

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 YEAR ENDED 31ST MAR 2013
MISCELLANEOUS BUSINESS

(Rs. in '000)

	Particulars	Schedule	For the Quarter ended 31.Mar.13	For the year ended 31.Mar.13	For the Quarter ended 31.Mar.12	For the year ended 31.Mar.12
1	Premiums earned (Net)	1 D	1,376,943	5,112,286	1,859,770	8,085,078
2	Profit / (Loss) on sale / redemption of Investments		(202)	(5,340)	(2,849)	(4,247)
3	Others		5,731	5,731	-	-
4	Interest, Dividend & Rent - (Gross)		56,845	145,823	39,965	125,724
	TOTAL (A)		1,439,317	5,258,500	1,896,886	8,206,555
1	Claims Incurred (Net)	2 D	734,279	3,229,733	1,557,900	7,742,322
2	Commission	3 D	36,322	137,542	44,302	46,471
3	Operating Expenses related to Insurance Business	4	1,107,080	3,186,352	609,321	2,027,846
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,877,681	6,553,627	2,211,523	9,816,639
	Operating Profit / (Loss) from Miscellaneous Business : C = (A - B)		(438,364)	(1,295,127)	(314,637)	(1,610,084)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(438,364)	(1,295,127)	(314,637)	(1,610,084)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (D)		(438,364)	(1,295,127)	(314,637)	(1,610,084)

Place: Chennai - 34
Date: 21.06.13

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MAR 2013

(Rs. in '000)

	Particulars	Schedule	For the Quarter ended 31.Mar.13	For the year ended 31.Mar.13	For the Quarter ended 31.Mar.12	For the year ended 31.Mar.12
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(438,364)	(1,295,127)	(314,637)	(1,610,084)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – (Gross)		10,664	38,762	318	67,699
	(b) Profit on sale of investments		46	46	-	-
	<i>Less:</i> Loss on sale of investments		157	(1,465)	(1,188)	(2,286)
3	OTHER INCOME		1,524	1,524	-	-
	TOTAL (A)		(425,973)	(1,256,260)	(315,508)	(1,544,671)
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		47	(106)	24	(122)
	TOTAL (B)		47	(106)	24	(122)
	Profit Before Tax (A - B)		(426,020)	(1,256,154)	(315,532)	(1,544,549)
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Fringe Benefit Tax		-	-	-	-
	(c) Deferred Tax		-	-	-	(69,145)
	Profit After Tax		(426,020)	(1,256,154)	(315,532)	(1,475,405)
	APPROPRIATIONS					
	(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		-	(1,501,160)	-	(25,755)
	Balance carried forward to Balance Sheet		(426,020)	(2,757,314)	(315,532)	(1,501,160)
	Significant accounting policies	16	-	-	-	-
	Notes to financial statements	17	-	-	-	-
	Earnings per share - Basic		(4.47)	(4.47)	(6.78)	(6.78)
	- Diluted		(4.47)	(4.47)	(6.78)	(6.78)

Place: Chennai – 34
Date:21.06.13

FORM NL-3-B-BS
STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**

BALANCE SHEET AS AT 31ST MAR 2013

(Rs. in '000)

Particulars	Schedule	As on 31.Mar.13	As on 31.Mar.12
SOURCES OF FUNDS			
SHARE CAPITAL	5	3,269,462	2,787,724
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	6	2,220,757	1,630,538
FAIR VALUE CHANGE ACCOUNT		-	-
BORROWINGS	7	-	-
DEFERRED TAX LIABILITY		-	-
TOTAL		5,490,219	4,418,262
APPLICATION OF FUNDS			
INVESTMENTS	8	2,807,191	1,849,254
LOANS	9	-	-
FIXED ASSETS	10	530,835	645,843
CURRENT ASSETS			
Cash and Bank Balances	11	1,818,445	479,577
Advances and Other Assets	12	2,335,153	3,708,941
Sub-Total (A)		4,153,598	4,188,518
CURRENT LIABILITIES	13	1,346,446	1,385,653
PROVISIONS	14	3,412,273	2,380,860
Sub-Total (B)		4,758,719	3,766,513
NET CURRENT ASSETS (C) = (A - B)		(605,121)	422,005
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	15	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		2,757,314	1,501,160
TOTAL		5,490,219	4,418,262

