

**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 2011**  
**MISCELLANEOUS BUSINESS**

(Rs. in '000s)

	Particulars	Schedule	For the Quarter ended 31.Dec.11	Up to the Quarter ended 31.Dec.11	For the Quarter ended 31.Dec.10	Up to the Quarter of the preceding year ended 31.Dec.10
1	Premiums earned (Net)	<b>1 D</b>	1,982,637	6,225,308	2,224,009	6,092,106
2	Profit / (Loss) on sale / redemption of Investments		(799)	(1,398)	-	-
3	Others		-	-	-	-
4	Interest, Dividend & Rent - (Gross)		27,536	85,759	36,944	93,834
	<b>TOTAL (A)</b>		<b>2,009,374</b>	<b>6,309,669</b>	<b>2,260,953</b>	<b>6,185,940</b>
1	Claims Incurred (Net)	<b>2 D</b>	1,789,764	6,184,422	1,941,958	5,718,773
2	Commission	<b>3 D</b>	(8,242)	2,169	(12,246)	(61,333)
3	Operating Expenses related to Insurance Business	<b>4</b>	546,316	1,418,525	151,677	703,226
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,327,838</b>	<b>7,605,116</b>	<b>2,081,388</b>	<b>6,360,666</b>
	<b>Operating Profit / (Loss) from Miscellaneous Business : C = (A - B)</b>		<b>(318,464)</b>	<b>(1,295,447)</b>	<b>179,565</b>	<b>(174,726)</b>
	<b><u>APPROPRIATIONS</u></b>					
	Transfer to Shareholders' Account		(318,464)	(1,295,447)	179,565	(174,726)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (D)</b>		<b>(318,464)</b>	<b>(1,295,447)</b>	<b>179,565</b>	<b>(174,726)</b>

Place: Chennai - 34  
Date: 10-FEB-2012

**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 2011**

						(Rs. in '000s)
	Particulars	Schedule	For the Quarter ended 31.Dec.11	Up to the Quarter ended 31.Dec.11	For the Quarter ended 31.Dec.10	Up to the Quarter of the preceding year ended 31.Dec.10
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(318,464)	(1,295,447)	179,565	(174,726)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – (Gross)		19,747	67,382	22,642	57,512
	(b) Profit on sale of investments		-	-	-	-
	<i>Less:</i> Loss on sale of investments		(609)	(1,098)	-	-
3	OTHER INCOME		-	-	-	-
	<b>TOTAL (A)</b>		<b>(299,326)</b>	<b>(1,229,163)</b>	<b>202,207</b>	<b>(117,214)</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)		-	-	-	-
	Amortisation Expenses		(127)	(146)	251	1,362
	<b>TOTAL (B)</b>		<b>(127)</b>	<b>(146)</b>	<b>251</b>	<b>1,362</b>
	<b>Profit Before Tax (A - B)</b>		<b>(299,199)</b>	<b>(1,229,017)</b>	<b>201,956</b>	<b>(118,576)</b>
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Fringe Benefit Tax		-	-	-	-
	(c) Deferred Tax		69,145	69,145	-	-
	<b>Profit After Tax</b>		<b>(230,054)</b>	<b>(1,159,872)</b>	<b>201,956</b>	<b>(118,576)</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		-	-	-	-
	Balance of profit / (loss) brought forward from last year		-	(25,755)	-	(25,755)
	<b>Balance carried forward to Balance Sheet</b>		<b>(230,054)</b>	<b>(1,185,628)</b>	<b>201,956</b>	<b>(144,331)</b>
	Significant accounting policies	16				
	Notes to financial statements	17				
	Earnings per share - Basic		-	-	-	-
	- Diluted		-	-	-	-

**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 2011**

(Rs. in '000s)

