

STAR HEALTH AND ALLIED INSURANCE CO LIMITED
Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEP 2015
MISCELLANEOUS BUSINESS

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.15)	FOR THE HALF YEAR (ended 30.Sep.15)	FOR THE QUARTER (ended 30.Sep.14)	FOR THE HALF YEAR (ended 30.Sep.14)
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	3,392,900	7,201,308	2,405,240	4,630,247
2	Profit / Loss on sale / Redemption of Investments		494	494	2,551	6,694
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent - Gross		150,760	290,408	94,757	181,663
	TOTAL (A)		3,544,154	7,492,210	2,502,548	4,818,604
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,459,699	4,648,113	1,446,855	2,873,113
2	Commission	NL-6-Commission Schedule	366,011	643,951	229,809	403,202
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,181,175	2,182,723	1,053,173	1,984,054
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		4,006,884	7,474,787	2,729,837	5,260,369
	Operating Profit / (Loss) from Fire / Marine / Miscellaneous Business C = (A - B)		(462,730)	17,423	(227,289)	(441,765)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(462,730)	17,423	(227,289)	(441,765)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(462,730)	17,423	(227,289)	(441,765)

Place: Chennai - 34

Date: 3-Nov-2015

STAR HEALTH AND ALLIED INSURANCE CO LIMITED

Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30TH SEP 2015

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.15)	FOR THE HALF YEAR (ended 30.Sep.15)	FOR THE QUARTER (ended 30.Sep.14)	FOR THE HALF YEAR (ended 30.Sep.14)
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(462,730)	17,423	(227,289)	(441,765)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		20,676	47,276	22,332	48,290
	(b) Profit on sale of investments		80	80	542	1,779
	<i>Less:</i> Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		(441,973)	64,779	(204,415)	(391,696)
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 (To be specified)					
	Amortisation Expenses		302	660	50	53
	TOTAL (B)		302	660	50	53
	Profit Before Tax		(442,276)	64,119	(204,465)	(391,749)
	Provision for Taxation					
	a) Current Tax		-	-	-	-
	b) Deferred Tax		-	-	-	-
	Profit After Tax		(442,276)	64,119	(204,465)	(391,749)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit / (loss) brought forward from last year		-	(4,952,190)	-	(3,594,810)
	Balance carried forward to Balance Sheet		(442,276)	(4,888,070)	(204,465)	(3,986,559)

Place: Chennai – 34

Date: 3-Nov-2015

STAR HEALTH AND ALLIED INSURANCE CO LIMITED

Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

BALANCE SHEET AS AT 30TH SEP 2015

S.No	Particulars	Schedule	As on 30.Sep.15 (Reviewed) (Rs.'000)	As on 30.Sep.14 (Reviewed) (Rs.'000)
SOURCES OF FUNDS				
	SHARE CAPITAL	NL-8 Share Capital Schedule	3,627,324	3,338,605
	SHARE APPLICATION MONEY PENDING ALLOTMENT		670,251	-
	RESERVES AND SURPLUS	NL-10 Reserves & Surplus Schedule	2,747,915	2,107,353
	FAIR VALUE CHANGE ACCOUNT		-	-
	BORROWINGS	NL-11 Borrowings Schedule	-	-
	DEFERRED TAX LIABILITY		-	-
	TOTAL		7,045,490	5,445,958
APPLICATION OF FUNDS				
	INVESTMENTS	NL-12 Investment Schedule	6,128,917	3,581,225
	LOANS	NL-13 Loans Schedule	-	-
	FIXED ASSETS	NL-14 Fixed Assets Schedule	573,575	574,138
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15 Cash and bank Balance Schedule	3,149,689	2,111,004
	Advances and Other Assets	NL-16 Advances & Other Assets Schedule	2,044,555	2,183,458
	Sub-Total (A)		5,194,244	4,294,462
	CURRENT LIABILITIES	NL-17 Current Liabilities Schedule	2,392,752	1,569,322
	PROVISIONS	NL-18 Provisions Schedule	7,346,564	5,418,704
	Sub-Total (B)		9,739,316	6,988,026
	NET CURRENT ASSETS (C) = (A - B)		(4,545,072)	(2,693,564)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19 Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		4,888,070	3,986,559
	TOTAL		7,045,490	5,448,357