Place: Chennai - 34

Date: 21.06.13

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

Particulars	For the Quarter ended 31.Mar.13	For the year ended 31.Mar.13	For the Quarter ended 31.Mar.12	For the year ended 31.Mar.12
Premium from direct business written	2,701,264	8,602,135	2,274,585	10,850,567
Add: Premium on reinsurance accepted	6,847	6,847	-	41
Less : Premium on reinsurance ceded	297,693	2,470,617	346,299	2,751,470
Net Premium	2,410,418	6,138,365	1,928,286	8,099,138
Adjustment for change in reserve for unexpired risks	1,033,475	1,026,079	68,516	14,060
Total Premium Earned (Net)	1,376,943	5,112,286	1,859,770	8,085,078

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

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

Particulars	For the Quarter ended 31.Mar.13	For the year ended 31.Mar.13	For the Quarter ended 31.Mar.12	For the year ended 31.Mar.12
CLAIMS PAID				
Direct	1,077,464	5,424,126	2,094,857	10,605,038
Add :Re-insurance accepted	89	541	-	-
Less :Re-insurance Ceded	526,689	2,073,818	576,815	3,164,772
NET CLAIMS PAID	550,864	3,350,849	1,518,042	7,440,266
Add Claims Outstanding at the end of the year	807,902	807,902	929,018	929,018
Less Claims Outstanding at the beginning	624,487	929,018	889,160	626,962
TOTAL CLAIMS PAID	734,279	3,229,733	1,557,900	7,742,322

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

FORM NL-6-COMMISSION SCHEDULE
 COMMISSION
 MISCELLANEOUS BUSINESS

(Rs. in '000)

Particulars	For the Quarter ended 31.Mar.13	For the year ended 31.Mar.13	For the Quarter ended 31.Mar.12	For the year ended 31.Mar.12
Direct	277,878	787,781	189,905	519,163
Add: Re-insurance Accepted	1,712	1,712	-	-
Less: Commission on Re-insurance Ceded	243,268	651,951	145,603	472,692
Net Commission	36,322	137,542	44,302	46,471
Break-up of the expenses (Gross) incurred to procure Business :				
Agents	265,078	745,389	179,160	490,563
Brokers	12,644	41,849	10,382	26,979
Corporate Agency	158	543	362	1,619
Referral	-	-	-	-
Others	(1)	-	-	1
TOTAL	277,879	787,781	189,904	519,163

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

S.No:	Particulars	For the Quarter ended 31.Mar.13	For the year ended 31.Mar.13	For the Quarter ended 31.Mar.12	For the year ended 31.Mar.12
1	Employees' remuneration & welfare benefits	598,323	1,781,520	412,033	1,297,289
2	Travel, conveyance and vehicle running expenses	17,815	75,466	12,455	43,293
3	Training expenses	4,961	17,883	2,210	7,856
4	Rents, rates & taxes	48,622	166,280	32,057	138,881
5	Repairs & Maintenance	19,065	70,012	1,169	31,785
6	Printing & Stationery	52,424	145,715	37,621	84,983
7	Communication	22,718	67,599	11,494	41,611
8	Legal & professional charges	15,750	56,151	(25,496)	33,818
9	Auditors' fees, expenses etc			-	
	(a) as auditor	1,300	1,800	1,300	1,800
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	700	700	700	700
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	677	677	245	500
	(d) out of pocket expenses	215	573	40	194
10	Advertisement and publicity	194,612	359,081	49,128	94,174
11	Interest & Bank Charges	4,870	9,771	1,962	4,461
12	Others	-	-	-	-
	- Donation	170	1,012	205	2,480
	- Director's Sitting Fees	80	320	80	320
	- Software Expenses	39,507	108,814	18,395	42,132
	- Miscellaneous Expenses	23,138	63,041	15,200	55,433
	- Amortization Expenses	88	(398)	(47)	(225)
13	Depreciation	62,045	260,335	38,571	146,362
	TOTAL	1,107,080	3,186,352	609,321	2,027,846

