

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 YEAR ENDED 31ST MARCH 2014
MISCELLANEOUS BUSINESS

(Rs. in '000)

	Particulars	Schedule	For the Quarter ended 31.Mar.14	For the Year ended 31.Mar.14	For the Quarter ended 31.Mar.13	For the year ended 31.Mar.13
1	Premiums earned (Net)	1 D	1,732,710	6,753,950	1,376,943	5,112,286
2	Profit / (Loss) on sale / redemption of Investments		712	8,329	(202)	(5,340)
3	Others		161,606	161,606	5,731	5,731
4	Interest, Dividend & Rent - (Gross)		81,700	255,188	56,845	145,823
	TOTAL (A)		1,976,728	7,179,073	1,439,317	5,258,500
1	Claims Incurred (Net)	2 D	1,198,050	4,539,456	734,279	3,229,733
2	Commission	3 D	66,358	366,602	36,322	137,542
3	Operating Expenses related to Insurance Business	4	935,106	3,318,646	1,107,080	3,186,352
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,199,514	8,224,704	1,877,681	6,553,627
	Operating Profit / (Loss) from Miscellaneous Business : C = (A - B)		(222,786)	(1,045,631)	(438,364)	(1,295,127)
	<u>APPROPRIATIONS</u>					
	Transfer to Shareholders' Account		(222,786)	(1,045,631)	(438,364)	(1,295,127)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (D)		(222,786)	(1,045,631)	(438,364)	(1,295,127)

Place: Chennai - 34
Date: 08.05.14

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 YEAR ENDED 31ST MARCH 2014

(Rs. in '000)

	Particulars	Schedule	For the Quarter ended 31.Mar.14	For the Year ended 31.Mar.14	For the Quarter ended 31.Mar.13	For the year ended 31.Mar.13
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance	(c)	(222,786)	(1,045,631)	(438,364)	(1,295,127)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – (Gross)		11,781	109,366	10,664	38,762
	(b) Profit on sale of investments		-	3,829	203	46
	<i>Less:</i> Loss on sale of investments		(715)	(259)	-	(1,465)
3	OTHER INCOME		-	-	1,524	1,524
	TOTAL (A)		(211,720)	(932,695)	(425,973)	(1,256,260)
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		(70)	541	47	(106)
	TOTAL (B)		(70)	541	47	(106)
	Profit Before Tax (A - B)		(211,650)	(933,236)	(426,020)	(1,256,154)
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Fringe Benefit Tax		-	-	-	-
	(c) Deferred Tax		-	-	-	-
	Profit After Tax		(211,650)	(933,236)	(426,020)	(1,256,154)
	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		-	(2,618,444)	-	(1,362,290)
	Balance carried forward to Balance Sheet		(211,650)	(3,551,680)	(426,020)	(2,618,444)
	Significant accounting policies	16	-	-	-	-
	Notes to financial statements	17	-	-	-	-
	Earnings per share - Basic		-	(2.82)	-	(4.47)
	- Diluted		-	(2.82)	-	(4.47)

Place: Chennai – 34
Date: 08.05.14

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 MARCH 2014

(Rs. in '000)

Particulars	Schedule	As on 31.Mar.14	As on 31.Mar.13
SOURCES OF FUNDS			
SHARE CAPITAL	5	3,338,605	3,269,462
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	6	2,108,852	2,081,887
FAIR VALUE CHANGE ACCOUNT		-	-
BORROWINGS	7	-	-
DEFERRED TAX LIABILITY		-	-
TOTAL		5,447,457	5,351,349
APPLICATION OF FUNDS			
INVESTMENTS	8	3,513,295	2,807,191
LOANS	9	-	-
FIXED ASSETS	10	598,676	530,835
CURRENT ASSETS			
Cash and Bank Balances	11	2,155,038	1,818,445
Advances and Other Assets	12	2,310,828	2,339,409
Sub-Total (A)		4,465,866	4,157,854
CURRENT LIABILITIES	13	1,579,352	1,350,702
PROVISIONS	14	5,102,708	3,412,273
Sub-Total (B)		6,682,060	4,762,975
NET CURRENT ASSETS (C) = (A - B)		(2,216,194)	(605,120)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	15	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		3,551,680	2,618,444
TOTAL		5,447,457	5,351,349

