

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**
REVENUE ACCOUNT FOR THE QUARTER ENDED 30TH JUNE 2017
MISCELLANEOUS BUSINESS

(Rs.'000)

	Particulars	Schedule	For the Qtr Ended 30.Jun.2017	For The Year Ended 31.Mar.2017	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016
1	Premiums earned (Net)	NL-4-Premium Schedule	55,81,010	1,91,14,548	36,80,516	1,51,38,716
2	Profit/ Loss on sale/redemption of Investments		31,517	40,105	1,803	70,114
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		2,31,499	5,83,873	1,47,376	5,63,250
	TOTAL (A)		58,44,027	1,97,38,526	38,29,695	1,57,72,080
1	Claims Incurred (Net)	NL-5-Claims Schedule	37,46,792	1,15,67,085	24,82,834	81,45,542
2	Commission	NL-6- Commission Schedule	3,01,243	9,52,942	2,24,482	6,10,586
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	20,01,059	63,57,684	14,49,027	45,30,672
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		60,49,094	1,88,77,711	41,56,343	1,32,86,800
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(2,05,067)	8,60,815	(3,26,649)	24,85,280
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(2,05,067)	8,60,815	(3,26,649)	24,85,280
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(2,05,067)	8,60,815	(3,26,649)	24,85,280

Place: Chennai – 34

Date: 26-JUL-2017

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 QUARTER ENDED 30TH JUNE 2017

(Rs.'000)

	Particulars	Schedule	For the Qtr Ended 30.Jun.2017	For The Year Ended 31.Mar.2017	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(2,05,067)	8,60,815	(3,26,649)	24,85,280
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		90,028	3,57,858	57,313	1,58,865
	(b) Profit on sale of investments		12,257	24,581	701	19,776
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	1	-
	TOTAL (A)		(1,02,783)	12,43,254	(2,68,633)	26,63,921
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	8,30,326
	(c) Others (To be specified) Sweat Equity Shares Pending Allotment		-	37,315	-	11,998
	(d) Key Management Personnel Remuneration (Refer Note No.13 (a) of Sch 17)		-	25,552	-	-
	(e) Management expenses allocated		-	-	-	4,51,696
	(f) Remuneration to Directors		4,400	-	-	-
	(g) Donation		4,150	950	450	4,143
	TOTAL (B)		8,550	63,817	450	12,98,163
	Profit Before Tax (A - B)		(1,11,333)	11,79,437	(2,69,083)	13,65,759
	Provision for Taxation					
	(a) Current Tax		-	2,58,282	-	1,41,480
	Less: MAT Credit Entitlement		-	(2,58,282)	-	(1,41,480)
	(b) Deferred Tax		-	-	-	-
	Profit After Tax		(1,11,333)	11,79,437	(2,69,083)	13,65,759
	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		(24,06,994)	(35,86,431)	(35,86,434)	(49,52,190)
	Balance carried forward to Balance Sheet		(25,18,328)	(24,06,994)	(38,55,517)	(35,86,434)

Place: Chennai – 34

Date: 26-JUL-2017

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**
BALANCE SHEET AS AT 30TH JUNE 2017

(Rs.'000)

	Particulars	Schedule	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
	SOURCES OF FUNDS					
	SHARE CAPITAL	NL-8-Share Capital Schedule	45,55,761	45,55,761	38,69,921	38,69,921
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-	-	-
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	57,45,592	57,45,592	33,11,945	33,17,550
	FAIR VALUE CHANGE ACCOUNT					
	BORROWINGS	NL-11-Borrowings Schedule	-	-	-	-
	DEFERRED TAX LIABILITY					
	TOTAL		1,03,01,353	1,03,01,353	71,81,867	71,87,471
	APPLICATION OF FUNDS					
	INVESTMENTS	NL-12 & 12 A-Investment Schedule	1,44,00,481	1,42,84,773	74,87,358	80,67,147
	LOANS	NL-13-Loans Schedule	-	-	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	8,65,912	8,38,073	7,35,496	6,54,127
	CURRENT ASSETS					
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	19,93,126	33,11,056	18,53,972	27,19,394
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	42,80,406	36,92,238	25,00,385	22,80,416
	Sub-Total (A)		62,73,532	70,03,294	43,54,357	49,99,810
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	30,13,751	27,81,623	21,02,890	23,81,274
	PROVISIONS	NL-18-Provisions Schedule	1,07,43,150	1,14,50,158	71,47,971	77,38,771
	Sub-Total (B)		1,37,56,901	1,42,31,781	92,50,861	1,01,20,045
	NET CURRENT ASSETS (C) = (A - B)		(74,83,370)	(72,28,487)	(48,96,504)	(51,20,235)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		25,18,328	24,06,995	38,55,517	35,86,434
	TOTAL		1,03,01,351	1,03,01,353	71,81,867	71,87,473