Particulars	Schedule	As on 31.Dec.11	As on 31.Dec.10
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	5	2,613,507	2,021,948
SHARE APPLICATION MONEY		588,875	1,062,000
RESERVES AND SURPLUS	6	1,304,754	612,534
FAIR VALUE CHANGE ACCOUNT		-	-
BORROWINGS	7	-	-
DEFERRED TAX LIABILITY		-	32,898
<b>TOTAL</b>		<b>4,507,137</b>	<b>3,729,380</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	8	2,048,714	2,149,764
LOANS	9	-	-
FIXED ASSETS	10	662,532	532,440
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	11	504,533	1,042,007
Advances and Other Assets	12	3,582,241	3,360,001
<b>Sub-Total (A)</b>		<b>4,086,774</b>	<b>4,402,008</b>
<b>CURRENT LIABILITIES</b>			
PROVISIONS	14	2,305,292	2,413,821
<b>Sub-Total (B)</b>		<b>3,476,511</b>	<b>3,499,163</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>610,263</b>	<b>902,845</b>
<b>MISCELLANEOUS EXPENDITURE</b> (to the extent not written off or adjusted)			
	15	-	-
<b>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT</b>		<b>1,185,628</b>	<b>144,331</b>
<b>TOTAL</b>		<b>4,507,137</b>	<b>3,729,380</b>

Place: Chennai - 34  
Date: 10-FEB-2012

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

Particulars	For the Quarter ended 31.Dec.11	Up to the Quarter ended 31.Dec.11	For the Quarter ended 31.Dec.10	Up to the Quarter of the preceding year ended 31.Dec.10
Premium from direct business written	2,508,037	8,575,982	3,647,595	9,383,278
Add: Premium on reinsurance accepted	-	41	-	-
Less : Premium on reinsurance ceded	667,242	2,405,171	811,732	2,434,214
<b>Net Premium</b>	<b>1,840,795</b>	<b>6,170,852</b>	<b>2,835,863</b>	<b>6,949,065</b>
Adjustment for change in reserve for unexpired risks	(141,841)	(54,456)	611,854	856,959
<b>Total Premium Earned (Net)</b>	<b>1,982,637</b>	<b>6,225,308</b>	<b>2,224,009</b>	<b>6,092,106</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**

Particulars	(Rs. in '000s)			
	For the Quarter ended 31.Dec.11	Up to the Quarter ended 31.Dec.11	For the Quarter ended 31.Dec.10	Up to the Quarter of the preceding year ended 31.Dec.10
<b>CLAIMS PAID</b>				
Direct	2,495,305	8,510,181	2,883,372	8,278,649
Add :Re-insurance accepted	-	-	-	-
Less :Re-insurance Ceded	609,043	2,587,957	886,847	2,251,981
<b>NET CLAIMS PAID</b>	<b>1,886,262</b>	<b>5,922,224</b>	<b>1,996,525</b>	<b>6,026,668</b>
Add Claims Outstanding at the end of the year	(96,498)	889,160	(54,567)	686,601
Less Claims Outstanding at the beginning	-	626,962	-	994,496
<b>TOTAL CLAIMS PAID</b>	<b>1,789,764</b>	<b>6,184,422</b>	<b>1,941,958</b>	<b>5,718,773</b>

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

FORM NL-6-COMMISSION SCHEDULE  
 COMMISSION  
 MISCELLANEOUS BUSINESS

(Rs. in '000s)

Particulars	For the Quarter ended 31.Dec.11	Up to the Quarter ended 31.Dec.11	For the Quarter ended 31.Dec.10	Up to the Quarter of the preceding year ended 31.Dec.10
Direct	114,470	329,258	91,291	226,367
Add: Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	122,712	327,089	103,537	287,700
<b>Net Commission</b>	<b>(8,242)</b>	<b>2,169</b>	<b>(12,246)</b>	<b>(61,333)</b>
<b>Break-up of the expenses (Gross) incurred to procure Business :</b>				
Agents	111,086	311,403	84,120	207,508
Brokers	3,174	16,597	5,520	16,043
Corporate Agency	210	1,257	194	1,359
Referral	-	-	1,457	1,457
Others	-	1	-	-
<b>TOTAL</b>	<b>114,470</b>	<b>329,258</b>	<b>91,291</b>	<b>226,367</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**(Rs. in '000s)**

