

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 2012
MISCELLANEOUS BUSINESS

(Rs. in '000)

	Particulars	Schedule	For the Quarter ended 31.Mar.12	As on 31.Mar.12	For the Quarter ended 31.Mar.11	As on 31.Mar.11
1	Premiums earned (Net)	1 D	1,859,771	8,085,078	2,221,852	8,313,958
2	Profit / (Loss) on sale / redemption of Investments		(2,849)	(4,247)	-	-
3	Others				-	-
4	Interest, Dividend & Rent – (Gross)		39,965	125,724	31,278	125,112
	TOTAL (A)		1,896,886	8,206,555	2,253,130	8,439,070
1	Claims Incurred (Net)	2 D	1,557,900	7,742,322	1,862,600	7,581,372
2	Commission	3 D	44,302	46,471	(27,004)	(88,337)
3	Operating Expenses related to Insurance Business	4	609,321	2,027,846	204,515	907,741
4	Premium Deficiency				-	-
	TOTAL (B)		2,211,523	9,816,639	2,040,110	8,400,776
	Operating Profit / (Loss) from Miscellaneous Business : C = (A - B)		(314,637)	(1,610,084)	213,020	38,294
	<u>APPROPRIATIONS</u>					
	Transfer to Shareholders' Account		(314,637)	(1,610,084)	213,020	38,294
	Transfer to Catastrophe Reserve				-	-
	Transfer to Other Reserves (to be specified)				-	-
	TOTAL (D)		(314,637)	(1,610,084)	213,020	38,294

Place: Chennai – 34
Date: 28.06.12

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 2012

(Rs. in '000)

	Particulars	Schedule	For the Quarter ended 31.Mar.12	As on 31.Mar.12	For the Quarter ended 31.Mar.11	As on 31.Mar.11
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-		
	(b) Marine Insurance		-	-		
	(c) Miscellaneous Insurance		(314,637)	(1,610,084)	213,020	38,294
2	INCOME FROM INVESTMENTS			-	-	-
	(a) Interest, Dividend & Rent – (Gross)		318	67,699	22,477	79,989
	(b) Profit on sale of investments					
	<u>Less:</u> Loss on sale of investments		(1,188)	(2,286)	-	-
3	OTHER INCOME					
	TOTAL (A)		(315,507)	(1,544,671)	235,497	118,283
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		24	(122)	(220)	(1,582)
	TOTAL (B)		24	(122)	(220)	(1,582)
	Profit Before Tax (A - B)		(315,532)	(1,544,549)	235277	119865
	Provision for Taxation					
	(a) Current Tax				(6,543)	(6,543)
	(b) Fringe Benefit Tax				-	-
	(c) Deferred Tax		-	69,145	(36,247)	(36,247)
	Profit After Tax		(315,532)	(1,475,405)	192488	73911
					-	-
	APPROPRIATIONS				-	-
	(a) Interim dividends paid during the year				-	-
	(b) Proposed final dividend				-	-
	(c) Dividend distribution tax				-	-
	(d) Transfer Contingency reserve for Unexpired Risk				73911	73911
	Balance of profit / (loss) brought forward from last year		-	(25,755)	-	(25,755)
					-	-
	Balance carried forward to Balance Sheet		(315,532)	(1,501,160)	118576	(25,755)
	Significant accounting policies	16				
	Notes to financial statements	17				
	Earnings per share - Basic			(7)	0.40	0.40
	- Diluted			(7)	0.31	0.31

Place: Chennai – 34

Date:28.06.12

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 2012

(Rs. in '000)

