

## FORM NL-1-B-RA

Name of the Insurer: Star Health &amp; Allied Insurance Co Ltd

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

## REVENUE ACCOUNT\*\* FOR THE QUARTER ENDED 31.Mar.2009

	Particulars	Schedule	FOR THE QUARTER (Rs. '000)	UP TO THE QUARTER ENDED MAR 2009 (Rs. '000)	For the corresponding quarter of the preceeding year (Rs. '000)	up to the Quarter of the preceeding year - ended Mar 08 (Rs. '000)
1	Premiums earned (Net)	NL-4- Premium Schedule		3,014,525		882,312
2	Profit/ Loss on sale/redemption of Investments			14,232		22
3	Others (to be specified)			-		-
4	Interest, Dividend & Rent – Gross			44,244		17,225
	<b>TOTAL (A)</b>		-	<b>3,073,001</b>	-	<b>899,559</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule		2,584,694		672,437
2	Commission	NL-6- Commission Schedule		(122,761)		(81,367)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule		626,982		347,716
4	Premium Deficiency			-		-
	<b>TOTAL (B)</b>		-	<b>3,088,915</b>	-	<b>938,786</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		-	<b>(15,914)</b>	-	<b>(39,227)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account			(15,914)		(39,227)
	Transfer to Catastrophe Reserve			-		-
	Transfer to Other Reserves (to be specified)			-		-
	<b>TOTAL (C)</b>		-	<b>(15,914)</b>	-	<b>(39,227)</b>

Note: See Notes appended at the end of Form NL-2-B-PL

\*\* please refer Regulation 1 Part V- Preparation of Financial Statement of IRDA (Accounting) Regulation 2002

## FORM NL-2-B-PL

Name of the Insurer: Star Health &amp; Allied Insurance Co Ltd

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

## PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 31.Mar.2009

	Particulars	Schedule	FOR THE QUARTER (Rs.'000)	UP TO THE QUARTER Ended 31.Mar.2009 (Rs.'000)	For the corresponding quarter of the preceeding year (Rs.'000)	up to the Quarter of the preceeding year ended 31.Mar.2008 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance			-		-
	(b) Marine Insurance			-		-
	(c) Miscellaneous Insurance			(15,914)		(39,227)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross			54,076		74,640
	(b) Profit on sale of investments			17,394		94
	Less: Loss on sale of investments			-		-
3	OTHER INCOME (To be specified)			-		-
	<b>TOTAL (A)</b>			<b>55,556</b>		<b>35,507</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments			-		-
	(b) For doubtful debts			-		-
	(c) Others (to be specified)					
	-- FOR STANDARD ASSETS			200		-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business			-		-
	(b) Bad debts written off			-		-
	(c) Others (To be specified)			-		-
	(d) Management Fees			55		86
	(e) Amortisation Expenses - (Refer Note No.17)			2,580		3,828
	<b>TOTAL (B)</b>			<b>2,835</b>		<b>3,914</b>
	<b>Profit Before Tax (A - B)</b>			<b>52,721</b>		<b>31,593</b>
	Provision for Taxation			40,353		18,828
	<b>Profit After Tax</b>			<b>12,368</b>		<b>12,765</b>
	<b>APPROPRIATIONS</b>					
	(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)					
	--- Contingency Reserve for Un-expired Risk			12,368		-
	Balance of profit/ loss brought forward from last year			(25,755)		(38,520)
	<b>Balance carried forward to Balance Sheet</b>			<b>(25,755)</b>		<b>(25,755)</b>

Notes: to Form NL-1-B-RA and NL-2-B- PL

- (a) Premium income received from business concluded in and outside India shall be separately disclosed.
- (b) Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.
- (c) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.
- (d) Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- (e) Fees and expenses connected with claims shall be included in claims.
- (f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- (g) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'.
- (h) Income from rent shall include only the realised rent. It shall not include any notional rent.

## FORM NL-3-B-BS

Name of the Insurer: Star Health &amp; Allied Insurance Co Ltd

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

BALANCE SHEET AS AT 31.Mar.2009

	Schedule	FOR THE QUARTER Ended 31.Mar.2009 (Rs.'000)	For the corresponding quarter of the preceding year ended 31.Mar.2008 (Rs.'000)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	1,093,000	1,086,000
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	12,368	-
FAIR VALUE CHANGE ACCOUNT		-	-
BORROWINGS	NL-11-Borrowings Schedule	-	-
DEFERRED TAX LIABILITY		23,151	
<b>TOTAL</b>		<b>1,128,519</b>	<b>1,086,000</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule	810,648	865,200
LOANS	NL-13-Loans Schedule	50,000	50,000
FIXED ASSETS	NL-14-Fixed Assets Schedule	212,155	64,106
DEFERRED TAX ASSET		-	7,592
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	275,528	355,597
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,147,282	202,885
<b>Sub-Total (A)</b>		<b>1,422,810</b>	<b>558,482</b>
<b>CURRENT LIABILITIES</b>			
PROVISIONS	NL-17-Current Liabilities Schedule	447,015	121,211
	NL-18-Provisions Schedule	945,833	363,924
<b>Sub-Total (B)</b>		<b>1,392,848</b>	<b>485,135</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>29,962</b>	<b>73,347</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		25,755	25,755
<b>TOTAL</b>		<b>1,128,520</b>	<b>1,086,000</b>