<b>S.No:</b>	<b>Particulars</b>	<b>For the Quarter ended 31.Dec.11</b>	<b>Up to the Quarter ended 31.Dec.11</b>	<b>For the Quarter ended 31.Dec.10</b>	<b>Up to the Quarter of the preceding year ended 31.Dec.10</b>
1	Employees' remuneration & welfare benefits	321,070	885,256	17,727	299,278
2	Travel, conveyance and vehicle running expenses	13,840	30,838	9,416	25,403
3	Training expenses	2,754	5,646	3,954	8,387
4	Rents, rates & taxes	38,135	106,824	25,388	71,560
5	Repairs & Maintenance	12,976	30,616	5,114	15,100
6	Printing & Stationery	25,009	47,362	9,634	24,733
7	Communication	15,065	30,117	9,153	25,627
8	Legal & professional charges	19,746	59,314	14,620	39,298
9	Auditors' fees, expenses etc				
	(a) as auditor	-	500	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	130	255	-	-
	(d) out of pocket expenses	61	154	38	632
10	Advertisement and publicity	27,331	45,046	7,319	49,183
11	Interest & Bank Charges	818	2,499	693	2,061
12	Others				
	- Donation	750	2,275	850	21,615
	- Director's Sitting Fees	80	240	160	320
	- Software Expenses	4,009	23,737	8,260	17,551
	- Miscellaneous Expenses	25,427	40,232	4,947	24,319
	- Amortization Expenses	(154)	(178)	392	2,130
13	Depreciation	38,794	107,791	33,761	75,278
	<b>TOTAL</b>	<b>545,840</b>	<b>1,418,524</b>	<b>151,677</b>	<b>703,226</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**SHARE CAPITAL**

**(Rs. in '000s)**

	<b>Particulars</b>	<b>As on 31.Dec.11</b>	<b>As on 31.Dec.10</b>
1	Authorised Capital	3,500,000	3,500,000
	350,000,000 (Previous Qtr - 138,000,000) Equity Shares of Rs10/- each		
2	Issued Capital	2,613,507	2,310,000
	261,350,747 (Previous Yr Qtr - 231,000,000) Equity Shares of Rs10/- each		
3	Subscribed Capital	2,613,507	2,021,948
	261,350,747 (Previous Yr Qtr - 202,194,800) Equity Shares of Rs10/- each		
	(Out of above 2,100,000 equity shares of Rs.10/- each issued for consideration other than cash.)		
4	Called-up / paid up Capital	2,613,507	2,021,948
	261,350,747 (Previous Yr Qtr - 202,194,800) Equity Shares of Rs10/- each		
	(Of the above 156,141,855 (Previous Year - 75,349,800) equity shares of Rs.10/- each being 59.74% is held by holding company)		
	(Out of above 2,100,000 equity shares of Rs.10/- each issued for consideration other than cash.)		
	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>2,613,507</b>	<b>2,021,948</b>



**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**SHARE CAPITAL - PATTERN OF SHAREHOLDING**

[As certified by the Management]

<b>Shareholder</b>	<b>As on 31.Dec.11</b>		<b>As on 31.Dec.10</b>	
	<b>Number of Shares</b>	<b>% of Holding</b>	<b>Number of Shares</b>	<b>% of Holding</b>
<b>Promoters</b>				
Indian	218,987,547	83.79%	159,831,600	79.05%
Foreign	42,363,200	16.21%	42,363,200	20.95%
Others	-	-	-	-
<b>TOTAL</b>	<b>261,350,747</b>	<b>100%</b>	<b>202,194,800</b>	<b>100%</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**(Rs. in '000s)**

	<b>Particulars</b>	<b>As on 31.Dec.11</b>	<b>As on 31.Dec.10</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,165,884	547,575
4	General Reserves		
	Opening as on 01.04.10	-	-
	Additions during the year	-	64,959
	Transfer from Contingency Reserve for Unexpired Risk	64,959	-
	Closing as on 31.03.11	64,959	64,959
	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		
	Opening as on 01.04.10	64,959	-
	Additions during the year	-	-
	Transfer from Profit & Loss a/c	73,911	-
	Deductions during the year	-	-
	Transfer to General Reserve	64,959	-
	Closing as on 31.03.11	73,911	-
7	Balance of Profit in Profit & Loss Account		
	<b>TOTAL</b>	<b>1,304,754</b>	<b>612,534</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**(Rs. in '000s)**

	<b>Particulars</b>	<b>As on 31.Dec.11</b>	<b>As on 31.Dec.10</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**

**(Rs. in '000s)**

	<b>Particulars</b>	<b>As on 31.Dec.11</b>	<b>As on 31.Dec.10</b>
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills *	1,048,371	1,145,607
2	Other Approved Securities	348,908	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	299,763	350,480
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	51,818	-
4	Investments in Infrastructure and Social Sector	50,476	399,680
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	152,179
2	Other Approved Securities	150,000	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	99,377	-
	(c) Other Securities	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	51,818
4	Investments in Infrastructure and Social Sector	-	50,000
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>2,048,714</b>	<b>2,149,764</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**(Rs. in '000s)**