Place: Chennai - 34

Date: 08.05.14

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.14	For the Year ended 31.Mar.14	For the Quarter ended 31.Mar.13	For the year ended 31.Mar.13
Premium from direct business written	3,576,286	10,910,784	2,701,264	8,602,135
Add: Premium on reinsurance accepted	12,526	228,883	6,847	6,847
Less : Premium on reinsurance ceded	416,067	2,704,384	297,693	2,470,617
Net Premium	3,172,745	8,435,283	2,410,418	6,138,365
Adjustment for change in reserve for unexpired risks	1,440,035	1,681,333	1,033,475	1,026,079
Total Premium Earned (Net)	1,732,710	6,753,950	1,376,943	5,112,286

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.14	For the Year ended 31.Mar.14	For the Quarter ended 31.Mar.13	For the year ended 31.Mar.13
CLAIMS PAID				
Direct	1,493,288	5,836,419	1,077,464	5,424,126
Add :Re-insurance accepted	(9,946)	161,846	89	541
Less :Re-insurance Ceded	586,328	1,651,703	526,689	2,073,818
NET CLAIMS PAID	897,014	4,346,562	550,864	3,350,849
Add Claims Outstanding at the end of the year	1,000,796	1,000,796	807,902	807,902
Less Claims Outstanding at the beginning	699,760	807,902	624,487	929,018
TOTAL CLAIMS PAID	1,198,050	4,539,456	734,279	3,229,733

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.14	For the Year ended 31.Mar.14	For the Quarter ended 31.Mar.13	For the year ended 31.Mar.13
Direct	385,211	1,103,112	277,878	787,781
Add: Re-insurance Accepted	1,383	5,711	1,712	1,712
Less: Commission on Re-insurance Ceded	320,236	742,221	243,268	651,951
Net Commission	66,358	366,602	36,322	137,542
Break-up of the expenses (Gross) incurred to procure Business :				
Agents	371,996	1,056,467	265,078	745,389
Brokers	12,664	45,729	12,644	41,849
Corporate Agency	551	916	158	543
Referral	-	-	-	-
Others	-	-	(1)	-
TOTAL	385,211	1,103,112	277,879	787,781

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.14	For the Year ended 31.Mar.14	For the Quarter ended 31.Mar.13	For the year ended 31.Mar.13
1	Employees' remuneration & welfare benefits	598,857	2,068,383	598,323	1,781,520
2	Travel, conveyance and vehicle running expenses	25,880	76,856	17,815	75,466
3	Training expenses	7,207	28,556	4,961	17,883
4	Rents, rates & taxes	69,211	199,563	65,930	183,588
5	Repairs & Maintenance	(3,646)	63,425	(61)	50,886
6	Printing & Stationery	40,387	198,044	52,424	145,715
7	Communication	28,874	89,234	22,324	67,206
8	Legal & professional charges	(27)	41,124	3,475	43,875
9	Auditors' fees, expenses etc				
	(a) as auditor	2,250	2,250	1,300	1,800
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	750	750	700	700
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	500	677	677
	(d) out of pocket expenses	461	879	215	573
10	Advertisement and publicity	52,979	180,745	194,612	359,081
11	Interest & Bank Charges	9,293	11,754	4,870	9,771
12	Others				
	- Donation	76	971	170	1,012
	- Director's Sitting Fees	120	360	80	320
	- Software Expenses	42,427	154,668	57,895	127,202
	- Miscellaneous Expenses	34,295	99,886	19,237	59,140
	- Amortization Expenses	175	1,263	88	(398)
13	Depreciation	25,536	99,435	62,045	260,335
	TOTAL	935,106	3,318,646	1,107,081	3,186,352