## CONTINGENT LIABILITIES

	Particulars	FOR THE QUARTER (Rs.'000)	For the corresponding quarter of the preceding year (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)	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>

**FORM NL-4-PREMIUM SCHEDULE****Name of the Insurer: Star Health & Allied Insurance Co Ltd****Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006****PREMIUM EARNED [NET]**

	<b>Particulars</b>	<b>FOR THE QUARTER</b>	<b>UPTO THE QUARTER MAR 2009</b>	<b>For the corresponding quarter of the preceeding year</b>	<b>Upto the Quarter of the preceeding year- Ended Mar 2008</b>
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written		5098607	0	1681894
	Service Tax			0	
	Adjustment for change in reserve for unexpired risks			0	
	<b>Gross Earned Premium</b>		<b>5098607</b>	<b>0</b>	<b>1681894</b>
	Add: Premium on reinsurance accepted		0	0	0
	Less : Premium on reinsurance ceded		1500327	0	486597
				0	
	<b>Net Premium</b>		<b>3598280</b>	<b>0</b>	<b>1195297</b>
				0	
	Adjustment for change in reserve for unexpired risks		583755	0	312985
	<b>Premium Earned (Net)</b>		<b>3014525</b>	<b>0</b>	<b>882312</b>

*Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.*

**FORM NL-5 - CLAIMS SCHEDULE**

**Name of the Insurer: Star Health & Allied Insurance Co Ltd**

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

**CLAIMS INCURRED [NET]**

	<b>Particulars</b>	<b>FOR THE QUARTER</b>	<b>UPTO THE QUARTER ENDED MAR 2009</b>	<b>For the corresponding quarter of the preceeding year</b>	<b>Upto the Quarter of the preceeding year- Ended Mar 08</b>
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	<b>Claims paid</b>				
	Direct claims		3,806,760		915,714
	Add Claims Outstanding at the end of the year		358,282		60,761
	Less Claims Outstanding at the beginning of the year		60,761		10,466
	<b>Gross Incurred Claims</b>	-	<b>4,104,281</b>	-	<b>966,009</b>
	Add :Re-insurance accepted to direct claims		-		-
	Less :Re-insurance Ceded to claims paid		1,519,587		293,572
	<b>Total Claims Incurred</b>	-	<b>2,584,694</b>	-	<b>672,437</b>

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- Claims includes specific claims settlement cost but not expenses of management*
- The surveyor fees, legal and other expenses shall also form part of claims cost.*
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

FORM NL-6-COMMISSION SCHEDULE

Name of the Insurer: Star Health & Allied Insurance Co Ltd

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

COMMISSION -

Particulars	FOR THE QUARTER (Rs.'000)	UP TO THE QUARTER ENDED MAR 2009 (Rs.'000)	For the corresponding quarter of the preceeding year (Rs.'000)	Upto the Quarter of the preceeding year - Ended Mar 2008 (Rs.'000)
<b>Commission paid</b>				
Direct		109,055		21,983
Add: Re-insurance Accepted		-		-
Less: Commission on Re-insurance Ceded		231,816		103,350
Net Commission		<b>(122,761)</b>		<b>(81,367)</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>				
Agents		101,679		19,382
Brokers		6,702		2,601
Corporate Agency		453		-
Referral		221		-
Others (pl. specify)		-		-
<b>TOTAL (B)</b>		<b>109,055</b>		<b>21,983</b>

Note: The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

**FORM NL-7-OPERATING EXPENSES SCHEDULE**

**Name of the Insurer: Star Health & Allied Insurance Co Ltd**

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

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

	<b>Particulars</b>	<b>FOR THE QUARTER</b>	<b>UP TO THE QUARTER ENDED MAR 2009</b>	<b>For the corresponding quarter of the preceeding year</b>	<b>Upto the Quarter of the preceeding year - Ended Mar 2008</b>
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits		328,168		164,698
2	Management Remuneration		-		-
3	Travel, conveyance and vehicle running expenses		10,235		14,938
4	Training expenses		3,608		3,781
5	Rents, rates & taxes		47,651		26,054
6	Repairs		15,117		7,558
7	Printing & stationery		12,960		9,161
8	Communication		12,674		12,700
9	Legal & professional charges		16,967		5,669
10	Auditors' fees, expenses etc				
	(a) as auditor		800		556
	(b) as adviser or in any other capacity, in respect of		-		-
	(i) Taxation matters		200		100
	(ii) Insurance matters		-		-
	(iii) Management services; and		277		-
	(c) In any other capacity		-		-
	(d) Out of Pocket Expenses		580		196
11	Advertisement and publicity		76,520		54,694
12	Interest & Bank Charges		3,880		694
13	Others (to be specified)				
	-- Preliminary Expenses		-		-
	-- Donation		45,050		22,900
	-- Director's Sitting Fees		170		110
			11,065		6,082
	-- Office Maintenance Charges		-		-
	-- Insurance Expenses		-		-
	-- Office Expenses		-		-
	-- Software Expenses		8,196		6,818
	-- Policy Stamp Expenses		3,000		848
	-- Meeting & Seminar Expenses		-		-
	-- Recruitment Expenses		-		-
	-- Amortisation		2,155		884
14	Depreciation		27,709		9,275
	<b>TOTAL</b>		<b>626,982</b>		<b>347,716</b>