Particulars	Schedule	As on 31.Mar.12	As on 31.Mar.11
SOURCES OF FUNDS			
SHARE CAPITAL	5	2,787,724	2,029,900
SHARE APPLICATION MONEY			1,030,828
RESERVES AND SURPLUS	6	1,630,538	670,833
FAIR VALUE CHANGE ACCOUNT			-
BORROWINGS	7		-
DEFERRED TAX LIABILITY			69,145
TOTAL		4,418,262	3,800,706
APPLICATION OF FUNDS			
INVESTMENTS	8	1,849,254	2,348,406
LOANS	9		-
FIXED ASSETS	10	645,843	616,584
CURRENT ASSETS			
Cash and Bank Balances	11	479,577	1,151,632
Advances and Other Assets	12	3,714,614	3,059,880
Sub-Total (A)		4,194,190	4,211,512
CURRENT LIABILITIES	13	1,398,377	1,041,803
PROVISIONS	14	2,373,808	2,359,748
Sub-Total (B)		3,772,185	3,401,551
NET CURRENT ASSETS (C) = (A - B)		422,005	809,961
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	15		-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,501,160	25,755
TOTAL		4,418,262	3,800,706

Place: Chennai – 34

Date: 28.06.12

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.12	As on 31.Mar.12	For the Quarter ended 31.Mar.11	As on 31.Mar.11
Premium from direct business written	2274585	10850567	2,892,224	12,275,503
Add: Premium on reinsurance accepted	0	41	-	-
Less : Premium on reinsurance ceded	346299	2751470	724,445	3,158,659
Net Premium	1928286	8,099,138	2,167,779	9,116,844
Adjustment for change in reserve for unexpired risks	68516	14,060	(54,073)	802,886
Total Premium Earned (Net)	1859770	8085078	2,221,852	8,313,958

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.12	As on 31.Mar.12	For the Quarter ended 31.Mar.11	As on 31.Mar.11
CLAIMS PAID				
Direct	2,094,857	10,605,038	2,921,412	11,200,061
Add :Re-insurance accepted				
Less :Re-insurance Ceded	576,815	3,164,772	999,174	3,251,155
NET CLAIMS PAID	1,518,042	7,440,266	1,922,238	7,948,906
Add Claims Outstanding at the end of the year	39,858	929,018	(59,638)	626,962
Less Claims Outstanding at the beginning	-	626,962	-	994,496
TOTAL CLAIMS PAID	1,557,900	7,742,322	1,862,600	7,581,372

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.12	As on 31.Mar.12	For the Quarter ended 31.Mar.11	As on 31.Mar.11
Direct	189,905	519163	121,716	348,083
Add: Re-insurance Accepted				
Less: Commission on Re-insurance Ceded	145,603	472692	148,720	436,420
Net Commission	44,302	46,471	(27,004)	(88,337)
Break-up of the expenses (Gross) incurred to procure Business :				
Agents	179,160	490,563	113,478	320,986
Brokers	10,382	26,979	7,948	23,991
Corporate Agency	362	1,619	282	1,641
Referral	-		1	1,458
Others	-	1	7	7
TOTAL	189,905	519,163	121,716	348,083

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.12	As on 31.Mar.12	For the Quarter ended 31.Mar.11	As on 31.Mar.11
1	Employees' remuneration & welfare benefits	412,033	1297289	196,602	495,880
2	Travel, conveyance and vehicle running expenses	12,455	43293	(14,511)	10,892
3	Training expenses	2,210	7856	(3,766)	4,621
4	Rents, rates & taxes	32,057	138881	8,170	79,730
5	Repairs & Maintenance	1,169	31785	(7,828)	7,273
6	Printing & Stationery	37,621	84983	4,106	28,839
7	Communication	11,494	41611	(9,871)	15,756
8	Legal & professional charges	(25,496)	33818	(18,814)	20,484
9	Auditors' fees, expenses etc	-			
	(a) as auditor	2,500	3000	1,050	1,800
	(b) as adviser or in any other capacity, in respect of	-		-	-
	(i) Taxation matters	-		700	700
	(ii) Insurance matters	-		-	-
	(iii) Management services; and	-		-	-
	(c) in any other capacity	(255)		500	500
	(d) out of pocket expenses	40	194	90	722
10	Advertisement and publicity	49,128	94174	31,544	80,727
11	Interest & Bank Charges	1,962	4461	1,346	3,407
12	Others	-			
	- Donation	205	2480	600	22,215
	- Director's Sitting Fees	80	320	120	440
	- Software Expenses	18,395	42132	(3,472)	14,078
	- Miscellaneous Expenses	15,200	55433	(7,921)	16,397
	- Irrecoverable expenses written off	-	-	-	-
	- Amortization Expenses	(47)	(225.00)	344	2,474
13	Depreciation	38,571	146362	25,528	100,807
	TOTAL	609,321	2,027,846	204,515	907,741