Place: Chennai - 34

Date: 3-Nov-2015

CONTINGENT LIABILITIES

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.15) (Reviewed) (Rs.'000)
1	Partly paid-up investments		-
2	Claims, other than against policies, not acknowledged as debts by the company		-
3	Underwriting commitments outstanding (in respect of shares and securities)		-
4	Guarantees given by or on behalf of the Company		-
5	Statutory demands / liabilities in dispute, not provided for		-
6	Reinsurance obligations to the extent not provided for in accounts		-
7	Others (to be specified)		-
	TOTAL		-

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

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.15)	FOR THE HALF YEAR (ended 30.Sep.15)	FOR THE QUARTER (ended 30.Sep.14)	FOR THE HALF YEAR (ended 30.Sep.14)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	4,590,969	8,110,438	3,263,449	6,077,473
	Service Tax	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-
	Gross Earned Premium	4,590,969	8,110,438	3,263,449	6,077,473
	Add: Premium on reinsurance accepted	-	-	2,409	2,409
	Less : Premium on reinsurance ceded	488,332	1,002,546	288,968	1,127,062
	Net Premium	4,102,637	7,107,892	2,976,890	4,952,820
	Adjustment for change in reserve for unexpired risks	709,737	(93,416)	571,650	322,573
	Premium Earned (Net)	3,392,900	7,201,308	2,405,240	4,630,247

FORM NL-5 CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.15)	FOR THE HALF YEAR (ended 30.Sep.15)	FOR THE QUARTER (ended 30.Sep.14)	FOR THE HALF YEAR (ended 30.Sep.14)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims Paid				
	Direct claims	2,511,539	4,754,140	1,836,245	3,421,604
	Add: Claims Outstanding at the end of the year	1,499,787	1,499,787	849,050	849,050
	Less: Claims Outstanding at the beginning of the year	1,306,229	1,241,332	956,816	1,000,796
	Gross Incurred Claims	2,705,096	5,012,595	1,728,479	3,269,858
	Add: Re-insurance accepted to direct claims	334	475	68	170
	Less: Re-insurance Ceded to claims paid	245,732	364,957	281,692	396,915
	Total Claims Incurred	2,459,699	4,648,113	1,446,855	2,873,113

**FORM NL-6 COMMISSION SCHEDULE
COMMISSION**

Particulars	FOR THE QUARTER (ended 30.Sep.15)	FOR THE HALF YEAR (ended 30.Sep.15)	FOR THE QUARTER (ended 30.Sep.14)	FOR THE HALF YEAR (ended 30.Sep.14)
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	489,214	853,524	346,622	616,261
Add: Re-insurance Accepted	-	-	602	602
Less: Commission on Re-insurance Ceded	123,203	209,573	117,415	213,661
Net Commission	366,011	643,951	229,809	403,202
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	474,575	819,988	330,629	586,753
Brokers	13,369	30,771	14,926	27,525
Corporate Agency	1,270	2,765	1,067	1,983
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
TOTAL (B)	489,214	853,524	346,622	616,261

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

S.No	Particulars	FOR THE QUARTER	FOR THE HALF YEAR	FOR THE QUARTER	FOR THE HALF YEAR
		(ended 30.Sep.15)	(ended 30.Sep.15)	(ended 30.Sep.14)	(ended 30.Sep.14)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	747,129	1,439,328	621,282	1,164,569
2	Travel, conveyance and vehicle running expenses	24,957	43,659	34,011	51,004
3	Training expenses	21,296	32,081	8,847	19,047
4	Rents, rates & taxes	53,373	112,083	64,631	113,643
5	Repairs	26,613	44,614	21,120	57,625
6	Printing & stationery	38,984	63,940	59,989	152,284
7	Communication	18,904	29,642	21,185	36,888
8	Legal & professional charges	11,216	21,063	12,365	22,772
9	Auditors' fees, expenses etc				
	(a) as auditor	1,000	1,000	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	600	600
	(d) Out of pocket expenses	80	333	314	411
10	Advertisement and publicity	120,530	188,264	91,926	177,013
11	Interest & Bank Charges	7,619	8,326	3,809	6,571
12	Others (to be specified)				
	- Donation	600	665	75	105
	- Director's Sitting Fees	150	350	180	430
	- Software Expenses	32,534	52,562	43,426	79,257
	- Miscellaneous Expenses	34,979	58,339	30,384	33,403
	- Amortization Expenses	2,172	4,054	190	198
13	Depreciation	39,038	82,419	38,837	68,233
	TOTAL	1,181,175	2,182,723	1,053,173	1,984,054

