

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**

	Particulars	Schedule	For the Quarter ended 31.Mar.16	For the Year ended 31.Mar.16	For the Quarter ended 31.Mar.15	For the Year ended 31.Mar.15
1	Premiums earned (Net)	1 D	5,632,007	15,138,716	2,812,230	10,179,295
2	Profit / (Loss) on sale / redemption of Investments		69,455	70,114	5,208	15,223
3	Others		-	-	-	-
4	Interest, Dividend & Rent - (Gross)		60,012	572,058	119,823	404,736
	TOTAL (A)		5,761,474	15,780,889	2,937,261	10,599,254
1	Claims Incurred (Net)	2 D	2,200,008	8,145,542	1,716,474	6,510,591
2	Commission	3 D	66,620	610,586	357,306	1,010,122
3	Operating Expenses related to Insurance Business	4	1,187,968	4,539,480	1,492,467	4,552,221
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		3,454,596	13,295,609	3,566,247	12,072,934
	Operating Profit / (Loss) from Miscellaneous Business : C = (A - B)		2,306,878	2,485,280	(628,986)	(1,473,680)
	<u>APPROPRIATIONS</u>					
	Transfer to Shareholders' Account		2,306,878	2,485,280	(628,986)	(1,473,680)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (D)		2,306,878	2,485,280	(628,986)	(1,473,680)

Place: Chennai - 34

Date: 18-May-2016

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 2016

(Rs. in '000)

	Particulars	Schedule	For the Quarter ended 31.Mar.16	For the Year ended 31.Mar.16	For the Quarter ended 31.Mar.15	For the Year ended 31.Mar.15
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		2,306,878	2,485,280	(628,986)	(1,473,680)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - (Gross)		53,653	161,350	26,303	88,845
	(b) Profit on sale of investments		19,637	19,776	1,143	3,342
	<i>Less:</i> Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		2,380,168	2,666,406	(601,540)	(1,381,493)
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		830,326	830,326	-	-
	(c) Others		-	-	-	-
	Amortisation Expenses		1,158	2,484	196	250
	Sweat Equity Shares Pending Allotment		11,998	11,998	12,646	12,646
	Management Expenses Allocated		451,696	451,696	-	-
	Donation		370	4,143	166	6,119
	TOTAL (B)		1,295,548	1,300,647	13,008	19,015
	Profit Before Tax (A - B)		1,084,620	1,365,759	(614,548)	(1,400,509)
	Provision for Taxation					
	(a) Current Tax		141,480	141,480	-	-
	Less: MAT Entitlement Credit		(141,480)	(141,480)	-	-
	(b) Deferred Tax		-	-	-	-
	Profit After Tax		1,084,620	1,365,759	(614,548)	(1,400,509)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	Risk					
	Balance of profit / (loss) brought forward from last year		-	(4,952,190)	-	(3,551,680)
	Balance carried forward to Balance Sheet		1,084,620	(3,586,431)	(614,548)	(4,952,189)
	Significant accounting policies	16	-	-	-	-
	Notes to financial statements	17	-	-	-	-
	Earnings per share - Basic		-	0.0037	-	(4.13)
	- Diluted		-	0.0037	-	(4.13)

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 2016

(Rs. in '000)

Particulars	Schedule	As on 31.Mar.16	As on 31.Mar.15
SOURCES OF FUNDS			
SHARE CAPITAL	5	3,869,921	3,621,441
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	6	3,317,550	2,749,276
FAIR VALUE CHANGE ACCOUNT		-	-
BORROWINGS	7	-	-
DEFERRED TAX LIABILITY		-	-
TOTAL		7,187,471	6,370,717
APPLICATION OF FUNDS			
INVESTMENTS	8	8,067,147	5,018,372
LOANS	9	-	-
FIXED ASSETS	10	654,127	584,654
CURRENT ASSETS			
Cash and Bank Balances	11	2,719,394	3,277,917
Advances and Other Assets	12	2,279,613	2,076,885
Sub-Total (A)		4,999,007	5,354,802
CURRENT LIABILITIES	13	2,380,471	2,097,218
PROVISIONS	14	7,738,771	7,442,082
Sub-Total (B)		10,119,242	9,539,300
NET CURRENT ASSETS (C) = (A - B)		(5,120,235)	(4,184,498)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	15	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		3,586,431	4,952,189
TOTAL		7,187,471	6,370,717