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Rs. in '000)

	Particulars	As on 31.Mar.12	As on 31.Mar.11
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	2787724	2,029,900
3	Subscribed Capital 202,990,000 (Previous Yr - 164,300,000) Equity Shares of Rs10/- each	2787724	2,029,900
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.)	2787724	2,029,900
	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	2787724	2,029,900

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.12		As on 31.Mar.11	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	228,950,582	82.14%	160,626,800	79.13%
Foreign	49821768	17.86%	42,363,200	20.87%
Others			-	
TOTAL	278,772,350	100%	202,990,000	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.12	As on 31.Mar.11
1	Capital Reserve		-
2	Capital Redemption Reserve		-
3	Share Premium	1,491,668	531,963
4	General Reserves		-
	Opening as on 01.04.11	64,959	-
	Additions during the year		-
	Transfer from Contingency Reserve for Unexpired Risk	73,911	64,959
	Closing as on 31.03.11	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 01.04.10	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 31.03.11	-	73,911
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	1,630,538	670,833

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.12	As on 31.Mar.11
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.12	As on 31.Mar.11
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills *	848,839	1,146,472
2	Other Approved Securities	448,828	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	400,631	449,177
5	Other than Approved Investments		-
	SHORT TERM INVESTMENTS		
6	including Treasury Bills	-	150,732
7	Other Approved Securities	50,000	50,000
8	Other Investments		-
	(a) Shares		-
	(aa) Equity		-
	(bb) Preference		-
	(b) Mutual Funds		-
	(a) Derivative Instruments		-
	(b) Debentures / Bonds		50,000
	(c) Other Securities		-
	(d) Subsidiaries		-
	(e) Investment Properties-Real Estate		-
9	Investments in Infrastructure and Social Sector	49,138	49,807
10	Other than Approved Investments		-
	TOTAL	1,849,254	2,348,406

Aggregate Market Value of Quoted Investments other than Equity Shares	1,409,603	2,244,752
Aggregate Book Value of Quoted Investments other than Equity Shares	1,797,436	2,296,587

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

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-13-LOANS SCHEDULE

LOANS

(Rs. in '000)

	Particulars	As on 31.Mar.12	As on 31.Mar.11
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 NI-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 Mar 12	As at period ended Mar 11
1 Goodwill	-	-	-	-	-	-	-	-	-	-
2 Intangibles - IT Software	400,298	98,557	-	498,855	129,872	97,589	-	227,461	271,393	270,426
3 Land - Freehold	-	-	-	-	0	-	-	0	-	-
4 Leasehold Property	-	-	-	-	0	-	-	0	-	-
5 Buildings	-	-	-	-	0	-	-	0	-	-
6 Furniture & Fittings	80,775	16,588	(2,393)	94,971	13,952	6,303	324	19,931	75,040	66,823
7 Information Technology Equipment	200,695	51,570	(9,573)	242,692	46,864	37,785	6,402	78,248	164,445	153,831
8 Vehicles	11,666	5,339	(3,573)	13,432	2,277	1,379	973	2,683	10,749	9,389
9 Office Equipment	61,733	11,411	(6)	73,138	8,368	3,305	0	11,673	61,465	53,365
Total	755,167	183,465	(15,544)	923,088	201,333	146,362	7,699	339,995	583,092	553,834
Capital work in progress	62,750	-	-	62,750	-	-	-	-	-	-
Grand Total	817,917	183,465	(15,544)	985,838	201,333	146,362	7,699	339,995	583,092	553,834
Previous Year	490,587	327,330	-	817,917	42,455	58,071	-	100,526	-	-