FORM NL-8 SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S.No	Particulars	As on 30.Sep.15 (Reviewed)	As on 30.Sep.14 (Reviewed)
		(Rs.'000)	(Rs.'000)
1	Authorised Capital 45,00,00,000 Equity Shares of Rs.10/- each (450,000,000 Eq Shares for 30.Sep.14)	4,500,000	4,500,000
2	Issued Capital 362,732,365 Equity Shares of Rs.10/- each (333,860,522 Eq Shares for 30.Sep.14)	3,627,324	3,338,605
3	Subscribed Capital 362,732,365 Equity Shares of Rs.10/- each (333,860,522 Eq Shares for 30.Sep.14)	3,627,324	3,338,605
4	Called-up Capital 362,732,365 Equity Shares of Rs.10/- each (333,860,522 Eq Shares for 30.Sep.14)	3,627,324	3,338,605
	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	3,627,324	3,338,605

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

**PATTERN OF SHAREHOLDING
[As certified by the Management]**

Shareholder	As at 30.Sep.15		As at 30.Sep.14	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	270,358,474	74.53%	248,069,372	74.30%
· Foreign	92,373,891	25.47%	85,791,150	25.70%
Others			-	-
TOTAL	362,732,365	100.00%	333,860,522	100.00%

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

S.No	Particulars	As on 30.Sep.15 (Reviewed) (Rs.'000)	As on 30.Sep.14 (Reviewed) (Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,747,915	2,107,353
4	General Reserves		
	Opening as on 01.04.13	-	-
	Additions during the year	-	-
	Transfer from Contingency Reserve for Unexpired Risk	-	-
	Closing as on 30.09.13	-	-
	Less: Debit balance in Profit & Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,747,915	2,107,353

FORM NL-11 BORROWINGS SCHEDULE
BORROWINGS

S.No	Particulars	As on 30.Sep.15	As on 30.Sep.14
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENT SCHEDULE

Investments

S.No	Particulars	As on 30.Sep.15 (Reviewed) (Rs.'000)	As on 30.Sep.14 (Reviewed) (Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,453,648	1,654,155
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	879,989	449,730
	(e) Other Securities (to be specified)	-	-
	Debt Capital Instrument - upper Tier 2 Capital	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	100,550	76,926
4	Investments in Infrastructure and Social Sector	1,230,770	850,227
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	348,961	150,087
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	65,000	-
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	50,000	400,100
	(c) Other Securities (to be specified)	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	TOTAL	6,128,917	3,581,225

	Aggregate Market Value of Quoted Investments other than Equity Shares	6,007,377	3,472,343
	Aggregate Book Value of Quoted Investments other than Equity Shares	5,963,367	3,504,299
	Aggregate Book Value of Un-Quoted Investments	100,550	76,926
	Aggregate Market Value of Investment Properties	421,365	421,365
	Historical cost of Mutual Funds valued on Fair Value basis	-	-

**FORM NL-13 LOANS SCHEDULE
LOANS**

S.No	Particulars	As on 30.Sep.15	As on 30.Sep.14
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	<u>Secured</u>		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	<u>Unsecured</u>	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	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	-	-