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

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

Name of the Insurer: Star Health &amp; Allied Insurance Co Ltd

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

**SHARE CAPITAL**

	<b>Particulars</b>	<b>As at 31.Mar.2009</b>	<b>As at 31.Mar.2008 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
1	Authorised Capital 105000000 Equity Shares of Rs.10/- each	1,100,000	1,100,000
2	Issued Capital 105000000 Equity Shares of Rs.10/- each	1,093,000	1,086,000
3	Subscribed Capital Equity Shares of Rs.10/- each	1,093,000	1,086,000
4	Called-up Capital Equity Shares of Rs.10/- each	1,093,000	1,086,000
	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	-	-
	<b>TOTAL</b>	<b>1,093,000</b>	<b>1,086,000</b>

*Notes:**(a) Particulars of the different classes of capital should be separately stated.**(b) The amount capitalised on account of issue of bonus shares should be disclosed.**(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.*



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

**Name of the Insurer: Star Health & Allied Insurance Co Ltd**

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

**SHARE CAPITAL**

**PATTERN OF SHAREHOLDING**

**[As certified by the Management]**

Shareholder	As at 31.Mar.2009		As at 31.Mar.2008 for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	81316800	74.40%	80966800	74.56%
• Foreign	27983200	25.60%	27633200	25.44%
Others	0	0	0	0
<b>TOTAL</b>	<b>109300000</b>	<b>100%</b>	<b>108600000</b>	<b>100%</b>

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

Name of the Insurer: Star Health &amp; Allied Insurance Co Ltd

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

**RESERVES AND SURPLUS**

	Particulars	As at 31.Mar.2009	As at 31.Mar.2008 for the corresponding previous year
		(Rs. '000).	(Rs. '000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)		
	--- Contingency Reserve for Unexpired Risk	12,368	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>12,368</b>	<b>-</b>

*Note:**Additions to and deductions from the reserves should be disclosed under each of the specified heads.*

**FORM NL-11-BORROWINGS SCHEDULE****Name of the Insurer: Star Health & Allied Insurance Co Ltd****Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006****BORROWINGS**

	<b>Particulars</b>	<b>As at 31.Mar.2009</b>	<b>As at 31.Mar.2008 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

*Notes:**a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.**b) Amounts due within 12 months from the date of Balance Sheet should be shown separately*

**FORM NL-12-INVESTMENT SCHEDULE**

**Name of the Insurer: Star Health & Allied Insurance Co Ltd**

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

**Investments**

	<b>Particulars</b>	<b>As at 31.Mar.2009</b>	<b>As at 31.Mar.2008 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
	Government securities and Government		
1	guaranteed bonds including Treasury Bills	310,091	465,795
2	Other Approved Securities	99,336	198,672
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	51,818	51,818
4	Investments in Infrastructure and Social Sector	199,403	98,915
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
	Government securities and Government		
1	guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	100,000	-
	(c) Other Securities (to be specified)	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	50,000	50,000
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>810,648</b>	<b>865,200</b>

**Notes:**

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

(i) Holding company and subsidiary shall be construed as defined in the Companies Act, 1956:

(ii) Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

(i) Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

(ii) Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

(iii) Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed.

(c) Investments made out of Catastrophe reserve should be shown separately.

(d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.

(e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.

(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments

**FORM NL-13-LOANS SCHEDULE**

**Name of the Insurer: Star Health & Allied Insurance Co Ltd**

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

**LOANS**

	<b>Particulars</b>	<b>As at 31.Mar.2009</b>	<b>As at 31.Mar.2008 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	50,000	50,000
	<b>TOTAL</b>	<b>50,000</b>	<b>50,000</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)		
	Inter Corporate Deposit	50,000	50,000
	<b>TOTAL</b>	<b>50,000</b>	<b>50,000</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	50,000	50,000
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>50,000</b>	<b>50,000</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	50,000	50,000
	(b) Long Term	-	-
	<b>TOTAL</b>	<b>50,000</b>	<b>50,000</b>

*Notes:*

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for

*the purposes of this schedule, means loans secured wholly or partly against an asset of the company.*

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

**FORM NL-14-FIXED ASSETS SCHEDULE**

**Name of the Insurer: Star Health & Allied Insurance Co Ltd**

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

**FIXED ASSETS**

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales / Adjustments	To Date	As at 31.Mar.2009	As at 31.Mar.2008 for the corresponding previous year
Goodwill										
Intangibles (specify)										
--- Software	15,335	69,662	-	84,997	5,248	17,720	-	22,968	62,029	10,087
Land-Freehold										
Leasehold Property										
Buildings										
Furniture & Fittings	26,523	17,621	-	44,144	2,310	2,999	-	5,309	38,835	24,213
Information Technology Equipment	25,474	25,288	-	50,762	5,451	5,538	-	10,989	39,773	20,023
Vehicles										
Office Equipment	9,054	7,834	-	16,888	1,685	1,018	-	2,703	14,185	7,369
Others (Specify nature) - Motor Car	2,465	2,603	-		51	434				
<b>TOTAL</b>	<b>78,851</b>	<b>123,008</b>	<b>-</b>	<b>201,859</b>	<b>14,745</b>	<b>27,709</b>	<b>-</b>	<b>42,454</b>	<b>159,405</b>	<b>64,106</b>
Work in progress		52,750		52,750						
<b>Grand Total</b>	<b>78,851</b>	<b>175,758</b>	<b>-</b>	<b>254,609</b>	<b>14,745</b>	<b>27,709</b>	<b>-</b>	<b>42,454</b>	<b>212,155</b>	<b>64,106</b>
<b>PREVIOUS YEAR</b>	<b>46,592</b>	<b>32,259</b>	<b>-</b>	<b>78,851</b>	<b>5,470</b>	<b>9,275</b>	<b>-</b>	<b>14,745</b>	<b>64,107</b>	<b>41,122</b>