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.13	As on 31.Mar.12
1	Authorised Capital 350,000,000 (Previous Yr - 350,000,000) Equity Shares of Rs 10/- each	3,500,000	3,500,000
2	Issued Capital 333,730,402 (Previous Yr - 278,772,350) Equity Shares of Rs 10/- each	3,337,304	2,787,724
3	Subscribed Capital 326,946,161 (Previous Yr - 278,772,350) Equity Shares of Rs10/- each	3,269,462	2,787,724
4	Called-up / paid up Capital 326,946,161 (Previous Yr - 278,772,350) Equity Shares of Rs10/- each (Out of above 31,04,000 (Previous Yr - 21,00,000) equity shares of Rs.10/- each issued for consideration other than cash.)	3,269,462	2,787,724
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	TOTAL	3,269,462	2,787,724

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL - PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As on 31.Mar.13		As on 31.Mar.12	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	245,677,852	75.14%	228,951,830	82.13%
Foreign	81,268,309	24.86%	49,820,520	17.87%
Others				
TOTAL	326,946,161	100%	278,772,350	100%

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.13	As on 31.Mar.12
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,081,887	1,491,668
4	General Reserves		
	Opening as on 01.04.12	138,870	64,959
	Additions during the year		
	Transfer from Contingency Reserve for Unexpired Risk	-	73,911
	Closing as on 31.03.13	138,870	138,870
	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 01.04.12	-	73,911
	Additions during the year		
	Transfer from Profit & Loss a/c	-	-
	Deductions during the year		
	Transfer to General Reserve	-	73,911
	Closing as on 31.03.13	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,220,757	1,630,538

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.13	As on 31.Mar.12
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.13	As on 31.Mar.12
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills *	1,530,255	848,839
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	350,321	448,828
	(e) Other Securities (to be specified)		
	(f) Subsidiaries		
	(g) Investment Properties-Real Estate	76,926	51,818
4	Investments in Infrastructure and Social Sector	549,689	400,631
5	Other than Approved Investments		
	SHORT TERM INVESTMENTS		
6	Government securities and Government guaranteed bonds including Treasury Bills	-	-
7	Other Approved Securities	-	-
8	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	150,000	50,000
	(c) Other Securities	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
9	Investments in Infrastructure and Social Sector	150,000	49,138
10	Other than Approved Investments		
	TOTAL	2,807,191	1,849,254

Aggregate Market Value of Quoted Investments other than Equity Shares	2,722,409	1,747,291
Aggregate Book Value of Quoted Investments other than Equity Shares	2,730,265	1,797,436

Aggregate Book Value of Un-Quoted Investments	76,926	51,818
Aggregate Market Value of Investment Properties	421,365	340,560
Historical cost of Mutual Funds valued on Fair Value basis	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.13	As on 31.Mar.12
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (Inter Corporate Deposit)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs. in '000)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Upto Last Year	For The Year	On Sales / Adjustments	To Date	As at year ended Mar 13	As at year ended Mar 12
1 Goodwill	-	-	-	-	-	-	-	-	-	-
2 Intangibles - IT Software	498,855	27,974	-	526,829	227,461	205,389	-	432,850	93,979	271,393
3 Land - Freehold	-	75,600	-	75,600	-	-	-	-	75,600	-
4 Leasehold Property	-	-	-	-	-	-	-	-	-	-
5 Buildings	-	-	-	-	-	-	-	-	-	-
6 Furniture & Fittings	94,971	16,013	18	110,966	19,929	7,900	3	27,826	83,140	75,040
7 Information Technology Equipment	242,692	42,465	457	284,700	78,248	40,819	16	119,051	165,649	164,445
8 Vehicles	13,432	4,516	729	17,219	2,681	1,453	66	4,068	13,151	10,751
9 Office Equipment	73,139	21,271	25	94,385	11,676	4,774	5	16,445	77,940	61,463
Total	923,089	187,839	1,229	1,109,699	339,995	260,335	90	600,240	509,459	583,093
Capital work in progress	62,750	21,376	62,750	21,376	-	-	-	-	21,376	62,750
Grand Total	985,839	209,215	63,979	1,131,075	339,995	260,335	90	600,240	530,835	645,843
Previous Year	817,917	183,466	(15,545)	985,839	201,334	146,362	7,700	339,996	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.13	As on 31.Mar.12
1	Cash (including cheques, drafts and stamps)	211,041	96,541
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,415,934	242,310
	(bb) Others	-	-
	(b) Current Accounts	191,470	140,726
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (Remittance in Transit)	-	-
	TOTAL	1,818,445	479,577