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation					Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	Adjustments to retained earnings	For The Period	On Sales / Adjustments	To Date	As at 30.Sep.15 (Reviewed)	As at 30.Sep.14 (Reviewed)
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles (IT - Software)	581,479	23,850	-	605,329	494,642	-	21,799	-	516,441	88,888	73,627
Land-Freehold	75,600	-	-	75,600	-	-	-	-	-	75,600	81,910
Leasehold Property	-	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	148,393	6,407	-	154,801	42,307	-	14,818	-	57,125	97,676	89,228
Information Technology Equipment	395,756	15,183	-	410,939	264,981	-	32,626	-	297,607	113,332	160,707
Vehicles	16,452	626	-	17,078	8,089	-	1,108	-	9,196	7,882	12,342
Office Equipment	122,411	4,164	-	126,575	70,642	-	11,640	-	82,281	44,294	69,246
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-	-
Others - Temporary Construction	2,567	-	-	2,567	216	-	429	-	645	1,922	-
TOTAL	1,342,658	50,230	-	1,392,888	880,877	-	82,419	-	963,296	429,592	487,060
Work in progress	122,873	21,110	-	143,983	-	-	-	-	-	143,983	87,078
Grand Total	1,465,531	71,340	-	1,536,871	880,877	-	82,419	-	963,296	573,575	574,138
PREVIOUS HALF YEAR	1,297,068	84,525	4,143	1,377,450	698,401	-	111,364	4,054	805,711	-	-

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

S.No	Particulars	As on 30.Sep.15	As on 30.Sep.14
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	170,463	133,196
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	1,240,538	1,480,428
	(bb) Others	827,100	357,400
	(b) Current Accounts	911,587	139,980
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified) - Remittance in Transit	-	-
	TOTAL	3,149,689	2,111,004
	<i>Balances with non-scheduled banks included in 2 and 3 above</i>		

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

S.No	Particulars	As on 30.Sep.15	As on 30.Sep.14
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	215,149	320,560
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for tax amounting Rs.64,411/-)	68,430	49,222
6	Others (to be specified)		
	- Travel Advance	785	372
	- Rental Advance	133,872	124,309
	- Telephone Deposit	343	323
	- Staff Advance	34,279	36,346
	- Other Advances	33,033	319,109
	- Security Deposits	16,707	12,904
	TOTAL (A)	502,598	863,145
	OTHER ASSETS		
1	Income accrued on investments	271,757	145,049
2	Outstanding Premiums	440,112	335,007
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	10,083
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	- Amounts Recoverable under Contractual Obligations	830,089	830,175
	TOTAL (B)	1,541,958	1,320,313
	TOTAL (A+B)	2,044,555	2,183,458

FORM NL-17 CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S.No	Particulars	As on 30.Sep.15	As on 30.Sep.14
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	58,841	53,660
2	Balances due to other insurance companies	114,038	172,885
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	120,449	98,097
5	Unallocated Premium	126,088	100,265
6	Sundry creditors	465,885	288,524
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,499,787	849,050
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of Policy holders	7,664	6,840
11	Others (to be specified)		
	TOTAL	2,392,752	1,569,322

**FORM NL-18 PROVISIONS SCHEDULE
PROVISIONS**

S.No	Particulars	As on 30.Sep.15	As on 30.Sep.14
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	7,346,564	5,403,792
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)	-	-
	Provision for Gratuity	-	14,912
6	Reserve for Premium Deficiency	-	-
	TOTAL	7,346,564	5,418,704

FORM NL-19 MISC EXPENDITURE SCHEDULE
MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

S.No	Particulars	As on 30.Sep.15	As on 30.Sep.14
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares / debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-15

Statement of Liabilities						(Rs in Lakhs)			
As At 30.Sep.2015						As at 30.Sep.2014			
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	1,247.76	442.55	250.00	1,940.30	928.76	200.39	296.08	1,425.23
4	Health Insurance	72,217.88	12,855.32	1,450.00	86,523.21	46,230.12	6,893.46	1,100.56	54,224.15
5	Total Liabilities	73,465.64	13,297.87	1,700.00	88,463.51	47,158.88	7,093.85	1,396.65	55,649.38

PERIODIC DISCLOSURES

FORM NL-22

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

30-Sep-15

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: ENDING 30 SEP 2015

(Rs in Lakhs)

