

**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 2014**  
**MISCELLANEOUS BUSINESS**

(Rs. in '000s)

	Particulars	Schedule	For the Quarter ended 31.Dec.14	Up to the Quarter ended 31.Dec.14	For the Quarter ended 31.Dec.13	Up to the Quarter of the preceding year ended 31.Dec.13
1	Premiums earned (Net)	<b>1 D</b>	2,736,818	7,367,065	1,730,375	5,021,240
2	Profit / (Loss) on sale / redemption of Investments		3,321	10,015	353	7,617
3	Others		-	-	-	-
4	Interest, Dividend & Rent – (Gross)		103,250	284,913	58,876	173,488
	<b>TOTAL (A)</b>		<b>2,843,389</b>	<b>7,661,993</b>	<b>1,789,604</b>	<b>5,202,345</b>
1	Claims Incurred (Net)	<b>2 D</b>	1,921,004	4,794,117	1,189,448	3,341,406
2	Commission	<b>3 D</b>	249,613	652,816	119,233	300,243
3	Operating Expenses related to Insurance Business	<b>4</b>	1,081,651	3,065,706	789,226	2,383,537
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>3,252,268</b>	<b>8,512,639</b>	<b>2,097,907</b>	<b>6,025,187</b>
	<b>Operating Profit / (Loss) from Miscellaneous Business :</b> <b>C = (A - B)</b>		<b>(408,879)</b>	<b>(850,646)</b>	<b>(308,303)</b>	<b>(822,840)</b>
	<b><u>APPROPRIATIONS</u></b>					
	Transfer to Shareholders' Account		<b>(408,879)</b>	<b>(850,646)</b>	<b>(308,303)</b>	<b>(822,840)</b>
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (D)</b>		<b>(408,879)</b>	<b>(850,646)</b>	<b>(308,303)</b>	<b>(822,840)</b>

Place: Chennai – 34  
Date: 06-FEB-2015

## 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 2014

(Rs. in '000s)

	Particulars	Schedule	For the Quarter ended 31.Dec.14	Up to the Quarter ended 31.Dec.14	For the Quarter ended 31.Dec.13	Up to the Quarter of the preceding year ended 31.Dec.13
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(408,879)	(850,646)	(308,303)	(822,840)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – (Gross)		14,252	62,542	30,276	97,585
	(b) Profit on sale of investments		420	2,198	18	4,285
	<u>Less:</u> Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	<b>TOTAL (A)</b>		<b>(394,207)</b>	<b>(785,906)</b>	<b>(278,009)</b>	<b>(720,970)</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		-	-	-	-
	Amortisation Expenses		1	54	122	612
	<b>TOTAL (B)</b>		<b>1</b>	<b>54</b>	<b>122</b>	<b>612</b>
	<b>Profit Before Tax (A - B)</b>		<b>(394,208)</b>	<b>(785,960)</b>	<b>(278,131)</b>	<b>(721,582)</b>
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Deferred Tax		-	-	-	-
	<b>Profit After Tax</b>		<b>(394,208)</b>	<b>(785,960)</b>	<b>(278,131)</b>	<b>(721,582)</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		-	(3,594,810)	-	(2,757,314)
	<b>Balance carried forward to Balance Sheet</b>		<b>(394,208)</b>	<b>(4,380,770)</b>	<b>(278,131)</b>	<b>(3,478,895)</b>
	Earnings per share - Basic		-	-	-	-
	- Diluted		-	-	-	-

Place: Chennai – 34

Date: 06-FEB-2015

**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 2014**

(Rs. in '000s)