Place: Chennai - 34
Date: 18-May-2016

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.16	For the Year ended 31.Mar.16	For the Quarter ended 31.Mar.15	For the Year ended 31.Mar.15
Premium from direct business written	7,212,856	20,073,425	5,224,991	14,691,941
Add: Premium on reinsurance accepted	390	2,938	1,462	3,871
Less : Premium on reinsurance ceded	770,004	4,678,890	408,085	2,157,756
Net Premium	6,443,242	15,397,473	4,818,368	12,538,056
Adjustment for change in reserve for unexpired risks	811,234	258,757	2,006,138	2,358,761
Total Premium Earned (Net)	5,632,008	15,138,716	2,812,230	10,179,295

All premium written, less reinsurance, is from business in India.

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

**FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]
MISCELLANEOUS BUSINESS**

(Rs. in '000)

Particulars	For the Quarter ended 31.Mar.16	For the Year ended 31.Mar.16	For the Quarter ended 31.Mar.15	For the Year ended 31.Mar.15
CLAIMS PAID				
Direct	3,123,141	10,652,298	2,085,029	7,443,345
Add :Re-insurance accepted	243	1,154	331	666
Less :Re-insurance Ceded	1,009,385	2,554,183	475,892	1,173,956
NET CLAIMS PAID	2,113,999	8,099,269	1,609,468	6,270,055
Add Claims Outstanding at the end of the year	1,287,605	1,287,605	1,241,332	1,241,332
Less Claims Outstanding at the beginning	1,201,596	1,241,332	1,134,326	1,000,796
TOTAL CLAIMS PAID	2,200,009	8,145,542	1,716,474	6,510,591

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.16	For the Year ended 31.Mar.16	For the Quarter ended 31.Mar.15	For the Year ended 31.Mar.15
Direct	844,527	2,216,965	565,343	1,549,406
Add: Re-insurance Accepted	97	735	365	968
Less: Commission on Re-insurance Ceded	778,005	1,607,114	208,402	540,251
Net Commission	66,619	610,586	357,306	1,010,123
Break-up of the expenses (Gross) incurred to procure Business :				
Agents	781,695	2,105,581	552,232	1,495,505
Brokers	23,217	67,837	12,220	50,311
Corporate Agency	32,578	36,510	891	3,589
Referral	-	-	-	-
Others	7,037	7,037	-	-
TOTAL	844,527	2,216,965	565,343	1,549,405

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.16	For the Year ended 31.Mar.16	For the Quarter ended 31.Mar.15	For the Year ended 31.Mar.15
1	Employees' remuneration & welfare benefits	1,425,408	3,676,247	817,273	2,669,367
2	Travel, conveyance and vehicle running expenses	53,186	110,064	15,616	84,092
3	Training expenses	12,372	51,766	7,391	34,078
4	Rents, rates & taxes	125,255	297,663	71,522	245,450
5	Repairs & Maintenance	29,674	97,363	27,295	102,837
6	Printing & Stationery	78,190	170,956	43,216	247,021
7	Communication	46,507	90,180	29,395	85,243
8	Legal & professional charges	60,983	95,888	22,935	59,389
9	Auditors' fees, expenses etc				
	(a) as auditor	3,000	3,000	2,250	2,250
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	1,000	1,000	750	750
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	1,000	180	780
	(d) out of pocket expenses	207	707	326	802
10	Advertisement and publicity	199,375	469,279	284,775	569,968
11	Interest & Bank Charges	10,399	24,201	4,907	12,110
12	Others				
	- Director's Sitting Fees	200	650	250	930
	- Software Expenses	76,785	171,725	43,630	155,248
	- Miscellaneous Expenses	40,437	124,292	31,693	93,879
	- Amortization Expenses	2,501	8,808	894	1,139
	- In House Claim Processing Cost	(578,575)	(578,575)	-	-
	- Management Expenses allocated to Profit and Loss account	(451,696)	(451,696)	-	-
13	Depreciation	52,761	174,963	88,171	186,889
	TOTAL	1,187,969	4,539,480	1,492,467	4,552,223