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.14	As on 31.Mar.13
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 333,860,522 (Previous Yr - 333,730,402) Equity Shares of Rs 10/- each	3,338,605	3,337,304
3	Subscribed Capital 333,860,522 (Previous Yr - 326,946,161) Equity Shares of Rs10/- each	3,338,605	3,269,462
4	Called-up / paid up Capital 333,860,522 (Previous Yr - 326,946,161) Equity Shares of Rs10/- each (Out of above 32,34,100 (Previous Yr - 31,04,000) equity shares of Rs.10/- each issued for consideration other than cash.)	3,338,605	3,269,462
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	TOTAL	3,338,605	3,269,462

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.14		As on 31.Mar.13	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	248,069,372	74.30%	245,677,852	75.14%
Foreign	85,791,150	25.70%	81,268,309	24.86%
Others	-	-	-	-
TOTAL	333,860,522	100%	326,946,161	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.14	As on 31.Mar.13
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,108,852	2,081,887
4	General Reserves	-	138,870
	Less: Debit balance in Profit and Loss Account	-	(138,870)
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,108,852	2,081,887

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.14	As on 31.Mar.13
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.14	As on 31.Mar.13
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills *	1,685,541	1,530,255
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	650,137	350,321
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	76,926	76,926
4	Investments in Infrastructure and Social Sector	599,861	549,689
5	Other than Approved Investments		
	SHORT TERM INVESTMENTS		
6	Government securities and Government guaranteed bonds including Treasury Bills	150,597	-
7	Other Approved Securities	-	-
8	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	50,000	150,000
	(c) Other Securities	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
9	Investments in Infrastructure and Social Sector	300,233	150,000
10	Other than Approved Investments	-	-
	TOTAL	3,513,295	2,807,191

Aggregate Market Value of Quoted Investments other than Equity Shares	3,364,753	2,722,409
Aggregate Book Value of Quoted Investments other than Equity Shares	3,436,369	2,730,265

Aggregate Book Value of Un-Quoted Investments	76,926	76,926
Aggregate Market Value of Investment Properties	421,365	421,365
Historical cost of Mutual Funds valued on Fair Value basis	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.14	As on 31.Mar.13
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 year ended Mar 14	As at year ended Mar 13
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles - IT Software	526,829	16,201	-	543,030	432,850	32,556	-	465,406	77,624	93,979
3	Land - Freehold	75,600	-	-	75,600	-	-	-	-	75,600	75,600
4	Leasehold Property	-	-	-	-	-	-	-	-	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	110,966	25,055	670	135,351	27,826	10,577	124	38,279	97,072	83,140
7	Information Technology Equipment	284,700	73,245	4,186	353,759	119,051	49,057	931	167,177	186,582	165,649
8	Vehicles	17,219	117	-	17,336	4,068	1,639	-	5,707	11,629	13,151
9	Office Equipment	94,385	15,596	1,277	108,704	16,445	5,606	220	21,831	86,873	77,940
	Total	1,109,699	130,214	6,133	1,233,780	600,240	99,435	1,275	698,400	535,379	509,459
	Capital work in progress	21,376	41,921	-	63,297	-	-	-	-	63,297	21,376
	Grand Total	1,131,075	172,135	6,133	1,297,077	600,240	99,435	1,275	698,400	598,676	530,835
	Previous Year	985,839	209,215	63,979	1,131,075	339,995	260,335	90	600,240	-	-

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.14	As on 31.Mar.13
1	Cash (including cheques, drafts and stamps)	388,559	211,041
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,403,145	1,415,934
	(bb) Others	185,500	-
	(b) Current Accounts	177,834	191,470
	(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	2,155,038	1,818,445

