the period	91656	44	615	92315
6	Claims O/S at End of the period	84037	236	1290	85563
	Less than 3months	48181	67	684	48932
	3 months to 6 months	21342	55	387	21784
	6months to 1 year	10170	104	155	10429
	1year and above	4344	10	64	4418

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : Star Health and Allied Insurance Co Ltd

Solvency for the quarter ended

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)	1,239	912	1,172	758	182	246	246
9	Health (Social)	48,376	35,920	46,190	29,871	8,224	11,778	12,868
10	Rural Insurance	73,140	54,336	69,871	45,185	10,867	13,555	12,737
	Total	122,755	91,168	117,232	75,814	19,274	25,580	25,851

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

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

Date: **31-Mar-11**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	165
2	No. of branches approved during the year	79
3	No. of branches opened during the year	Out of approvals of previous year 10
4		Out of approvals of this year 40
5	No. of branches closed during the year	0
6	No of branches at the end of the year	215
7	No. of branches approved but not opened	79
8	No. of rural branches	32
9	No. of urban branches	183

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 31.Mar.2011

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

(Business within India)

Periodicity of Submission: Quarterly

Rs. In Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	23,484.05
2	Loans	9	-
3	Fixed Assets	10	6,165.83
4	Current Assets		
	a. Cash & Bank Balance	11	11,516.32
	b. Advances & Other Assets	12	30,598.80
5	Current Liabilities		
	a. Current Liabilities	13	10,418.03
	b. Provisions	14	23,597.48
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet (A)			37,749.49

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,165.83
3	Cash & Bank Balance (if any)	11	1,929.32
4	Advances & Other Assets (if any)	12	30,598.80
5	Current Liabilities	13	10,418.03
6	Provisions	14	23,597.48
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		
TOTAL (B)			4,678.44
'Investment Assets' As per FORM 3B (A-B)			33,071.05

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance (a)	FRSM ⁺ (b)						
1	G. Sec.	Not less than 20%	0	5059.09	7912.93	12,972.02	39.22%	0	12,972.02	12,715.88
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	0	5059.09	7912.93	12,972.02	39.22%	0	12,972.02	12,715.88
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0	3897.60	6096.24	9,993.84	30.22%	0	9,993.84	9,731.65
	2. Approved Investments	Not exceeding 55%	0	3941.02	6164.16	10,105.18	30.56%	0	10,105.18	10,220.60
	3. Other Investments (not exceeding 25%)		0	0	0	0	0%	0	0	0
Total Investment Assets			100%	12,897.71	20,173.33	33,071.04	#####		33,071.04	32,668.13

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Mar-11

Rs. In Lakhs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.Mar.11	As % of total for this class	As at 31.Mar.10	As % of total for this class	As at 31.Mar.11	As % of total for this class	as at 31.Mar.10	As % of total for this class
Break down by credit rating								
AAA rated	8,310.65	25.84%	3,523.60	13.68%	8,494.42	25.69%	3,495.42	13.64%
AA or better	1,421.00	4.42%	505.80	1.96%	1,499.42	4.53%	500.00	1.95%
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	22,436.48	69.75%	21,722.92	84.35%	23,077.21	69.78%	21,627.69	84.41%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	12,581.55	38.51%	15,497.84	60.18%	12,592.38	38.08%	15,476.28	60.40%
More than 1 year and upto 3 years	4,426.75	13.55%	4,248.10	16.50%	4,504.94	13.62%	4,053.74	15.82%
More than 3years and up to 7years	14,557.08	44.56%	6,006.38	23.32%	14,955.55	45.22%	6,093.09	23.78%
More than 7 years and up to 10 years	469.15	1.44%	-	0.00%	500.00	1.51%	-	0.00%
above 10 years	633.60	1.94%	-	0.00%	518.18	1.57%	-	0.00%
Breakdown by type of the issuer								
a. Central Government	12,715.88	38.92%	10,108.88	39.25%	12,972.02	39.22%	10,129.08	39.53%
b. State Government	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c. Corporate Bonds	9,731.65	29.79%	4,029.40	15.65%	9,993.84	30.22%	3,995.42	15.59%
d. Deposits with Banks	9,587.00	29.35%	8,171.00	31.73%	9,587.00	28.99%	8,171.00	31.89%
e. Mutual Funds	-	0.00%	2,809.44	10.91%	-	0.00%	2,809.44	10.96%
e. Others	633.60	1.94%	633.60	2.46%	518.18	1.57%	518.18	2.02%