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.16	As on 31.Mar.15
1	Authorised Capital 600,000,000 (Previous Yr - 450,000,000) Equity Shares of Rs 10/- each	6,000,000	4,500,000
2	Issued Capital 386,992,109 (Previous Yr - 362,732,365) Equity Shares of Rs10/- each	3,869,921	3,627,324
3	Subscribed Capital 386,992,109 (Previous Yr - 362,732,365) Equity Shares of Rs10/- each	3,869,921	3,627,324
4	Called-up / paid up Capital 386,992,109 (Previous Yr - 362,732,365) Equity Shares of Rs10/- each (Out of above 4,316,719 (Previous Yr - 3,234,100) equity shares of Rs.10/- each issued for consideration other than cash.)	3,869,921	3,621,441
	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	3,869,921	3,621,441

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.16		As on 31.Mar.15	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	287,704,013	74.34%	269,736,976	74.48%
Foreign	99,288,096	25.66%	92,407,091	25.52%
Others	-	-	-	-
TOTAL	386,992,109	100%	362,144,067	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.16	As on 31.Mar.15
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	3,317,550	2,749,276
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	3,317,550	2,749,276

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.16	As on 31.Mar.15
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.16	As on 31.Mar.15
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills *	3,500,579	3,019,736
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,411,987	951,133
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	25,108	81,905
4	Investments in Infrastructure and Social Sector	2,294,714	865,600
5	Other than Approved Investments	245,258	-
	SHORT TERM INVESTMENTS		
6	Government securities and Government guaranteed bonds including Treasury Bills	349,512	-
7	Other Approved Securities	-	-
8	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	140,000	-
	(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	49,989	99,998
10	Other than Approved Investments	-	-
	TOTAL	8,067,147	5,018,372

Aggregate Market Value of Quoted Investments other than Equity Shares	7,983,169	4,999,247
Aggregate Book Value of Quoted Investments other than Equity Shares	7,902,038	4,936,467

Aggregate Book Value of Un-Quoted Investments	25,108	81,905
Aggregate Market Value of Investment Properties	25,108	160,468
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.16	As on 31.Mar.15
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 16	As at year ended Mar 15
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles - IT Software	581,479	189,444	-	770,923	494,642	51,753	-	546,396	224,527	86,837
3	Land - Freehold	75,600	-	-	75,600	-	-	-	-	75,600	75,600
4	Leasehold Property	-	-	-	-	-	-	-	-	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	148,393	17,193	-	165,586	42,308	27,031	-	69,339	96,247	106,086
7	Information Technology Equipment	395,756	113,151	-	508,907	264,981	70,305	-	335,286	173,621	130,775
8	Vehicles	16,453	626	-	17,079	8,089	2,260	-	10,349	6,730	8,363
9	Office Equipment	122,410	14,906	-	137,316	70,641	22,756	-	93,398	43,918	51,769
10	Others	-	-	-	-	-	-	-	-	-	-
	Temporary Construction	2,567	-	-	2,567	216	858	-	1,074	1,493	2,351
	Total	1,342,658	335,320	-	1,677,979	880,877	174,963	-	1,055,842	622,136	461,781
	Capital work in progress	122,873	127,808	218,690	31,991	-	-	-	-	31,991	122,873
	Grand Total	1,465,531	463,128	218,690	1,709,970	880,877	174,963	-	1,055,842	654,127	584,654
	Previous Year	1,297,077	173,388	4,922	1,465,531	698,400	186,889	4,411	880,877	-	-

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.16	As on 31.Mar.15
1	Cash (including cheques, drafts and stamps)	501,852	371,559
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	878,400	1,702,626
	(bb) Others	898,000	771,000
	(b) Current Accounts	441,142	432,732
	(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	2,719,394	3,277,917