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.14	As on 31.Mar.13
A	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	84,594	80,654
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of Provisions for Tax amounting Rs.64,411; Previous year NIL)	49,222	49,222
6	Others		
	- Travel Advance	1,011	790
	- Rental Advance	110,617	101,212
	- Telephone Deposit	300	279
	- Staff Advance	45,266	30,017
	- Other Advances	167,023	36,132
	- Security Deposits	10,731	8,409
	TOTAL (A)	468,764	306,715
B	OTHER ASSETS		
1	Income accrued on investments	126,676	102,764
2	Outstanding Premiums	196,458	176,493
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	655,792	730,373
6	Due from subsidiaries/ holding	-	-
7	Deposit with RBI	-	-
	[Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others	-	-
	- Amounts Recoverable under Contractual Obligations	830,104	1,009,754
	- Service Tax	33,034	13,310
	TOTAL (B)	1,842,064	2,032,694
	TOTAL (A+B)	2,310,828	2,339,409

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.14	As on 31.Mar.13
1	Agents' Balances	86,747	59,899
2	Balances due to other insurance companies	9,402	5,800
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	56,780	45,955
5	Unallocated Premium	66,726	55,516
6	Sundry creditors	333,602	357,900
7	Due to subsidiaries/ holding company		
8	Claims Outstanding	1,000,796	807,901
9	Due to Officers/ Directors	-	-
10	Others	-	-
	- Excess Collection	7,547	2,420
	- Refund of Premium	17,752	15,311
	TOTAL	1,579,352	1,350,702

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.14	As on 31.Mar.13
1	Reserve for Unexpired Risk	5,081,220	3,399,887
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	21,488	12,386
	TOTAL	5,102,708	3,412,273

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.14	As on 31.Mar.13
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2014

PARTICULARS	31st March 2014	31st March 2013
	(Rs.'000)	(Rs.'000)
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	11,149,306	8,442,116
Other receipts	161,606	-
Payments to the re-insurers, net of commissions and claims	(232,277)	1,768,351
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(5,986,634)	(5,444,807)
Payments of commission and brokerage	(1,079,187)	(772,082)
Payments of other operating expenses	(3,245,429)	(2,786,152)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	21,541	5,324
Income taxes paid (Net)	-	-
Service tax paid	(19,725)	-
Other payments	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	769,200	1,212,750
Cash flows from investing activities		
Purchase of fixed assets	(172,135)	(139,211)
Proceeds from sale of fixed assets	87	843
Purchases of investments	(5,644,135)	(4,710,572)
Loans disbursed	-	-
Sales of investments	4,775,416	2,592,755
Repayments received	-	-
Rents/Interests/Dividends received	340,861	146,882
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	(220)	(121)
Net cash flow from investing activities	(700,126)	(2,109,423)
Cash flows from financing activities		
Proceeds from issuance of share capital	94,808	1,061,917
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	94,808	1,061,917
Effect of Foreign exchange rates on Cash and Cash Equivalents, net	-	-
Net increase/ (decrease) in cash and cash equivalents:	163,882	165,244
Cash and Cash equivalents at the beginning of the year	402,511	237,267
Cash and cash equivalents at the end of the year *	566,393	402,511
Note * Fixed Deposit of Rs.1,588,645 thousands (Previous year- Rs.1,415,934 thousands) shown under schedule 11 of financial statements considered under investing activities.		

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-14

Rs.In Lakhs

Statement of Liabilities									
		As At 31.Mar.14				As at 31.Mar.13			
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	816	283	272	1,371	714	529	284	1,527
4	Health Insurance	41,361	8,647	806	50,814	33,285	6,609	656	40,550
5	Total Liabilities	42,176	8,930	1,078	52,184	33,999	7,138	941	42,078