Particulars	Schedule	As on 31.Dec.14	As on 31.Dec.13
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	<b>5</b>	3,338,605	3,337,304
SHARE APPLICATION MONEY		933,357	-
RESERVES AND SURPLUS	<b>6</b>	2,103,853	2,247,723
FAIR VALUE CHANGE ACCOUNT		-	-
BORROWINGS	<b>7</b>	-	-
DEFERRED TAX LIABILITY		-	-
<b>TOTAL</b>		<b>6,375,815</b>	<b>5,585,027</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	<b>8</b>	3,648,579	3,082,106
LOANS	<b>9</b>	-	-
FIXED ASSETS	<b>10</b>	595,366	574,053
CURRENT ASSETS			
Cash and Bank Balances	<b>11</b>	3,045,324	1,292,088
Advances and Other Assets	<b>12</b>	2,086,520	1,983,236
<b>Sub-Total (A)</b>		<b>5,131,844</b>	<b>3,275,324</b>
CURRENT LIABILITIES	<b>13</b>	1,923,975	1,169,250
PROVISIONS	<b>14</b>	5,456,770	3,656,101
<b>Sub-Total (B)</b>		<b>7,380,745</b>	<b>4,825,352</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,248,901)</b>	<b>(1,550,028)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	<b>15</b>	-	-
<b>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT</b>		<b>4,380,770</b>	<b>3,478,895</b>
<b>TOTAL</b>		<b>6,375,815</b>	<b>5,585,028</b>

Place: Chennai – 34  
Date: 06-FEB-2015

**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.14	Up to the Quarter ended 31.Dec.14	For the Quarter ended 31.Dec.13	Up to the Quarter ended 31.Dec.13
Premium from direct business written	3,389,477	9,466,950	2,624,397	7,334,498
Add: Premium on reinsurance accepted	-	2,409	-	216,357
Less : Premium on reinsurance ceded	622,609	1,749,671	788,895	2,288,317
<b>Net Premium</b>	<b>2,766,868</b>	<b>7,719,688</b>	<b>1,835,502</b>	<b>5,262,537</b>
Adjustment for change in reserve for unexpired risks	30,050	352,623	105,127	241,297
<b>Total Premium Earned (Net)</b>	<b>2,736,818</b>	<b>7,367,065</b>	<b>1,730,375</b>	<b>5,021,240</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.14	Up to the Quarter ended 31.Dec.14	For the Quarter ended 31.Dec.13	Up to the Quarter ended 31.Dec.13
<b>CLAIMS PAID</b>				
Direct	1,936,712	5,358,316	1,746,813	4,343,131
Add :Re-insurance accepted	165	335	776	171,792
Less :Re-insurance Ceded	301,149	698,064	483,539	1,065,375
<b>NET CLAIMS PAID</b>	<b>1,635,728</b>	<b>4,660,587</b>	<b>1,264,050</b>	<b>3,449,548</b>
Add Claims Outstanding at the end of the year	1,134,326	1,134,326	699,760	699,760
Less Claims Outstanding at the beginning	849,050	1,000,796	774,362	807,902
<b>TOTAL CLAIMS PAID</b>	<b>1,921,004</b>	<b>4,794,117</b>	<b>1,189,448</b>	<b>3,341,406</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.14	Up to the Quarter ended 31.Dec.14	For the Quarter ended 31.Dec.13	Up to the Quarter ended 31.Dec.13
Direct	367,801	984,062	274,669	717,901
Add: Re-insurance Accepted	-	602	-	4,327
Less: Commission on Re-insurance Ceded	118,188	331,848	155,436	421,985
<b>Net Commission</b>	<b>249,613</b>	<b>652,816</b>	<b>119,233</b>	<b>300,243</b>
<b>Break-up of the expenses (Gross) incurred to procure Business :</b>				
Agents	356,520	943,274	265,864	684,647
Brokers	10,566	38,091	8,805	33,066
Corporate Agency	715	2,697	-	189
Referral	-	-	-	-
Others	-	-	-	-
<b>TOTAL</b>	<b>367,801</b>	<b>984,062</b>	<b>274,669</b>	<b>717,901</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.14</b>	<b>Up to the Quarter ended 31.Dec.14</b>	<b>For the Quarter ended 31.Dec.13</b>	<b>Up to the Quarter ended 31.Dec.13</b>
1	Employees' remuneration & welfare benefits	688,083	1,852,652	468,919	1,469,526
2	Travel, conveyance and vehicle running expenses	17,473	68,476	19,254	50,976
3	Training expenses	7,641	26,688	5,599	21,349
4	Rents, rates & taxes	59,728	173,372	41,074	130,352
5	Repairs & Maintenance	17,917	75,542	24,179	67,071
6	Printing & Stationery	51,521	203,805	63,769	157,657
7	Communication	18,960	55,848	22,003	60,360
8	Legal & professional charges	13,681	36,454	11,435	41,151
9	Auditors' fees, expenses etc				
	(a) as auditor	-	600	-	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	-	-	-	-
	(d) out of pocket expenses	66	477	112	419
10	Advertisement and publicity	108,180	285,193	45,703	127,767
11	Interest & Bank Charges	632	7,203	542	2,460
12	Others				
	- Donation	5,844	5,949	880	895
	- Director's Sitting Fees	250	680	100	240
	- Software Expenses	32,362	111,619	38,205	112,240
	- Miscellaneous Expenses	28,781	62,185	21,444	65,589
	- Amortization Expenses	47	245	256	1,088
13	Depreciation	30,486	98,718	25,752	73,898
	<b>TOTAL</b>	<b>1,081,651</b>	<b>3,065,706</b>	<b>789,226</b>	<b>2,383,537</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.14</b>	<b>As on 31.Dec.13</b>
1	Authorised Capital 450,000,000 (Previous year - 350,000,000) Equity Shares of Rs10/- each	4,500,000	3,500,000
2	Issued Capital 333,860,522 (Previous Year - 333,730,422) Equity Shares of Rs10/- each	3,338,605	3,337,304
3	Subscribed Capital 333,860,522 (Previous Year - 333,730,422) Equity Shares of Rs10/- each	3,338,605	3,337,304
4	Called-up / paid up Capital 333,860,522 (Previous Year - 333,730,422) Equity Shares of Rs10/- each (Out of above 32,34,100 (Previous Year 31,00,000 equity shares of Rs.10/- each issued for consideration other than cash.)	3,338,605	3,337,304
	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>3,338,605</b>	<b>3,337,304</b>