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.16	As on 31.Mar.15
A	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	46,656	50,523
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of Provisions for Tax amounting ; Previous year 64,706)	-	49,222
6	Others		
	- Travel Advance	380	421
	- Rental Advance	146,885	125,259
	- Telephone Deposit	401	326
	- Staff Advance	34,060	38,947
	- Other Advances	33,419	50,309
	- Security Deposits	17,939	13,724
	TOTAL (A)	279,740	328,731
B	OTHER ASSETS		
1	Income accrued on investments	373,284	234,007
2	Outstanding Premiums	389,109	351,155
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,079,717	295,046
6	Due from subsidiaries/ holding	-	-
7	Deposit with RBI	-	-
	[Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others	-	-
	- Amounts Recoverable under Contractual Obligations	-	830,089
	- Service Tax	16,283	37,857
	- MAT Credit Entitlement	141,480	-
	TOTAL (B)	1,999,873	1,748,154
	TOTAL (A+B)	2,279,613	2,076,885

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.16	As on 31.Mar.15
1	Agents' Balances	191,410	141,739
2	Balances due to other insurance companies	1,729	1,048
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	86,517	119,237
5	Unallocated Premium	140,365	117,901
6	Sundry creditors	664,730	452,860
7	Due to subsidiaries/ holding company		
8	Claims Outstanding	1,287,605	1,241,332
9	Due to Officers/ Directors	-	-
	Sweat Equity Shares Pending Allotment	-	12,646
10	Unclaimed Amount of policyholders	8,115	10,455
11	Others	-	-
	TOTAL	2,380,471	2,097,218

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.16	As on 31.Mar.15
1	Reserve for Unexpired Risk	7,698,737	7,439,980
2	For taxation (less advance tax paid and taxes deducted at source Rs.179,662 ; Previous year NIL)	26,478	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others - Provision for Gratuity	13,556	2,102
	TOTAL	7,738,771	7,442,082

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.16	As on 31.Mar.15
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2015		
PARTICULARS	31st March 2016	31st March 2015
	(Rs.'000)	(Rs.'000)
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	20,025,814	14,639,903
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	(1,301,582)	(91,157)
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(10,654,263)	(7,431,510)
Payments of commission and brokerage	(2,156,006)	(1,488,915)
Payments of other operating expenses	(4,609,624)	(4,241,036)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(4,098)	105,977
Income taxes paid (Net)	(65,780)	-
Service tax paid	21,574	(18,900)
Other payments	-	-
Cash flows before extraordinary items	1,256,035	1,474,362
Cash flow from extraordinary operations		
Net cash flow from operating activities	1,256,035	1,474,362
Cash flows from investing activities		
Purchase of fixed assets	(244,437)	(173,388)
Proceeds from sale of fixed assets	-	300
Purchases of investments	(2,473,341)	(3,959,304)
Loans disbursed	-	-
Sales of investments	200,390	1,586,421
Repayments received	-	-
Rents/Interests/Dividends received	594,501	386,492
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	(370)	(242)
Net cash flow from investing activities	(1,923,257)	(2,159,723)
Cash flows from financing activities		
Proceeds from issuance of share capital	805,929	923,259
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	805,929	923,259
Effect of Foreign exchange rates on Cash and Cash Equivalents, net	-	-
Net increase/ (decrease) in cash and cash equivalents:	138,706	237,898
Cash and Cash equivalents at the beginning of the year	804,291	566,393
Cash and cash equivalents at the end of the year *	942,998	804,291

Note * Fixed Deposit of Rs.1,776,400 thousands (Previous year- Rs.2,473,626 thousands) shown under schedule 11 of financial statements considered under investing activities.