Place: Chennai – 34

Date: 26-JUL-2017

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

(Rs.'000)

Particulars	For the Qtr Ended 30.Jun.2017	For The Year Ended 31.Mar.2017	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016
Premium from direct business written	63,91,551	2,96,00,529	45,78,618	2,00,73,425
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	63,91,551	2,96,00,529	45,78,618	2,00,73,425
Add: Premium on reinsurance accepted	-	1,399	369	2,938
Less : Premium on reinsurance ceded	15,00,571	67,70,306	14,62,794	46,78,890
Net Premium	48,90,980	2,28,31,621	31,16,193	1,53,97,473
Adjustment for change in reserve for unexpired risks	(6,90,031)	37,17,074	(5,64,322)	2,58,757
Premium Earned (Net)	55,81,010	1,91,14,548	36,80,516	1,51,38,716

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	For the Qtr Ended 30.Jun.2017	For The Year Ended 31.Mar.2017	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016
Claims paid				
Direct claims	43,84,812	1,48,70,947	31,02,303	1,06,52,298
Add Claims Outstanding at the end of the year	16,71,692	12,59,070	11,52,654	12,87,605
Less Claims Outstanding at the beginning of the year	15,60,951	12,87,605	12,87,605	12,41,332
Gross Incurred Claims	44,95,552	1,48,42,412	29,67,353	1,06,98,572
Add :Re-insurance accepted to direct claims	-	1,636	927	1,154
Less :Re-insurance Ceded to claims paid	7,48,760	32,76,963	4,85,445	25,54,183
Total Claims Incurred	37,46,792	1,15,67,085	24,82,834	81,45,542

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

(Rs.'000)

Particulars	For the Qtr Ended 30.Jun.2017	For The Year Ended 31.Mar.2017	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016
Commission paid				
Direct	7,18,327	33,56,042	5,23,317	22,16,965
Add: Re-insurance Accepted	-	350	92	735
Less: Commission on Re-insurance Ceded	4,17,084	24,03,450	2,98,927	16,07,114
Net Commission	3,01,243	9,52,942	2,24,482	6,10,586
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	6,81,940	30,97,701	4,84,472	21,05,581
Brokers	25,931	1,88,166	38,831	67,837
Corporate Agency	6,506	34,656	-	36,510
Referral	-	-	-	-
Others (pl. specify)	3,949	35,518	13	7,037
TOTAL	7,18,327	33,56,042	5,23,317	22,16,965

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.2017	For The Year Ended 31.Mar.2017	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016
1	Employees' remuneration & welfare benefits	13,74,858	48,46,436	10,83,655	36,76,247
2	Travel, conveyance and vehicle running expenses	25,173	1,28,360	33,946	1,10,064
3	Training expenses	14,693	84,040	15,403	51,766
4	Rents, rates & taxes	1,19,669	4,06,656	79,937	3,00,978
5	Repairs & Maintenance	54,674	1,63,112	35,248	97,363
6	Printing & stationery	47,107	1,77,382	35,160	1,70,956
7	Communication	27,608	1,22,776	22,863	90,180
8	Legal & professional charges	43,987	1,05,649	20,869	92,572
9	Auditors' fees, expenses etc				
	(a) as auditor	15	3,055	45	3,000
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	2,000	-	1,000
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	1,156	1,045	1,000
	(d) Out of Pocket Expenses	244	1,315	323	707
10	Advertisement and publicity	3,17,011	6,03,825	90,585	4,69,279
11	Interest & Bank Charges	8,953	30,085	13,478	24,201
12	Others (to be specified)				
	(a) Director's Sitting Fees	251	1,105	251	650
	(b) Software Expenses	61,230	1,98,219	49,895	1,71,725
	(c) Miscellaneous Expenses	38,447	1,29,582	39,153	1,24,292
	(d) In House Claim Processing Cost	(1,84,923)	(8,47,886)	(1,21,080)	(5,78,575)
	(e) Management Expenses allocated to Profit and Loss account	-	-	-	(4,51,696)
13	Depreciation	52,063	2,00,818	48,251	1,74,963
	TOTAL	20,01,059	63,57,684	14,49,027	45,30,672

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Rs.'000)