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**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.14		As on 31.Dec.13	
	Number of Shares	% of Holding	Number of Shares	% of Holding
<b>Promoters</b>				
Indian	248,069,372	74.30%	247,939,272	74.29%
Foreign	85,791,150	25.70%	85,791,150	25.71%
Others	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>333,860,522</b>	<b>100%</b>	<b>333,730,422</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.14</b>	<b>As on 31.Dec.13</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,103,853	2,108,853
4	General Reserves		
	Opening as on 01.04.14	-	138,870
	Additions during the year	-	
	Transfer from Contingency Reserve for Unexpired Risk	-	-
	Closing as on 31.12.14	-	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 01.04.14	-	-
	Additions during the year		
	Transfer from Profit & Loss a/c	-	-
	Deductions during the year		
	Transfer to General Reserve	-	-
	Closing as on 31.12.14	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>2,103,853</b>	<b>2,247,723</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.14</b>	<b>As on 31.Dec.13</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.14</b>	<b>As on 31.Dec.13</b>
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills *	1,956,767	1,551,261
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	429,602	448,892
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	81,905	76,926
4	Investments in Infrastructure and Social Sector	820,238	503,833
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	10,000	-
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	250,072	50,000
	(c) Other Securities	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	99,995	300,344
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>3,648,579</b>	<b>3,082,106</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.	3,614,958	3,013,530
	Aggregate Book Value of Quoted Investments other than equity shares	3,556,674	3,005,180
	Aggregate Book Value of Un-Quoted Investments	81,905	76,926
	Aggregate Market Value of Investment Properties	421,365	421,365
	Historical cost of Mutual Funds valued on Fair Value basis	-	-

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.14</b>	<b>As on 31.Dec.13</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-15-CASH AND BANK BALANCE SCHEDULE****CASH AND BANK BALANCES****(Rs. in '000s)**

