

**FORM NL-1-B-RA**  
**STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED**  
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**

**REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DEC 2010**  
**MISCELLANEOUS BUSINESS**

(₹ in '000)

	Particulars	Schedule	For the Quarter ended 31.Dec.10	As on 31.Dec.10	For the Quarter ended 31.Dec.09	As on 31.Dec.09
1	Premiums earned (Net)	<b>1 D</b>	2,224,009	6,092,106	1,928,707	4,489,416
2	Profit / (Loss) on sale / redemption of Investments		-	-	-	-
3	Others		-	-	-	-
4	Interest, Dividend & Rent – (Gross)		36,944	93,834	19,816	52,850
	<b>TOTAL (A)</b>		<b>2,260,953</b>	<b>6,185,940</b>	<b>1,948,523</b>	<b>4,542,266</b>
1	Claims Incurred (Net)	<b>2 D</b>	1,941,958	5,718,773	1,444,198	3,678,772
2	Commission	<b>3 D</b>	(12,246)	(61,333)	(43,256)	(108,954)
3	Operating Expenses related to Insurance Business	<b>4</b>	151,677	703,226	586,522	943,775
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,081,388</b>	<b>6,360,666</b>	<b>1,987,465</b>	<b>4,513,592</b>
	<b>Operating Profit / (Loss) from Miscellaneous Business : C = (A - B)</b>		<b>179,565</b>	<b>(174,726)</b>	<b>(38,942)</b>	<b>28,674</b>
	<b><u>APPROPRIATIONS</u></b>					
	Transfer to Shareholders' Account		179,565	(174,726)	(38,942)	28,674
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (D)</b>		<b>179,565</b>	<b>(174,726)</b>	<b>(38,942)</b>	<b>28,674</b>

Place: Chennai – 34

Date: 09-FEB-2011

**FORM NL-2-B-PL**  
**STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED**  
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST DEC 2010**

(₹ in '000)

	Particulars	Schedule	For the Quarter ended 31.Dec.10	As on 31.Dec.10	For the Quarter ended 31.Dec.09	As on 31.Dec.09
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		179,565	(174,726)	(38,942)	28,674
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – (Gross)		22,642	57,512	10,834	33,789
	(b) Profit on sale of investments		-	-	-	-
	<u>Less:</u> Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	<b>TOTAL (A)</b>		<b>202,207</b>	<b>(117,214)</b>	<b>(28,109)</b>	<b>62,463</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others					
	Management Fees (Investment)		-	-	306	306
	Amortisation Expenses		251	1,362	413	1,379
	<b>TOTAL (B)</b>		<b>251</b>	<b>1,362</b>	<b>719</b>	<b>1,686</b>
	<b>Profit Before Tax (A - B)</b>		<b>201,956</b>	<b>(118,576)</b>	<b>(28,827)</b>	<b>60,778</b>
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Fringe Benefit Tax		-	-	-	-
	(c) Deferred Tax		-	-	-	-
	<b>Profit After Tax</b>		<b>201,956</b>	<b>(118,576)</b>	<b>(28,827)</b>	<b>60,778</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer Contingency reserve for Unexpired Risk		-	-	(28,827)	60,778
	Balance of profit / (loss) brought forward from last year		-	(25,755)	-	(25,755)
	<b>Balance carried forward to Balance Sheet</b>		<b>201,956</b>	<b>(144,332)</b>	<b>-</b>	<b>(25,755)</b>
	Significant accounting policies	16				
	Notes to financial statements	17				
	Earnings per share - Basic		-	-	-	-
	- Diluted		-	-	-	-

Place: Chennai – 34

Date: 09-FEB-2011

**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 DEC 2010**

(₹ In '000)

Particulars	Schedule	As on 31.Dec.10	As on 31.Dec.09
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	5	2,021,948	1,380,000
SHARE APPLICATION MONEY		1,062,000	650,000
RESERVES AND SURPLUS	6	612,534	73,146
FAIR VALUE CHANGE ACCOUNT		-	-
BORROWINGS	7	-	-
DEFERRED TAX LIABILITY		32,898	23,151
<b>TOTAL</b>		<b>3,729,380</b>	<b>2,126,297</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	8	2,149,764	1,336,685
LOANS	9	-	-
FIXED ASSETS	10	532,440	311,323
CURRENT ASSETS			
Cash and Bank Balances	11	1,042,007	1,240,967
Advances and Other Assets	12	3,360,001	1,996,018
<b>Sub-Total (A)</b>		<b>4,402,008</b>	<b>3,236,985</b>
CURRENT LIABILITIES	13	1,085,343	960,688
PROVISIONS	14	2,413,821	1,823,763
<b>Sub-Total (B)</b>		<b>3,499,163</b>	<b>2,784,452</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>902,845</b>	<b>452,533</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	15	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		144,332	25,755
<b>TOTAL</b>		<b>3,729,380</b>	<b>2,126,296</b>