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-11

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	up to the Quarter Mar 11	up to the Quarter of the preceeding year ended Mar 10
1	Gross Premium Growth Rate	28%	89%
2	Gross Premium to shareholders' fund ratio	4.59	5.72
3	Growth rate of shareholders'fund	59%	56%
4	Net Retention Ratio	74%	70%
5	Net Commission Ratio	-1%	-2%
6	Expense of Management to Gross Direct Premium Ratio	0.10	0.12
7	Combined Ratio	1.01	0.82
8	Technical Reserves to net premium ratio	0.33	0.38
9	Underwriting balance ratio	-0.95%	-0.26%
10	Operating Profit Ratio	0.013	0.016
11	Liquid Assets to liabilities ratio	0.49	0.95
12	Net earning ratio	0.01	0.01
13	Return on net worth ratio	0.03	0.03
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.50	1.68
15	NPA Ratio		
	Gross NPA Ratio	0	0
	Net NPA Ratio	0	0

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	202,990,000	164,330,000
2	(b) Percentage of shareholding (Indian / Foreign)	79.13% / 20.87%	74.22% / 25.78%
3	(c) %of Government holding (in case of public sector insurance companies)	0	0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	Basic : 0.40 / Diluted: 0.31	Basic : 0.42 / Diluted: 0.25
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic : 0.40 / Diluted: 0.31	Basic : 0.42 / Diluted: 0.25
6	(iv) Book value per share (Rs)	12.81	10.17

PERIODIC DISCLOSURES

IRDA Periodic Disclosures

FORM NL-31 : Related Party Transactions

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-11

Rs In Lakhs

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter (Jan - Mar 11)	up to the Quarter ended Mar 11	Corresponding quarter of the preceeding year (Jan - Mar 10)	up to the Quarter of the preceeding year ended Mar 10
1	Star Health Investments (P) Ltd	Holding Company	Share Capital	-	12,679.96	-	11,613.40
2	Star Health Investments (P) Ltd	Holding Company	Share Application	-	6,500.00	-	3,866.58
3	Mr.Mohammed Hassan	Director	Rental Deposit	-	6.91	-	9.21
4	Mr.Mohammed Hassan	Director	Lease Rental	2.32	8.29	3.28	13.13
5	Mr.Mohammed Hassan	Director	Managerial Remuneration	5.28	24.00	4.79	19.16
6	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	24.67	100.00	13.78	55.12
7	Mr.Mohammed Hassan	Director	Share Capital	-	0.83	-	0.83
8	Mr.V.Jagannathan	Chairman & MD	Share Capital	-	581.02	-	581.02
9	Mr.V.P.Nagarajan	Executive Director	Managerial Remuneration	-	-	-	35.00
10	Mr.V.P.Nagarajan	Executive Director	Share Capital	-	194.00	-	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-Mar-11

Products Information

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

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing / approval
1	Star Shri Individual Care	190012	129/128 CP001V01	Misc (Health Plus Life Combi)	Health and Life	03-Jun-10	11-Aug-10
2	Star Shri Family Care	190013	129/128 CP002V01	Misc (Health Plus Life Combi)	Health and Life	03-Jun-10	11-Aug-10
3	Star Unique Health Insurance Policy	190015	IRDA/NL//SHAI/P/Misc	Miscellaneous	Health	04-Oct-10	24-Nov-10
2	Star Wedding Gift Insurance Policy	190011	IRDA/NL//SHAI/P/Misc	Miscellaneous	Health	25-Feb-10	07-Dec-10

TABLE - II

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

Solvency for the Quarter ended on 31.Mar.2011

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	44510.30
	<i>Deduct:</i>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	29867.10
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	Annex-1	2952.31
4	Excess in Policyholders' Funds (1-2-3)		11690.89
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	28457.40
	<i>Deduct:</i>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	Annex-1	1887.55
7	Excess in Shareholders' Funds (5-6)		26569.85
8	Total Available Solvency Margin [ASM] (4+7)		38260.74
9	Total Required Solvency Margin [RSM]		25580.04
10	Solvency Ratio (Total ASM/Total RSM)		1.50

PERIODIC DISCLOSURES

IRDA Periodic Disclosures

FORM NL-34 : Board of Directors & Key PersonsInsurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **31-Mar-11****BOD and Key Person information**

Sl. No.	Name of person	Role/designation	Details of change in
1	Mr.V Jagannathan	Chairman and Managing Director	
2	Essa Abdullah Al Ghurair	Director	
3	Mr.D.R.Karthikeyan	Director	
4	Mr.D.C.Gupta	Director	
5	Dr.M.Y Khan	Director	
6	Mr.Mohammad Hassan	Director	
7	Mr.K.S.Jangbhagadur	Nominee Director	From 12.Apr.10
8	Mr.Sumir Chadha	Nominee Director	From 09.Feb.11
9	Mr.V P Nagarajan	Executive Director	
10	Mr.T.N.Santhan Krishnan	Executive Director - Designated	
11	Mr.S.Sundaresan	Executive Director - Designated	
12	Mr.V.Jayaprakash	Executive Director - Designated	
13	Mr.Ramaswamy .S	Chief Financial Officer	
14	Mr.Kannan Unni .C.M	Vice President - Company Secretary	
15	Mr.Kumar .K.C	Vice President - HR & Admin	
16	Mr.Malles .A.M	Vice President - Marketing	
17	Mr.Vishwajeet Mohnot	Assistant Vice President - Marketing	
18	Mr.Anand Roy	Assistant Vice President - Marketing	
19	Mr.S.Kannan	Assistant Vice President - IT	
20	Mr.Srinivasan .H	Assistant Vice President - Technical	
21	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 & Code: STAR HEALTH AND ALLIED INSURANCE CO LTD - 129