*Note:*

*Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.*

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

Name of the Insurer: Star Health &amp; Allied Insurance Co Ltd

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

**CASH AND BANK BALANCES**

	<b>Particulars</b>	<b>FOR THE QUARTER</b>	<b>UP TO THE QUARTER ENDED MAR 2009</b>	<b>Upto the Quarter of the preceeding year - Ended Mar 2008</b>
		(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	-	12,050	4,085
2	Bank Balances			
	(a) Deposit Accounts	-	-	-
	(aa) Short-term (due within 12 months)	-	60,310	240,310
	(bb) Others	-	-	-
	(b) Current Accounts	-	203,168	111,202
	(c) Others (to be specified)	-	-	-
3	Money at Call and Short Notice			
	(a) With Banks	-	-	-
	(b) With other Institutions	-	-	-
4	Others (to be specified)	-	-	-
	<b>TOTAL</b>	<b>-</b>	<b>275,528</b>	<b>355,597</b>
	Balances with non-scheduled banks included in 2 and 3 above			

*Note : Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.*

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

**Name of the Insurer: Star Health & Allied Insurance Co Ltd**

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

**ADVANCES AND OTHER ASSETS**

	<b>Particulars</b>	<b>As at 31.Mar.2009</b>	<b>As at 31.Mar.2008 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	5,539	3,016
4	Advances to Directors/Officers	689	689
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,725	-
6	Others (to be specified)		
	--- Travel Advance	234	630
	--- Rental Advance	35,364	20,928
	--- Telephone Deposit	155	72
	--- Salary Advance	3,355	1,764
	--- Construction Advance	-	-
	--- Software Development Advance	-	-
	--- Security Deposits	3,332	3,331
	--- Advances Recoverable in Cash or Kind	73,520	67,236
	<b>TOTAL (A)</b>	<b>126,913</b>	<b>97,666</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	39,374	39,350
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	776,443	32,039
6	Due from subsidiaries/ holding	-	-
7	Deposit with HDFC Bank (Govt. Security) [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	--- Amounts Recoverable under Contractual	183,991	-
	--- Service Tax on Input Credit	20,561	3,833
	--- Inter Office Transfers	-	29,997
	<b>TOTAL (B)</b>	<b>1,020,369</b>	<b>105,219</b>
	<b>TOTAL (A+B)</b>	<b>1,147,282</b>	<b>202,885</b>

Notes:

(a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.

(b) The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.

(c) Sundry Debtors will be shown under item 9(others)



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

Name of the Insurer: Star Health &amp; Allied Insurance Co Ltd

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

**CURRENT LIABILITIES**

	<b>Particulars</b>	<b>As at 31.Mar.2009</b>	<b>As at 31.Mar.2008 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	-	1,022
2	Balances due to other insurance companies (GIC)	-	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	26,932	14,184
5	Unallocated Premium	-	-
6	Sundry creditors	54,654	15,745
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	358,282	60,761
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	--- Inter Office Transfers	1,061	-
	--- Professional Tax	-	-
	--- PF Contribution & ESI	-	-
	--- TDS / FBT Payable	-	-
	--- Outstanding Expenses	-	-
	--- Stamps Affixable	-	-
	--- Service Tax	-	-
	--- Excess Collection	461	624
	--- Refund Premium	5,625	28,875
	<b>TOTAL</b>	<b>447,015</b>	<b>121,211</b>

**FORM NL-18-PROVISIONS SCHEDULE**

Name of the Insurer: Star Health &amp; Allied Insurance Co Ltd

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

**PROVISIONS**

	<b>Particulars</b>	<b>As at 31.Mar.2009</b>	<b>As at 31.Mar.2008 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	945,633	361,878
2	For taxation (less advance tax paid and taxes deducted at source)	-	2,046
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)	-	-
	--- Provision for Standard Assets	200	
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>945,833</b>	<b>363,924</b>

**FORM NL-19 MISC EXPENDITURE SCHEDULE****Name of the Insurer: Star Health & Allied Insurance Co Ltd****Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006****MISCELLANEOUS EXPENDITURE  
(To the extent not written off or adjusted)**

	<b>Particulars</b>	<b>As at 31.Mar.2009</b>	<b>As at 31.Mar.2008 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

*Notes:*

(a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:

1. some benefit from the expenditure can reasonably be expected to be received in future, and
2. the amount of such benefit is reasonably determinable.