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.13	As on 31.Mar.12
A	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	80,654	26,821
4	Advances to Directors/Officers	-	1,213
5	Advance tax paid and taxes deducted at source (Net of Provisions for Tax amounting Rs.64,411; Previous year NIL)	49,222	49,222
6	Others		
	- Travel Advance	790	185
	- Rental Advance	101,212	79,664
	- Telephone Deposit	279	261
	- Staff Advance	30,017	15,216
	- Other Advances	36,132	165,325
	- Security Deposits	8,409	5,363
	TOTAL (A)	306,715	343,271
B	OTHER ASSETS		
1	Income accrued on investments	102,764	64,942
2	Outstanding Premiums	176,493	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	726,117	2,234,721
6	Due from subsidiaries/ holding	-	-
7	Deposit with RBI	-	-
	[Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others	-	-
	- Amounts Recoverable under Contractual Obligations	1,009,754	1,010,333
	- Service Tax	13,309	55,674
	TOTAL (B)	2,028,438	3,365,670
	TOTAL (A+B)	2,335,153	3,708,941

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.13	As on 31.Mar.12
1	Agents' Balances	59,899	44,200
2	Balances due to other insurance companies	-	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	45,955	35,967
5	Unallocated Premium	55,516	46,859
6	Sundry creditors	359,443	309,707
7	Due to subsidiaries/ holding company		
8	Claims Outstanding	807,902	929,018
9	Due to Officers/ Directors	-	-
10	Others	-	-
	- Inter Office Transfers	-	-
	- Excess Collection	2,420	7,449
	- Refund of Premium	15,311	12,453
	TOTAL	1,346,446	1,385,653

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.13	As on 31.Mar.12
1	Reserve for Unexpired Risk	3,399,887	2,373,808
2	For taxation (less advance tax paid and taxes deducted at source NIL ; Previous year Rs 34,187.71)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others	12,386	7,052
	TOTAL	3,412,273	2,380,860

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.13	As on 31.Mar.12
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2013		
PARTICULARS	31st March 2013	31st March 2012
	(Rs.'000)	(Rs.'000)
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	8,442,116	11,039,718
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	1,768,351	99,846
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(5,444,807)	(10,621,205)
Payments of commission and brokerage	(772,082)	(475,307)
Payments of other operating expenses	(2,786,152)	(1,916,060)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	5,325	(29,708)
Income taxes paid (Net)	-	25,292
Service tax paid	-	-
Other payments	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	1,212,751	(1,877,425)
Cash flows from investing activities		
Purchase of fixed assets	(139,211)	(183,466)
Proceeds from sale of fixed assets	843	4,474
Purchases of investments	(4,710,572)	(7,832,765)
Loans disbursed	-	-
Sales of investments	2,592,755	9,042,120
Repayments received	-	-
Rents/Interests/Dividends received	146,882	209,076
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	(121)	(124)
Net cash flow from investing activities	(2,109,423)	1,239,316
Cash flows from financing activities		
Proceeds from issuance of share capital	1,061,917	686,700
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	1,061,917	686,700
Effect of Foreign exchange rates on Cash and Cash Equivalents, net	-	-
Net increase/ (decrease) in cash and cash equivalents:	165,244	44,336
Cash and Cash equivalents at the beginning of the year	237,267	192,931
Cash and cash equivalents at the end of the year *	402,511	237,267
Note * Fixed Deposit of Rs.1,415,934 thousands (Previous year- Rs.242,310 thousands) shown under schedule 11 of financial statements considered under investing activities.		

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

Date: **31-Mar-13**

Rs.In Lakhs

Statement of Liabilities									
		As At 31.Mar.13				As at 31.Mar.12			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	-	-	-	-	-	-	-	-
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	714	529	284	1,527	818	190	288	1,296
4	Health Insurance	33,285	6,609	656	40,550	22,920	8,125	688	31,733
5	Total Liabilities	33,999	7,138	941	42,078	23,738	8,315	976	33,028