	<b>Particulars</b>	<b>As on 31.Dec.11</b>	<b>As on 31.Dec.10</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

(Rs. in '000s)

	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 11	As at period ended Dec 10
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles - IT Software	400,299	84,935	-	485,234	129,872	68,123	-	197,995	287,239	224,487
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Property	-	-	-	-	-	-	-	-	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	80,775	12,534	-	93,309	13,952	4,734	-	18,686	<b>74,623</b>	63,156
7	Information Technology Equipment	200,695	<b>44,960</b>	576	245,079	46,864	31,101	362	77,603	<b>167,476</b>	121,012
8	Vehicles	11,666	3,959	2,248	13,377	2,277	1,154	975	2,456	10,921	9,186
9	Office Equipment	61,733	8,837	-	70,570	8,368	2,679	-	11,047	59,523	51,847
	<b>Total</b>	<b>755,168</b>	<b>155,225</b>	<b>2,824</b>	<b>907,569</b>	<b>201,333</b>	<b>107,791</b>	<b>1,337</b>	<b>307,787</b>	<b>599,782</b>	<b>469,688</b>
	<b>Capital work in progress</b>	<b>62,750</b>	-		<b>62,750</b>	-	-	-	-	<b>62,750</b>	<b>62,750</b>
	<b>Grand Total</b>	<b>817,918</b>	<b>155,225</b>	<b>2,824</b>	<b>970,319</b>	<b>201,333</b>	<b>107,791</b>	<b>1,337</b>	<b>307,787</b>	<b>662,532</b>	<b>532,438</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**(Rs. in '000s)**

	<b>Particulars</b>	<b>As on 31.Dec.11</b>	<b>As on 31.Dec.10</b>
1	Cash (including cheques, drafts and stamps)	10,280	7,621
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	40,500	207,200
	(bb) Others	-	119
	(b) Current Accounts	453,753	826,822
	(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>504,533</b>	<b>1,042,007</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**(Rs. in '000s)**

	<b>Particulars</b>	<b>As on 31.Dec.11</b>	<b>As on 31.Dec.10</b>
<b>A</b>	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	24,909	480,383
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of Provisions for Tax amounting.....)	50,808	62,002
6	Others		
	- Travel Advance	385	200
	- Rental Advance	83,177	76,184
	- Telephone Deposit	266	296
	- Staff Advance	14,026	13,029
	- Other Advances	357,421	289,578
	- Security Deposits	4,812	3,840
	<b>TOTAL (A)</b>	<b>535,804</b>	<b>925,512</b>
<b>B</b>	<b>OTHER ASSETS</b>		
1	Income accrued on investments	68,931	68,460
2	Outstanding Premiums	-	1,431,475.98
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	2,444,450	808,170
	(including reinsurers)		
6	Due from subsidiaries/ holding	-	-
7	Deposit with RBI	-	-
	[Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	- Amounts Recoverable under Contractual Obligations	533,056	126,383
	- Service Tax	-	-
	- Inter Office Transfers		
	<b>TOTAL (B)</b>	<b>3,046,438</b>	<b>2,434,489</b>
	<b>TOTAL (A+B)</b>	<b>3,582,241</b>	<b>3,360,001</b>



**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**(Rs. in '000s)**

	<b>Particulars</b>	<b>As on 31.Dec.11</b>	<b>As on 31.Dec.10</b>
1	Agents' Balances	252	-
2	Balances due to other insurance companies	-	25
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	48,978	98,586
5	Unallocated Premium	-	-
6	Sundry creditors	218,290	293,570
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	889,160	686,601
9	Due to Officers/ Directors	-	-
10	Others		
	- Inter Office Transfers	909	361
	- Excess Collection	6,901	5,316
	- Refund of Premium	6,730	884
	- Income Received in Advance	-	-
	<b>TOTAL</b>	<b>1,171,218</b>	<b>1,085,343</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.11</b>	<b>As on 31.Dec.10</b>
1	Reserve for Unexpired Risk	2,305,292	2,413,821
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>2,305,292</b>	<b>2,413,821</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-19 MISC EXPENDITURE SCHEDULE**