(b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

**FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE**

**Name of the Insurer: Star Health & Allied Insurance Co Ltd**

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

**Format of Receipts and Payments A/c to be furnished by the insurers on direct basis**

(Rs in '000's)

	<b>As at 31.Mar.2009</b>	<b>As at 31.Mar.2008 for the corresponding previous year</b>
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	5087942	1681894
Other receipts	0	41300
Payments to the re-insurers, net of commissions and claims	319185	128434
Payments to co-insurers, net of claims recovery	0	0
Payments of claims	3806760	915714
Payments of commission and brokerage	97078	21171
Payments of other operating expenses	566731	327563
Preliminary and pre-operative expenses	0	0
Deposits, advances and staff loans	21999	75452
Income taxes paid (Net)	16381	5290
Service tax paid	16728	13858
Other payments	327077	29967
Cash flows before extraordinary items	0	0
Cash flow from extraordinary operations	0	0
<b>Net cash flow from operating activities</b>	<b>(83,997)</b>	<b>205,745</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	175758	32260
Proceeds from sale of fixed assets	0	0
Purchases of investments	4410117	1727110
Loans disbursed	0	0
Sales of investments	31626	464
Repayments received	4639981	1501520
Rents/Interests/ Dividends received	98296	80722
Investments in money market instruments and in liquid mutual funds (Net)*	0	0
Expenses related to investments	100	106
<b>Net cash flow from investing activities</b>	<b>183,928</b>	<b>(176,770)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	0	29000
Proceeds from borrowing	0	0
Repayments of borrowing	0	0
Interest/dividends paid	0	0
<b>Net cash flow from financing activities</b>	<b>0</b>	<b>29000</b>
<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>		
Net increase in cash and cash equivalents:	99,931	57,975
Cash and cash equivalents at the beginning of the year	115,287	57,312
<b>Cash and cash equivalents at the end of the year</b>	<b>215,218</b>	<b>115,287</b>

\*Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

# PERIODIC DISCLOSURES

IRDA Periodic Disclosures

## FORM NL-21 Statement of Liabilities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31.MAR.2009

(Rs in Lakhs)

Statement of Liabilities									
As At 31.MAR.2009						As at 31.Mar.08 For the corresponding previous year			
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	<b>Fire</b>	-	-	-	-	-	-	-	-
2	<b>Marine</b>								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	<b>Miscellaneous</b>								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	348.52	182.80	33.65	564.97	370.54	33.09	3.43	407.06
4	<b>Health Insurance</b>	12,260.20	3,299.87	66.50	15,626.57	3,248.25	553.84	17.25	3,819.34
5	<b>Total Liabilities</b>	12,608.72	3,482.67	100.15	16,191.54	3,618.79	586.93	20.68	4,226.40

**PERIODIC DISCLOSURES**

IRDA Periodic Disclosures

**FORM NL-22**Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD** 30-Mar-09**GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:**

STATES	Personal Accident	Medical Insurance	Overseas medical Insurance	Grand Total
	Upto the qtr	Upto the qtr	Upto the qtr	Upto the qtr
Andhra	16,895,413	839,501,518	3,229,546	859,626,477
Delhi	3,096,730	361,992,341	6,238,407	371,327,477
Gujrat	559,091	21,710,019	2,329,477	24,598,588
Karnataka	42,449,315	664,950,147	5,481,402	712,880,865
Kerala	17,814,920	469,044,605	912,431	487,771,956
Madhya	620,961	26,238,373	405,502	27,264,836
M'rashtra	23,476,693	909,363,998	6,389,231	939,229,922
Orissa	75,493	1,955,434	19,374	2,050,301
Pondicherry	188,378	5,556,610	46,612	5,791,600
Punjab & Haryana	315,568	11,812,305	3,519,789	15,647,662
Rajasthan	133,756	3,448,911	87,828	3,670,494
Tamilnadu	103,895,371	1,496,787,253	9,312,165	1,609,994,789
Uttaranchal	66,354	2,479,244	136,948	2,682,546
Uttarpradesh	245,681	6,127,868	446,992	6,820,540

## PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: Star Health & Allied Insurance Co Ltd

Date: 31-Mar-09

*(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					
2	No. of Reinsurers with rating AA but less than AAA					
3	No. of Reinsurers with rating A but less than AA					
4	No. of Reinsurers with rating BBB but less than A	1 (GIC)	##### #####	3,257.60	-	15,003.27
5	No. of Reinsurers with rating less than BBB		-	-	-	-
6	Total		#####	3,257.60	-	15,003.27

# PERIODIC DISCLOSURES

**FORM NL-24 Ageing of Claims**

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

Date: **30-Mar-09**

*(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	105284	18612	3513	2340	2908	132657	1,453.59
8	Overseas Travel	3	15	75	10		103	58.71
9	Personal Accident	103	2405	243	11	95	2857	207.62
10	Liability							
11	Crop							
12	Miscellaneous							



**PERIODIC DISCLOSURES**

sures

**FORM NL-25 : Quarterly claims data for Non-Life**Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTDDate: 30-Mar-09*No. of claims only*

Sl. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Total
1	Claims O/S at the beginning of the period	3773	34	422	4229
2	Claims reported during the period	172276	225	2887	175388
3	Claims Settled during the period	132657	103	2857	135617
4	Claims Repudiated during the period	0	0	0	0
5	Claims closed during the period	4999	108	98	5205
6	Claims O/S at End of the period	38393	48	354	38795
	Less than 3months	36265	31	223	36519
	3 months to 6 months	1327	12	97	1436
	6months to 1 year	709	5	24	738
	1year and above	92	0	10	102

