

**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 2013**  
**MISCELLANEOUS BUSINESS**

(Rs. in '000s)

	Particulars	Schedule	For the Quarter ended 31.Dec.13	Up to the Quarter ended 31.Dec.13	For the Quarter ended 31.Dec.12	Up to the Quarter of the preceding year ended 31.Dec.12
1	Premiums earned (Net)	1 D	1,730,375	5,021,241	1,243,253	3,735,343
2	Profit / (Loss) on sale / redemption of Investments		353	7,617	26	(5,138)
3	Others		-	-	-	-
4	Interest, Dividend & Rent – (Gross)		58,876	173,488	38,051	88,978
	<b>TOTAL (A)</b>		<b>1,789,604</b>	<b>5,202,346</b>	<b>1,281,330</b>	<b>3,819,183</b>
1	Claims Incurred (Net)	2 D	1,189,448	3,341,406	775,914	2,495,455
2	Commission	3 D	119,233	300,243	50,403	101,220
3	Operating Expenses related to Insurance Business	4	789,226	2,383,537	705,186	2,079,272
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,097,907</b>	<b>6,025,186</b>	<b>1,531,503</b>	<b>4,675,946</b>
	<b>Operating Profit / (Loss) from Miscellaneous Business : C = (A - B)</b>		<b>(308,303)</b>	<b>(822,840)</b>	<b>(250,171)</b>	<b>(856,764)</b>
	<b><u>APPROPRIATIONS</u></b>					
	Transfer to Shareholders' Account		(308,303)	(822,840)	(250,171)	(856,764)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (D)</b>		<b>(308,303)</b>	<b>(822,840)</b>	<b>(250,171)</b>	<b>(856,764)</b>

Place: Chennai – 34

Date: 06-FEB-2014

**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 2013**

(Rs. in '000s)

	Particulars	Schedule	For the Quarter ended 31.Dec.13	Up to the Quarter ended 31.Dec.13	For the Quarter ended 31.Dec.12	Up to the Quarter of the preceding year ended 31.Dec.12
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(308,303)	(822,840)	(250,171)	(856,763)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – (Gross)		30,276	97,585	10,206	28,099
	(b) Profit on sale of investments		18	4,285	-	-
	<u>Less:</u> Loss on sale of investments		-	-	193	(1,622)
3	OTHER INCOME					
	<b>TOTAL (A)</b>		<b>(278,009)</b>	<b>(720,970)</b>	<b>(239,772)</b>	<b>(830,287)</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others					
	Management Fees (Investment)		-	-	-	-
	Amortisation Expenses		122	612	(54)	(154)
	<b>TOTAL (B)</b>		<b>122</b>	<b>612</b>	<b>(54)</b>	<b>(154)</b>
	<b>Profit Before Tax (A - B)</b>		<b>(278,131)</b>	<b>(721,582)</b>	<b>(239,719)</b>	<b>(830,133)</b>
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Fringe Benefit Tax		-	-	-	-
	(c) Deferred Tax		-	-	-	-
	<b>Profit After Tax</b>		<b>(278,131)</b>	<b>(721,582)</b>	<b>(239,719)</b>	<b>(830,133)</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	Unexpired Risk		-	-	-	-
	Balance of profit / (loss) brought forward from last year			(2,757,314)	-	(1,501,311)
	<b>Balance carried forward to Balance Sheet</b>		<b>(278,131)</b>	<b>(3,478,895)</b>	<b>(239,719)</b>	<b>(2,331,444)</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 2013**

(Rs. in '000s)

Particulars	Schedule	As on 31.Dec.13	As on 31.Dec.12
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	5	3,337,304	2,787,724
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	6	2,247,723	1,627,970
FAIR VALUE CHANGE ACCOUNT		-	-
BORROWINGS	7	-	-
DEFERRED TAX LIABILITY		-	-
<b>TOTAL</b>		<b>5,585,027</b>	<b>4,415,694</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	8	3,082,106	2,178,561
LOANS	9	-	-
FIXED ASSETS	10	574,053	552,529
CURRENT ASSETS			
Cash and Bank Balances	11	1,292,088	487,900
Advances and Other Assets	12	1,983,236	2,289,576
<b>Sub-Total (A)</b>		<b>3,275,324</b>	<b>2,777,476</b>
CURRENT LIABILITIES	13	1,169,250	1,057,905
PROVISIONS	14	3,656,101	2,366,412
<b>Sub-Total (B)</b>		<b>4,825,352</b>	<b>3,424,317</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(1,550,028)</b>	<b>(646,841)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	15	-	-
<b>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT</b>		<b>3,478,895</b>	<b>2,331,447</b>
<b>TOTAL</b>		<b>5,585,027</b>	<b>4,415,694</b>