PERIODIC DISCLOSURES

FORM NL-21 **Statement of Liabilities**

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

Date: **31-Mar-16**

Rs.In Lakhs

Statement of Liabilities									
		As At 31.Mar.16				As At 31.Mar.15			
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	1,882	561	350	2,793	1,106	407	250	1,763
4	Health Insurance	75,105	10,715	1,250	87,070	61,584	10,406	1,350	73,340
5	Total Liabilities	76,987	11,276	1,600	89,864	62,690	10,813	1,600	75,103

PERIODIC DISCLOSURES

FORM NL-22

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: JAN TO MAR '16

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

Date: **31-Mar-16**

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	41	92	1630	4,421	11	51	1,682	4,564
Arunachal Pradesh	0	-	0	-	0	-	-	-
Assam	4	8	173	475	0	1	177	484
Bihar	2	3	244	553	0	1	246	556
Chattisgarh	2	7	252	646	0	1	254	654
Goa	0	-	0	-	0	-	-	-
Gujarath	76	258	1999	6,481	21	110	2,096	6,849
Haryana	28	65	1726	4,944	8	33	1,762	5,043
Himachal Pradesh	1	1	42	94	0	1	43	96
Jammu & Kashmir	3	6	205	525	1	5	209	537
Jharkand	2	12	501	1,280	0	2	504	1,294
Karnataka	268	671	6461	19,425	18	92	6,747	20,189
Kerala	115	281	8312	22,106	14	47	8,442	22,434
Madhya Pradesh	32	97	2298	5,981	6	32	2,337	6,110
Maharashtra	465	1,202	17145	47,398	26	193	17,637	48,792
Manipur	0	-	0	-	0	-	-	-
Meghalaya	0	-	0	-	0	-	-	-
Mizoram	0	-	0	-	0	-	-	-
Nagaland	0	-	0	-	0	-	-	-
Orissa	17	38	873	2,162	0	5	890	2,205
Punjab	46	127	1087	2,989	16	85	1,149	3,200
Rajasthan	47	131	1591	3,945	5	23	1,643	4,099
Sikkim	0	-	0	-	0	-	-	-
Tamil Nadu	733	1,678	11609	31,656	38	202	12,380	33,536
Telangana	63	193	2464	7,235	15	77	2,543	7,505
Tripura	0	-	0	-	0	-	-	-
Uttar Pradesh	27	84	3317	9,156	8	44	3,352	9,284
Uttarkhand	11	46	910	2,363	2	11	923	2,420
West Bengal	35	88	3281	9,165	3	15	3,319	9,268
Andaman & Nicobar Is.	0	-	0	-	0	-	-	-
Chandigarh	3	7	251	651	6	23	260	681
Dadra & Nagra Haveli	0	-	0	-	0	-	-	-
Daman & Diu	0	-	0	-	0	-	-	-
Delhi	33	83	3216	10,120	12	65	3,261	10,269
Lakshadweep	0	-	0	-	0	-	-	-
Puducherry	23	40	248	620	1	6	273	665
TOTAL-----	2,077	5,218	69,836	194,392	215	1,124	72,129	200,734

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

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

Date: **31-Mar-16**

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	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)	46,789	-	-	100%
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	-
6	Total	1	-	-	-	100%

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-16

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	81,986	1,193	42	6	3	83,230	28,418
8	Overseas Travel	8	25	13	16	5	67	212
9	Personal Accident	612	1	-	-	-	613	576

PERIODIC DISCLOSURES**FORM NL-25 : Quarterly claims data for Non-Life**Insurer: **Star Health and Allied Insurance Co Ltd**Date: **31-Mar-16***No. of claims only*

Sl. No.	Claims Experience	Health	Overseas Travel	Personal Acciden	Total
1	Claims O/S at the beginning of the period	32838	347	561	33746
2	Claims reported during the period	93039	102	903	94044
3	Claims Settled during the period	83230	67	613	83910
4	Claims Repudiated during the period	11344	46	116	11506
5	Claims closed during the period	6818	82	323	7223
6	Claims O/S at End of the period	24485	254	412	25151
	Less than 3months	23256	65	411	23732
	3 months to 6 months	843	65	1	909
	6months to 1 year	301	76	0	377
	1year and above	85	48	0	133

PERIODIC DISCLOSURES
FORM NL-27 Offices Information For Non-Life

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD** Date: **31-Mar-16**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	311
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 9
5	No. of branches closed during the Quarter	0
6	No. of branches at the end of the Quarter	320
7	No. of branches approved but not opened	19
8	No. of rural branches	0
9	No. of urban branches	320