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : Star Health & Allied Insurance Co Ltd

Solvency for the quarter ended 31.Mar.2009

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

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	2,102.54	697.05	1,244.18	193.41	289.88	261.28	289.88
9	Health	33,229.27	24,160.58	16,353.93	10,713.70	5,467.05	4,170.25	5,467.05
	<b>Total</b>	<b>35,331.81</b>	<b>24,857.63</b>	<b>17,598.11</b>	<b>10,907.11</b>	<b>5,756.92</b>	<b>4,431.53</b>	<b>5,756.92</b>

# PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer: Star Health & Allied Insurance Co Ltd.

Date: 31-Mar-09

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	104	
2	No. of branches approved during the year	34	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	34
5	No. of branches closed during the year	0	
6	No of branches at the end of the year	138	
7	No. of branches approved but not opened	0	
8	No. of rural branches		
9	No. of urban branches		

## Star Health And Allied Insurance Company Limited, Code No - 129.

Statement as on : 31.03.2009

## Statement of Investment Assets (General Insurer, Re-insurers) - Provisional subject to

Audit

(Business within India)

Periodicity of Submission: Quarterly

(Rs. In Lakhs)

No.	Particulars	Sch. Ref	Amount
1	Investments	8	8708.63
2	Loans	9	500
3	Fixed Assets	10	1,714.47
4	<b>Current Assets</b>		-
a.	Cash, bank balance	11	5,175.29
b.	Advances & Other Assets	12	3,717.70
5	<b>Current Liabilities</b>		
a.	Current Liabilities	13	4,858.30
b.	Provisions	14	9,300.00
c.	Misc. Exp not written off	15	-
d.	Debit Balance of P & L A/c		-
	<b>Application of Funds as per Balance Sheet (A)</b>	<b>TOTAL (A)</b>	<b>33,974.39</b>
	<b>Less: Other Assets</b>		
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	1,714.47
3	Cash, bank balance (if any)	11	5,175.29
4	Advances & Other Assets (if any)	12	3,717.70
5	Current Liabilities	13	4,858.30
6	Provisions	14	9,300.00
7	Misc. Exp not written off	15	-
8	Debit Balance of P & L A/c		-
	<b>TOTAL (B)</b>		<b>24,765.76</b>
	<b>Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>9,208.63</b>

No.	Investment' represented as	Reg %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amt	Total	Market Value
			Balance (a)	FRSM (b)						
1	G.Sec.	Not less than 20%		1,705.50	1,395.41	3100.91	33.67%	-	3,101	3,219.73
2	G. Sec or other Approved Sec. (Incl. (1) above)	Not less than 30%				0.00	-	-	-	-
3	Investment subject to Exposure Norms									
	1.Housing and Loans to SIC for Housing and Fire Fighting Equipments, Infrastructure Investments	Not less than 15%		2,192.54	1,793.90	3986.44	43.29%	-	3,986	4,030.65
	2.Approved Investments	Not Exceeding 55%		891.70	729.58	1621.28	17.61%	-	1,621	1,622.48
	3.Other Investments (not exceeding 25%)			275.00	225.00	500.00	5.43%	-	500	500.00
	<b>Total Investment Assets</b>	100%		<b>5,064.75</b>	<b>4,143.88</b>	<b>9,208.63</b>	100.00%	-	9,208.63	9,372.86

## 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.

Signature .....

Full Name &amp; Designation .....

Date:22-05-2009

## Note:

(\*) FRSM refers 'Funds representing Solvency Margin'

(\*) Pattern of Investment will apply only to SH funds representing FRSM

(A) Book value shall not include funds beyond Solvency Margin

Other Investments' are as permitted under Sec 27A(2) and 27B(3)

# PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Mar-09

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at Mar 09	as % of total for this class	as at Mar 08 of the Prev. year	as % of total for this class	As at Mar 09	as % of total for this class	as at Mar 08 of the Prev. year	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	3512.50	37%	3464.38	37%	3487.39	38%	2975.88	26%
AA or better	518.15	6%	0	0%	500	5%	500.00	4%
Rated below AA but above A	0.00	0%	0	0%	0	0%	0	0%
Rated below A but above B	0.00	0%	0	0%	0	0%	0	0%
Any other	5342.21	57%	5886.24	63%	5222.19	57%	8079.23	70%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	2102.5	22%	2723.74	29%	2097.46	23%	2903.10	25%
more than 1 year and upto 3 years	6224.5	66%	1496.24	16%	6078.74	66%	4039.17	35%
More than 3 years and up to 7 years	1035.68	11%	5120.6	55%	1023.33	11%	4602.81	40%
More than 7 years and up to 10 years	10.18	0%	0	0%	10.05	0%	0	0%
above 10 years	0	0%	10.04	0%	0	0%	10.03	0%
<b>Breakdown by type of the issuer</b>								
a. Central Government	3219.73	34%	3148.59	34%	3100.91	34%	4657.95	40%
b. State Government	0	0%	0	0%	0	0%	0	0%
c. Corporate Securities	6153.13	66%	6202.03	66%	6108.67	66%	6897.16	60%