Place: Chennai – 34

Date: 09-FEB-2011

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(₹ in '000)

<b>Particulars</b>	<b>For the Quarter ended 31.Dec.10</b>	<b>As on 31.Dec.10</b>	<b>For the Quarter ended 31.Dec.09</b>	<b>As on 31.Dec.09</b>
Premium from direct business written	3,647,595	9,383,278	2,871,273	7,210,045
Add: Premium on reinsurance accepted	-	-	-	-
Less : Premium on reinsurance ceded	811,732	2,434,214	733,880	1,842,499
<b>Net Premium</b>	<b>2,835,863</b>	<b>6,949,065</b>	<b>2,137,394</b>	<b>5,367,547</b>
Adjustment for change in reserve for unexpired risks	611,854	856,959	208,687	878,131
<b>Total Premium Earned (Net)</b>	<b>2,224,009</b>	<b>6,092,106</b>	<b>1,928,707</b>	<b>4,489,416</b>

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**

(₹ in '000)

Particulars	For the Quarter ended 31.Dec.10	As on 31.Dec.10	For the Quarter ended 31.Dec.09	As on 31.Dec.09
<b>CLAIMS PAID</b>				
Direct	2,883,372	8,278,649	1,812,571	4,698,081
Add :Re-insurance accepted	-	-	-	-
Less :Re-insurance Ceded	886,847	2,251,981	552,258	1,494,028
<b>NET CLAIMS PAID</b>	<b>1,996,525</b>	<b>6,026,668</b>	<b>1,260,312</b>	<b>3,204,054</b>
Add Claims Outstanding at the end of the year	(54,567)	686,601	183,000	833,000
Less Claims Outstanding at the beginning	-	994,496	(886)	358,282
<b>TOTAL CLAIMS PAID</b>	<b>1,941,958</b>	<b>5,718,773</b>	<b>1,444,198</b>	<b>3,678,772</b>

All claims paid, less reinsurance, are to claimants in India.

FORM NL-6-COMMISSION SCHEDULE  
 COMMISSION  
 MISCELLANEOUS BUSINESS

(₹ in '000)

Particulars	For the Quarter ended 31.Dec.10	As on 31.Dec.10	For the Quarter ended 31.Dec.09	As on 31.Dec.09
Direct	91,291	226,367	41,832	104,656
Add: Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	103,537	287,700	85,088	213,611
<b>Net Commission</b>	<b>(12,246)</b>	<b>(61,333)</b>	<b>(43,256)</b>	<b>(108,954)</b>
<b>Break-up of the expenses (Gross) incurred to procure Business :</b>				
Agents	84,120	207,508	40,032	97,711
Brokers	5,520	16,043	1,800	6,946
Corporate Agency	194	1,359	-	-
Referral	1,457	1,457	-	-
Others	-	-	-	-
<b>TOTAL</b>	<b>91,291</b>	<b>226,367</b>	<b>41,832</b>	<b>104,656</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(₹ in '000)

<b>S.No:</b>	<b>Particulars</b>	<b>For the Quarter ended 31.Dec.10</b>	<b>As on 31.Dec.10</b>	<b>For the Quarter ended 31.Dec.09</b>	<b>As on 31.Dec.09</b>
1	Employees' remuneration & welfare benefits	17,727	299,278	223,490	327,839
2	Travel, conveyance and vehicle running expenses	9,416	25,403	18,123	27,726
3	Training expenses	3,954	8,387	4,595	6,771
4	Rents, rates & taxes	25,388	71,560	30,770	51,063
5	Repairs & Maintenance	5,114	15,100	8,860	13,217
6	Printing & Stationery	9,634	24,733	155,150	165,746
7	Communication	9,153	25,627	19,115	30,690
8	Legal & professional charges	14,620	39,298	5,177	9,634
9	Auditors' fees, expenses etc				
	(a) as auditor	250	750	-	-
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
	(d) out of pocket expenses	38	632	55	100
10	Advertisement and publicity	7,319	49,183	45,098	53,726
11	Interest & Bank Charges	693	2,061	972	1,596
12	Others				
	- Donation	850	21,615	2,500	112,225
	- Director's Sitting Fees	160	320	60	175
	- Software Expenses	8,260	17,551	26,117	31,064
	- Miscellaneous Expenses	4,947	24,319	26,668	67,091
	- Amortization Expenses	392	2,130	766	2,158
13	Depreciation	33,761	75,278	19,004	42,955
	<b>TOTAL</b>	<b>151,677</b>	<b>703,226</b>	<b>586,522</b>	<b>943,775</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(₹ in '000)