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **31-Mar-13****GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: JAN TO MAR '13***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
Andhra Pradesh	23	65	1351	9,007	32	119	1,406	9,191
Arunachal Pradesh	0	-	0	-	0	-	-	-
Assam	0	1	56	147	0	1	56	148
Bihar	0	-	53	128	0	1	53	128
Chattisgarh	3	8	121	290	0	1	124	299
Goa	0	-	0	-	0	-	-	-
Gujarath	15	54	987	3,100	33	133	1,035	3,288
Haryana	6	16	398	1,484	6	31	410	1,531
Himachal Pradesh	0	0	5	10	0	0	5	10
Jammu & Kashmir	0	0	63	168	1	7	65	176
Jharkand	17	20	148	1,117	1	2	167	1,139
Karnataka	60	229	2746	8,465	35	133	2,841	8,827
Kerala	22	73	2870	8,411	17	58	2,909	8,542
Madhya Pradesh	9	41	800	2,058	3	18	813	2,118
Maharashtra	116	344	5970	16,731	59	231	6,145	17,306
Manipur	0	-	0	-	0	-	-	-
Meghalaya	0	-	0	-	0	-	-	-
Mizoram	0	-	0	-	0	-	-	-
Nagaland	0	-	0	-	0	-	-	-
Orissa	4	12	291	2,371	2	8	298	2,391
Punjab	7	28	331	943	29	110	367	1,081
Rajasthan	8	39	447	1,107	6	22	461	1,168
Sikkim	0	-	0	-	0	-	-	-
Tamil Nadu	226	594	5662	16,344	75	252	5,963	17,190
Tripura	0	-	0	-	0	-	-	-
Uttar Pradesh	6	26	984	2,740	16	74	1,006	2,840
Uttarkhand	2	29	218	698	3	13	223	740
West Bengal	27	56	1214	3,260	4	20	1,245	3,336
Andaman & Nicobar Is.	0	-	0	-	0	-	-	-
Chandigarh	1	5	89	288	12	39	102	332
Dadra & Nagra Haveli	0	-	0	-	0	-	-	-
Daman & Diu	0	-	0	-	0	-	-	-
Delhi	6	22	1169	3,768	29	116	1,204	3,906
Lakshadweep	0	-	0	-	0	-	-	-
Puducherry	1	4	115	327	1	5	117	336
TOTAL----->	560	1,667	26,087	82,961	367	1,394	27,013	86,022

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Mar-13

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)	24,706.17	-	-	100%
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	-
6	Total	1	-	-	-	100%

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-13

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	44,224	3,782	174	45	11	48,236	10,326
8	Overseas Travel	23	19	33	9	-	84	221
9	Personal Accident	246	6	-	-	-	252	227
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

PERIODIC DISCLOSURES

closures

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

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-13

No. of claims only

Sl. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Total
1	Claims O/S at the beginning of the period	22338	365	651	23354
2	Claims reported during the period	63096	130	469	63695
3	Claims Settled during the period	48236	84	249	48569
4	Claims Repudiated during the period	8338	87	64	8489
5	Claims closed during the period	11368	86	117	11571
6	Claims O/S at End of the period	17492	238	640	18370
	Less than 3months	12169	196	343	25073
	3 months to 6 months	1516	15	161	3223
	6months to 1 year	528	18	98	1190
	1year and above	3279	9	38	6614

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : Star Health and Allied Insurance Co Ltd

Solvency for the year ended

Required solvency margin based on net premium and net incurred claims

Rs In Lakhs

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	1,650	985.62	1,770.21	547.44	231	372	231
9	Health	84,440	60,398	97,925	68,256	12,666	22,033	12,666
10	Rural Insurance	-	-	-	-	-	-	-
	Total	86,090	61,384	99,695	68,803	12,897	22,405	12,897

PERIODIC DISCLOSURES**FORM NL-27 Offices information for Non-Life**Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **31-Mar-13**

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	254	
2	No. of branches approved during the year	32	
3	No. of branches opened during the Quarter	Out of approvals of previous year	0
4		Out of approvals of this year	4
5	No. of branches closed during the Quarter	0	
6	No of branches at the end of the Quarter	258	
7	No. of branches approved but not opened	17	
8	No. of rural branches	35	
9	No. of urban branches	223	

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 31.Mar.2013

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	28,071.92
2	Loans	9	-
3	Fixed Assets	10	5,308.35
4	Current Assets		
	a. Cash & Bank Balance	11	18,184.45
	b. Advances & Other Assets	12	3,067.17
5	Current Liabilities		
	a. Current Liabilities	13	13,507.01
	b. Provisions	14	34,122.73
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet (A)			7,002.14