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: Star Health & Allied Insurance Co Ltd Date: 31.Mar.2009

(Rs in Lakhs)

#### Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter	up to the Quarter ended 31.Mar.2009	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year ended 31.Mar.2008
1	Gross Premium Growth Rate		303.15%		747.16%
2	Gross Premium to shareholders' fund ratio		4.72%		1.60%
3	Growth rate of shareholders'fund		102.00%		105.00%
4	Net Retention Ratio		71.00%		71.00%
5	Net Commission Ratio		-3.41%		-6.81%
6	Expense of Management to Gross Direct Premium Ratio		12.30%		20.67%
7	Combined Ratio		63.00%		75.00%
8	Technical Reserves to net premium ratio		36.24%		35.36%
9	Underwriting balance ratio		-0.44%		-3.00%
10	Operating Profit Ratio		-0.44%		4.40%
11	Liquid Assets to liabilities ratio		83.20%		137.60%
12	Net earning ratio		0.30%		1.10%
13	Return on net worth ratio		1.10%		1.20%
14	Available Solvency argin Ratio to Required Solvency Margin Ratio		1.37%		1.85%
15	Re-Insurance Ratio (Rish reinsured divided by Gross Premium)		29.40%		28.90%
16	NPA Ratio				
	Gross NPA Ratio		0%		0%
	Net NPA Ratio		0%		0%

#### Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares		109300000		108600000
2	(b) Percentage of shareholding (Indian / Foreign)				
	--- Indian		74.40%		74.56%
	--- Foreign		25.60%		25.44%
3	( c ) %of Government holding (in case of public sector insurance companies)		0		0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
6	(iv) Book value per share (Rs)		9.89		9.90

# PERIODIC DISCLOSURES

IRDA Periodic Disclosures

## FORM NL-31 : Related Party Transactions

Insurer: Star Health & Allied Insurance Co Ltd

Date: 31-Mar-09

*(Rs in Lakhs)*

Related Party Transactions							
SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received *			
				For the quarter	up to the Quarter ended 31.Mar.09	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year ended 31.Mar.08
1	Star Health Investments Pvt Ltd	Holding Company	Share Capital		7,535.00		7,535.00
2	Mr.Mohammed Hassan	Director	Rental Deposit		7.61		7.61
3	Mr.Mohammed Hassan	Director	Lease Rental		1,711.00		9.61
4	Mr.Mohammed Hassan	Director	Managerial Remuneration		54.36		53.33
5	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration		18.74		18.64
6							
7							
8							
9							
10							
11							

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

# PERIODIC DISCLOSURES

## FORM NL-32 Products Information

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

Date: **31.Mar.2009**

### *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	Health Gain	190007	IRDA/2008-09/36	Miscellaneous	Health	17/12/2007	26/02/2009
2	Super Surplus Floater	190008	IRDA/STAR/2008	Miscellaneous	Health	22/04/2008	10/09/2008



## FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Star Health & Allied Insurance Co Ltd.

Solvency for the Quarter ended on 31.Mar.2009

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	10978.84
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	16191.54
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	ANNEX-I	367.14
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>-5579.84</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	13418.59
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	ANNEX-I	448.72
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>12969.87</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>7390.03</b>
9	Total Required Solvency Margin [RSM]		5756.92
10	Required Solvency Margin as per Sec 64 VA(ii)(a) of Insurance Act 1938		5000.00
11	Solvency Ratio (Total ASM/Total RSM)		1.37

## PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Person

Insurer: Star Health & Allied Insurance Co Ltd

Date: 31.Mar.2009

### BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.V Jagannathan	Chairman and Managing Director	
2	Essa Abdullah Al Ghurair	Director	
3	Mr.D.R.Karthikeyan	Director	
4	Mr.K.Venkataswamy	Director	Till 23-Sep-2008
5	Dr.M.Y Khan	Director	
6	Mr.Mohammad Hassan	Director	
7	Mr.V P Nagarajan	Executive Director	
8	Mr.T.N.Santhanakrishnan	Executive Director - Designated	
9	Mr.Ch.Sarabhayya	Sr.Vice President	Till 31-Aug-2008
10	Mr.S.Sundaresan	Sr.Vice President	
11	Mr.V.Jayaprakash	Sr.Vice President	From 12-Jan-2009
12	Mr.Ramaswamy .S	CFO	
13	Mr.Kannan Unni .C.M	Vice President Accounts & Company Sec.	
14	Mr.Kumar .K.C	Vice President	
15	Mr.S.Kannan	Assistant Vice President	
16	Mr.Mallesh .A.M	Assistant Vice President	
17	Mr.Vishwajeet Mohnot	Assistant Vice President	
18	Mr.Anand Roy	Assistant Vice President	
19	Mr.Srinivasan .H	Assistant Vice President	
20	Mrs.Rama .D	Assistant Vice President	

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

Form 7A

Star Health And Allied Insurance Company Limited. Code No - 129.

Statement as on : 31.03.2009

Statement as on : 31.12.2008

Details of Investment Portfolio - Provisional subject to Audit  
Periodicity of Submission: Quarterly

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

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.

Date:22-05-2009

Signature  
Full Name & Designation

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dated 24-01-07.