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **31-Mar-14****GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: JAN TO MAR '13***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	25	75	1846	5,480	16	113	1,887	5,668
Arunachal Pradesh	-	-	-	-	-	-	-	-
Assam	2	4	79	222	-	1	81	226
Bihar	-	3	82	206	-	1	82	210
Chattisgarh	3	6	146	353	-	2	148	361
Goa	-	-	-	-	-	-	-	-
Gujarath	19	72	1210	3,878	16	99	1,245	4,049
Haryana	7	26	623	2,040	3	24	633	2,091
Himachal Pradesh	-	1	5	15	-	-	5	16
Jammu & Kashmir	1	4	83	238	1	4	85	247
Jharkand	3	13	214	2,414	1	3	217	2,430
Karnataka	110	332	3611	11,406	14	104	3,736	11,841
Kerala	31	104	4234	12,260	10	56	4,276	12,419
Madhya Pradesh	14	56	1101	2,909	3	18	1,117	2,983
Maharashtra	183	536	8818	24,117	27	185	9,029	24,838
Manipur	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-
Orissa	7	19	420	1,587	-	6	427	1,611
Punjab	16	59	482	1,353	17	101	515	1,513
Rajasthan	17	68	681	1,765	3	17	701	1,850
Sikkim	-	-	-	-	-	-	-	-
Tamil Nadu	232	801	5895	19,716	32	219	6,159	20,737
Tripura	-	-	-	-	-	-	-	-
Uttar Pradesh	12	47	1414	4,052	6	58	1,431	4,157
Uttarkhand	5	35	361	983	2	10	368	1,028
West Bengal	17	29	1696	4,730	3	22	1,717	4,780
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-
Chandigarh	1	3	108	332	4	29	113	364
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Delhi	9	32	1583	5,196	10	81	1,602	5,308
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	2	10	133	368	1	3	136	381
TOTAL----->	717	2,335	34,824	105,617	169	1,156	35,710	109,107

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Mar-14

Rs.In Lakhs

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	Nil	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	Nil	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	Nil	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	1 (GIC -Re)	27,044	-	-	100%
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	-
6	Total	1	-	-	-	100%

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-14

Rs. In Lakhs

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid (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	54,010	1,946	84	15	16	56,071	14,491
8	Overseas Travel	4	25	12	11	1	53	87
9	Personal Accident	486	3	-	-	-	489	354

PERIODIC DISCLOSURES

closures

FORM NL-25

: Quarterly claims data for Non-Life

Insurer:

Star Health and Allied Insurance Co Ltd

Date:

31-Mar-14

No. of claims only

Sl. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Total
1	Claims O/S at the beginning of the period	29220	288	422	29930
2	Claims reported during the period	78553	118	751	79422
3	Claims Settled during the period	56071	53	489	56613
4	Claims Repudiated during the period	8383	35	76	8494
5	Claims closed during the period	13079	98	232	13409
6	Claims O/S at End of the period	30240	220	376	30836
	Less than 3months	27315	99	342	27756
	3 months to 6 months	1936	47	19	2002
	6months to 1 year	705	42	7	754
	1year and above	284	32	8	324

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : Star Health and Allied Insurance Co Ltd
Solvency for the year 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	2,392	1,632	1,264	583	335	265	335
9	Health	109,004	82,721	90,763	61,267	16,544	20,422	16,544
10	Rural Insurance	-	-	-	-	-	-	-
	Total	111,397	84,353	92,027	61,850	16,879	20,687	16,879

PERIODIC DISCLOSURES**FORM NL-27 Offices information for Non-Life**Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **31-Mar-14**

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	271	
2	No. of branches approved during the year	0	
3	No. of branches opened during the Quarter	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the Quarter	0	
6	No of branches at the end of the Quarter	271	
7	No. of branches approved but not opened	4	
8	No. of rural branches	0	
9	No. of urban branches	271	

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 31.Mar.2014

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	35,132.95
2	Loans	9	-
3	Fixed Assets	10	5,986.78
4	Current Assets		
	a. Cash & Bank Balance	11	21,550.38
	b. Advances & Other Assets	12	23,148.04
5	Current Liabilities		
	a. Current Liabilities	13	15,833.53
	b. Provisions	14	51,027.07
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet (A)			18,957.55

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,986.78
3	Cash & Bank Balance (if any)	11	5,663.93
4	Advances & Other Assets (if any)	12	23,148.04
5	Current Liabilities	13	15,833.53
6	Provisions	14	51,027.07
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
TOTAL (B)			(32,061.85)
'Investment Assets' As per FORM 3B (A-B)			51,019.40