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,308.35
3	Cash & Bank Balance (if any)	11	4,025.11
4	Advances & Other Assets (if any)	12	3,067.17
5	Current Liabilities	13	13,507.01
6	Provisions	14	34,122.73
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
TOTAL (B)			(35,229.11)
'Investment Assets' As per FORM 3B (A-B)			42,231.26

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value
			Balance	FRSM ⁺							
			(a)	(b)							
1	G. Sec.	Not less than 20%	3,239.38		12,063.17	15,302.55	36.24	-	-	15,302.55	15,254.04
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	-	-	-	-	-	-	-	-
3	Investment subject to Exposure Norms										
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	2,540.29	-	9,459.81	12,000.10	28.42	-	-	12,000.10	11,970.05
	2. Approved Investments	Not exceeding 55%	3,160.22	-	11,768.39	14,928.61	35.35	-	-	14,928.61	14,928.60
	3. Other Investments (not exceeding 25%)		-	-	-	-	-	-	-	-	-
Total Investment Assets			100%	8,939.89	33,291.37	42,231.26	100.00			42,231.26	42,152.69

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Mar-13

Rs.In Lakhs

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31.Mar.13	As % of total for this class	As at 31.Mar.12	As % of total for this class	As at 31.Mar.13	As % of total for this class	As at 31.Mar.12	As % of total for this class
Break down by credit rating								
AAA rated	12,048.62	44.13	7,837.10	39.84	12,000.10	43.95	7,986.41	39.58
AA or better	-	-	1,451.55	7.38	-	-	1,499.56	7.43
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	15,254.04	55.87	10,383.93	52.78	15,302.55	56.05	10,693.39	52.99
	27,302.65	100.00	19,672.58	100.00	27,302.65	100.00	20,179.36	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	2,991.22	10.96	3,197.70	16.25	3,000.00	10.99	3,205.78	15.89
More than 1 year and upto 3 years	7,929.27	29.04	6,389.09	32.48	8,007.13	29.33	6,515.21	32.29
More than 3years and up to 7years	7,952.52	29.13	9,611.54	48.86	7,963.39	29.17	9,958.36	49.35
More than 7 years and up to 10 years	4,045.18	14.82	474.25	2.41	4,021.22	14.73	500.00	2.48
above 10 years	4,384.46	16.06	-	-	4,310.91	15.79	-	-
	27,302.65	100.00	19,672.58	100.00	27,302.65	100.00	20,179.36	100.00
Breakdown by type of the issuer								
a. Central Government	15,254.04	55.87	8,178.93	41.58	15,302.55	56.05	8,488.39	42.06
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Bonds	1,979.91	7.25	6,360.30	32.33	10,000.10	36.63	6,491.73	32.17
d. Deposits with Banks	-	-	-	-	-	-	-	-
e. Mutual Funds	-	-	-	-	-	-	-	-
e. Others	10,068.70	36.88	5,133.35	26.09	2,000.00	7.33	5,199.24	25.77
	27,302.65	100.00	19,672.58	100.00	27,302.65	100.00	20,179.36	100.00

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-13

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	up to the Quarter Mar 13	up to the Quarter of the preceeding year ended Mar 12
1	Gross Premium Growth Rate	-21%	-12%
2	Gross Premium to shareholders' fund ratio	3.15%	3.72
3	Growth rate of shareholders'fund	-6%	-20%
4	Net Retention Ratio	71%	75%
5	Net Commission Ratio	2%	1%
6	Expense of Management to Gross Direct Premium Ratio	0.46	0.23
7	Combined Ratio	1.09	1.21
8	Technical Reserves to net premium ratio	0.69	0.41
9	Underwriting balance ratio	-21%	-21%
10	Operationg Profit Ratio	-0.20%	-0.19%
11	Liquid Assets to liabilities ratio	0.50	0.18
12	Net earning ratio	-0.20	-0.18
13	Return on net worth ratio	-0.46	-0.51
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.91	1.66
15	NPA Ratio		
	Gross NPA Ratio	0.00	0.00
	Net NPA Ratio	0.00	0.00