STATES	Personal Accident		Health 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	10	25	929	1,618	13	31	953	1,674
ARUNACHAL PRADESH	-	-	-	-	-	-	-	-
ASSAM	2	3	116	201	0	0	117	204
BIHAR	0	0	115	195	0	0	115	196
CHHATTISGARH	2	3	138	257	0	1	141	261
GOA	-	-	-	-	-	-	-	-
GUJARAT	42	70	1,530	2,613	28	65	1,600	2,747
HARYANA	14	25	1,140	2,010	9	19	1,163	2,054
HIMACHAL PRADESH	0	0	18	28	1	1	18	29
JAMMU AND KASHMIR	1	2	110	195	1	3	112	200
JHARKHAND	5	6	288	498	1	2	294	506
KARNATAKA	139	242	4,845	8,319	23	59	5,007	8,620
KERALA	55	89	4,955	8,788	11	24	5,021	8,901
MADHYA PRADESH	26	39	1,311	2,315	9	19	1,345	2,372
MAHARASHTRA	293	481	11,083	18,722	65	139	11,441	19,342
MANIPUR	-	-	-	-	-	-	-	-
MEGHALAYA	-	-	-	-	-	-	-	-
MIZORAM	-	-	-	-	-	-	-	-
NAGALAND	-	-	-	-	-	-	-	-
ORISSA	7	15	472	796	1	4	480	814
PUNJAB	29	55	657	1,180	23	52	710	1,287
RAJASTHAN	39	60	818	1,422	7	15	863	1,497
SIKKIM	-	-	-	-	-	-	-	-
TAMIL NADU	302	501	6,798	13,059	47	126	7,146	13,686
TELANGANA	31	63	1,543	2,813	22	48	1,596	2,925
TRIPURA	-	-	-	-	-	-	-	-
UTTAR PRADESH	23	36	2,078	3,737	9	26	2,110	3,799
UTTARAKHAND	24	27	546	931	4	7	574	965
WEST BENGAL	16	30	2,190	3,907	3	10	2,209	3,948
ANDAMAN & NICOBAR IS.	-	-	-	-	-	-	-	-
CHANDIGARH	1	3	147	259	5	12	152	273
DADRA & NAGRA HAVELI	-	-	-	-	-	-	-	-
DAMAN & DIU	-	-	-	-	-	-	-	-
DELHI	19	32	2,572	4,494	17	42	2,608	4,568
LAKSHADWEEP	-	-	-	-	-	-	-	-
PONDICHERRY	3	8	129	224	1	4	133	236
TOTAL	1,081	1,815	44,528	78,581	300	709	45,910	81,104

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-15

(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	1 (GIC -Re)	10,025.46	-	-	100%
4	No. of Reinsurers with rating BBB but less than A	Nil	-	-	-	
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	
6	Total	1	10,025.46	-	-	100%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-15

(Rs in Lakhs)

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	78018	443	37	4	4	78506	23356
8	Overseas Travel	10	20	6	3	5	44	67
9	Personal Accident	378	1	0	0	0	379	329
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

30-Sep-15

No. of claims only

Sl. No.	Claims Experience	Personal Accident	Health	Overseas Travel	Total
1	Claims O/S at the beginning of the period	433	37513	222	38168
2	Claims reported during the period	926	102548	176	103650
3	Claims Settled during the period	379	78506	44	78929
4	Claims Repudiated during the period	152	9641	38	9831
5	Claims closed during the period	269	16514	1	16784
6	Claims O/S at End of the period	559	35400	315	36274
	Less than 3months	496	32263	153	32912
	3 months to 6 months	47	2201	46	2294
	6months to 1 year	14	676	66	756
	1year and above	2	260	50	312

Insurer : Star Health and Allied Insurance Co Ltd

Solvency for the quarter ended Sep 15

Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)

Item No.	Description	PREMIUM			CLAIM			RSM-1	RSM-2	RSM
		Gross Premium	Gross Factored Premium	Net Premium	Gross Incurred claim	Factored Gross Incurred claim	Net Incurred Claim			
1	Fire	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-	-	-
8	Rural	-	-	-	-	-	-	-	-	-
9	Health	163,677	122,758	144,436	93,392	70,044	81,812	28,887	24,544	28,887
10	Others	3,572	2,501	2,496	1,557	1,090	1,044	500	327	500
	Total	167,249	125,258	146,931	94,949	71,134	82,856	29,387	24,871	29,387