Place: Chennai – 34  
Date: 06-FEB-2014

**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.13	Up to the Quarter ended 31.Dec.13	For the Quarter ended 31.Dec.12	Up to the Quarter ended 31.Dec.12
Premium from direct business written	2,624,397	7,334,498	1,900,092	5,900,871
Add: Premium on reinsurance accepted	-	216,357	-	-
Less : Premium on reinsurance ceded	788,895	2,288,317	608,768	2,172,924
<b>Net Premium</b>	<b>1,835,502</b>	<b>5,262,538</b>	<b>1,291,324</b>	<b>3,727,947</b>
Adjustment for change in reserve for unexpired risks	105,127	241,297	48,071	(7,396)
<b>Total Premium Earned (Net)</b>	<b>1,730,375</b>	<b>5,021,241</b>	<b>1,243,253</b>	<b>3,735,343</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

(Rs. in '000s)

Particulars	For the Quarter ended 31.Dec.13	Up to the Quarter ended 31.Dec.13	For the Quarter ended 31.Dec.12	Up to the Quarter ended 31.Dec.12
<b>CLAIMS PAID</b>				
Direct	1,746,813	4,343,131	1,100,890	4,346,662
Add :Re-insurance accepted	776	171,792	452	452
Less :Re-insurance Ceded	483,539	1,065,375	357,801	1,547,128
<b>NET CLAIMS PAID</b>	<b>1,264,050</b>	<b>3,449,548</b>	<b>743,541</b>	<b>2,799,986</b>
Add Claims Outstanding at the end of the year	699,760	699,760	624,487	624,487
Less Claims Outstanding at the beginning	774,362	807,902	592,114	929,018
<b>TOTAL CLAIMS PAID</b>	<b>1,189,448</b>	<b>3,341,406</b>	<b>775,914</b>	<b>2,495,455</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.13	Up to the Quarter ended 31.Dec.13	For the Quarter ended 31.Dec.12	Up to the Quarter ended 31.Dec.12
Direct	274,669	717,901	192,215	509,903
Add: Re-insurance Accepted	-	4,327	-	-
Less: Commission on Re-insurance Ceded	155,436	421,985	141,813	408,684
<b>Net Commission</b>	<b>119,233</b>	<b>300,243</b>	<b>50,403</b>	<b>101,220</b>
<b>Break-up of the expenses (Gross) incurred to procure Business :</b>				
Agents	265,864	684,647	185,083	480,310
Brokers	8,805	33,066	7,071	29,206
Corporate Agency	-	189	62	386
Referral	-	-	-	-
Others	-	-	-	1
<b>TOTAL</b>	<b>274,669</b>	<b>717,901</b>	<b>192,215</b>	<b>509,903</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.13</b>	<b>Up to the Quarter ended 31.Dec.13</b>	<b>For the Quarter ended 31.Dec.12</b>	<b>Up to the Quarter ended 31.Dec.12</b>
1	Employees' remuneration & welfare benefits	468,919	1,469,526	423,843	1,183,197
2	Travel, conveyance and vehicle running expenses	19,254	50,976	15,664	57,651
3	Training expenses	5,599	21,349	4,036	12,921
4	Rents, rates & taxes	41,074	130,352	42,195	117,658
5	Repairs & Maintenance	24,179	67,071	16,416	50,946
6	Printing & Stationery	63,769	157,657	17,547	93,291
7	Communication	22,003	60,360	14,739	44,882
8	Legal & professional charges	11,435	41,151	22,017	40,401
9	Auditors' fees, expenses etc				
	(a) as auditor	-	500	-	500
	(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	-	-	(50)	-
	(d) out of pocket expenses	112	419	106	358
10	Advertisement and publicity	45,703	127,767	43,229	164,469
11	Interest & Bank Charges	542	2,460	2,600	4,901
12	Others				
	- Donation	880	895	522	842
	- Director's Sitting Fees	100	240	80	240
	- Software Expenses	38,205	112,240	31,109	69,308
	- Miscellaneous Expenses	21,444	65,589	10,118	39,903
	- Amortization Expenses	256	1,088	(201)	(486)