PERIODIC DISCLOSURES				IRDA Periodic Disclosures			
FORM NL-31 : Related Party Transactions							
Insurer:	Star Health and Allied Insurance Co Ltd			Date:			31-Mar-13
							Rs In Lakhs
Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter (Jan - Mar 13)	up to the period ended Mar 13	Corresponding quarter of the preceeding year (Jan - Mar 12)	up to the period of the preceeding year ended Mar 12
1	Star Health Investments (P) Ltd	Holding Company	Share Capital	-	-	616.18	16,230.37
2	Star Health Investments (P) Ltd	Holding Company	Share Application	-	-	-	-
3	Mr.Mohammed Hassan	Director	Rental Deposit	2.30	2.30	-	6.19
4	Mr.Mohammed Hassan	Director	Lease Rental	2.75	24.19	1.20	14.41
5	Mr.Mohammed Hassan	Director	Managerial Remuneration	2.42	19.93	5.82	23.28
6	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	129.37	203.38	27.80	101.81
7	Mr.Mohammed Hassan	Director	Share Capital	-	-	-	0.83
8	Mr.V.Jagannathan	Chairman & MD	Share Capital	100.40	100.40	-	581.02
9	Mr.V.P.Nagarajan	Director	Managerial Remuneration	-	-	-	-
10	Mr.V.P.Nagarajan	Director	Share Capital	-	-	-	194.00
*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-Mar-13

<i>Products Information</i>							
<i>List below the products and/or add-ons introduced during the period</i>							
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	Mediclassic Insurance Policy (Individual) Revision of existing product	100000	IRDA/NL- HLT/SHAI/MISC/P/0 54/V.II/13-14	Miscellaneous	Health	03.01.2013	22.02.2013
2	Star Cardiac Care	190021	IRDA/NL- HLT/SHAI/Misc/P/0 61/V.I/13-14	Miscellaneous	Health	25.02.2013	08.03.2013
3	Accident Care Insurance (Individual) revision of existing product	400000	IRDA/NL- HLT/SHAI/Misc/P/0 69/V/13-14	Miscellaneous	Accident	25.02.2013	01.03.2013

TABLE - II

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

Solvency for the year ended on 31.Mar.2013

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	57,098
	<i>Deduct:</i>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	42,078
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	Annex-1	4,352
4	Excess in Policyholders' Funds (1-2-3)		10,667
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	15,178
	<i>Deduct:</i>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	Annex-1	1,157
7	Excess in Shareholders' Funds (5-6)		14,021
8	Total Available Solvency Margin [ASM] (4+7)		24,688
9	Total Required Solvency Margin [RSM]		12,897
10	Solvency Ratio (Total ASM/Total RSM)		1.91

FORM NL-34 : Board of Directors & Key Persons				
Insurer:		STAR HEALTH AND ALLIED INSURANCE CO LTD		Date: 31-Mar-13
<i>BOD and Key Person information</i>				
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.D.C.Gupta	Director		
5	Dr.M.Y Khan	Director		
6	Mohammad Hassan	Director	SINCE RESIGNED ON 28.01.2013	
7	Mr. Patrick Claude Franklin Choffel	Director	WEF 21.03.2013	
8	Ms. Vishaka Mulye	Nominee Director		
9	Mr.V P Nagarajan	Executive Director		
10	Mr.Sumir Chadha	Nominee Director		
11	Mr. Akhil Awasthi	Nominee Director	WEF 22.03.2013	
12	Mr.T.N.Santhanakrishnan	Executive Director - Designated		
13	Mr.S.Sundaresan	Executive Director - Designated		
14	Mr.V.Jayaprakash	Executive Director - Designated		
15	Dr.S.Prakash	Executive Director-Medical- Designated		
16	Mr.Ramaswamy .S	Chief Financial Officer		
17	Mr.Kannan Unni .C.M	Vice President - Company Secretary		
18	Mr.Kumar .K.C	Vice President - HR & Admin		
19	Mr.Mallesha .A.M	Vice President - Marketing		
20	Mr.Anand Roy	Vice President - Marketing		
21	Dr. Harikrishnan	vice President- Marketing		
22	Mr.Vishwajeet Mohnot	Vice President - Marketing		
23	Mr.S.Kannan	Assistant Vice President - IT		
24	Mr.Srinivasan .H	Assistant Vice President - Technical		
25	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 & Code: STAR HEALTH AND ALLIED INSURANCE CO LTD - 129