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.12	As on 31.Mar.11
1	Cash (including cheques, drafts and stamps)	96,541	69,039
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	220,500	958,700
	(bb) Others	-	-
	(b) Current Accounts	162,536	123,893
	(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	479,577	1,151,632

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.12	As on 31.Mar.11
A	ADVANCES		
1	Reserve deposits with ceding companies		-
2	Application money for investments		-
3	Prepayments	26,821	449,687
4	Advances to Directors/Officers	1,213	741
5	Advance tax paid and taxes deducted at source (Net of Provisions for Tax amounting Rs.64,411; Previous year NIL)	49,222	74,514
6	Others		
	- Travel Advance	185	54
	- Rental Advance	79,664	73,919
	- Telephone Deposit	261	251
	- Staff Advance	15,216	12,806
	- Other Advances	165,325	326,274
	- Security Deposits	5,363	4,139
	TOTAL (A)	343,271	942,386
B	OTHER ASSETS		
1	Income accrued on investments	64,942	80,468
2	Outstanding Premiums		162,099
3	Agents' Balances	1,417	-
4	Foreign Agencies Balances		-
5	Due from other entities carrying on insurance business (including reinsurers)	2,234,071	1,464,253
6	Due from subsidiaries/ holding		-
7	Deposit with RBI		-
	[Pursuant to section 7 of Insurance Act, 1938]		-
8	Others		
	- Amounts Recoverable under Contractual Obligations	1,015,239	373,011
	- Service Tax	55,674	37,662
	TOTAL (B)	3,371,343	2,117,494
	TOTAL (A+B)	3,714,614	3,059,880

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Rs. in '000)

	Particulars	As on 31.Mar.12	As on 31.Mar.11
1	Agents' Balances	-	344
2	Balances due to other insurance companies	4,256	19,977
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	82,826	59,869
5	Unallocated Premium	-	-
6	Sundry creditors	362,376	318,844
7	Due to subsidiaries/ holding company		-
8	Claims Outstanding	929,018	626,962
9	Due to Officers/ Directors	-	-
10	Others	-	
	- Inter Office Transfers		-
	- Excess Collection	7,449	5,318
	- Refund of Premium	12,453	10,489
	TOTAL	1,398,377	1,041,803

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.12	As on 31.Mar.11
1	Reserve for Unexpired Risk	2,373,808	2,359,748
2	For taxation (less advance tax paid and taxes deducted at source NIL ; Previous year Rs 34,187.71)		-
3	For proposed dividends		-
4	For dividend distribution tax		-
5	Others		-
	TOTAL	2,373,808	2,359,748

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.12	As on 31.Mar.11
1	Discount Allowed in issue of shares/ debentures	-	
2	Others	-	
	TOTAL	-	

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2011		
PARTICULARS	31st March 2012	31st March 2011
	(Rs.'000)	(Rs.'000)
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	10,882,750	12,144,719
Other receipts	1,804	-
Payments to the re-insurers, net of commissions and claims	75,253	125,899
Payments to co-insurers, net of claims recovery	25,243	43,575
Payments of claims	(10,605,038)	(11,200,061)
Payments of commission and brokerage	(520,924)	(340,580)
Payments of other operating expenses	(1,832,003)	(630,920)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	149,791	(497,971)
Income taxes paid (Net)	25,292	(104,738)
Service tax paid	(45,426)	52,763
Other payments	(37,983)	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	(1,881,241)	(407,314)
Cash flows from investing activities		
Purchase of fixed assets	(183,426)	(314,571)
Additions to Capital WIP	-	-
Proceeds from sale of fixed assets	3,151	-
Purchases of investments	(7,832,765)	(17,156,850)
Loans disbursed	-	-
Sales of investments	9,065,215	-
Repayments received	-	16,908,000
Rents/Interests/Dividends received	208,511	174,302
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	-	-
Net cash flow from investing activities	1,260,686	(389,119)
Cash flows from financing activities		
Proceeds from issuance of share capital	686,700	602,962
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	686,700	602,962
Effect of Foreign exchange rates on Cash and Cash Equivalents, net	-	-
Net increase/ (decrease) in cash and cash equivalents:	66,145	(193,471)
Cash and Cash equivalents at the beginning of the year	192,931	386,403
Cash and cash equivalents at the end of the year *	259,077	192,932
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-12