13	Depreciation	25,752	73,898	61,215	198,291
	<b>TOTAL</b>	<b>789,226</b>	<b>2,383,537</b>	<b>705,184</b>	<b>2,079,272</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.13</b>	<b>As on 31.Dec.12</b>
1	Authorised Capital 350,000,000 (Previous Qtr - 138,000,000) Equity Shares of Rs10/- each	3,500,000	3,500,000
2	Issued Capital 333,730,422 (Previous Year - 278,772,350) Equity Shares of Rs10/- each	3,337,304	2,787,724
3	Subscribed Capital 333,730,422 (Previous Year - 278,772,350) Equity Shares of Rs10/- each (Out of above 31,04,000 (Previous Year 2100,000 equity shares of Rs.10/- each issued for consideration other than cash.)	3,337,304	2,787,724
4	Called-up / paid up Capital 333,730,422 (Previous Year - 278,772,350) Equity Shares of Rs10/- each (Out of above 31,04,000 (Previous Year 2100,000 equity shares of Rs.10/- each issued for consideration other than cash.)	3,337,304	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		
	<b>TOTAL</b>	<b>3,337,304</b>	<b>2,787,724</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.13		As on 31.Dec.12	
	Number of Shares	% of Holding	Number of Shares	% of Holding
<b>Promoters</b>				
Indian	247,939,272	74.29%	228,951,830	82.13%
Foreign	85,791,150	25.71%	49,820,520	17.87%
Others	-	-	-	-
<b>TOTAL</b>	<b>333,730,422</b>	<b>100%</b>	<b>278,772,350</b>	<b>100.00%</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.13</b>	<b>As on 31.Dec.12</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,108,853	1,489,099
4	General Reserves		
	Opening as on 01.04.13	138,870	64,959.00
	Additions during the year		
	Transfer from Contingency Reserve for Unexpired Risk	-	73,911
	Closing as on 31.12.13	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 01.04.13	-	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 31.03.12	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>2,247,723</b>	<b>1,627,970</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.13</b>	<b>As on 31.Dec.12</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.13</b>	<b>As on 31.Dec.12</b>
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills *	1,551,261	946,230
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	( b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	448,892	398,705
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	76,926	51,818
4	Investments in Infrastructure and Social Sector	503,833	500,990
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	150,850	
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	80,568
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	50,000	50,000
	(c) Other Securities	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	300,344	150,250
5	Other than Approved Investments		-
	<b>TOTAL</b>	<b>3,082,106</b>	<b>2,178,561</b>

*	Includes Government Securities of B.V Rs.102,021 (Previous Year Rs.103,720) held under Sec.7 of Insurance Act, 1938.		
	Aggregate Market Value of Quoted Investments other than equity shares.	3,013,530	2,033,509
	Aggregate Book Value of Quoted Investments other than equity shares	3,005,180	2,046,175
	Aggregate Book Value of Un-Quoted Investments	76,926	51818
	Aggregate Market Value of Investment Properties	421,365	340,560
	Historical cost of Mutual Funds valued on Fair Value basis	-	80,568