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%		5,508.41	12,852.96	18,361.38	35.99			18,361.38	17,751.05
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%		5,508.41	12,852.96	18,361.38	35.99			18,361.38	17,751.05
3	Investment subject to Exposure Norms										
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		4,590.69	10,711.62	15,302.31	29.99			15,302.31	15,229.00
	2. Approved Investments	Not exceeding 55%		5,206.71	12,149.00	17,355.71	34.02			17,355.71	20,806.00
	3. Other Investments (not exceeding 25%)			-						-	
Total Investment Assets			100%	15,305.82	35,713.58	51,019.40	100.00			51,019.40	53,786.05

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

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

Date: **31-Mar-14**

Rs.In Lakhs

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31.Mar.14	As % of total for this class	As at 31.Mar.13	As % of total for this class	As at 31.Mar.14	As % of total for this class	As at 31.Mar.13	As % of total for this class
Break down by credit rating								
AAA rated	15,895.60	47.24	12,048.62	44.13	16,002.33	46.57	12,000.10	43.95
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	17,751.05	52.76	15,254.04	55.87	18,361.38	53.43	15,302.55	56.05
	33,646.65	100.00	27,302.65	100.00	34,363.71	100.00	27,302.65	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	4,980.90	14.80	2,991.22	10.96	5,008.32	14.57	3,000.00	10.99
More than 1 year and upto 3 years	7,863.45	23.37	7,929.27	29.04	7,974.11	23.21	8,007.13	29.33
More than 3years and up to 7years	8,179.94	24.31	7,952.52	29.13	8,290.73	24.13	7,963.39	29.17
More than 7 years and up to 10 years	7,571.75	22.50	4,045.18	14.82	7,841.38	22.82	4,021.22	14.73
above 10 years	5,050.61	15.01	4,384.46	16.06	5,249.17	15.28	4,310.91	15.79
	33,646.65	100.00	27,302.65	100.00	34,363.71	100.00	27,302.65	100.00
Breakdown by type of the issuer								
a. Central Government	17,751.05	52.76	15,254.04	55.87	18,361.38	53.43	15,302.55	56.05
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Bonds	15,399.40	45.77	1,979.91	7.25	15,502.33	45.11	10,000.10	36.63
d. Deposits with Banks	-	-	-	-	-	-	-	-
e. Mutual Funds	-	-	-	-	-	-	-	-
e. Others	496.20	1.47	10,068.70	36.88	500.00	1.46	2,000.00	7.33
	33,646.65	100.00	27,302.65	100.00	34,363.71	100.00	27,302.65	100.00

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-14

Analytical Ratios for Non-Life companies

Sl.No.	Particular	up to the Quarter Mar 14	up to the Quarter of the preceeding year ended Mar 13
1	Gross Premium Growth Rate	27%	-21%
2	Gross Premium to shareholders' fund ratio	5.76	3.15
3	Growth rate of shareholders'fund	-31%	-6%
4	Net Retention Ratio	75%	71%
5	Net Commission Ratio	4%	2%
6	Expense of Management to Gross Direct Premium Ratio	0.41	0.46
7	Combined Ratio	0.94	1.09
8	Technical Reserves to net premium ratio	0.72	0.69
9	Underwriting balance ratio	-16%	-23%
10	Operationg Profit Ratio	-0.11	-0.20
11	Liquid Assets to liabilities ratio	0.44	0.50
12	Net earning ratio	-0.11	-0.20
13	Return on net worth ratio	-0.49	-0.46
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.50	1.91
15	NPA Ratio		
	Gross NPA Ratio	0.00	0.00
	Net NPA Ratio	0.00	0.00

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	333,860,522	326,946,161
2	(b) Percentage of shareholding (Indian / Foreign)	25.70% / 75.30%	24.86% / 75.14%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(2.82)	(4.47)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.82)	(4.47)
6	(iv) Book value per share (Rs)	5.68	8.36