PERIODIC DISCLOSURES**FORM NL-27 Offices information for Non-Life**Insurer: **Star Health and Allied Insurance Co Ltd**Date: **30-Sep-15**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	292
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year 0
4		Out of approvals of this year 7
5	No. of branches closed during the year	0
6	No of branches at the end of the year	299
7	No. of branches approved but not open	39
8	No. of rural branches	0
9	No. of urban branches	299

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 30.SEP.2015

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

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	61,289.17
2	Loans	9	-
3	Fixed Assets	10	5,735.75
4	Current Assets		-
	a. Cash & Bank Balance	11	31,496.89
	b. Advances & Other Assets	12	20,445.56
5	Current Liabilities		-
	a. Current Liabilities	13	23,927.52
	b. Provisions	14	73,465.64
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		48,880.69
	Application of Funds as per Balance Sheet (A)		265,241.22
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	5,735.75
3	Cash & Bank Balance (if any)	11	10,820.50
4	Advances & Other Assets (if any)	12	20,445.56
5	Current Liabilities	13	23,927.52
6	Provisions	14	73,465.64
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		48880.69
		TOTAL (B)	183,275.66
	'Investment Assets' As per FORM 3B	(A-B)	81,965.55

No.	Investment' represented as	Reg %	SH		PH	Book Value (SH + PH)	% Actual	e	FVC Amt	Total	Market Value
			Balance	FRSM							
			(a)	(b)	(c)	d = (b+c)	e	f	g= (d+f)	h	
1	G.Sec.	Not less than 20%	-	5,323.65	32,702.44	38026.09	46.39	-	38,026.09	38,454.65	
2	G. Sec or other Approved Sec. (Incl. (1) above)	Not less than 30%	-	5,323.65	32,702.44	38026.09	46.39	-	38,026.09	38,454.65	
3	Investment subject to Exposure Norms										
	a. Housing and Loans to SG for Housing and Fire Fighting Equipments.	Not less than 15%									
	1) Approved Investments			1,021.98	6,277.90	7299.89	8.91		7,299.89	7,440.09	
	2) Other Investments			-	-	-	-	-	-	-	
	b. Infrastructure Investments.										
	1) Approved Investments			1,723.08	10,584.62	12307.70	15.02	-	12,307.70	12,123.87	
	2) Other Investments			-	-	-	-	-	-	-	
	c. Approved Investments	Not Exceeding 55%		3,406.46	20,925.42	24331.88	29.69	-	24,331.88	27,829.15	
	d. Other Investments (not exceeding 25%)			-	-	-	-	-	-	-	
				-	-	-	-	-	-	-	
	Total Investment Assets	100%	-	11,475.18	70,490.38	81,965.55	100.00	-	81,965.55	85,847.77	

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-15

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30/09/2015	As % of total for this class	As at 30/09/2014	As % of total for this class	As at 30/09/2015	As % of total for this class	As at 30/09/2014	As % of total for this class
Break down by credit rating								
AAA rated	21,619.12	35.99	17,017.19	49.00	21,607.59	36.23	17,000.57	48.51
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	38,454.65	64.01	17,708.80	51.00	38,026.09	63.77	18,042.42	51.49
	60,073.77	100.00	34,726.00	100.00	59,633.67	100.00	35,042.99	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	4,002.75	6.66	5,485.05	15.80	3,989.61	6.69	5,501.87	15.70
more than 1 year and upto 3 years	5,066.05	8.43	7,860.45	22.64	5,014.26	8.41	7,992.96	22.81
More than 3 years and up to 7 years	15,603.54	25.97	7,306.35	21.04	15,752.21	26.41	7,276.23	20.76
More than 7 years and up to 10 years	18,030.13	30.01	8,611.64	24.80	17,557.41	29.44	8,726.12	24.90
above 10 years	17,371.30	28.92	5,462.50	15.73	17,320.19	29.04	5,545.81	15.83
	60,073.77	100.00	34,726.00	100.00	59,633.67	100.00	35,042.99	100.00
Breakdown by type of the issuer								
a. Central Government	38,454.65	64.01	17,708.80	51.00	38,026.09	63.77	18,042.42	51.49
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	21,619.12	35.99	16,563.94	47.70	21,607.59	36.23	16,500.57	47.09
d. Others	-	0.00	453.25	1.31	-	0.00	500.00	1.43
	60,073.77	100.00	34,726.00	100.00	59,633.67	100.00	35,042.99	100.00