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 31.Mar.2016

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	80,671.46
2	Loans	9	-
3	Fixed Assets	10	6,663.76
4	Current Assets		
	a. Cash & Bank Balance	11	27,139.75
	b. Advances & Other Assets	12	22,687.04
5	Current Liabilities		
	a. Current Liabilities	13	24,403.31
	b. Provisions	14	77,024.34
	c. Misc. Exp not Written Off	15	36,140.34
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet (A)			274,730.01

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,663.76
3	Cash & Bank Balance (if any)	11	9,375.75
4	Advances & Other Assets (if any)	12	22,687.04
5	Current Liabilities	13	24,403.31
6	Provisions	14	77,024.34
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		36,140.34
TOTAL			176,294.55
'Investment Assets' As per FORM 3B (A-B)			98,435.46

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value
			Balance	FRSM*							
			(a)	(b)	(c)	d = (b+c)			(e)	(d + e)	
1	G.Sec.	Not less than 20%	-	6,930.16	31,570.74	38500.90	39.11	-	-	38,500.90	389.13
2	G. Sec or other Approved Sec. (Incl. (1) above)	Not less than 30%	-	6,930.16	31,570.74	38500.90	39.11	-	-	38,500.90	389.13
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			2,631.58	11,988.30	14619.87	14.85	-	-	14,619.87	147.23
	2) Other Investments									-	-
	b. Infrastructure Investments.									-	
	1) Approved Investments			4,220.47	19,226.56	23447.03	23.82	-	-	23,447.03	236.71
	2) Other Investments			-	-	-	-	-	-	-	-
	c.Approved Investments	Not Exceeding 55%		3,936.18	17,931.48	21867.66	22.22	-	-	21,867.66	219.40
	d.Other Investments (not exceeding 25%)									-	-
	Total Investment Assets	100%	-	17,718.38	80,717.08	98,435.46	100.00	-	-	98,435.46	99,246.77

Certification

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

N.Jayaraman -CIO
Full Name & Designation

18-May-2016

PERIODIC DISCLOSURES

FORM NL-29

Details Regarding Debt Securities

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

Date: **31-Mar-16**

Rs.In Lakhs

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31.Mar.16	As % of total for this class	As at 31.Mar.15	As % of total for this class	As at 31.Mar.16	As % of total for this class	As at 31.Mar.15	As % of total for this class
Break down by credit rating								
AAA rated	40,918.26	51.26	19,451.98	38.91	40,519.48	51.28	19,167.32	38.83
AA or better			-	-			-	-
Rated below AA but above A			-	-			-	-
Rated below A but above B			-	-			-	-
Any other	38,913.43	48.74	30,540.49	61.09	38,500.90	48.72	30,197.36	61.17
	79,831.69	100.00	49,992.47	100.00	79,020.38	100.00	49,364.67	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	5,518.83	6.91	2,989.10	5.98	5,510.33	6.97	3,000.36	6.08
More than 1 year and upto 3 years	9,966.35	12.48	8,012.64	16.03	9,772.19	12.37	7,997.59	16.20
More than 3 years and up to 7 years	16,412.66	20.56	10,357.38	20.72	16,181.50	20.48	10,328.05	20.92
More than 7 years and up to 10 years	29,619.50	37.10	16,528.50	33.06	29,277.48	37.05	16,106.75	32.63
above 10 years	18,314.35	22.94	12,104.85	24.21	18,278.88	23.13	11,931.93	24.17
	79,831.69	100.00	49,992.47	100.00	79,020.38	100.00	49,364.67	100.00
Breakdown by type of the issuer								
a. Central Government	38,913.43	48.74	30,540.49	61.09	38,500.90	48.72	30,197.36	61.17
b. State Government			-	-			-	-
c. Corporate Bonds	40,918.26	51.26	-	-	40,519.48	51.28	-	-
d. Deposits with Banks			-	-			-	-
e. Mutual Funds			-	-			-	-
e. Others			19,451.98	38.91			19,167.32	38.83
	79,831.69	100.00	49,992.47	100.00	79,020.38	100.00	49,364.67	100.00