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.13</b>	<b>As on 31.Dec.12</b>
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (Inter Corporate Deposit)	-	-
	<b>TOTAL</b>	-	-
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(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	<b>MATURITY-WISE CLASSIFICATION</b>		
	(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 13	As at period ended Dec 12
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles - IT Software	526,829	4,636	-	531,465	432,850	24,325	-	457,175	74,290	141,145
3	Land - Freehold	75,600	-	-	75,600	-	-	-	-	75,600	-
4	Leasehold Property	-	-	-	-	-	-	-	-	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	110,966	18,287	670	128,583	27,826	7,868	124	35,570	93,013	80,589
7	Information Technology Equipment	284,071	57,236	4,185	337,122	118,433	36,195	931	153,697	183,425	163,958
8	Vehicles	17,219	117	-	17,336	4,057	1,234	-	5,291	12,044	12,269
9	Office Equipment	94,385	11,200	1,165	104,420	16,445	4,275	201	20,519	83,901	70,117
	<b>Total</b>	<b>1,109,071</b>	<b>91,476</b>	<b>6,021</b>	<b>1,194,526</b>	<b>599,611</b>	<b>73,898</b>	<b>1,256</b>	<b>672,253</b>	<b>522,273</b>	<b>468,079</b>
	<b>Capital work in progress</b>	<b>21,376</b>	<b>30,404</b>	<b>-</b>	<b>51,780</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>51,780</b>	<b>84,451</b>
	<b>Grand Total</b>	<b>1,130,447</b>	<b>121,880</b>	<b>6,021</b>	<b>1,246,306</b>	<b>599,611</b>	<b>73,898</b>	<b>1,256</b>	<b>672,253</b>	<b>574,053</b>	<b>552,530</b>
	<b>Previous year</b>	<b>985,839</b>	<b>106,085</b>	<b>16,597</b>	<b>1,075,327</b>	<b>339,997</b>	<b>198,291</b>	<b>15,490</b>	<b>522,798</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.13</b>	<b>As on 31.Dec.12</b>
1	Cash (including cheques, drafts and stamps)	7,676	5,478
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,044,232	258,000
	(bb) Others	-	-
	(b) Current Accounts	240,180	224,422
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (Remittance in Transit)	-	-
	<b>TOTAL</b>	<b>1,292,088</b>	<b>487,900</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.13</b>	<b>As on 31.Dec.12</b>
<b>A</b>	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	126,279	59,625
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of Provisions for Tax amounting.....)	49,517	49,222
6	Others		
	- Travel Advance	510	979
	- Rental Advance	109,565	97,365
	- Telephone Deposit	283	274
	- Staff Advance	46,455	23,164
	- Other Advances	64,448	267,423
	- Security Deposits	10,830	7,642
	<b>TOTAL (A)</b>	<b>407,887</b>	<b>505,694</b>
<b>B</b>	<b>OTHER ASSETS</b>		
1	Income accrued on investments	105,694	61,355
2	Outstanding Premiums	291,942	113,299
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	167,940	593,817
6	Due from subsidiaries/ holding	-	-
7	Deposit with RBI [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	- Amounts Recoverable under Contractual Obligations	1,009,773	1,014,662
	- Inter Office Transfers	-	749
	<b>TOTAL (B)</b>	<b>1,575,349</b>	<b>1,783,882</b>
	<b>TOTAL (A+B)</b>	<b>1,983,236</b>	<b>2,289,575</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.13</b>	<b>As on 31.Dec.12</b>
1	Agents' Balances	53,193	62,627
2	Balances due to other insurance companies	-	4,256
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated Premium	63,053	61,673
6	Sundry creditors	330,337	289,608
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	699,760	624,487
9	Due to Officers/ Directors	-	-
10	Others		
	- Inter Office Transfers	-	-
	- Excess Collection	6,002	1,595
	- Refund of Premium	16,905	13,659
	<b>TOTAL</b>	<b>1,169,250</b>	<b>1,057,905</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.13</b>	<b>As on 31.Dec.12</b>
1	Reserve for Unexpired Risk	3,641,184	2,366,412
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	14,917	-
	<b>TOTAL</b>	<b>3,656,101</b>	<b>2,366,412</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.13</b>	<b>As on 31.Dec.12</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:

Date:

*Rs. In Lakhs*

Statement of Liabilities									
		As At 31.Dec.13				As At 31.Dec.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	<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	607.72	219.38	122.33	949.43	558.79	374.32	561.26	1,494.37
4	<b>Health Insurance</b>	29,993.63	5,923.10	732.80	36,649.53	23,105.33	5,067.56	241.72	28,414.62
5	<b>Total Liabilities</b>	<b>30,601.36</b>	<b>6,142.48</b>	<b>855.13</b>	<b>37,598.97</b>	<b>23,664.12</b>	<b>5,441.88</b>	<b>802.98</b>	<b>29,908.99</b>