	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
1	Authorised Capital	60,00,000	60,00,000	60,00,000	60,00,000
	600,000,000 (Previous Period - 600,000,000)				
	Equity Shares of Rs.10 each				
2	Issued Capital	45,55,761	45,55,761	38,69,921	38,69,921
	455,576,106 (Previous Period - 386,992,109)				
	Equity Shares of Rs.10 each				
3	Subscribed Capital	45,55,761	45,55,761	38,69,921	38,69,921
	455,576,106 (Previous Period - 386,992,109)				
	Equity Shares of Rs.10 each				
4	Called-up Capital	45,55,761	45,55,761	38,69,921	38,69,921
	455,576,106 (Previous Period - 386,992,109)	-	-	-	-
	Equity Shares of Rs.10 each	-	-	-	-
	Less : Calls unpaid	-	-	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-	-	-
	Less : Par Value of Equity Shares bought back	-	-	-	-
	Less : Preliminary Expenses	-	-	-	-
	Less: Expenses including commission or brokerage on	-	-	-	-
	Less: Underwriting or subscription of shares	-	-	-	-
	TOTAL	45,55,761	45,55,761	38,69,921	38,69,921

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As On 30.Jun.2017		As on 31.Mar.2017		As On 30.Jun.2016		As on 31.Mar.2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters								
-Indian	17,09,24,907	37.52%	17,09,24,907	37.52%	28,77,04,013	74.34%	28,77,04,013	74.34%
-Foreign	2,80,40,847	6.16%	2,80,40,847	6.16%	9,92,88,096	25.66%	9,92,88,096	25.66%
Others	25,66,10,352	56.33%	25,66,10,352	56.33%	-	-	-	-
TOTAL	45,55,76,106	100%	45,55,76,106	100%	38,69,92,109	100%	38,69,92,109	100%

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

(Rs.'000)

	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
1	Capital Reserve	-	-	-	-
2	Capital Redemption Reserve	-	-	-	-
3	Share Premium	57,45,592	57,45,592	33,11,945	33,17,550
4	General Reserves	-	-	-	-
	Less: Debit balance in Profit and Loss Account	-	-	-	-
	Less: Amount utilized for Buy-back	-	-	-	-
5	Catastrophe Reserve	-	-	-	-
6	Other Reserves	-	-	-	-
7	Balance of Profit in Profit & Loss Account	-	-	-	-
	TOTAL	57,45,592	57,45,592	33,11,945	33,17,550

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

(Rs.'000)

	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
1	Debentures/ Bonds	-	-	-	-
2	Banks	-	-	-	-
3	Financial Institutions	-	-	-	-
4	Others (to be specified)	-	-	-	-
	TOTAL	-	-	-	-

FORM NL-12-INVESTMENT SCHEDULE
Investments

(Rs.'000)

	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
	LONG TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	19,50,160	27,01,042	8,78,313	7,70,127
2	Other Approved Securities	-	-	-	-
3	Other Investments				
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	-	-	-	-
	(c) Derivative Instruments	-	-	-	-
	(d) Debentures/ Bonds	6,14,497	8,89,845	3,94,275	3,10,637
	(e) Other Securities (to be specified)	-	-	-	-
	(f) Subsidiaries	-	-	-	-
	(g) Investment Properties-Real Estate	7,796	9,541	7,017	5,524
4	Investments in Infrastructure and Social Sector	16,65,784	17,51,369	6,35,467	5,04,837
5	Other than Approved Investments	1,86,497	-	68,540	53,957
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	-	380	83,797	76,893
2	Other Approved Securities	-	-	-	-
3	Other Investments	-	-	-	-
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	-	-	11,179	30,800
	(a) Derivative Instruments	-	-	-	-
	(b) Debentures/ Bonds	-	38,036	-	11,000
	(c) Other Securities (to be specified)	-	-	-	-
	(d) Subsidiaries	-	-	-	-
	(e) Investment Properties-Real Estate	-	-	-	-
4	Investments in Infrastructure and Social Sector	46,589	38,000	13,972	10,997
5	Other than Approved Investments	-	-	-	-
	TOTAL	44,71,323	54,28,214	20,92,561	17,74,772

FORM NL-12-INVESTMENT SCHEDULE
Investments

(Rs.'000)