	<b>Particulars</b>	<b>As on 31.Dec.14</b>	<b>As on 31.Dec.13</b>
1	Cash (including cheques, drafts and stamps)	106,631	7,676
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	260,523	1,044,232
	(bb) Others	1,579,500	-
	(b) Current Accounts	1,098,670	240,180
	(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>3,045,324</b>	<b>1,292,088</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.14</b>	<b>As on 31.Dec.13</b>
<b>A</b>	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	229,082	126,279
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of Provisions for Tax amounting.....)	49,222	49,517
6	Others		
	- Travel Advance	375	510
	- Rental Advance	125,050	109,565
	- Telephone Deposit	326	283
	- Staff Advance	35,637	46,455
	- Other Advances	270,651	64,448
	- Security Deposits	11,017	10,830
	<b>TOTAL (A)</b>	<b>721,360</b>	<b>407,887</b>
<b>B</b>	<b>OTHER ASSETS</b>		
1	Income accrued on investments	197,017	105,694
2	Outstanding Premiums	329,893	291,942
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	8,126	167,940
	(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	830,124	1,009,773
	<b>TOTAL (B)</b>	<b>1,365,160</b>	<b>1,575,349</b>
	<b>TOTAL (A+B)</b>	<b>2,086,520</b>	<b>1,983,236</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.14</b>	<b>As on 31.Dec.13</b>
1	Agents' Balances	60,887	53,193
2	Balances due to other insurance companies	103,755	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	104,785	-
5	Unallocated Premium	117,185	63,053
6	Sundry creditors	393,086	330,337
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,134,326	699,760
9	Due to Officers/ Directors	-	-
10	Others		
	- Inter Office Transfers	162	-
	- Excess Collection	4,685	6,002
	- Refund of Premium	5,104	16,905
	<b>TOTAL</b>	<b>1,923,975</b>	<b>1,169,250</b>

<b>Agewise Analysis - Unallocated Premium *</b>	<b>No.of cases</b>	<b>Amt in Rs.'000s</b>
1-6 months **	15,189	117,185
7-12 months	-	-
13-18 months	-	-
19-24 months	-	-
25-30 months	-	-
31-36 months	-	-
Beyond 36 months	-	-
<b>Total</b>	<b>15,189</b>	<b>117,185</b>

NOTE: \*\* This amount includes a total amount of Rs. 4,40,39,731/- pertaining to balances of 7032 premium deposit account or "running account" maintained by corporate policy holders for their convenience.

<b>Agewise Analysis - Excess Collection @</b>	<b>No.of cases</b>	<b>Amt in Rs.'000s</b>
1-6 months	2,932	4,680
7-12 months	14	5
13-18 months	-	-
19-24 months	-	-
25-30 months	-	-
31-36 months	-	-
Beyond 36 months	-	-
<b>Total</b>	<b>2,946</b>	<b>4,685</b>

<b>Agewise Analysis - Refund of premium #</b>	<b>No.of cases</b>	<b>Amt in Rs.'000s</b>
1-6 months	1012	5,104
7-12 months	-	-
13-18 months	-	-
19-24 months	-	-
25-30 months	-	-
31-36 months	-	-
Beyond 36 months	-	-
<b>Total</b>	<b>1,012</b>	<b>5,104</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.14</b>	<b>As on 31.Dec.13</b>
1	Reserve for Unexpired Risk	5,433,842	3,641,184
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 Employee Benefit	22,928	14,917
	<b>TOTAL</b>	<b>5,456,770</b>	<b>3,656,101</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.14</b>	<b>As on 31.Dec.13</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.14				As At 31.Dec.13			
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	978.98	292.30	246.56	1,517.84	607.72	219.38	122.33	949.43
4	<b>Health Insurance</b>	50,418.42	9,484.48	1,319.93	61,222.82	29,993.63	5,923.10	732.80	36,649.53
5	<b>Total Liabilities</b>	<b>51,397.40</b>	<b>9,776.77</b>	<b>1,566.48</b>	<b>62,740.66</b>	<b>30,601.36</b>	<b>6,142.48</b>	<b>855.13</b>	<b>37,598.97</b>