RS. In Lakhs

Statement of Liabilities									
		As At 31.Mar.12				As at 31.Mar.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	Fire								
2	Marine								
a	Marine Cargo								
b	Marine Hull								
3	Miscellaneous								
a	Motor								
b	Engineering								
c	Aviation								
d	Liabilities								
e	Others	818.22	189.79	287.59	1,295.60	845.80	518.51	227.45	1,591.76
4	Health Insurance	22,919.86	8,124.78	688.02	31,732.66	22,751.68	5,245.86	277.80	28,275.34
5	Total Liabilities	23,738.08	8,314.57	975.61	33,028.26	23,597.48	5,764.37	505.25	29,867.10

PERIODIC DISCLOSURES

FORM NL-22

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

Date: **31-Mar-12**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

Rs. In Lakhs

STATES	Personal Accident		Medical Insurance		Overseas medical Insurance		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	16	54	5,658	56,858	26	111	5,700
Arunachal Pradesh	-	-	-	-	-	-	-	-
Assam	0	1	28	80	0	1	28	82
Bihar	0	0	29	74	0	1	29	75
Chattisgarh	3	9	72	168	0	1	75	178
Goa	-	-	-	-	-	-	-	-
Gujarath	12	51	699	2,423	22	136	732	2,610
Haryana	4	9	249	719	7	32	260	760
Himachal Pradesh	-	-	1	2	-	-	1	2
Jammu & Kashmir	0	0	39	90	1	3	40	94
Jharkand	3	5	84	205	0	1	87	211
Karnataka	51	211	1,880	5,720	32	116	1,963	6,047
Kerala	17	137	1,829	5,147	11	39	1,857	5,323
Madhya Pradesh	7	27	509	1,337	5	20	521	1,383
Maharashtra	85	546	4,156	11,080	42	212	4,283	11,838
Manipur	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-
Orissa	3	9	193	499	2	6	198	515
Punjab	5	22	212	634	22	106	239	762
Rajasthan	5	16	253	662	3	18	261	696
Sikkim	-	-	-	-	-	-	-	-
Tamil Nadu	173	524	3,230	12,547	48	204	3,451	13,274
Tripura	-	-	-	-	-	-	-	-
Uttar Pradesh	5	24	613	1,746	11	62	629	1,833
Uttarkhand	3	36	115	422	3	13	120	471
West Bengal	11	35	802	2,074	6	21	819	2,130
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-
Chandigarh	3	6	72	213	7	40	82	258
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Delhi	4	19	1,004	2,578	22	106	1,030	2,703
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	1	3	82	233	1	3	84	239
TOTAL----->	410	1,742	21,807	105,511	270	1,253	22,488	108,506

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Mar-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)	27,514.70			100%
5	No. of Reinsurers with rating less than BBB	Nil				
6	Total	1	27,514.70			100%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-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
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		(for the Qtr)
1	Fire							
2	Marine Cargo							
3	Marine Hull							
4	Engineering							
5	Motor OD							
6	Motor TP							
7	Health	42878	35473	11791	6266	801	97209	20,651.88
8	Overseas Travel	0	11	37	19	4	71	137.16
9	Personal Accident	0	100	116	54	0	270	159.53
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: 31.3.2012

31-Mar-12

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period							66807	351	447					67605
2	Claims reported during the period							110229	103	437					110769
3	Claims Settled during the period							97209	71	270					97550
4	Claims Repudiated during the period							9678	50	29					9757
5	Claims closed during the period							11394	53	149					11596
6	Claims O/S at End of the period							58755	280	436					59471
	Less than 3months							38700	71	271					39042
	3 months to 6 months							13185	61	139					13385
	6months to 1 year							5188	71	4					5263
	1year and above							1682	77	22					1781