	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
	LONG TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	43,30,585	44,06,963	22,64,364	27,30,451
2	Other Approved Securities	-	-	-	-
3	Other Investments				
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	-	-	-	-
	(c) Derivative Instruments	-	-	-	-
	(d) Debentures/ Bonds	13,64,572	14,51,853	10,16,474	11,01,350
	(e) Other Securities (to be specified)	-	-	-	-
	(f) Subsidiaries	-	-	-	-
	(g) Investment Properties-Real Estate	17,312	15,567	18,091	19,584
4	Investments in Infrastructure and Social Sector	36,99,091	28,57,497	16,38,287	17,89,877
5	Other than Approved Investments	4,14,141	-	1,76,703	1,91,301
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	-	620	2,16,035	2,72,619
2	Other Approved Securities	-	-	-	-
3	Other Investments	-	-	-	-
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	-	-	28,821	1,09,200
	(a) Derivative Instruments	-	-	-	-
	(b) Debentures/ Bonds	-	62,059	-	39,000
	(c) Other Securities (to be specified)	-	-	-	-
	(d) Subsidiaries	-	-	-	-
	(e) Investment Properties-Real Estate	-	-	-	-
4	Investments in Infrastructure and Social Sector	1,03,456	62,000	36,022	38,991
5	Other than Approved Investments	-	-	-	-
	TOTAL	99,29,157	88,56,559	53,94,797	62,92,373

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs.'000)

	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
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	-	-	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

(Rs.'000)

Particulars	COST/GROSS BLOCK				DEPRECIATION				NET BLOCK	
	Opening	Additions	Deductions	Closing	Opening	For The Period	Adjustments on Sale	Closing	As at Period ended on 30.Jun.2017	As at Period ended on 30.Jun.2016
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles IT Software	8,83,580	12,003	-	8,95,582	6,22,969	19,096	-	6,42,065	2,53,518	2,89,940
Land-Freehold	75,600	-	-	75,600	-	-	-	-	75,600	75,600
Furniture & Fittings	2,58,646	8,643	-	2,67,289	96,826	6,620	-	1,03,446	1,63,843	95,504
Information Technology Equipment	5,92,281	35,957	-	6,28,238	4,06,283	18,952	-	4,25,235	2,03,003	1,85,653
Vehicles	18,151	12,009	-	30,160	10,702	963	-	11,664	18,496	6,145
Office Equipment	1,93,736	8,245	-	2,01,981	1,16,283	6,230	-	1,22,512	79,469	44,670
Others - Temporary Construction	2,567	-	-	2,567	1,835	203	-	2,038	529	1,279
TOTAL	20,24,560	76,856	-	21,01,417	12,54,897	52,063	-	13,06,960	7,94,457	6,98,790
Capital Work in progress	68,409	3,047	-	71,455	-	-	-	-	71,455	36,706
Grand Total	20,92,969	79,903	-	21,72,872	12,54,897	52,063	-	13,06,960	8,65,912	7,35,496
PREVIOUS YEAR	17,09,968	1,29,640	74	18,39,535	10,55,840	48,251	52	11,04,039	-	-

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

(Rs.'000)

	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
1	Cash (including cheques, drafts and stamps)	36,805	10,38,440	17,535	5,01,852
2	Bank Balances				
	(a) Deposit Accounts				
	(aa) Short-term (due within 12 months)	9,19,658	4,56,100	13,53,758	8,78,400
	(bb) Others	642	5,68,800	642	8,98,000
	(b) Current Accounts	10,36,021	12,47,716	4,82,037	4,41,142
	(c) Others (to be specified)	-	-	-	-
3	Money at Call and Short Notice				
	(a) With Banks	-	-	-	-
	(b) With other Institutions	-	-	-	-
4	Others (to be specified)	-	-	-	-
	TOTAL	19,93,126	33,11,056	18,53,972	27,19,394

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

(Rs.'000)

	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
	ADVANCES				
1	Reserve deposits with ceding companies	-	-	-	-
2	Application money for investments		-		-
3	Prepayments	1,87,675	55,053	11,60,705	46,656
4	Advances to Directors/Officers	-	-	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,11,468	-	78,051	-
6	Others (to be specified)				
	- Travel Advance	601	393	592	380
	- Rental Advance	1,95,571	1,88,339	1,57,404	1,46,885
	- Telephone Deposit	440	429	445	401
	- Staff Advance	38,672	35,739	33,832	34,060
	- Other Advances	90,459	82,199	1,18,059	33,419
	- Security Deposits	24,975	22,425	19,535	17,939
	TOTAL (A)	6,49,861	3,84,576	15,68,623	2,79,740
	OTHER ASSETS				
1	Income accrued on investments	5,59,412	4,98,664	3,85,275	3,73,284
2	Outstanding Premiums	3,60,800	3,60,800	3,67,718	3,89,109
3	Agents' Balances	-	-	-	-
4	Foreign Agencies Balances	-	-	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	21,09,310	19,03,752	37,289	10,80,520
6	Due from subsidiaries/ holding	-	-	-	-
7	Deposit with Reserve Bank of India	-	-	-	-
	[Pursuant to section 7 of Insurance Act, 1938]				-
8	Others (to be specified)				
	- Service Tax Input Credit	1,58,113	27,983	-	16,283
	- Service Tax On Collection	43,149	1,16,701	-	-
	- MAT Credit Entitlement	3,99,762	3,99,762	1,41,480	1,41,480
	TOTAL (B)	36,30,545	33,07,662	9,31,762	20,00,676
	TOTAL (A+B)	42,80,406	36,92,238	25,00,385	22,80,416