# PERIODIC DISCLOSURES

FORM NL-22

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

Date: **31-Dec-14**

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	9	46	1,089	3,018	7	58	1,105	3,122
Arunachal Pradesh	-	-	-	-	-	-	-	-
Assam	1	3	74	217	0	1	75	221
Bihar	0	2	68	198	0	0	69	200
Chhattisgarh	1	4	102	303	0	1	103	309
Goa	-	-	-	-	-	-	-	-
Gujarat	98	158	1,133	3,631	16	78	1,248	3,867
Haryana	7	28	715	1,980	4	18	726	2,025
Himachal Pradesh	0	0	12	25	1	1	13	26
JAMMU AND KASHMIR	1	3	80	210	1	4	83	217
Jharkhand	4	10	187	2,565	0	2	191	2,577
Karnataka	95	304	3,398	9,912	15	73	3,508	10,289
Kerala	35	96	4,136	10,694	7	39	4,178	10,828
Madhya Pradesh	17	52	901	2,499	3	15	921	2,566
MAHARASHTRA	205	552	8,082	21,179	32	142	8,319	21,874
Manipur	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-
Orissa	6	17	335	914	1	4	341	934
Punjab	19	63	464	1,228	16	68	498	1,358
Rajasthan	20	66	623	1,622	3	18	646	1,706
Sikkim	-	-	-	-	-	-	-	-
Tamil Nadu	227	716	5,485	14,601	40	144	5,752	15,461
Telangana	18	32	915	2,062	17	41	950	2,135
Tripura	-	-	-	-	-	-	-	-
Uttar Pradesh	28	65	1,407	3,843	5	31	1,441	3,938
UTTARAKHAND	7	33	323	964	2	9	332	1,006
West Bengal	22	51	1,443	4,347	2	13	1,467	4,410
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-
Chandigarh	1	4	94	298	3	16	99	318
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Delhi	11	34	1,683	4,887	11	51	1,706	4,972
Lakshadweep	-	-	-	-	-	-	-	-
PONDICHERRY	2	9	121	296	1	4	124	309
<b>Total</b>	<b>836</b>	<b>2,347</b>	<b>32,870</b>	<b>91,491</b>	<b>189</b>	<b>831</b>	<b>33,895</b>	<b>94,669</b>

## PERIODIC DISCLOSURES

### FORM NL Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Dec-14

*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)	17,496.71	-	-	100%
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	-
6	Total	<b>1</b>	-	-	-	-

## PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-14

*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	67,081	837	27	8	6	67,959	18,281.63
8	Overseas Travel	10	25	8	7	-	50	164.28
9	Personal Accident	419	3	-	-	-	422	234.27
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-14***No. of claims only*

Sl. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Total
1	Claims O/S at the beginning of the period	26,194	220	362	26,776
2	Claims reported during the period	98,165	138	750	99,053
3	Claims Settled during the period	67,959	50	422	68,431
4	Claims Repudiated during the period	7,801	41	89	7,931
5	Claims closed during the period	14,350	-	211	14,561
6	Claims O/S at End of the period	34,249	267	390	34,906
	Less than 3months	30,940	116	310	31,366
	3 months to 6 months	2,070	80	44	2,194
	6months to 1 year	777	38	31	846
	1year and above	462	33	5	500



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

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

**Solvency for the quarter ended 31 Dec 2014**

**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)	3,120	1,958	1,008	813	437	244	437
9	Health (Social)	127,462	100,837	102,725	63,437	20,167	23,113	20,167
10	Rural Insurance	-	-	-	-	-	-	-
	<b>Total</b>	<b>130,582</b>	<b>102,795</b>	<b>103,733</b>	<b>64,250</b>	<b>20,604</b>	<b>23,357</b>	<b>20,604</b>

# PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

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

Date: **31-Dec-14**

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	280	
2	No. of branches approved during the year	23	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	6
5	No. of branches closed during the year	0	
6	No of branches at the end of the year	286	
7	No. of branches approved but not open	8	
8	No. of rural branches	0	
9	No. of urban branches	286	

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

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

Statement as on: 31.Dec.2014

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	36,485.79
2	Loans	9	0.00
3	Fixed Assets	10	5,953.65
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	30,453.24
	b. Advances & Other Assets	12	20,865.20
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	19,239.75
	b. Provisions	14	54,567.70
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		43,807.71
<b>Application of Funds as per Balance Sheet</b>			<b>211,373.05</b>