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 incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire							
2	Marine Cargo							
3	Marine Hull							
4	Motor							
5	Engineering							
6	Aviation							
7	Laibilities							
8	Others (Social)	1,754	1,074.44	95.43	381.40	246	114	246
9	Health (Social)	106,752	79,917	103,791	77,042	16,013	23,353	16,013
10	Rural Insurance							
	Total	108,506	80,991	103,886	77,423	16,258	23,467	16,258

FORM NL-27 Offices information for Non-Life

Insurer: **Star Health and Allied Insurance Co Ltd**Date: **31-Mar-12**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year (01-Apr-2011)		212
2	No. of branches approved during the year (Approved by IRDA between 01/04/2011 to 31/03/2012)		36
3	No. of branches opened during the year	Out of approvals of previous year	13
4	(01/04/2011 to 31/03/2012)	Out of approvals of this year	11
5	No. of branches closed during the year (01/04/2011 to 31/03/2012)		5
6	No of branches at the end of the year (up to 31-Mar-12)		231
7	No. of branches approved but not opened (up to 31-Mar-12)		41
8	No. of rural branches (up to 31-Mar-12)		34
9	No. of urban branches (up to 31-Mar-12)		197

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 31.Mar.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	18,492.54
2	Loans	9	-
3	Fixed Assets	10	6,458.43
4	Current Assets		
	a. Cash & Bank Balance	11	4,795.77
	b. Advances & Other Assets	12	37,146.14
5	Current Liabilities		
	a. Current Liabilities	13	13,983.77
	b. Provisions	14	23,738.08
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		(15,011.60)
Application of Funds as per Balance Sheet (A)			44,182.62

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,458.43
3	Cash & Bank Balance (if any)	11	2,590.77
4	Advances & Other Assets (if any)	12	37,146.14
5	Current Liabilities	13	13,983.77
6	Provisions	14	23,738.08
7	Misc. Exp not Written Off	15	0
8	Debit Balance of P&L A/c		(15,011.60)
TOTAL (B)			
'Investment Assets' As per FORM 3B (A-B)			23,485.08

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)						
1	G. Sec.	Not less than 20%		4541.83	8434.83	12976.66			12,976.66	14,096.03
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%		4541.83	8434.83	12976.66	70.17		12,976.66	14,096.03
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		1574.19	2923.50	4497.69	24.32		4,497.69	17,974.36
	2. Approved Investments	Not exceeding 55%		356.36	661.82	1018.18	5.51		1,018.18	3,923.78
	3. Other Investments (not exceeding 25%)									
Total Investment Assets			100%	6,472.39	12,020.14	18,492.53	100.00%		18,492.53	35,994.17

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Mar-12

Rs. In Lakhs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.Mar.12	As % of total for this class	As at 31.Mar.11	As % of total for this class	As at 31.Mar.12	As % of total for this class	as at 31.Mar.11	As % of total for this class
Break down by credit rating								
AAA rated	7,837.10	39.84	8,310.65	25.84	7,986.41	39.58	8,494.42	25.69
AA or better	1,451.55	7.38	1,421.00	4.42	1,499.56	7.43	1,499.42	4.53
Rated below AA but above A			-	0.00			-	0.00
Rated below A but above B			-	0.00			-	0.00
Any other	10,383.93	52.78	22,436.48	69.75	10,693.39	52.99	23,077.21	69.78
	19,672.58	100.00	32168.13	100.00	20,179.36	100.00	33071.05	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	3,197.70	16.25	12,581.55	38.51	3,205.78	15.89	12,592.38	38.08
More than 1 year and upto 3 years	6,389.09	32.48	4,426.75	13.55	6,515.21	32.29	4,504.94	13.62
More than 3years and up to 7years	9,611.54	48.86	14,557.08	44.56	9,958.36	49.35	14,955.55	45.22
More than 7 years and up to 10 years	474.25	2.41	469.15	1.44	500.00	2.48	500.00	1.51
above 10 years			633.60	1.94			518.18	1.57
	19,672.58	100.00	32,668.13	100.00	20,179.36	100.00	33,071.05	100.00
Breakdown by type of the issuer								
a. Central Government	8,178.93	41.58	12,715.88	38.92	8,488.39	42.06	12,972.02	39.22
b. State Government			-	0.00			-	0.00
c. Corporate Bonds	6,360.30	32.33	9,731.65	29.79	6,491.73	32.17	9,993.84	30.22
d. Deposits with Banks			9,587.00	29.35			9,587.00	28.99
e. Mutual Funds			-	0.00			-	0.00
e. Others	5,133.35	26.09	633.60	1.94	5,199.24	25.77	518.18	1.57
	19,672.58	100.00	32,668.13	100.00	20,179.36	100.00	33,071.04	100.00