PERIODIC DISCLOSURES				IRDA Periodic Disclosures			
FORM NL-31 : Related Party Transactions							
Insurer: Star Health and Allied Insurance Co Ltd						Date: 31-Mar-14	
						Rs In Lakhs	
Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter (Jan - Mar 14)	up to the period ended Mar 14	Corresponding quarter of the preceeding year (Jan - Mar 13)	up to the period of the preceeding year ended Mar 13
1	Star Health Investments (P) Ltd	Holding Company	Share Capital	-	-	-	-
2	Star Health Investments (P) Ltd	Holding Company	Share Application	-	-	-	-
3	Mr.Mohammed Hassan	Director	Rental Deposit	-	-	2.30	2.30
4	Mr.Mohammed Hassan	Director	Lease Rental	-	-	2.75	24.19
5	Mr.Mohammed Hassan	Director	Managerial Remuneration	-	-	2.42	19.93
6	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	49.69	128.83	129.37	203.38
7	Mr.Mohammed Hassan	Director	Share Capital	-	-	-	-
8	Mr.V.Jagannathan	Chairman & MD	Share Capital	-	-	100.40	100.40
9	Mr.V.P.Nagarajan	Director	Managerial Remuneration	-	-	-	-
10	Mr.V.P.Nagarajan	Director	Share Capital	-	-	-	-
*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-14

Products Information

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

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing / approval
1	Diabetes Safe Insurance Policy		IRDA/NL-HLT/SHAI/P-H/V.1/173/13-14	Miscellaneous	Health	6.1.2014	26.2.2014

TABLE - II

Insurer: Star Health and Allied Insurance Co Ltd

Solvency for the year ended on 31.Mar.2014

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	58,443.23
	<i>Deduct:</i>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	52,184.37
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	Annex-1	4,200.31
4	Excess in Policyholders' Funds (1-2-3)		2,058.54
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	25,047.10
	<i>Deduct:</i>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	Annex-1	1,800.13
7	Excess in Shareholders' Funds (5-6)		23,246.97
8	Total Available Solvency Margin [ASM] (4+7)		25,305.51
9	Total Required Solvency Margin [RSM]		16,879.17
10	Solvency Ratio (Total ASM/Total RSM)		1.50

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer:	STAR HEALTH AND ALLIED INSURANCE CO LTD	Date:	31-Mar-14
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BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the
1	Mr.V Jagannathan	Chairman and Managing Director	
2	Essa Abdullah Al Ghurair	Director	
3	Mr.D.R.Karthikeyan	Director	
4	Mr.D.C.Gupta	Director	
5	Dr.M.Y Khan	Director	
6	Mr.V P Nagarajan	Director	
7	Mr. Patrick Claude Franklin Choffel	Director	
8	Ms. Vishaka Mulye	Nominee Director	
9	Mr.Gautam Mago	Nominee Director	
10	Mr. Akhil Awasthi	Nominee Director	
11	Mr.T.N.Santhanakrishnan	Executive Director - Designated	
12	Mr.S.Sundaresan	Executive Director - Designated	
13	Mr.V.Jayaprakash	Executive Director - Designated	
14	Dr.S.Prakash	Executive Director-Medical- Designated	
15	Mr.Ramaswamy .S	Chief Financial Officer	
16	Mr.Kannan Unni .C.M	Vice President - Company Secretary	
17	Mr.Kumar .K.C	Vice President - HR & Admin	
18	Mr.Mallesha .A.M	Vice President - Marketing	
19	Mr.Anand Roy	Vice President - Marketing	
20	Dr. Harikrishnan	Vice President - Marketing	
21	Mr.Vishwajeet Mohnot	Vice President - Marketing	
22	Mr.S.Kannan	Assistant Vice President - IT	
23	Mr.Srinivasan .H	Assistant Vice President - Technical	
24	Mrs.Rama .D	Assistant Vice President - Products	
25	Mr. N.Jayaraman	Chief Investment Officer	
26	Mr.S.Surenther	Chief of Internal Audit	