Statement as on: 31.Mar.2013

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 (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	14,209	14,171	229	7.97	7.97	8,368	14,171	582	6.95	6.95	7,400	7,129	101	5.30	5.30
2	Deposit U/s. 7 of Insurance Act, 1938	CDSS	1,094	1,083	19	7.24	7.24	1,093	1,083	78	7.11	7.11	1,089	1,050	20	7.29	7.29
3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bonds / Debentures Issued by Authority Constituted Under any Housing / Building Scheme - Approved	HTDN	5,003	5,009	107	9.16	9.16	4,406	5,009	338	7.68	7.68	4,501	4,421	97	8.69	8.69
5	Infrastructure - PSU Debentures / Bonds	IPTD	6,997	6,961	149	8.71	8.71	5,416	6,961	456	8.71	8.71	4,985	4,868	104	7.02	7.02
6	Approved Investments	ECDB	14,159	14,159	153	8.99	8.99	2,750	14,159	249	9.06	9.06	2,205	2,205	46	8.87	8.87
		EINP	769	769	-	-	-	769	769	-	-	-	518	518	-	-	-
7	Other than approved investments	EGMF	-	-	-	2.31	2.31	213	-	14	6.40	6.40	-	-	14	7.26	7.26
		OMGS	-	-	12	6.70	6.70	948	-	62	6.56	6.56	-	-	22	7.79	7.79
		OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			42,231	42,153	669	7.78	7.78	23,965	42,153	1,778	7.42	7.42	20,698	20,191	404	7.70	7.70

PERIODIC DISCLOSURES

FORM NL-38

Quarterly Business Returns across line of Business

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-13

Quarterly Business Returns across line of Business

Rs.In Lakhs

Sl.No.	Line of Business	Current Quarter (Jan to Mar 13)		Same Quarter previous year		upto the period ended Mar 13		same period of the previos 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	560	36,979	410	36,695	1,748	1,27,070	1,750	3,43,307
10	Health	26,087	3,71,631	21,807	3,10,909	82,871	1,14,9,542	1,05,503	1,82,4,773
11	Others* (OMP)	367	7,993	270	6,615	1,403	37,848	1,253	58,053

Note:

- Premium stands for amount of premium
 - The line of business which are not applicable for any company should be filled up with NA.
Figure '0' in those fields will imply no business in the segment.
- *any other segment contributing more than 5% of the total premium needs to be shown separately

PERIODIC DISCLOSURES

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

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-13

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	NA	NA	NA
		Social	NA	NA	NA
2	Cargo & Hull	Rural	NA	NA	NA
		Social	NA	NA	NA
3	Motor TP	Rural	NA	NA	NA
		Social	NA	NA	NA
4	Motor OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
6	Workmen's Compensation	Rural	NA	NA	NA
		Social	NA	NA	NA
7	Employer's Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
8	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Personal Accident	Rural	16,169	365.27	2,658,806
		Social	5,906	39.59	36,586
10	Health	Rural	125,019	9,201	391,401
		Social	84,778	6,345	335,912
11	Others* (OMP)	Rural	1,739	72	80
		Social	2,697	86	(560)

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

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Mar-13

		Business Acquisition through different channels				Rs.In Lakhs			
Sl.No.	Channels	Current Quarter (Jan to Mar 13)		Same quarter Previous Year (Jan to Mar 12)		Up to the period ended Mar 13		Same period of the previous year ended Mar 12	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	292,330	18,231	236,293	11,616	893,043	54,887	1,316,619	25,882
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	473	11	628	24	1,883	36	4,052	76
4	Brokers	8,009	1,303	7,756	480	26,572	3,710	40,700	1,143
5	Micro Agents	-	-	-	-	-	-	1,308	14
6	Direct Business	115,791	7,468	109,542	10,368	392,877	27,863	863,454	81,391
	Total (A)	416,603	27,013	354,219	22,488	1,314,375	86,022	2,226,133	108,506
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	416,603	27,013	354,219	22,488	1,314,375	86,022	2,226,133	108,506

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: 31-Mar-13

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	-	-	-	-	-	-
b)	Policy Administration Related	1	121	79	3	16	24
c)	Insurance Policy Coverage related	-	-	-	-	-	-
d)	Claims related	3	439	48	265	118	11
e)	others	-	-	-	-	-	-
d)	Total Number	4	560	127	268	134	35

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	25	-	25
b)	Greater than 15 days	10	-	10
	Total Number	35	-	35