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

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

Date:

30-Sep-15

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter July to Sep '15	up to the Quarter ended 30.Sep.15	For the Quarter July to Sep '14	up to the Quarter ended 30.Sep.14
1	Gross Premium Growth Rate	41%	33%	15%	23%
2	Gross Premium to shareholders' fund ratio	2.13	3.76	2.24	4.16
3	Growth rate of shareholders'fund	48%	48%	-39%	-39%
4	Net Retention Ratio	89%	88%	91%	81%
5	Net Commission Ratio	9%	9.1%	8.0%	8.1%
6	Expense of Management to Gross Direct Premium Ratio	0.36	0.37	0.43	0.43
7	Combined Ratio	1.10	1.04	1.03	1.10
8	Technical Reserves to net premium ratio	2.16	1.24	2.10	1.26
9	Underwriting balance ratio	-0.14	0.00	-0.09	-0.10
10	Operationg Profit Ratio	-0.13	0.01	-0.08	-0.08
11	Liquid Assets to liabilities ratio	0.41	0.41	0.43	0.43
12	Net earning ratio	-0.11	0.01	-0.07	-0.08
13	Return on net worth ratio	-0.21	0.03	-0.14	-0.27
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.36	1.36	1.01	1.01
15	NPA Ratio				
	Gross NPA Ratio	0	0	0	0
	Net NPA Ratio	0	0	0	0

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Sep-15***(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 Jul - Sep 15	up to the Quarter ended Sep 15	Corresponding quarter of the preceeding year	Up to the Quarter of the preceeding year
1	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	26.51	52.71	26.89	53.34

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30.09.2015

Products Information

List below the products and/or add-ons introduced during the period 01.07.2015 to 30.09.2015

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	Accident Care Individual Insurance Policy	129	IRDAI/HLT/P-P/V.II/134/2015-16	Miscellaneous	Accident	20th May 2015	19th August 2015

TABLE - II

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

Solvency for the Quarter ended on 30.Sep.2015

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policy Holders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	89,901.99
	<i>Deduct:</i>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	88,463.51
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	ANNEX-I	7,705.45
4	Excess in Policyholders' Funds (1-2-3)		(6,266.98)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	14,283.07
	<i>Deduct:</i>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	ANNEX-I	1,224.19
7	Excess in Shareholders' Funds (5-6)		13,058.87
8	Total Available Solvency Margin [ASM] (4+7)		6,791.90
9	Total Required Solvency Margin [RSM]		5,000.00
10	Solvency Ratio (Total ASM/Total RSM)		1.36

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Person

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-15

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	Vacation of Office of Director U/s 167 of Companies Act, 2013
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	Resigned from Directorship
8	Ms. Vishaka Mulye	Nominee Director	
9	Mr.Gautam Mago	Nominee Director	
10	Mr. Akhil Awasthi	Nominee Director	
11	Mr.S.Sundaresan	Executive Director - Designated	
12	Mr.V.Jayaprakash	Executive Director - Designated	
13	Dr.S.Prakash	Executive Director-Medical- Designated	
14	Mr.Ramaswamy .S	Chief Financial Officer	
15	Mr.Kannan Unni .C.M	Vice President - Company Secretary	
16	Mr.Kumar .K.C	Vice President - HR & Admin	
17	Mr.Mallesh .A.M	Vice President - Marketing	Senoir VP - Chief Underwriting Officer
18	Mr.Anand Roy	Vice President - Marketing	
19	Dr. Harikrishnan	Vice President- Marketing	
20	Mr.Vishwajeet Mohnot	Vice President - Marketing	
21	Mr.S.Kannan	Vice President - IT	
22	Mr.Srinivasan .H	Vice President - Technical	Vice President - Internal Audit
23	Mrs.Rama .D	Vice President - Products	
24	Mr. N.Jayaraman	Chief Investment Officer	
25	Mr.S.Surenther	Chief of Internal Audit	