Statement as on: 31.Mar.2011

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. In Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	11885.68	11652.52	163.62	7.45%	7.45%	11888.11	11652.52	750.23	7.60%	7.60%	7101.70	7086.45	375.66	5.28%	5.28%
2	Deposit U/s. 7 of Insurance Act, 1938	CDSS	1086.34	1063.36	20.88	7.37%	7.37%	1083.91	1063.36	93.01	7.97%	7.97%	1020.21	1031.23	53.82	5.28%	5.28%
3	Treasury Bills	CTRB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	10.07	3.86%	3.86%	1987.66	1991.20	104.85	5.28%	5.28%
4	Bonds / Debentures Issued by Authority Constituted Under any Housing / Building Scheme - Approved	HTDN	4004.00	4386.4	66.65	6.56%	6.56%	4501.01	4386.4	307.95	9.52%	9.52%	1500	1502.30	115.88	7.73%	7.73%
5	Infrastructure - PSU Debentures / Bonds	IPTD	4993.99	5345.25	96.67	7.54%	7.54%	5489.83	5345.25	354.92	8.65%	8.65%	2497.42	2527.10	221.18	8.45%	8.45%
6	Approved Investments	ECDB	9140.00	9587	94.33	5.04%	5.04%	9587.00	9587	425.18	5.12%	5.12%	8171.00	8171.00	227.04	2.78%	2.78%
		EINP	518.18	633.60	0	0.00%	0.00%	518.18	633.60	0.00	0.00%	0.00%	518.18	633.60	0.00	0.00%	0.00%
7	Other than approved investments	EGMF	1950.00	0.00	7.99	5.91%	5.91%	0.00	0.00	25.4	5.13%	5.13%	1108.02	1108.02	40.09	3.62%	3.62%
		OMGS	3650.00	0.00	15.69	5.91%	5.91%	0.00	0.00	45.31	5.13%	5.13%	1701.42	1701.42	61.45	3.61%	3.61%
		OSLU	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	18.75	15.00%	15.00%
TOTAL			37228.19	32668.13	465.83	6.72%	6.72%	33068.04	32668.13	2012.07	7.04%	7.04%	25605.61	25752.32	1218.72	6.35%	6.35%

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-11

Quarterly Business Returns across line of Business

Rs. In Lakhs

Sl.No.	Line of Business	Current Quarter (Jan to Mar 11)		Same Quarter previous year		upto the period ended Mar 11		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	407	83,529	664	71,910	1,646	292,245	1,463	248,818
10	Health	29,064	263,663	24,391	162,231	119,960	808,299	93,917	486,240
11	Others* (OMP)	239	6,166	183	4,973	1,149	32,118	785	20,971

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-Mar-11

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	53,998	408	
		Social	238,247	1,229	
10	Health	Rural	282,207	72,484	
		Social	526,092	47,485	
11	Others* (OMP)	Rural	6,093	248	
		Social	26,025	901	

*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-Mar-11

Business Acquisition through different channels										Rs. In Lakhs
Sl.No.	Channels	Current Quarter (Jan to Mar 11)		Same quarter Previous Year (Jan to Mar 10)		Up to the period ended Mar 11		Same period of the previous year ended Mar 10		
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	
1	Individual agents	247,522	7,578	158,969	3,907	826,781	20,966	508,286	11,136	
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	
3	Corporate Agents -Others	978	23	4,844	17	9,246	112	12,456	55	
4	Brokers	10,183	461	7,695	320	34,710	1,458	25,116	1,156	
5	Micro Agents	7	-	9	0	29	-	36	0	
6	Direct Business	94,670	20,860	20,501	19,769	259,228	100,175	203,132	83,693	
	Total (A)	353,360	28,922	192,018	24,013	1,129,994	122,711	749,026	96,041	
1	Referral (B)	(2)	-	2,547	51	2,668	44	7,003	123	
	Grand Total (A+B)	353,358	28,922	194,565	24,064	1,132,662	122,755	756,029	96,164	

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: 31-Mar-11

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Sales Related						0
	b) Policy Administration Related	105	484	485			104
	c) Insurance Policy Coverage related						0
	d) Claims related	73	35	45			63
	e) others						0
	d) Total Number	178	519	530	0	0	167

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	95	0	95
	b) Greater than 15 days	72	0	72
	Total Number	167	0	167