	<b>Particulars</b>	<b>As on 31.Dec.10</b>	<b>As on 31.Dec.09</b>
1	Authorised Capital 350,000,000 (Previous Qtr - 138,000,000) Equity Shares of Rs10/- each	3,500,000	1,380,000
2	Issued Capital 231,000,000 (Previous Qtr - 138,000,000) Equity Shares of Rs10/- each	2,310,000	1,380,000
3	Subscribed Capital 192,330,000 (Previous Qtr - 138,000,000) Equity Shares of Rs10/- each (Out of above 2,100,000(Previous Year - 1,400,000) equity shares of Rs.10/- each issued for consideration other than cash.)	2,021,948	1,380,000
4	Called-up / paid up Capital 164,330,000 (Previous Qtr - 138,000,000) Equity Shares of Rs10/- each (Of the above 116,133,960 (Previous Year - 75,349,800) equity shares of Rs.10/- each being 71% is held by holding company) (Out of above 2,100,000(Previous Year - 1,400,000) equity shares of Rs.10/- each issued for consideration other than cash.)	2,021,948	1,380,000
	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>2,021,948</b>	<b>1,380,000</b>



**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.Dec.10		As on 31.Dec.09	
	Number of Shares	% of Holding	Number of Shares	% of Holding
<b>Promoters</b>				
Indian	159,831,600	79.05%	102,456,800	74.24%
Foreign	42,363,200	20.95%	35,543,200	25.76%
Others	-		-	
<b>TOTAL</b>	<b>202,194,800</b>	<b>100%</b>	<b>138,000,000</b>	<b>100%</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(₹ in '000)

	<b>Particulars</b>	<b>As on 31.Dec.10</b>	<b>As on 31.Dec.09</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	547,575	-
4	General Reserves		
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves		
	Contingency Reserve for Unexpired Risk	64,959	73,146
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>612,534</b>	<b>73,146</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(₹ in '000)

	<b>Particulars</b>	<b>As on 31.Dec.10</b>	<b>As on 31.Dec.09</b>
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-12-INVESTMENT SCHEDULE  
INVESTMENTS**

(₹ in '000)

	<b>Particulars</b>	<b>As on 31.Dec.10</b>	<b>As on 31.Dec.09</b>
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills *	1,145,607	815,267
2	Other Approved Securities	-	149,336
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	350,480	100,000
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	0	-
4	Investments in Infrastructure and Social Sector	399,680	150,264
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	including Treasury Bills	152,179	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	70,000
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	-	-
	(c) Other Securities	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	51,818	51,818
4	Investments in Infrastructure and Social Sector	50,000	-
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>2,149,764</b>	<b>1,336,685</b>

Aggregate Market Value of Quoted Investments other than Equity Shares	1,955,967	1,219,258
Aggregate Book Value of Quoted Investments other than Equity Shares	2,097,946	1,214,867

Aggregate Book Value of Un-Quoted Investments	-	-
Aggregate Market Value of Investment Properties	51,818	51,818
Historical cost of Mutual Funds valued on Fair Value basis	-	70,000

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

(₹ in '000)

	<b>Particulars</b>	<b>As on 31.Dec.10</b>	<b>As on 31.Dec.09</b>
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	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (Inter Corporate Deposit)	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(₹ in '000)