# PERIODIC DISCLOSURES

FORM NL-22

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

Date: **31-Dec-13**

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
Andhra Pradesh	15	50	1,345	3,634	34	96	1,394	3,781
Arunachal Pradesh	-	-	-	-	-	-	-	-
Assam	1	2	48	142	0	1	48	145
Bihar	1	2	42	124	0	1	42	127
Chhattisgarh	1	4	76	207	0	2	77	213
Goa	-	-	-	-	-	-	-	-
Gujarat	15	53	944	2,668	15	83	975	2,804
Haryana	4	19	495	1,417	4	21	504	1,458
Himachal Pradesh	0	1	4	11	0	0	4	12
JAMMU AND KASHMIR	1	3	59	155	1	3	61	161
Jharkhand	2	10	121	2,200	0	2	123	2,212
Karnataka	81	222	2,938	7,794	15	89	3,034	8,104
Kerala	26	72	3,359	8,006	8	46	3,393	8,124
Madhya Pradesh	15	42	658	1,809	3	15	676	1,866
MAHARASHTRA	124	353	5,921	15,270	26	157	6,070	15,780
Manipur	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-
Orissa	4	12	370	1,167	1	6	375	1,184
Punjab	13	43	335	870	14	84	362	998
Rajasthan	14	52	434	1,084	4	14	452	1,150
Sikkim	-	-	-	-	-	-	-	-
Tamil Nadu	190	569	4,699	13,820	49	187	4,939	14,576
Tripura	-	-	-	-	-	-	-	-
Uttar Pradesh	15	35	959	2,638	9	52	982	2,726
UTTARAKHAND	4	30	204	621	2	9	210	660
West Bengal	12	12	1,047	3,033	3	18	1,062	3,064
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-
Chandigarh	1	2	71	224	5	25	77	251
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Delhi	6	23	1,267	3,612	11	71	1,284	3,706
Lakshadweep	-	-	-	-	-	-	-	-
PONDICHERRY	2	8	95	235	1	2	98	245
<b>Total</b>	<b>546</b>	<b>1,617</b>	<b>25,491</b>	<b>70,742</b>	<b>206</b>	<b>987</b>	<b>26,243</b>	<b>73,345</b>

## PERIODIC DISCLOSURES

### FORM NL Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Dec-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)	22,883.17	-	-	100%
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	-
6	Total	1	-	-	-	-

# PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-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	months - 1 year	> 1 year		
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	44595	27147	271	15	20	72048	17039
8	Overseas Travel	9	36	13	5	5	68	149
9	Personal Accident	448	5	-	-	-	453	281
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-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	38,892	278	590	39,760
2	Claims reported during the period	84,201	124	643	84,968
3	Claims Settled during the period	72,048	68	453	72,569
4	Claims Repudiated during the period	7,656	43	97	7,796
5	Claims closed during the period	14,169	3	261	14,433
6	Claims O/S at End of the period	29,220	288	422	29,930
	Less than 3months	26,301	98	316	26,715
	3 months to 6 months	1,884	48	77	2,009
	6months to 1 year	521	67	19	607
	1year and above	514	75	10	599



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

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

**Solvency for the quarter ended 31 Dec 2013**

**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 (Social)	2,166	1,457.30	2,346	851	303	493	303
9	Health (Social)	100,424	73,109	95,751	65,636	15,064	21,544	15,064
10	Rural Insurance	-	-	-	-	-	-	-
	<b>Total</b>	<b>102,590</b>	<b>74,566</b>	<b>98,097</b>	<b>66,486</b>	<b>15,367</b>	<b>22,037</b>	<b>15,367</b>

**PERIODIC DISCLOSURES****FORM NL-27 Offices information for Non-Life**Insurer: **Star Health and Allied Insurance Co Ltd**Date: **31-Dec-13**

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	271	
2	No. of branches approved during the year	0	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year	0	
6	No of branches at the end of the year	271	
7	No. of branches approved but not open	4	
8	No. of rural branches	0	
9	No. of urban branches	271	