**MISCELLANEOUS EXPENDITURE**

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

**(Rs. in '000s)**

	<b>Particulars</b>	<b>As on 31.Dec.11</b>	<b>As on 31.Dec.10</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

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

Date: **31-Dec-11**

*Rs In Lakhs*

Statement of Liabilities									
		As At 31.Dec.11				As at 31.Dec.10			
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	788.64	580.29	261.41	1,630.34	509.93	506.87	53.58	1,070.38
4	<b>Health Insurance</b>	22,264.28	7,408.65	641.25	30,314.19	23,628.27	6,359.14	208.93	30,196.34
5	<b>Total Liabilities</b>	<b>23,052.92</b>	<b>7,988.94</b>	<b>902.66</b>	<b>31,944.52</b>	<b>24,138.20</b>	<b>6,866.01</b>	<b>262.51</b>	<b>31,266.72</b>

**PERIODIC DISCLOSURES**

**FORM NL-22**

**Insurer:**

**STAR HEALTH AND ALLIED INSURANCE CO LTD**

**Date:**

**31-Dec-11**

**GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:**

*Rs In Lakhs*

STATES	Personal Accident		Medical Insurance		Overseas medical Insurance		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
<b>Andhra Pradesh</b>	9.82	37.75	13616.48	51,163.98	20.69	85.67	13,646.99	51,287.40
<b>Arunachal Pradesh</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Assam</b>	0.13	0.42	16.54	52.35	0.11	0.76	16.79	53.53
<b>Bihar</b>	0.09	0.25	13.79	44.90	0.16	0.87	14.04	46.02
<b>Chhattisgarh</b>	1.62	5.65	38.99	96.16	0.29	0.49	40.90	102.30
<b>Goa</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Gujarat</b>	12.55	38.83	568.34	1,678.04	20.25	113.91	601.14	1,830.77
<b>Haryana</b>	2.91	4.88	173.69	470.14	6.16	24.82	182.77	499.83
<b>Himachal Pradesh</b>	0.00	0.00	0.03	0.61	0.00	0.00	0.03	0.61
<b>Jammu &amp; Kashmir</b>	0.10	0.27	19.75	51.28	0.60	2.39	20.44	53.93
<b>Jharkhand</b>	0.71	2.24	40.90	120.61	0.33	0.64	41.94	123.49
<b>Karnataka</b>	61.87	159.80	1349.29	3,799.92	12.67	83.75	1,423.82	4,043.47
<b>Kerala</b>	95.64	119.78	1355.48	3,288.88	5.42	28.04	1,456.55	3,436.71
<b>Madhya Pradesh</b>	7.38	19.13	305.23	828.13	2.48	15.38	315.10	862.64

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Dec-11

Rs In Lakhs

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	Nil	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	Nil	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	Nil	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	1 (GIC -Re)	2,405,170.72	-	-	2,405,170.72
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	-
6	Total	1	2,405,170.72	-	-	2,405,170.72

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-11

*Rs In Lakhs*

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid (for the Qtr)
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire							
2	Marine Cargo							
3	Marine Hull							
4	Engineering							
5	Motor OD							
6	Motor TP							
7	Health	45746	37269	24553	8671	1568	117807	24,553
8	Overseas Travel	3	15	28	14	2	62	237
9	Personal Accident	0	87	101	47		235	163
10	Liability							
11	Crop							
12	Miscellaneous							

FORM NL-25 : Quarterly claims data for Non-Life

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-11

*No. of claims only*

Sl. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Total
1	Claims O/S at the beginning of the period	72315	291	545	73151
2	Claims reported during the period	134905	154	417	135476
3	Claims Settled during the period	117807	62	235	118104
4	Claims Repudiated during the period	8657	30	79	8766
5	Claims closed during the period	10071	2	201	10274
6	Claims O/S at End of the period	70685	351	447	71483
	Less than 3months	32736	115	287	33138
	3 months to 6 months	22039	64	128	22231
	6months to 1 year	11067	107	32	11206
	1year and above	4843	65	0	4908