	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		Opening	Additions	Deductions	Closing	Upto Last Year	For The Year	On Sales / Adjustments	To Date	As at period ended Dec 10	As at period ended Dec 09
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles - IT Software	201,222	137,250	-	338,472	63,211	50,774	-	113,985	224,487	116,460
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	-	-	-	-	-	-	-	-	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings Information Technology	60,990	15,150	-	76,140	8,702	4,281	-	12,984	<b>63,156</b>	46,603
7	Equipment	113,183	<b>47,645</b>	-	160,829	22,479	17,338	-	39,817	<b>121,012</b>	54,198
8	Vehicles	11,164	33	-	11,197	1,210	801	-	2,011	9,186	7,671
9	Office Equipment	41,278	17,578	-	58,856	4,924	2,085	-	7,009	51,847	23,640
	<b>Total</b>	<b>427,837</b>	<b>217,657</b>	<b>-</b>	<b>645,494</b>	<b>100,526</b>	<b>75,278</b>	<b>-</b>	<b>175,804</b>	<b>469,690</b>	<b>248,573</b>
	<b>Capital work in progress</b>	<b>62,750</b>	<b>-</b>	<b>-</b>	<b>62,750</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>62,750</b>	<b>62,750</b>
	<b>Grand Total</b>	<b>490,587</b>	<b>217,657</b>	<b>-</b>	<b>708,244</b>	<b>100,526</b>	<b>75,278</b>	<b>-</b>	<b>175,804</b>	<b>532,440</b>	<b>311,323</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(₹ in '000)

	<b>Particulars</b>	<b>As on 31.Dec.10</b>	<b>As on 31.Dec.09</b>
1	Cash (including cheques, drafts and stamps)	7,621	9,970
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	207,200	279,700
	(bb) Others	119	-
	(b) Current Accounts	826,822	951,297
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (Remittance in Transit)	245	-
	<b>TOTAL</b>	<b>1,042,007</b>	<b>1,240,967</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(₹ in '000)

	<b>Particulars</b>	<b>As on 31.Dec.10</b>	<b>As on 31.Dec.09</b>
<b>A</b>	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	480,383	5,099
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of Provisions for Tax amounting.....)	62,002	8,295
6	Others		
	- Travel Advance	200	575
	- Rental Advance	76,184	55,229
	- Telephone Deposit	296	199
	- Staff Advance	13,029	4,410
	- Other Advances	289,578	191,548
	- Security Deposits	3,840	3,422
	<b>TOTAL (A)</b>	<b>925,512</b>	<b>268,776</b>
<b>B</b>	<b>OTHER ASSETS</b>		
1	Income accrued on investments	68,460	36,095
2	Outstanding Premiums	1,431,476	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	808,170	1,561,295
6	Due from subsidiaries/ holding	-	-
7	Deposit with RBI [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	- Amounts Recoverable under Contractual Obligations	126,383	129,853
	- Service Tax	-	-
	- Inter Office Transfers		-
	<b>TOTAL (B)</b>	<b>2,434,489</b>	<b>1,727,242</b>
	<b>TOTAL (A+B)</b>	<b>3,360,001</b>	<b>1,996,018</b>



**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(₹ in '000)

	<b>Particulars</b>	<b>As on 31.Dec.10</b>	<b>As on 31.Dec.09</b>
1	Agents' Balances	-	-
2	Balances due to other insurance companies	25	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	98,586	45,238
5	Unallocated Premium	-	-
6	Sundry creditors	293,570	75,709
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	686,601	833,000
9	Due to Officers/ Directors	-	-
10	Others		
	- Inter Office Transfers	361	1,149
	- Excess Collection	5,316	2,227
	- Refund of Premium	884	3,366
	- Income Received in Advance	-	-
	<b>TOTAL</b>	<b>1,085,343</b>	<b>960,688</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(₹ in '000)

	<b>Particulars</b>	<b>As on 31.Dec.10</b>	<b>As on 31.Dec.09</b>
1	Reserve for Unexpired Risk	2,413,821	1,823,763
2	For taxation (less advance tax paid and taxes deducted at source of Rs.....)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others	-	-
	Provision for Bad and Doubtful Debts (Standard Assets)	-	-
	Provision for Employee Benefit	-	-
	<b>TOTAL</b>	<b>2,413,821</b>	<b>1,823,763</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-19 MISC EXPENDITURE SCHEDULE**

**MISCELLANEOUS EXPENDITURE**

**(To the extent not written off or adjusted)**

(₹ in '000)

	<b>Particulars</b>	<b>As on 31.Dec.10</b>	<b>As on 31.Dec.09</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**

IRDA Periodic Disclosures

**FORM NL-21 Statement of Liabilities**

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

Date: **31-Dec-10**

₹ In Lakhs

Statement of Liabilities									
		As At 31.Dec.10				As at 31.Dec.09			
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	509.93	506.87	53.58	1,070.38	384.81	601.55	36.53	908.61
4	<b>Health Insurance</b>	23,628.27	6,359.14	208.93	30,196.34	17,852.82	7,549.47	142.45	25,659.02
5	<b>Total Liabilities</b>	<b>24,138.20</b>	<b>6,866.01</b>	<b>262.51</b>	<b>31,266.72</b>	<b>18,237.63</b>	<b>8,151.02</b>	<b>178.98</b>	<b>26,567.63</b>