	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,953.65
3	Cash & Bank Balance (if any)	11	12,053.01
4	Advances & Other Assets (if any)	12	20,865.20
5	Current Liabilities	13	19,239.75
6	Provisions	14	54,567.70
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		43,807.71

TOTAL (B) 156,487.02

'Investment Assets' As per FORM 3B (A-B) 54,886.02

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%	-	3,619.58	15,948.09	19,567.67	35.65	0.00	19567.67	19,795.21
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	3,619.58	15,948.09	19,567.67	35.65	0.00	19567.67	19,795.21
3	<b>Investment subject to Exposure Norms</b>									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	7,819.91	7,028.96	14,848.87	27.05	0.00	14,848.87	15,093.76
	2. Approved Investments	Not exceeding 55%	-	3,786.40	16,683.08	20,469.48	37.29	0.00	20,469.48	23,972.75
	3. Other Investments (not exceeding 25%)		-	-	-	-	0.00	0.00	-	-
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>15,225.89</b>	<b>39,660.13</b>	<b>54,886.02</b>	<b>100.00</b>	<b>-</b>	<b>54,886.02</b>	<b>58,861.72</b>

## PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Dec-14

*Rs. In Lakhs*

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.Dec.14	As % of total for this class	As at 31.Dec.13	As % of total for this class	As at 31.Dec.14	As % of total for this class	as at 31.Dec.13	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	16,354.36	45.24	12,874.32	42.72	15,996.75	44.98	13,030.69	43.36
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	19,795.00	54.76	17,260.98	57.28	19,567.67	55.02	17,021.11	56.64
	<b>36,149.36</b>	<b>100.00</b>	<b>30,135.30</b>	<b>100.00</b>	<b>35,564.42</b>	<b>100.00</b>	<b>30,051.80</b>	<b>100.00</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	4,503.55	12.46	4,966.49	16.48	4,503.41	12.66	5,011.94	16.68
More than 1 year and upto 3 years	7,998.11	22.13	8,836.21	29.32	7,993.42	22.48	8,971.65	29.85
More than 3years and up to 7years	10,527.81	29.12	4,883.34	16.20	10,288.67	28.93	5,018.92	16.70
More than 7 years and up to 10 years	9,563.30	26.45	6,156.76	20.43	9,359.33	26.32	6,460.22	21.50
above 10 years	3,556.80	9.84	5,292.50	17.56	3,419.59	9.62	4,589.08	15.27
	<b>36,149.57</b>	<b>100.00</b>	<b>30,135.30</b>	<b>100.00</b>	<b>35,564.42</b>	<b>100.00</b>	<b>30,051.80</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	19,795.21	54.76	17,260.98	57.28	19,567.67	55.02	17,021.11	56.64
b. State Government	-	-	-	0.00	-	-	-	-
c. Corporate Securities	16,354.36	45.24	12,874.32	42.72	15,996.75	44.98	13,030.69	43.36
d. Others	-	-	-	0.00	-	-	-	-
<b>TOTAL</b>	<b>36,149.57</b>	<b>100.00</b>	<b>30,135.30</b>	<b>100.00</b>	<b>35,564.42</b>	<b>100.00</b>	<b>30,051.80</b>	<b>100.00</b>

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: Star Health and Allied Insurance Co Ltd

Date:

31-Dec-14

#### Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter Oct to Dec '14	up to the Quarter Dec 14	For the Quarter Oct to Dec '13	up to the Quarter of the preceding year ended Dec 13
1	Gross Premium Growth Rate	29%	29%	38%	24%
2	Gross Premium to shareholders' fund ratio	1.70	4.75	1.25	3.48
3	Growth rate of shareholders'fund	-5%	-5%	1%	1%
4	Net Retention Ratio	82%	82%	70%	72%
5	Net Commission Ratio	9.02%	8.46%	6.50%	5.71%
6	Expense of Management to Gross Direct Premium Ratio	0.43	0.43	0.41	0.42
7	Combined Ratio	1.00	0.99	1.07	1.02
8	Technical Reserves to net premium ratio	2.37	0.85	2.36	0.82
9	Underwriting balance ratio	-0.15	-0.11	-0.17	-0.16
10	Operationg Profit Ratio	-0.14	-0.10	-0.15	-0.14
11	Liquid Assets to liabilities ratio	0.84	0.84	0.87	0.87
12	Net earning ratio	-0.10	-0.10	-0.15	-0.14
13	return on net worth ratio	-0.14	-0.39	-0.13	-0.34
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		1.00		1.55
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-14

*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 14)	up to the Quarter ended Dec 14	Corresponding quarter of the preceeding year (Oct - Dec 13)	up to the Quarter of the preceeding year ended Dec 13
1	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	24.67	78.01	25.80	79.14

\*including the premium flow through Assocaites/ 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.2014

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	75,062.46
	<u>Deduct:</u>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	62,740.66
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	Annex-1	6,663.13
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>5,658.67</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	16,477.13
	<u>Deduct:</u>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	Annex-1	1,462.64
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>15,014.49</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>20,673.16</b>
9	<b>Total Required Solvency Margin [RSM]</b>		<b>20,604.10</b>
10	<b>Solvency Ratio (Total ASM/Total RSM)</b>		<b>1.00</b>



## PERIODIC DISCLOSURES

**FORM NL-34 : Board of Directors & Key Person**

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

**Date:** 31-Dec-14

### *BOD and Key Person information*

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.V Jagannathan	Chairman and Managing Director	
2	Essa Abdullah Al Ghurair	Director	
3	Mr.D.R.Karthikeyan	Director	
4	Mr.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.S.Sundaresan	Executive Director - Designated	
12	Mr.V.Jayaprakash	Executive Director - Designated	
13	Dr.S.Prakash	Executive Director-Medical- Designated	
14	Mr.Ramaswamy .S	Chief Financial Officer	
15	Mr.Kannan Unni .C.M	Senior Vice President - Company Secretary	
16	Mr.Kumar .K.C	Senior Vice President - HR & Admin	
17	Mr.Mallesh .A.M	Senior Vice President - Marketing	
18	Mr.Anand Roy	Senior Vice President - Marketing	
19	Dr. Hari Krishnan	Senior vice President- Marketing	
20	Mr.Vishwajeet Mohnot	Vice President - Marketing	
21	Mr.S.Kannan	Vice President - IT	
22	Mr.Srinivasan .H	Vice President - Technical	
23	Mrs.Rama .D	Vice President - Products	
24	Mr. N.Jayaraman	Chief Investment Officer	
25	Mr.S.Surether	Chief of Internal Audit	
<b>Key Pesons as defined in IRDA Registration of Companies Regulations, 2000</b>			







No	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.)	Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)
70	PERPETUAL NON-	EPPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71	CORPORATE	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	FOREIGN DEBT	EFDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	MUTUAL FUNDS -	EGMF	3.88	0.02	0.57	0.57	3.41	0.07	1.93	1.93	1.87	0.01	0.35	0.35
74	MUTUAL FUNDS -	EMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
75	NET CURRENT ASSETS	ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	BONDS - PSU -	OBPT	3.52	0.02	0.56	0.56	3.58	0.03	0.79	0.79	2.25	0.00	0.00	0.00
77	BONDS - PSU - TAX	OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	EQUITY SHARES (INCL	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
79	DEBENTURES	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
80	MUNICIPAL BONDS	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
82	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
83	VENTURE FUND /	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	EQUITY SHARES	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	SHORT TERM LOANS	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	EQUITY SHARES	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	TERM LOANS	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	DEBENTURES /	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	MUTUAL FUNDS -	OMGS	4.30	0.05	1.22	1.22	4.81	0.21	4.26	4.26	2.63	0.05	1.82	1.82
90	MUTUAL FUNDS -	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	DERIVATIVE	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	SECURITISED ASSETS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	INVESTMENT	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>			<b>540.86</b>	<b>12.21</b>	<b>2.26</b>	<b>2.26</b>	<b>535.29</b>	<b>36.05</b>	<b>6.73</b>	<b>6.73</b>	<b>428.49</b>	<b>27.86</b>	<b>6.50</b>	<b>6.50</b>

**CERTIFICATE**

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been

Date : 29-01-2015

Signature .....