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

Insurer : Star Health and Allied Insurance Co Ltd

Solvency for the quarter ended 31 Dec 2011

Required solvency margin based on net premium and net incurred claims

*Rs In Lakhs*

Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire							
2	Marine Cargo							
3	Marine Hull							
4	Motor							
5	Engineering							
6	Aviation							
7	Laibilities							
8	Others (Social)	1,715	617	858	618	240	186	240
9	Health (Social)	36,019	26,535	36,881	26,593	6,123	9,405	9,405
10	Rural Insurance	48,026	34,557	48,031	34,633	6,911	10,390	10,390
	<b>Total</b>	<b>85,760</b>	<b>61,709</b>	<b>85,770</b>	<b>61,844</b>	<b>13,275</b>	<b>19,980</b>	<b>20,035</b>

**PERIODIC DISCLOSURES**

**FORM NL-27**

**Offices information for Non-Life**

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

**Date:** 31-Dec-11

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	215
2	No. of branches approved during the year	34
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	5
6	No of branches at the end of the year	239
7	No. of branches approved but not opened	99
8	No. of rural branches	34
9	No. of urban branches	205

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

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

Statement as on: 31.Dec.2011

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

(Business within India)

Periodicity of Submission: Quarterly

Rs In Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	20,487.14
2	Loans	9	0.00
3	Fixed Assets	10	6,625.32
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	5,045.33
	b. Advances & Other Assets	12	35,822.41
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	11,712.18
	b. Provisions	14	23,052.92
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		0.00
<b>Application of Funds as per Balance Sheet (A)</b>			<b>33,215.10</b>

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,625.32
3	Cash & Bank Balance (if any)	11	4,640.33
4	Advances & Other Assets (if any)	12	35,822.41
5	Current Liabilities	13	11,712.18
6	Provisions	14	23,052.92
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		

TOTAL (B) 12,322.96

'Investment Assets' As per FORM 3B

(A-B) 20,892.14

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	0	5,870.88	4,612.83	10,483.71	55.06%	0	10,483.71	12,748.88
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	0	5,870.88	4,612.83	10,483.71	55.06%	0	10,483.71	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	5,311.73	4,173.50	9,485.24	33.95%	0	9,485.24	7,785.80
	2. Approved Investments	Not exceeding 55%	0	226.80	178.20	405.00	10.99%	0	405.00	2,590.18
	3. Other Investments (not exceeding 25%)		0	290.18	228.00	518.182	0%	0	518.18	0
<b>Total Investment Assets</b>			<b>100%</b>	<b>11,699.59</b>	<b>9,192.54</b>	<b>20,892.13</b>	<b>100.00%</b>		<b>20,892.13</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-11

*Rs In Lakhs*

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.Dec.11	As % of total for this class	As at 31.Dec.10	As % of total for this class	As at 31.Dec.11	As % of total for this class	As at 31.Dec.10	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	7809.39	39.54%	6,502.21	28.21%	7985.71	39.20%	6,353.55	28.10%
AA or better	1449.45	7.34%	1,499.39	6.50%	1499.53	7.36%	1,432.25	6.34%
Rated below AA but above A	0.00	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Rated below A but above B	0.00	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Any other	10492.36	53.12%	15,049.86	65.29%	10888.69	53.44%	14,820.88	65.56%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	1,885.25	9.54%	5,078.89	22.03%	1901.87	9.33%	5,070.55	22.43%
More than 1 year and upto 3 years	6,395.20	32.38%	3,510.94	15.23%	6520.74	32.01%	3,433.65	15.19%
More than 3 years and up to 7 years	11,006.31	55.72%	13,961.63	60.57%	11451.32	56.21%	13,629.63	60.29%
More than 7 years and up to 10 years	464.45	2.35%	500.00	2.17%	500.00	2.45%	472.85	2.09%
above 10 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Breakdown by type of the issuer</b>								
a. Central Government	10087.36	51.07%	12,977.86	56.30%	10483.69	51.46%	12,748.88	56.39%
b. State Government	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%
c. Corporate Securities	9258.84	46.88%	8,001.60	34.71%	9485.24	46.56%	7,785.80	34.44%
d. Deposits with Banks	405.00	2.05%	2,072.00	8.99%	405.00	1.99%	2,072.00	9.17%
e. Mutual Funds	0.00	0.00%	-	0.00%	0.00	0.00%	-	0.00%