# PERIODIC DISCLOSURES

FORM NL-22

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Dec-10

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

₹ In Lakhs

STATES	Personal Accident		Medical Insurance		Overseas medical Insurance		All Other Miscellaneous		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	For the qtr	Upto the qtr
	Andhra Pradesh	11	31	21,513	51,634	17	74	-	-	21,541
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-
Assam	-	-	9	22	-	-	-	-	9	22
Bihar	-	2	9	18	-	-	-	-	9	20
Chattisgarh	1	1	23	23	-	-	-	-	24	24
Goa	-	-	-	-	-	-	-	-	-	-
Gujarath	12	25	497	1,144	23	109	-	-	532	1,278
Haryana	-	-	-	-	-	-	-	-	-	-
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	10	23	-	2	-	-	10	25
Jharkand	-	1	21	47	-	-	-	-	21	48
Karnataka	48	128	918	2,614	15	80	-	-	981	2,822
Kerala	16	41	786	1,969	6	27	-	-	808	2,037
Madhya Pradesh	5	13	238	586	2	9	-	-	245	608

## PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Dec-10

₹ In Lakhs

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	Nil	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	Nil	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	Nil	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	1 (GIC -Re)	22,910.37	-	-	22,910.37
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	-
6	Total	<b>1</b>	<b>22,910.37</b>	-	-	<b>22,910.37</b>

# PERIODIC DISCLOSURES

**FORM NL-24 Ageing of Claims**

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-10

₹ 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	110727	24161	17963	5892	2291	161034	28,643
8	Overseas Travel	1	12	46	21	3	83	84
9	Personal Accident	35	44	49	30	10	168	107
10	Liability							
11	Crop							
12	Miscellaneous							

**PERIODIC DISCLOSURES****FORM NL-25 : Quarterly claims data for Non-Life**Insurer: **Star Health and Allied Insurance Co Ltd**Date: **31-Dec-10***No. of claims only*

Sl. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Total
1	Claims O/S at the beginning of the period	148778	219	713	149710
2	Claims reported during the period	170440	182	354	170976
3	Claims Settled during the period	161034	83	168	161285
4	Claims Repudiated during the period	64937	52	294	65283
5	Claims closed during the period	0	0	0	0
6	Claims O/S at End of the period	93247	266	605	94118
	Less than 3months	61667	106	320	62093
	3 months to 6 months	23267	89	182	23538
	6months to 1 year	6077	57	73	6207
	1year and above	2236	14	30	2280



**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

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

**Solvency for the quarter ended**

**Required solvency margin based on net premium and net incurred claims**

**₹ In Lakhs**

Item No.	Description	PREMIUM						RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire							
2	Marine Cargo							
3	Marine Hull							
4	Motor							
5	Engineering							
6	Aviation							
7	Laibilities							
8	Others (Social)	780	577	732	475	115	154	154
9	Health (Social)	37,850	2,834	35,538	23,071	6,435	9,062	9,062
10	Rural Insurance	55,203	40,879	51,820	33,641	8,176	10,092	10,092
	<b>Total</b>	<b>93,833</b>	<b>44,291</b>	<b>88,090</b>	<b>57,188</b>	<b>14,726</b>	<b>19,308</b>	<b>19,308</b>

# PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

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

Date: **31-Dec-10**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	165
2	No. of branches approved during the year	79
3	No. of branches opened during the year	Out of approvals of previous year 9
4		Out of approvals of this year 36
5	No. of branches closed during the year	0
6	No of branches at the end of the year	210
7	No. of branches approved but not opened	79
8	No. of rural branches	30
9	No. of urban branches	180

## FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 31.Dec.2010

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

(Business within India)

Periodicity of Submission: Quarterly

₹ In Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	21,497.63
2	Loans	9	-
3	Fixed Assets	10	5,324.40
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	10,420.07
	b. Advances & Other Assets	12	33,600.01
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	10,853.43
	b. Provisions	14	24,138.21
	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>35,850.47</b>