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 12	up to the Quarter of the preceeding year ended Mar 11
1	Gross Premium Growth Rate	-12%	28%
2	Gross Premium to shareholders' fund ratio	372%	4.59
3	Growth rate of shareholders'fund	-20%	59%
4	Net Retention Ratio	75%	74%
5	Net Commission Ratio	1%	-1%
6	Expense of Management to Gross Direct Premium Ratio	23%	0.10
7	Combined Ratio	121%	1.01
8	Technical Reserves to net premium ratio	41%	0.33
9	Underwriting balance ratio	-21%	-0.95%
10	Operatiog Profit Ratio	-19%	0.013
11	Liquid Assets to liabilities ratio	18%	0.49
12	Net earning ratio	-18%	0.01
13	Return on net worth ratio	-51%	0.03
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	166%	1.50
15	NPA Ratio		
	Gross NPA Ratio	0%	0.00
	Net NPA Ratio	0%	0.00

PERIODIC DISCLOSURES

IRDA Periodic Disclosures

FORM NL-31 : Related Party Transactions

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-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 (Jan - Mar 12)	up to the Quarter ended Mar 12	Corresponding quarter of the preceeding year (Jan - Mar 11)	up to the Quarter of the preceeding year ended Mar 11
1	Star Health Investments (P) Ltd	Holding Company	Share Capital	616.18	16230.37	-	12,679.96
2	Star Health Investments (P) Ltd	Holding Company	Share Application	0	0	-	6,500.00
3	Mr.Mohammed Hassan	Director	Rental Deposit		9.21	-	6.91
4	Mr.Mohammed Hassan	Director	Lease Rental	1.20	14.41	2.32	8.29
5	Mr.Mohammed Hassan	Director	Managerial Remuneration	5.82	23.28	5.28	24.00
6	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	27.80	101.81	24.67	100.00
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	Director	Managerial Remuneration	-	-	-	-
10	Mr.V.P.Nagarajan	Director	Share Capital	-	194.00	-	194.00

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

PERIODIC DISCLOSURES

FORM NL-32 **Products Information**

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

Date: **31-Mar-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
1							
2			NIL				
3							
2							

TABLE - II

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

Solvency for the Quarter ended on 31.Mar.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	42079.23
	<i>Deduct:</i>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	33028.26
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	Annex-1	3050.83
4	Excess in Policyholders' Funds (1-2-3)		6000.14
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	22658.05
	<i>Deduct:</i>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	Annex-1	1642.757251
7	Excess in Shareholders' Funds (5-6)		21015.29
8	Total Available Solvency Margin [ASM] (4+7)		27015.43
9	Total Required Solvency Margin [RSM]		16258.31
10	Solvency Ratio (Total ASM/Total RSM)		1.66

PERIODIC DISCLOSURES

IRDA Periodic Disclosures

FORM NL-34 : Board of Directors & Key PersonsInsurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **31-Mar-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.T.N.Santhanakrishnan	Executive Director - Designated	
10	Mr.S.Sundaresan	Executive Director - Designated	
11	Mr.V.Jayaprakash	Executive Director - Designated	
12	Dr.S.Prakash	Executive Director-Medical- 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.Anand Roy	Vice President - Marketing	
18	Dr. Harikrishnan	vice President- Marketing	
19	Mr.Vishwajeet Mohnot	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 & Code: STAR HEALTH AND ALLIED INSURANCE CO LTD - 129