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 31.Mar.2014

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	15,464	15,732	310	8.12	8.12	14,747	15,732	1,278	8.67	8.67	14,209	14,171	229	7.97	7.97
2	Deposit U/s. 7 of Insurance Act, 1938	CDSS	2,110	2,019	41	7.79	7.79	1,604	2,019	122	7.58	7.58	1,094	1,083	19	7.24	7.24
3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bonds / Debentures Issued by Authority Constituted Under any Housing / Building Scheme - Approved	HTDN	5,596	6,237	127	9.17	9.17	5,697	6,237	520	9.12	9.12	5,003	5,009	107	9.16	9.16
	HOUSING - SECURITISED ASSETS	HMBS	500	-	4	9.75	9.75	-	-	40	9.75	9.75	-	-	-	-	-
5	Infrastructure - PSU Debentures / Bonds	IPTD	7,297	8,949	160	8.88	8.88	7,275	8,949	636	8.75	8.75	6,997	6,961	149	8.71	8.71
6	Approved Investments	ECDB	11,964	15,886	282	9.25	9.25	11,707	15,886	1,105	9.22	9.22	14,159	14,159	153	8.99	8.99
		EINP	769	4,211	-	-	-	644	4,211	-	-	-	769	769	-	-	-
		ECOS	200	201	4	9.80	9.80	200	201	4	9.80	9.80	-	-	12	7	7
		EPPD	500	509	12	9.80	9.80	500	509	25	-	-	-	-	-	-	-
7	Other than approved investments	EGMF	200	-	-	1.89	1.89	189	-	1	2.65	2.65	-	-	-	2.31	2.31
		OMGS	916	-	11	7.85	7.85	472	-	16	7.10	7.10	-	-	12	6.70	6.70
		OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>TOTAL</i>		45,517	53,744	949	8.32	8.32	43,034	53,744	3,747	8.70	8.70	42,231	42,153	669	7.78	7.78

PERIODIC DISCLOSURES

FORM NL-38

Quarterly Business Returns across line of Business

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-14

Quarterly Business Returns across line of Business								<i>Rs.In Lakhs</i>	
Sl.No.	Line of Business	Current Quarter (Jan to Mar 14)		Same Quarter previous year		upto the period ended Mar 14		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	718	46,801	560	36979	2,331	150,390	1,748	127,070
10	Health	34,876	445,194	26,087	371631	105,623	1,336,745	82,871	1,149,542
11	Others* (OMP)	169	6,004	367	7993	1,154	35,082	1,403	37,848

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-14

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	7,504	70.13	62,568
		Social	8,794	96.86	80,380
10	Health	Rural	56,898	3,857	165,715
		Social	94,506	7,256	302,831
11	Others* (OMP)	Rural	385	16	695
		Social	1,139	33	2,428

*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-14

Business Acquisition through different channels		Rs.In Lakhs							
Sl.No.	Channels	Current Quarter (Jan to Mar 14)		Same quarter Previous Year (Jan to Mar 13)		Up to the period ended Mar 14		Same period of the previous year ended Mar 13	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	360,411	25,446	292,330	18,231	1,067,546	72,522	893,043	54,887
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	617	38	473	11	1,504	65	1,883	36
4	Brokers	6,989	896	8,009	1,303	23,281	3,439	26,572	3,710
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	129,982	9,384	1,15,791	7,468	4,29,886	33,082	3,92,877	27,863
	Total (A)	497,999	35,763	4,16,603	27,013	1,52,217	109,108	1,31,437	86,022
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	497,999	35,763	4,16,603	27,013	1,52,217	109,108	1,31,437	86,022

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-14

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	-	-	-	-	-	-
b)	Policy Administration Related	90	839	421	325	104	79
c)	Insurance Policy Coverage related	-	-	-	-	-	-
d)	Claims related	71	741	145	344	320	3
e)	others	-	-	-	-	-	-
d)	Total Number	161	1580	566	669	424	82

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	82	-	82
b)	Greater than 15 days	-	-	-
	Total Number	82	-	82