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,324.40
3	Cash & Bank Balance (if any)	11	8,348.07
4	Advances & Other Assets (if any)	12	33,600.01
5	Current Liabilities	13	10,853.43
6	Provisions	14	24,138.21
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
<b>TOTAL (B)</b>			<b>12,280.84</b>
<b>'Investment Assets' As per FORM 3B</b>		<b>(A-B)</b>	<b>23,569.63</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance (a)	FRSM* (b)						
1	G. Sec.	Not less than 20%	0	4931.58	8046.27	12,977.85	55.06%	0	12,977.85	12,748.88
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	0	4931.58	8046.27	12,977.85	55.06%	0	12,977.85	12,748.88
3	<b>Investment subject to Exposure Norms</b>									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	0	3040.61	4960.99	8,001.60	33.95%	0	8,001.60	7,785.80
	2. Approved Investments	Not exceeding 55%	0	984.27	1605.91	2,590.18	10.99%	0	2,590.18	2,590.18
	3. Other Investments (not exceeding 25%)		0	0	0	0	0%	0	0	0
<b>Total Investment Assets</b>			<b>100%</b>	<b>8,956.46</b>	<b>14,613.17</b>	<b>23,569.63</b>	<b>100.00%</b>		<b>23,569.63</b>	<b>23,124.86</b>

# PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Dec-10

₹ In Lakhs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.Dec.10	As % of total for this class	As at 31.Dec.09	As % of total for this class	As at 31.Dec.10	As % of total for this class	as at 31.Dec.09	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	6,502.21	28.21%	3,487.39	22.24%	6,353.55	28.10%	3,541.75	22.57%
AA or better	1,499.39	6.50%	500.00	3.19%	1,432.25	6.34%	511.95	3.26%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other	15,049.86	65.29%	11,692.65	74.57%	14,820.88	65.56%	11,636.20	74.16%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	5,078.89	22.03%	6,014.52	38.36%	5,070.55	22.43%	6,047.87	38.55%
More than 1 year and upto 3 years	3,510.94	15.23%	3,559.74	22.70%	3,433.65	15.19%	3,627.15	23.12%
More than 3years and up to 7years	13,961.63	60.57%	6,095.75	38.88%	13,629.63	60.29%	6,004.95	38.27%
More than 7 years and up to 10 years	500.00	2.17%	10.03	0.06%	472.85	2.09%	9.93	0.06%
above 10 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Breakdown by type of the issuer</b>								
a. Central Government	12,977.86	56.30%	8,196.65	52.27%	12,748.88	56.39%	8,138.88	51.87%
b. State Government	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c. Corporate Securities	8,001.60	34.71%	3,987.39	25.43%	7,785.80	34.44%	4,053.70	25.84%
d. Deposits with Banks	2,072.00	8.99%	2,796.00	17.83%	2,072.00	9.17%	2,796.00	17.82%
e. Mutual Funds	-	0.00%	700.00	4.46%	-	0.00%	701.32	4.47%

# PERIODIC DISCLOSURES

## FORM NL-30 Analytical Ratios

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-10

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	up to the Quarter Dec 10	up to the Quarter of the preceeding year ended Dec 09
1	Gross Premium Growth Rate	30%	89%
2	Gross Premium to shareholders' fund ratio	4.83	5.32
3	Growth rate of shareholders'fund	43%	26%
4	Net Retention Ratio	74%	74%
5	Net Commission Ratio	-1%	-2%
6	Expense of Management to Gross Direct Premium Ratio	0.1	0.15
7	Combined Ratio	0.98	0.8
8	Technical Reserves to net premium ratio	0.45	0.49
9	Underwriting balance ratio	-0.04	-0.0045
10	Operating Profit Ratio	-0.017	0.012
11	Liquid Assets to liabilities ratio	0.4	1.7
12	Net earning ratio	-0.02	0.011
13	return on net worth ratio	-0.03	0.03
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.74	1.68
15	NPA Ratio		
	Gross NPA Ratio	0	0
	Net NPA Ratio	0	0

### Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	202,194,800	138,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	79.05% / 20.95%	74.24% / 25.76%
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)	Basic : ₹.(0.65) / Diluted: ₹.(0.51)	Basic : ₹.0.51 / Diluted: ₹.0.51
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic : ₹.(0.65) / Diluted: ₹.(0.51)	Basic : ₹.0.51 / Diluted: ₹.0.51
6	(iv) Book value per share (Rs)	₹ 10.34	₹ 12.32