**PERIODIC DISCLOSURES**

**FORM NL-30**

**Analytical Ratios**

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-11

<b>Analytical Ratios for Non-Life companies</b>			
<b>Sl.No.</b>	<b>Particular</b>	<b>up to the Quarter Dec 11</b>	<b>up to the Quarter of the preceding year ended Dec 10</b>
1	Gross Premium Growth Rate	-9%	30%
2	Gross Premium to shareholders' fund ratio	3.14	4.83
3	Growth rate of shareholders' fund	10%	43%
4	Net Retention Ratio	72%	74%
5	Net Commission Ratio	0.04%	-1%
6	Expense of Management to Gross Direct Premium Ratio	0.2	0.1
7	Combined Ratio	1.2	0.98
8	Technical Reserves to net premium ratio	0.52	0.45
9	Underwriting balance ratio	-0.21	-0.04
10	Operating Profit Ratio	-0.20	-0.017
11	Liquid Assets to liabilities ratio	1.36	0.4
12	Net earning ratio	-0.19	-0.02
13	return on net worth ratio	-0.43	-0.03
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.54	1.74
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	261,350,747	231,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	83.79% / 16.21%	79.05% / 20.95%
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 : \.(5.67) / Diluted: \.(5.23)	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 : \.(5.67) / Diluted: \.(5.23)	Basic : \.0.51 / Diluted: \.0.51
6	(iv) Book value per share (Rs)	10.46	12.81

**PERIODIC DISCLOSURES**

IRDA Periodic Disclosures

**FORM NL-31 : Related Party Transactions**

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-11

*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 11)	up to the Quarter ended Dec 11	Corresponding quarter of the preceeding year (Oct - Dec 10)	up to the Quarter of the preceeding year ended Dec 10
1	Star Health Investments (P) Ltd	Holding Company	Share Capital	-	15,614.19	-	12,600.44
2	Star Health Investments (P) Ltd	Holding Company	Share Application	-	1,768.80	-	6,500.00
3	Mr.Mohammed Hassan	Director	Rental Deposit	-	9.21	-	9.21
4	Mr.Mohammed Hassan	Director	Lease Rental	2.32	6.96	2.32	6.96
5	Mr.Mohammed Hassan	Director	Managerial Remuneration	5.82	17.46	6.00	18.00
6	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	24.67	74.01	24.67	74.01
7	Mr.Mohammed Hassan	Director	Share Capital	-	0.83	-	0.83
8	Mr.V.Jagannathan	Chairman & MD	Share Capital	-	581.02	-	581.02
9	Mr.V.P.Nagarajan	Director	Share Capital	-	194.00	-	194.00

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

Insurer: Star Health and Allied Insurance Ltd

Date: 31-Dec-11

*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
			NIL				

TABLE - II

Insurer: Star Health and Allied Insurance Co Ltd  
 Solvency for the Quarter ended on 31.Dec.2011  
 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	36702.73
	<i>Deduct:</i>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	31944.52
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	Annex-1	1579.53
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>3178.68</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	28837.86
	<i>Deduct:</i>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	Annex-1	1241.06
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>27596.80</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>30775.48</b>
9	<b>Total Required Solvency Margin [RSM]</b>		<b>20034.66</b>
10	<b>Solvency Ratio (Total ASM/Total RSM)</b>		<b>1.54</b>



Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Dec-11

**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	Ms. Vishaka Mulye	Nominee Director	
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.2011