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

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

Date: **31-Mar-16**

Analytical Ratios for Non-Life companies

Sl.No.	Particular	Upto The Quarter	Upto The Quarter Of The Preceeding Year
1	Gross Premium Growth Rate	37%	35%
2	Gross Premium to shareholders' fund ratio	5.57	10.36
3	Growth rate of shareholders' fund	154%	-25%
4	Net Retention Ratio	77%	85%
5	Net Commission Ratio	4%	8%
6	Expense of Management to Gross Direct Premium Ratio	0.36	0.42
7	Combined Ratio	1.01	1.13
8	Technical Reserves to net premium ratio	0.58	0.69
9	Underwriting balance ratio	12%	-15%
10	Operationg Profit Ratio	0.17	-0.11
11	Liquid Assets to liabilities ratio	0.37	0.39
12	Net earning ratio	0.09	-0.11
13	Return on net worth ratio	0.38	-0.99
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	5.99	2.40
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	386,992,109	362,144,067
2	(b) Percentage of shareholding (Indian / Foreign)	74.34%/25.66%	74.48%/25.52%
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)	0.00	(4.13)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.00	(4.13)
6	(iv) Book value per share (Rs)	9.31	3.92

PERIODIC DISCLOSURES

FORM NL-3 : Related Party Transactions

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-16

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 16)	up to the period ended Mar 16	Corresponding quarter of the preceeding year (Jan - Mar 15)	up to the period of the preceeding year ended Mar 15
1	Mr.V.Jagannathan	Chairman cum MD	Managerial Remuneration	95.86	174.69	93.83	171.84
2	Mr.V.Jagannathan	Chairman cum MD	Share Capital	49.43	365.84	63.03	63.03
3	Mrs.Vasanthi Jagannathan	Spouse of Chairman cum MD	Share Capital	121.95	121.95	90.91	90.91

*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-16**

Products Information

List below the products and/or add-ons introduced during the period Jan to Mar'16

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	Group Health Insurance	129	IRDAI/HLT/SHAI/P-H/V.1/32/2015-16	Miscellaneous	Health	05th November 2015	23rd March 2016
2	Accident Care (Group) Insurance	129	IRDAI/HLT/SHAI/P-H/V.II/102/2015-16	Miscellaneous	Accident	05th November 2015	31st March 2016

TABLE - II

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

Solvency for the year ended on 31.Mar.2016

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	102,746.89
	<i>Deduct:</i>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	89,863.68
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	Annex-1	8,874.66
4	Excess in Policyholders' Funds (1-2-3)		4,008.55
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	28,415.32
	<i>Deduct:</i>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	Annex-1	2,454.34
7	Excess in Shareholders' Funds (5-6)		25,960.98
8	Total Available Solvency Margin [ASM] (4+7)		29,969.52
9	Total Required Solvency Margin [RSM]		5,000.00
10	Solvency Ratio (Total ASM/Total RSM)		5.99

Above statements have been prepared in accordance with the Section 64VA of the Insurance Act, 1938 and the dispensation given by IRDAI vide their letter ref No. FNA/HSH/COM/001/2013-14/193 dated 07.01.2016

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Persons

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Mar-16

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	Mr.D.R.Karthikeyan	Director	
3	Mr.D.C.Gupta	Director	
4	Dr.M.Y Khan	Director	
5	Mr.V P Nagarajan	Director	
6	Mr.Gautam Mago	Nominee Director	
7	Mr. Akhil Awasthi	Nominee Director	
8	Mr.Gagandeep Singh Chhina	Nominee Director	Appointed on 04-Feb-2016
9	Ms.Justice K B K Vasuki	Director	Appointed on 26-Feb-2016
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.Mallesha .A.M	Senior VP - Chief Underwriting Officer	
17	Mr.Anand Roy	Vice President - Marketing	
18	Dr. Harikrishnan	Vice President- Marketing	
19	Mr.Vishwajeet Mohnot	Vice President - Marketing	
20	Mr.S.Kannan	Vice President - IT	
21	Mr.Srinivasan .H	Vice President - Internal Audit	
22	Mrs.Rama .D	Vice President - Products	
23	Mr. N.Jayaraman	Chief Investment Officer	
24	Mr.S.Surender	Chief of Internal Audit	