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)	
			%	Has there been revision?									Amount	Board Approval Ref				
								NIL										

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 30.Sep.2015

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. in Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
					NIL				
B.	<u>As on Date</u> ²								

PERIODIC DISCLOSURES									
FORM NL-38 Quarterly Business Returns across line of Business									
Insurer: Star Health and Allied Insurance Co Ltd				Date: 30-Sep-15					
Quarterly Business Returns across line of Business									
<i>(Rs in Lakhs)</i>									
Sl.No.	Line of Business	Current Quarter - For the period ended 30.09.15		Same Quarter - For the period ended 30.09.14		upto the period ended Sep 15		upto the period ended Sep 14	
		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	1,081	60,390	898	48,782	1,815	104,062	1,511	83,330
10	Health	44,528	464,831	31,490	389,611	78,581	820,607	58,621	687,140
11	Others* (OMP)	300	8,365	246	8,052	709	21,039	642	19,004

PERIODIC DISCLOSURES

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

Insurer: Star Health and Allied Insurance Co Ltd

Date: 30-Sep-15

(Rs in Lakhs)

Rural & Social Obligations (Half Year)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	10,381	178.33	126,738.07
		Social	10,040	197.17	164,051.33
10	Health	Rural	63,758	5,209.21	210,612.01
		Social	91,038	8,699.96	347,527.17
11	Others (OMP)	Rural	726	19.13	1,318.00
		Social	1,186	37.10	2,837.00

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

Insurer: Star Health and Allied Insurance Co Ltd

Date: 30-Sep-15

		Business Acquisition through different channels						<i>(Rs in Lakhs)</i>	
Sl.No.	Channels	Current Quarter Jul to Sep 15		Same period of the previous year Jul to Sep 14		Up to the period ended 30.SEP 15		Same period of the previous year ended 30.Sep.2014	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	395,570	33,478	322,023	23,588	690,155	57,735	563,435	40,958
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	1,147	87	978	57	2,409	193	2,203	138
4	Brokers	6,849	965	7,302	1,078	11,733	1,861	13,318	1,930
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	130,020	11,379	116,142	7,911	241,411	21,315	210,518	17,747
	Total (A)	533,586	45,910	446,445	32,634	945,708	81,104	789,474	60,774
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	533,586	45,910	446,445	32,634	945,708	81,104	789,474	60,774

PERIODIC DISCLOSURES

FORM NL-41 GREIVANCE DISPOSAL

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-15

INSURER		Star Health and Allied Insurance Co Ltd						
SI No.	Particulars	Opening Balance At the beginning of the Quarter	Additions during the Quarter	Complaints Resolved/ settled during the quarter			Complaints pending at the end of the Quarter	Total Complaints registered upto the quarter during the Financial year
				Fully Accepted	Partially accepted	Rejected		
1	Complaints made by Customers							
a)	Proposals related	1	9	2	2	6	0	14
b)	Claim	21	400	29	190	193	9	793
c)	Policy Related	70	788	419	222	76	141	1648
d)	Premium	0	16	1	0	15	0	39
e)	Refund	3	23	14	9	3	0	52
f)	coverage	0	0	0	0	0	0	1
g)	cover note relaed	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	2
i)	Others	38	291	156	127	26	20	372
	Total number of Complaints	133	1527	621	550	319	170	2921
2	Total No. of policies during the period ended 30th september 2014	797157						
3	Total No. of claims during the period ended 30th september 2014	168936						
4	Total No. of policies during the period ended 30th september 2015	945722						
5	Total No. of claims during the period ended 30th september 2015	230705						
6	Total No. of policy complaints (current year) per 10,000 policies(current year)	17.43						
7	Total No. of claim complaints (current year) per 10,000 policies(current year)	8.39						
8	Duration of Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
a)	up to 7 days	50	0	50				
b)	7-15 days	120	0	120				
c)	15-30 days	0	0	0				
d)	30-90 days	0	0	0				
e)	90 days and beyond	0	0	0				