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs In Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <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	9397.36	9042.11	212.91	9.21%	9.26%	9397.36	9042.11	630.56	7.19%	7.17%	11025.81	11684.48	586.61	8.69%	8.69%
2	Deposit U/s. 7 of Insurance Act, 1938	CDSS	1086.35	1045.25	19.73	7.26%	7.31%	1086.35	1045.25	65.75	8.07%	7.17%	1082.83	1064.4	72.13	7.01%	7.01%
3	Treasury Bills	CTRB	0.00	0.00	0.00	0.00%	0.00%	0.00	0.00	0	0.00%	0.00%	0	0.00	10.07	3.86%	3.86%
4	Bonds / Debentures Issued by Authority Constituted Under any Housing / Building Scheme - Approved	HTDN	4501.58	4391.00	98.30	8.73%	8.66%	4501.58	4391.00	250.84	7.38%	7.31%	3504.8	3396.1	172.76	7.45%	7.45%
5	Infrastructure - PSU Debentures / Bonds	IPTD	4983.66	4867.84	113.45	8.34%	8.50%	4983.66	4867.84	353.36	7.96%	8.10%	4496.8	4389.7	258.25	8.37%	8.37%
6	Approved Investments	ECDB	405.00	405.00	17.89	7.40%	7.40%	405.00	405.00	151.28	7.22%	7.22%	2072	2072	330.85	4.97%	4.97%
		EINP	518.182	518.18	0.00	0.00%	0.00%	518.182	518.18	0.00	0.00%	0.00%	518.18	633.6	0.00	0.00%	0.00%
7	Other than approved investments	EGMF		0.00				0.00					739.54	0.00	17.41	4.82%	4.82%
		OMLF		0.00	18.38	3.90%	3.90%	0.00	0.00	55.52	5.55%	5.55%	1017.32	0.00	29.62	4.99%	4.99%
		OSLU		0.00				0.00					0.00	0.00	0.00	0.00%	0.00%
		OMGS															
<b>TOTAL</b>			<b>20892.13</b>	<b>20269.38</b>	<b>480.65</b>	<b>8.34%</b>	<b>8.38%</b>	<b>20892.13</b>	<b>20269.38</b>	<b>1507.30</b>	<b>7.08%</b>	<b>7.09%</b>	<b>24457.28</b>	<b>23240.28</b>	<b>1477.7</b>	<b>6.27%</b>	<b>6.27%</b>



**PERIODIC DISCLOSURES**

**FORM NL-38**

**Quarterly Business Returns across line of Business**

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-11

**Quarterly Business Returns across line of Business**

*Rs 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	458	50539	289	33244	1331.08	166611	916.40	92385
10	Health	24,417	247617	35,889	214473	83445.96	746023	91,966.07	619274
11	Others* (OMP)	205	6610	298	80192	982.78	25607	950.32	99640

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-11**

*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	14,943	264.69	381,389.69
		Social	5,613	37.34	29,820.21
10	Health	Rural	84,084	13,205.49	201,209.10
		Social	57,046	6,343.24	163,900.60
11	Others* (OMP)	Rural	1,115	42.42	2,921.50
		Social	2,400	69.77	5,606.32

\*any other segment contributing more than 5% needs to be shown separately

**PERIODIC DISCLOSURES**

**FORM NL-40 Business Acquisition through different channels**

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

Date: **31-Dec-11**

Business Acquisition through different channels		<i>Rs In Lakhs</i>							
Sl.No.	Channels	Current Quarter (Oct to Dec 11)		Same quarter Previous Year (Oct to Dec 10)		Up to the period ended Dec 11		Same period of the previous year ended Dec 10	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	192,902	8,005.11	244,345	5,757	685,162	14,208	579,259	13,388
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	1,494	13	1,712	52	8,268	89
4	Brokers	5,688	298.90	9,027	325	20,016	663	24,527	997
5	Micro Agents	373	14.15	4	-	928	14	22	-
6	Direct Business	105,803	16,761.74	73,037	30,381	230,423	70,823	196,553	79,315
	<b>Total (A)</b>	<b>304,766</b>	<b>25,080</b>	<b>327,907</b>	<b>36,476</b>	<b>938,241</b>	<b>85,759.82</b>	<b>808,629</b>	<b>93,789</b>
1	Referral (B)	-	-	2	-	-	-	2,670	44
	<b>Grand Total (A+B)</b>	<b>304,766</b>	<b>25,079.89</b>	<b>327,909</b>	<b>36,476.00</b>	<b>938,241</b>	<b>85,759.82</b>	<b>811,299</b>	<b>93,833</b>

Note:

PERIODIC DISCLOSURES

FORM NL-41 GRIEVANCE DISPOSAL

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-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	-	-	-	-	-	-
b)	Policy Administration Related	22	146	5	158	2	3
c)	Insurance Policy Coverage related	-	-	-	-	-	-
d)	Claims related	75	733	39	658	93	18
e)	others	-	-	-	-	-	-
d)	<b>Total Number</b>	<b>97</b>	<b>879</b>	<b>44</b>	<b>816</b>	<b>95</b>	<b>21</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	20	0	20
b)	Greater than 15 days	1	0	1
	<b>Total Number</b>	<b>21</b>	<b>0</b>	<b>21</b>