Statement as on : 31.Mar.16

Details of Investment Portfolio

Periodicity of Submission : Quarterly

Name of the Fund _____

Rs.In Lakhs

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: 31.Mar.2016

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: 31-Mar-16

Quarterly Business Returns Across Line Of Business

Rs.In Lakhs

S No.	Line of Business	Current Quarter (Jan to Mar 16)		Same Quarter Previous Year		Upto The Period Ended Mar 16		Same Period Of The Previous Year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	NA	NA	NA	NA	NA	NA	NA	NA
2	Cargo & Hull	NA	NA	NA	NA	NA	NA	NA	NA
3	Motor TP	NA	NA	NA	NA	NA	NA	NA	NA
4	Motor OD	NA	NA	NA	NA	NA	NA	NA	NA
5	Engineering	NA	NA	NA	NA	NA	NA	NA	NA
6	Workmen's Compensation	NA	NA	NA	NA	NA	NA	NA	NA
7	Employer's Liability	NA	NA	NA	NA	NA	NA	NA	NA
8	Aviation	NA	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	2,077	115,129	922	67,202	5,218	288,693	3,269	200,291
10	Health	69,836	686,554	51,137	549,984	194,392	1,991,502	142,628	1,634,138
11	Others* (OMP)	215	6,749	192	6,932	1,124	34,359	1,022	32,236

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-16

Rs In Lakhs

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	Issued	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	21,244	293.18	235,468.90
		Social	18,727	404.47	257,666.86
10	Health	Rural	48,645	8,341.21	337,373.40
		Social	125,532	12,212.36	498,458.61
11	Others* (OMP)	Rural	564	21.43	221,174
		Social	1,009	27.10	486,533.25

*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-16**

Business Acquisition Through Different Channels		<i>Rs.In Lakhs</i>							
S No.	Channels	Current Quarter (Jan to Mar 16)		Same Quarter Previous Year		Upto The Period Ended Mar 16		Same Period Of The Previous Year	
		No. Of Policies	Premiu m	No. Of Policies	Premium	No. Of Policies	Premium	No. Of Policies	Premium
1	Individual Agents	625,669	53,657	466,040	37,921	1,737,795	146,965	1,360,104	103,556
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	1,293	103	867	60	4,741	376	3,914	246
4	Brokers	10,028	1,500	6,684	1,132	28,795	4,262	25,728	3,718
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	171,442	16,868	150,527	13,138	543,223	49,131	476,919	39,400
	Total (A)	808,432	72,129	624,118	52,250	2,314,554	200,734	1,866,665	146,919
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	808,432	72,129	624,118	52,250	2,314,554	200,734	1,866,665	146,919

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

Insurer: Star Health And Allied Insurance Co Ltd

Date: 31-Mar-16

GRIEVANCE DISPOSAL

S 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	0	6	1	1	4	0	25
b)	Claim	17	450	16	252	186	13	1620
c)	Policy Related	73	1612	770	732	79	104	4121
d)	Premium	0	11	0	1	10	0	68
e)	Refund	0	43	14	19	4	6	102
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	74	254	93	197	33	5	1151
	Total number of Complaints	164	2376	894	1202	316	128	7090

2	Total No. of policies during the period ended 31st March 2015	1866405
3	Total No. of claims during the period ended 31st March 2015	362011
4	Total No. of policies during the period ended 31st March 2016	2314600
5	Total No. of claims during the period ended 31st March 2016	393850
6	Total No. of policy complaints (current year) per 10,000 policies(current year)	17.80
7	Total No. of claim complaints (current year) per 10,000 policies(current year)	7.00

8	Duration of Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	up to 7 days	98	0	98
b)	7-15 days	30	0	30
c)	15-30 days	0	0	0
d)	30-90 days	0	0	0
e)	90 days and beyond	0	0	0