Statement as on: 31.Mar.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 (%) 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	7399.735	7128.554592	100.66914	5.30	5.30	10197.757	7128.554592	706.78098	693.07%	693.07%	11885.68	11652.52	751.55614	7.28	7.28
2	Deposit U/s. 7 of Insurance Act, 1938	CDS5	1088.65	1050.377	19.708831	7.29	7.29	1252.55	1050.377	77.969	622.48%	622.48%	1086.34	1063.356	86.09561	7.97	7.97
3	Treasury Bills	CTRB												10.07	3.86	3.86	
4	Bonds / Debentures Issued by Authority Constituted Under any Housing / Building Scheme - Approved	HTDN	4500.78	4420.75	97.232877	8.69	8.69	4511.00	4420.75	372.88018	826.60%	826.60%	4504	4386.40	240.78	8.47	8.47
5	Infrastructure - PSU Debentures / Bonds	IPTD	4985.1865	4420.75	104.15137	7.02	7.02	6268.7837	4867.9	438.34283	699.25%	699.25%	5489.83	5345.25	353.78	8.68	8.68
6	Approved Investments	ECDB	2205.00	2205	46.034133	8.87	8.87	2618.91	2205	176.83	675.21%	675.21%	9587.00	9587.00	413.12	4.97	4.97
		EINP	518.182	633.60				518.18	633.60				518.18	633.60	0.00		
7	Other than approved investments	EGMF			14.20	7.26	7.26	458.42	0.00	27.327725	596.00%	596.00%			25.39691	4.78	4.78
		OMGS			21.99	7.79	7.79	808.98	0.00	64.378283	796.00%	796.00%			47.67663	4.91	4.91
		OSLU															
TOTAL			20697.54	19859.03	403.98	7.70	7.70	26634.57	20306.18	1864.51	7.42%	7.42%	33071.03	32668.13	1928.48	6.48%	6.48%

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-12

Quarterly Business Returns across line of Business

RS. In Lakhs

Sl.No.	Line of Business	Current Quarter (Jan to Mar 12)		Same Quarter previous year		upto the period ended Mar 12		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	410	36,695	458	50539	1,750	343,307	1,646	292,245
10	Health	21,807	310,909	24,417	247617	105,503	1,824,773	119,960	808,299
11	Others* (OMP)	270	6,615	205	6610	1,253	58,053	1,149	32,118

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-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	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	55,392.00	858.13	713,499
		Social	22,886	137.36	121,633
10	Health	Rural	343,626	56,686	21,628,689
		Social	230,527	27,070	9,518,591
11	Others* (OMP)	Rural	6,307	274	16,371
		Social	12,823	397	29,446

*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-12

Business Acquisition through different channels								<i>Rs. In Lakhs</i>	
Sl.No.	Channels	Current Quarter (Jan to Mar 12)		Same quarter Previous Year (Jan to Mar 11)		Up to the period ended Mar 12		Same period of the previous year ended Mar 11	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	236293	11616	247,522	7,578	1316619	25881.61	826,781	20,966
2	Corporate Agents-Banks	0		-	-	0	0	-	-
3	Corporate Agents -Others	628	24	978	23	4052	75.72	9,246	112
4	Brokers	7756	480	10,183	461	40700	1143.11	34,710	1,458
5	Micro Agents	0		7	-	1308	14.23	29	-
6	Direct Business	109542	10368	94,670	20,860	863454	81391	259,228	100,175
	Total (A)	354219	22488	353,360	28,922	2226133	108505.67	1,129,994	122,711
1	Referral (B)	0	0	(2)	-			2,668	44
	Grand Total (A+B)	354219	22488	353,358	28,922	2226133	108505.67	1,132,662	122,755

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-12

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	22	155	139	32	4	2
	b) Policy Administration Related						
	c) Insurance Policy Coverage related						
	d) Claims related						
	e) others	75	470	79	407	47	12
	d) Total Number						14

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	14		14
	b) Greater than 15 days	0		0
	Total Number	14		14