Full Name :Mr. AAA

Chief of Finance

*Note : Category of Investment (COI) shall be as per Guidelines, as amended from time to time*



## PERIODIC DISCLOSURES

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

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-14

### 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	836	49,759	576	37,338	2,347	133,089	1,613	103,589
10	Health	32,870	397,014	25,461	323,070	91,491	1,084,154	70,747	891,551
11	Others* (OMP)	189	6,300	207	5,833	831	25,304	985	29,078

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-14

*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	8,345	106.08	81,656
		Social	8,383	110.73	90,410
10	Health	Rural	55,733	4,000.76	171,166
		Social	78,791	6,375.14	267,885
11	Others* (OMP)	Rural	444	12.92	810
		Social	940	29.60	2,254

\*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-14

Business Acquisition through different channels		<i>Rs. In Lakhs</i>							
Sl.No.	Channels	Current Quarter (Oct to Dec 14)		Same quarter Previous Year (Oct to Dec 13)		Up to the period ended Dec 14		Same period of the previous year ended Dec 13	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	330,629	24,677	258,191	18,064.70	894,064	65,635	707,135	47,077
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	844	48	399	11.96	3,047	186	887	28
4	Brokers	5,726	655	4,723	570.32	19,044	2,585	16,292	2,543
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	115,874	8,515	102,928	7,597.02	326,392	26,262	299,904	23,697
	<b>Total (A)</b>	<b>453,073</b>	<b>33,895</b>	<b>366,241</b>	<b>26,244</b>	<b>1,242,547</b>	<b>94,669</b>	<b>1,024,218</b>	<b>73,345</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>453,073</b>	<b>33,895</b>	<b>366,241</b>	<b>26,244</b>	<b>1,242,547</b>	<b>94,669</b>	<b>1,024,218</b>	<b>73,345</b>

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

## FORM NL-41 Grievance Disposal

INSURER Star Health and Allied Insurance Co Ltd

Date 31-Dec-14

SI No.	Particulars	Opening Balance At the beginning of the Quarter	Additions during the Quarter	Complaints Resolved/ settled during the quarter			Complaints pending at the end of the Quarter	Total Complaints registered upto the quarter during the Financial year
				Fully Accepted	Partially accepted	Rejected		
<b>1</b>	<b>Complaints made by Customers</b>							
a)	Proposals related	2	11	6	2	5	0	128
b)	Claim	5	651	170	309	155	22	1709
c)	Policy Related	25	690	459	170	79	7	1166
d)	Premium	0	8	4	1	3	0	140
e)	Refund	0	7	4	3	0	0	11
f)	coverage	0	0	0	0	0	0	2
g)	cover note relaed	0	0	0	0	0	0	0
h)	Product	0	1	1	0	0	0	2
i)	Others	41	69	52	33	23	2	718
	<b>Total number of Complaints</b>	<b>73</b>	<b>1437</b>	<b>696</b>	<b>518</b>	<b>265</b>	<b>31</b>	<b>3876</b>

<b>2</b>	Total No. of policies during the period ended 31st December 2013	1017757
<b>3</b>	Total No. of claims during the period ended 31st December 2013	254972
<b>4</b>	Total No. of policies during the period ended 31st December 2014	1250211
<b>5</b>	Total No. of claims during the period ended 31st December 2014	268003
<b>6</b>	Total No. of policy complaints ( current year) per 10,000 policies( current year)	9.33
<b>7</b>	Total No. of claim complaints ( current year) per 10,000 policies( current year)	13.67

<b>8</b>	Duration of Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	up to 7 days	23	0	23
b)	7-15 days	8	0	8
c)	15-30 days	0	0	0
d)	30-90 days	0	0	0
e)	90 days and beyond	0	0	0