# PERIODIC DISCLOSURES

IRDA Periodic Disclosures

## FORM NL-31 : Related Party Transactions

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-10

₹ 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 (Oct - Dec 10)	up to the Quarter ended Dec 10	Corresponding quarter of the preceeding year (Oct - Dec 09)	up to the Quarter of the prceeding year ended Dec 09
1	Star Health Investments (P) Ltd	Holding Company	Share Capital	-	12,600.44	-	9,848.96
2	Star Health Investments (P) Ltd	Holding Company	Share Application	-	6,500.00	-	-
3	Mr.Mohammed Hassan	Director	Rental Deposit	-	9.21	-	7.78
4	Mr.Mohammed Hassan	Director	Lease Rental	2.32	6.96	1.86	5.58
5	Mr.Mohammed Hassan	Director	Managerial Remuneration	6.00	18.00	4.79	14.37
6	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	24.67	74.01	13.78	41.34
7	Mr.Mohammed Hassan	Director	Share Capital	-	0.83	-	0.83
8	Mr.V.Jagannathan	Chairman & MD	Share Capital	-	581.02	-	395.02
9	Mr.V.Nagarajan	Executive Director	Share Capital	-	194.00	-	132.00

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

**PERIODIC DISCLOSURES**

**FORM NL-32 Products Information**

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

Date: **31-Dec-10**

**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	Star Unique Health Insurance Policy	190015	IRDA/NL//SHAI/P/Misc(H)/1913/V.I/10-11	Miscellaneous	Health	04-Oct-10	24-Nov-10
2	Star Wedding Gift Insurance Policy	190011	IRDA/NL//SHAI/P/Misc(H)/V.I/1799/09-10	Miscellaneous	Health	25-Feb-10	07-Dec-10

TABLE - II

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

Solvency for the Quarter ended on 31.Dec.2010

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	42949.19
	<i>Deduct:</i>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	31266.72
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	Annex-1	2676.17
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>9006.30</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	26323.70
	<i>Deduct:</i>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	Annex-1	1640.23
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>24683.47</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>33689.77</b>
9	<b>Total Required Solvency Margin [RSM]</b>		<b>19308.34</b>
10	<b>Solvency Ratio (Total ASM/Total RSM)</b>		<b>1.74</b>



**PERIODIC DISCLOSURES**

IRDA Periodic Disclosures

**FORM NL-: Board of Directors & Key Persons**Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **31-Dec-10****BOD and Key Person information**

Sl. No.	Name of person	Role/designation	Details of change in
1	Mr.V Jagannathan	Chairman and Managing Director	
2	Essa Abdullah Al Ghurair	Director	
3	Mr.D.R.Karthikeyan	Director	
4	Mr.D.C.Gupta	Director	
5	Dr.M.Y Khan	Director	
6	Mr.Mohammad Hassan	Director	
7	Mr.K.S.Jangbhagadur	Nominee Director	from 12.Apr.10
8	Mr.V P Nagarajan	Executive Director	
9	Mr.T.N.Santhanakrishnan	Executive Director - Designated	
10	Mr.S.Sundaresan	Executive Director - Designated	
11	Mr.V.Jayaprakash	Executive Director - Designated	
12	Mr.Ramaswamy .S	Chief Financial Officer	
13	Mr.Kannan Unni .C.M	Vice President - Company Secretary	
14	Mr.Kumar .K.C	Vice President - HR & Admin	
15	Mr.Mallesh .A.M	Vice President - Marketing	
16	Mr.Vishwajeet Mohnot	Assistant Vice President - Marketing	
17	Mr.Anand Roy	Assistant Vice President - Marketing	
18	Mr.S.Kannan	Assistant Vice President - IT	
19	Mr.Srinivasan .H	Assistant Vice President - Technical	
20	Mrs.Rama .D	Assistant Vice President - Products	