## Form 1

## Star Health And Allied Insurance Company Limited, Code No - 129.

Statement as on : 31.03.2009

Statement of Investments and Income on Investments - Provisional subject to Audit  
Periodicity of Submission: Quarterly

Rs. In Lakhs

No.	Category of Investment	Cat. Code	Current Quarter				Year to Date				Previous Year			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
1	Central Government Securities	OGSB	-	78.72	7.62%	7.62%	3100.91	380.18	12.26%	12.26%	4,657.95	298.25	6.40%	6.40%
2	Housing and Loans to State Government for Housing	HTLN	-	37.92	5.71%	5.71%	1993.35	153.95	7.72%	7.72%	1,986.72	177.69	8.94%	8.94%
3	Infrastructure /Social Sector Investments	ICTD	-	60.56	9.12%	9.12%	1993.09	166.28	8.34%	8.34%	1,489.16	121.27	8.14%	8.14%
4	Approved Investments	ECDB	3,500.00	57.90	4.96%	4.96%	603.10	127.36	21.12%	21.12%	2,403.10	180.03	7.49%	7.49%
		EINP	-	-	-	-	518.18	-	-	-	518.18	-	0.00%	0.00%
		EAEQ	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
		HFDA	-	11.83	7.10%	7.10%	500.00	38.00	7.60%	7.60%				
5	Other than approved investments	OMLF	6,300.00	32.71	1.56%	1.56%	-	272.69	0%	0%	-	87.31	0.00%	0.00%
		OSLU	-	13.56	5.81%	5.81%	500.00	55.00	7.86%	7.86%	500.00	54.10	0.00%	0.00%
	<b>TOTAL</b>		<b>9,800.00</b>	<b>293.20</b>	<b>5.98%</b>	<b>5.98%</b>	<b>9,208.63</b>	<b>1,193.46</b>	<b>12.96%</b>	<b>12.96%</b>	<b>11,555.11</b>	<b>918.65</b>	<b>7.95%</b>	<b>7.95%</b>

## 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.

Signature  
Full Name & Designation.....  
.....

Date:22-05-2009

**Note:-** Category of Investment shall be as per Guidelines.

- 1 To be calculated based on Monthly or lesser frequency 'Weighted Average' of Investments.
- 2 Yield netted for tax
- 3 FORM-1 shall be prepared in respect of each fund.

**Form 2**

**Star Health And Allied Insurance Company Limited, Code No -129.**

Statement as on : 31.03.2009

**Statement of Down Graded Investments - Provisional subject to Audit  
Periodicity of Submission: Quarterly**

Rs. In Lakhs

No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Orginial Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
B.	As on date				NIL				

**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.

Signature .....

Full Name & Designation .....

**Date:22-05-2009**

**Note:**

1. Provide details of Down Graded Investments during the Quarter.
2. Investments currently upgraded, listed as Down Graded during the earlier Quarter shall be deleted from the cumulative listing.
3. FORM-2 shall be prepared in respect of each fund.
4. Category of Investment (COI) shall be as per INV/GLN/001/2003-04.

# PERIODIC DISCLOSURES

## FORM NL-38 Quarterly Business Returns across line of Business

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Mar-09

### Quarterly Business Returns across line of Business

(Rs in Lakhs)

Sl.No.	Line of Business	upto the period ended Mar 09		Previos year ended Mar 08	
		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	2,103	222068	2,107	178834
10	Health	48,496	484704	14,459	105125
11	Others (OMP)	388	11118	253	8375

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: 30-Mar-09

(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			
		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	15,265	58	43,925
		Social	206,803	2,044	1,537,169
10	Health	Rural	38,526	760	39,134
		Social	446,178	47,736	2,447,675
11	Others*	Rural	342	10	24,597
		Social	10,776	378	947,209

\*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: **30-Mar-09**

Sl.No.	Business Acquisition through different channels				<i>(Rs in Lakhs)</i>	
	Channels	For the year ended 31.Mar.2009		For the year ended 31.Mar.2008		
		No. of Policies	Premium	No. of Policies	Premium	
1	Individual agents	482645	5905	196539	1948	
2	Corporate Agents-Banks	0	0	0	0	
3	Corporate Agents -Others	11828	29	4816	10	
4	Brokers	34	0	14	0	
5	Micro Agents	23849	613	9712	202	
6	Direct Business	192885	44375	78545	14638	
	Total (A)	<b>711241</b>	<b>50922</b>	<b>289626</b>	<b>16798</b>	
1	Referral (B)	6650	65	2708	22	
	Grand Total (A+B)	<b>717891</b>	<b>50987</b>	<b>292334</b>	<b>16820</b>	

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 GREIVANCE DISPOSAL**

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

Date: **30-Mar-09**

## GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						0
	a) Sales Related						0
	b) Policy Administration Related	25	920	945			0
	c) Insurance Policy Coverage related						
	d) Claims related		20	20			0
	e) others	1	15	15			1
	<b>d) Total Number</b>	<b>26</b>	<b>955</b>	<b>980</b>			<b>1</b>

<b>2</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>	<b>Complaints made by intermediaries</b>	<b>Total</b>
	a) Less than 15 days	1		1
	b) Greater than 15 days	0		0
	<b>Total Number</b>	<b>1</b>	<b>0</b>	<b>1</b>

\* Opening balance should tally with the closing balance of the previous financial year.