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

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

Statement as on: 31.Dec.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	30,821.07
2	Loans	9	-
3	Fixed Assets	10	5,730.70
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	12,660.69
	b. Advances & Other Assets	12	19,229.86
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	11,284.71
	b. Provisions	14	37,566.53
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
<b>Application of Funds as per Balance Sheet</b>			<b>19,591.07</b>

	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,730.70
3	Cash & Bank Balance (if any)	11	2,654.06
4	Advances & Other Assets (if any)	12	19,229.86
5	Current Liabilities	13	11,284.71
6	Provisions	14	37,566.53
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
<b>TOTAL (B)</b>			<b>(21,236.62)</b>
<b>'Investment Assets' As per FORM 3B (A-B)</b>			<b>40,827.70</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	FRSM <sup>+</sup>							
			(a)	(b)							
1	G. Sec.	Not less than 20%	-	5,957.39	11,063.72	-	41.69	-	17,021.11	17,260.98	
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	-	-	-	0.00	-	-	-	
3	<b>Investment subject to Exposure Norms</b>		-	-	-	-	0.00	-	-	-	
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	4,385.74	8,144.95	-	30.69	-	12,530.69	12,367.70	
	2. Approved Investments	Not exceeding 55%	-	3,947.39	7,330.87	-	27.62	-	11,278.26	11,284.88	
	3. Other Investments (not exceeding 25%)		-	-	-	-	0.00	-	-	-	
<b>Total Investment Assets</b>			<b>100%</b>	<b>-</b>	<b>14,290.52</b>	<b>26,539.54</b>	<b>-</b>	<b>100.00</b>	<b>-</b>	<b>40,830.07</b>	<b>40,913.56</b>

## PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Dec-13

*Rs. In Lakhs*

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.Dec.13	As % of total for this class	As at 31.Dec.12	As % of total for this class	As at 31.Dec.13	As % of total for this class	as at 31.Dec.12	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	12,874.32	42.72	10,969.51	53.94	13,030.69	43.36	10,999.45	53.76
AA or better	-	-	-	0.00	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	17,260.98	57.28	9,365.58	46.06	17,021.11	56.64	9,462.30	46.24
	<b>30,135.30</b>	<b>100.00</b>	<b>20,335.09</b>	<b>100.00</b>	<b>30,051.80</b>	<b>100.00</b>	<b>20,461.75</b>	<b>100.00</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	4,966.49	16.48	2,008.03	9.87	5,011.94	16.68	2,002.50	9.79
More than 1 year and upto 3 years	8,836.21	29.32	9,430.36	46.37	8,971.65	29.85	9,508.08	46.47
More than 3years and up to 7years	4,883.34	16.20	6,883.79	33.85	5,018.92	16.70	6,457.65	31.56
More than 7 years and up to 10 years	6,156.76	20.43	2,012.90	9.90	6,460.22	21.50	2,493.52	12.19
above 10 years	5,292.50	17.56	-	-	4,589.08	15.27	-	-
	<b>30,135.30</b>	<b>100.00</b>	<b>20,335.09</b>	<b>100.00</b>	<b>30,051.80</b>	<b>100.00</b>	<b>20,461.75</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	17,260.98	57.28	9,365.58	46.06	17,021.11	56.64	9,462.30	46.24
b. State Government	-	-	-	0.00	-	-	-	-
c. Corporate Securities	12,874.32	42.72	8,974.89	44.13	13,030.69	43.36	8,999.45	43.98
d. Others	-	-	1,994.62	9.81	-	-	2,000.00	9.77
<b>TOTAL</b>	<b>30,135.30</b>	<b>100.00</b>	<b>20,335.09</b>	<b>100.00</b>	<b>30,051.80</b>	<b>100.00</b>	<b>20,461.75</b>	<b>100.00</b>

## PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Star Health and Allied Insurance Co Ltd

Date:

31-Dec-13

### Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter Oct to Dec '13	up to the Quarter Dec 13	For the Quarter Oct to Dec '12	up to the Quarter of the preceding year ended Dec 12
1	Gross Premium Growth Rate	38%	24%	-24%	-31%
2	Gross Premium to shareholders' fund ratio	1.25	3.48	0.91	2.83
3	Growth rate of shareholders'fund	1%	1%	-24%	-24%
4	Net Retention Ratio	70%	72%	68%	63%
5	Net Commission Ratio	6.50%	5.71%	3.90%	2.72%
6	Expense of Management to Gross Direct Premium Ratio	0.41	0.42	0.47	0.44
7	Combined Ratio	1.07	1.02	1.05	1.18
8	Technical Reserves to net premium ratio	2.36	0.82	2.32	0.80
9	Underwriting balance ratio	-0.17	-0.16	-0.19	-0.23
10	Operationg Profit Ratio	-0.15	-0.14	-0.16	-0.21
11	Liquid Assets to liabilities ratio	0.87	0.87	1.02	1.02
12	Net earning ratio	-0.15	-0.14	-0.19	-0.63
13	return on net worth ratio	-0.13	-0.34	-0.12	-1.12
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.55	1.55	1.50	1.5
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

# PERIODIC DISCLOSURES

IRDA Periodic Disclosures

## FORM NL-31 : Related Party Transactions

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-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 (Oct - Dec 13)	up to the Quarter ended Dec 13	Corresponding quarter of the preceding year (Oct - Dec 12)	up to the Quarter of the preceding year ended Dec 12
1	Star Health Investments (P) Ltd	Holding Company	Share Capital	-	-	-	-
2	Star Health Investments (P) Ltd	Holding Company	Share Application	-	-	-	-
3	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	25.80	79.14	24.99	74.97
4	Mr.V.Jagannathan	Chairman & MD	Share Capital	-	-	-	-
5	Mr.V.P.Nagarajan	Director	Share Capital	-	-	-	-

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

**PERIODIC DISCLOSURES**

**FORM NL-32 Products Information**

Insurer:

Date:

**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

## FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Star Health and Allied Insurance Co Ltd

Solvency for the Quarter ended on 31.Dec.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	42,370.11
	<u>Deduct:</u>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	37,598.97
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	Annex-1	3,100.20
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>1,670.94</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	23,833.19
	<u>Deduct:</u>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	Annex-1	1,743.86
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>22,089.32</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>23,760.27</b>
9	<b>Total Required Solvency Margin [RSM]</b>		<b>15,366.79</b>
10	<b>Solvency Ratio (Total ASM/Total RSM)</b>		<b>1.55</b>



## PERIODIC DISCLOSURES

DA Periodic Disclosures

**FORM NL-: Board of Directors & Key Persons**

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

Date: **31-Dec-13**

### **BOD and Key Person information**

Sl. No.	Name of person	Role/designation	Details of change in the
1	Mr.V Jagannathan	Chairman and Managing Director	
2	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.V P Nagarajan	Director	
7	Mr. Patrick Claude Franklin Choffel	Director	
8	Ms. Vishaka Mulye	Nominee Director	
9	Mr.Gautam Mago	Nominee Director	
10	Mr. Akhil Awasthi	Nominee Director	
11	Mr.T.N.Santhanakrishnan	Executive Director - Designated	
12	Mr.S.Sundaresan	Executive Director - Designated	
13	Mr.V.Jayaprakash	Executive Director - Designated	
14	Dr.S.Prakash	Executive Director-Medical- Designated	
15	Mr.Ramaswamy .S	Chief Financial Officer	
16	Mr.Kannan Unni .C.M	Vice President - Company Secretary	
17	Mr.Kumar .K.C	Vice President - HR & Admin	
18	Mr.Malles .A.M	Vice President - Marketing	
19	Mr.Anand Roy	Vice President - Marketing	
20	Dr. Harikrishnan	Vice President - Marketing	
21	Mr.Vishwajeet Mohnot	Vice President - Marketing	
22	Mr.S.Kannan	Assistant Vice President - IT	
23	Mr.Srinivasan .H	Assistant Vice President - Technical	
24	Mrs.Rama .D	Assistant Vice President - Products	
25	Mr. N.Jayaraman	Chief Investment Officer	
26	Mr.S.Surenther	Chief of Internal Audit	



## FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 31.Dec.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 (%) <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	14,911.37	14,326.25	291.83	8.01	8.01	14,506.85	14,326.25	968.27	8.86	8.86	8,369.99	8,288.97	163.89	7.51	7.51
2	Deposit U/s. 7 of Insurance Act, 1938	CDSS	2,109.77	2,007.22	41.00	7.83	7.83	1,437.91	2,007.22	81.06	7.48	7.48	1,092.32	1,076.61	19.49	7.09	7.09
3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bonds / Debentures Issued by Authority Constituted Under any Housing / Building Scheme - Approved	HTDN	6,025.98	5,937.05	139.84	9.21	9.21	6,230.61	5,936.90	430.03	9.16	9.16	4,503.56	4,487.71	103.91	9.14	9.14
5	Infrastructure - PSU Debentures / Bonds	IPTD	6,504.71	6,430.80	150.45	8.73	8.73	7,267.49	6,430.80	476.54	8.70	8.70	6,495.90	6,481.80	120.25	8.17	8.17
6	Approved Investments	ECDB	10,509.00	10,516.00	255.63	9.21	9.21	12,122.67	10,515.60	824.48	9.02	9.02	2,580.00	2,580.00	52.58	8.85	8.85
	Investment Properties - Immovable	EINP	769.00	4,211.08	-	0.00	0.00	603.09	4,211.08	-	0.00	0.00	518.18	518.18	-	-	-
7	Other than approved investments	EGMF	-	-	-	0.00	0.00	-	-	-	0.00	0.00	-	-	3.91	6.54	6.54
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	0.17	2.98	2.98	263.00	-	5.03	2.54	2.54	805.68	805.68	23.25	6.29	6.29
		OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		OMLF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>			<b>40,829.83</b>	<b>43,428.40</b>	<b>878.91</b>	<b>8.29</b>	<b>8.29</b>	<b>42,431.62</b>	<b>43,427.85</b>				<b>24,365.62</b>	<b>24,238.95</b>	<b>487.28</b>	<b>7.88</b>	<b>7.88</b>



## PERIODIC DISCLOSURES

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

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-13

### 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	576	37,338	418	31,874	1,613	103,589	1,188	90,091
10	Health	25,461	323,070	18,353	279,695	70,747	891,551	56,784	777,911
11	Others* (OMP)	207	5,833	229	6,935	985	29,078	1,036	29,855

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-13***Rs. In Lakhs*

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
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	6,173	74.90	57,746
		Social	7,417	90.80	70,292
10	Health	Rural	42,250	2,782.70	121,180
		Social	69,497	5,355.57	220,862
11	Others* (OMP)	Rural	403	13.81	697
		Social	912	30.66	2,122

\*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-13

Business Acquisition through different channels										<i>Rs. In Lakhs</i>
Sl.No.	Channels	Current Quarter (Oct to Dec 13)		Same quarter Previous Year (Oct to Dec 12)		Up to the period ended Dec 13		Same period of the previous year ended Dec 12		
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	
1	Individual agents	258,191	18,065	217,774	13,029.45	707,135	47,077	600,713	36,656	
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	
3	Corporate Agents -Others	399	12	351	4.15	887	28	1,410	25	
4	Brokers	4,723	570	5,450	784.32	16,292	2,543	18,563	2,407	
5	Micro Agents	-	-	-	-	-	-	-	-	
6	Direct Business	102,928	7,597	94,844	5,183.00	299,904	23,697	277,086	19,921	
	<b>Total (A)</b>	366,241	26,244	318,419	19,001	1,024,218	73,345	897,772	59,009	
1	Referral (B)	-	-	-	-	-	-	-	-	
	<b>Grand Total (A+B)</b>	366,241	26,244	318,419	19,001	1,024,218	73,345	897,772	59,009	

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 NI GREIVANCE DISPOSAL

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-13

### GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Policy Administration Related	27	700	257	209	171	90
b)	Sales Related	-	-	-	-	-	-
c)	Others	-	-	-	-	-	-
d)	Insurance Policy Coverage Related	-	-	-	-	-	-
e)	Claims Related	2	656	70	292	225	71
							<b>161</b>

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	161	-	161
b)	Greater than 15 days	-	-	-
	<b>Total Number</b>	<b>161</b>	<b>-</b>	<b>161</b>