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



## FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 31.Dec.2010

Name of the Fund \_\_\_\_\_

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ in Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	11025.81	11684.48	261.19	8.78%	8.78%	11025.81	11684.48	586.61	8.69%	8.69%	7121.2	9077.65	375.66	5.28%	5.28%
2	Deposit U/s. 7 of Insurance Act, 1938	CDSS	1082.83	1064.4	27.21	7.01%	7.01%	1082.83	1064.4	72.13	7.01%	7.01%	1020.21	1031.23	53.82	5.28%	5.28%
3	Treasury Bills	CTRB	0.00	0.00	0.00	0.00%	0.00%	0	0.00	10.07	3.86%	3.86%	1987.66	1991.20	104.85	5.28%	5.28%
4	Bonds / Debentures Issued by Authority Constituted Under any Housing / Building Scheme - Approved	HTDN	3504.80	3396.1	82.99	7.82%	7.82%	3504.8	3396.1	172.76	7.45%	7.45%	1500	1502.30	115.88	7.73%	7.73%
5	Infrastructure - PSU Debentures / Bonds	IPTD	4032.54	4389.7	108.07	8.55%	8.55%	4496.8	4389.7	258.25	8.37%	8.37%	2495.42	2527.10	221.18	8.45%	8.45%
6	Approved Investments	ECDB	1978.00	2072	94.01	5.12%	5.12%	2072	2072	330.85	4.97%	4.97%	8171	8171.00	227.04	2.78%	2.78%
		EINP	518.18	633.6	0.00	0.00%	0.00%	518.18	633.6	0.00	0.00%	0.00%	518.18	633.60	0.00	0.00%	0.00%
7	Other than approved investments	EGMF	654.32	0.00	6.21	4.73%	4.73%	739.54	0.00	17.41	4.82%	4.82%	1108.02	1108.02	40.09	3.62%	3.62%
		OMGS	771.95	0.00	6.53	4.96%	4.96%	1017.32	0.00	29.62	4.99%	4.99%	1701.42	1701.42	61.45	3.61%	3.61%
		OSLU	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	18.75	15.00%	15.00%
<b>TOTAL</b>			<b>23568.43</b>	<b>23240.28</b>	<b>586.21</b>	<b>7.19%</b>	<b>7.19%</b>	<b>24457.28</b>	<b>23240.28</b>	<b>1477.7</b>	<b>6.27%</b>	<b>6.27%</b>	<b>25623.11</b>	<b>27743.52</b>	<b>1218.72</b>	<b>6.35%</b>	<b>6.35%</b>



## PERIODIC DISCLOSURES

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

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-10

#### Quarterly Business Returns across line of Business

₹ In Lakhs

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire								
2	Cargo & Hull								
3	Motor TP								
4	Motor OD								
5	Engineering								
6	Workmen's Compensation								
7	Employer's Liability								
8	Aviation								
9	Personal Accident	289	33244	272	62936	916.40	92385	596	115333
10	Health	35,889	214473	28,291	127312	91,966.07	619274	70,902	396991
11	Others* (OMP)	298	80192	150	4700	950.32	99640	602	17765

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-Dec-10

₹ 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	12308	340	
		Social	20936	579	
10	Health	Rural	127576	21665	
		Social	86897	13705	
11	Others* (OMP)	Rural	17206	40	
		Social	62986	147	

\*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: 09-Feb-11

Business Acquisition through different channels									
Sl.No.	Channels	Current Quarter (Oct to Dec 10)		Same quarter Previous Year (Oct to Dec 09)		Up to the period ended Dec 10		Same period of the previous year ended Dec 09	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	244,345	5,757	130,004	2,803	579,259	13,388	349,317	7,229
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	1,494	13	3,995	15	8,268	89	7,612	38
4	Brokers	9,027	325	5,834	236	24,527	997	17,421	836
5	Micro Agents	4	-	6	0	22	-	27	0
6	Direct Business	73,037	30,381	52,342	26,283	196,553	79,315	182,631	63,924
	<b>Total (A)</b>	<b>327,907</b>	<b>36,476</b>	<b>192,181</b>	<b>29,338</b>	<b>808,629</b>	<b>93,789</b>	<b>557,008</b>	<b>72,028</b>
1	Referral (B)	2	-	2,767	43	2,670	44	4,456	73
	<b>Grand Total (A+B)</b>	<b>327,909</b>	<b>36,476</b>	<b>194,948</b>	<b>29,381</b>	<b>811,299</b>	<b>93,833</b>	<b>561,464</b>	<b>72,100</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 GRIEVANCE DISPOSAL

Insurer: Star Health and Allied Insurance Co Ltd

Date: 09-Feb-11

### 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>						
	a) Sales Related						0
	b) Policy Administration Related	72	409	376			105
	c) Insurance Policy Coverage related						0
	d) Claims related	132	20	16		63	73
	e) others						0
	<b>d) Total Number</b>	<b>204</b>	<b>429</b>	<b>392</b>	<b>0</b>	<b>63</b>	<b>178</b>

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	90	0	90
	b) Greater than 15 days	88	0	88
	<b>Total Number</b>	<b>178</b>	<b>0</b>	<b>178</b>