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Rs.'000)

	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
1	Agents' Balances	1,25,038	3,30,781	84,176	1,91,410
2	Balances due to other insurance companies	1,967	9,945	1,12,734	2,533
3	Deposits held on re-insurance ceded	-	-	-	-
4	Premiums received in advance	5,39,832	1,73,682	2,13,057	86,517
5	Unallocated Premium	60,584	88,995	22,756	66,600
6	Sundry creditors	3,64,277	4,85,770	4,56,061	6,76,059
7	Due to subsidiaries/ holding company	-	-	-	-
8	Claims Outstanding	16,71,692	15,60,951	11,52,654	12,87,605
9	Due to Officers/ Directors	-	-	-	-
10	Unclaimed Amount of Policy holders	9,169	12,952	8,641	8,115
11	Others (to be specified)	-	-	-	-
	IOT	-	-	-	-
	Premium Deposit on Corporate Accounts	2,41,193	1,18,547	52,812	62,435
	TOTAL	30,13,751	27,81,623	21,02,890	23,81,274

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

(Rs.'000)

	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
1	Reserve for Unexpired Risk	1,07,25,780	1,14,15,811	71,34,415	76,98,737
2	For taxation (less advance tax paid and taxes deducted at source)	-	16,977	-	26,478
3	For proposed dividends	-	-	-	-
4	For dividend distribution tax	-	-	-	-
5	Others (to be specified)	-	-	-	-
	Provision for Employee Benefit	17,370	17,370	13,556	13,556
	TOTAL	1,07,43,150	1,14,50,158	71,47,971	77,38,771

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

(Rs.'000)

	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
1	Discount Allowed in issue of shares/ debentures	-	-	-	-
2	Others	-	-	-	-
	TOTAL	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-21

Statement of Liabilities

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

Date: **30-Jun-17**

Rs.In Lakhs

Statement of Liabilities		
Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR).....(a)	31,957.75	1,07,257.80
Premium Deficiency Reserve (PDR).....(b)	-	-
Unexpired Risk Reserve (URR).....(c) = (a)+(b)	31,957.75	1,07,257.80
Outstanding Claim Reserve (other than IBNR reserve)....(d)	19,454.74	14,116.92
IBNR Reserve.....(e)	3,530.00	2,600.00
Total Reserve for Technical Liabilities(f)=(c)+(d)+(e)	54,942.50	1,23,974.71

PERIODIC DISCLOSURES

FORM NL-22

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

Date: **30-Jun-17**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: ENDING 30 JUN 2017

(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	62	62	1,418	1,418	18	18	1,498	1,498
ARUNACHAL PRADESH	-	-	-	-	-	-	-	-
ASSAM	2	2	182	182	0	0	184	184
BIHAR	1	1	219	219	1	1	221	221
CHHATTISGARH	2	2	193	193	0	0	195	195
GOA	2	2	32	32	0	0	33	33
GUJARAT	63	63	1,621	1,621	40	40	1,724	1,724
HARYANA	46	46	1,906	1,906	15	15	1,967	1,967
HIMACHAL PRADESH	1	1	45	45	1	1	47	47
JAMMU AND KASHMIR	2	2	201	201	2	2	205	205
JHARKHAND	2	2	438	438	2	2	442	442
KARNATAKA	326	326	5,458	5,458	31	31	5,815	5,815
KERALA	75	75	6,322	6,322	19	19	6,416	6,416
MADHYA PRADESH	25	25	2,056	2,056	13	13	2,094	2,094
MAHARASHTRA	439	439	14,846	14,846	77	77	15,362	15,362
MANIPUR	-	-	-	-	-	-	-	-
MEGHALAYA	-	-	-	-	-	-	-	-
MIZORAM	-	-	-	-	-	-	-	-
NAGALAND	-	-	-	-	-	-	-	-
ORISSA	10	10	698	698	2	2	710	710
PUNJAB	43	43	1,162	1,162	36	36	1,241	1,241
RAJASTHAN	48	48	1,270	1,270	11	11	1,328	1,328
SIKKIM	-	-	-	-	-	-	-	-
TAMIL NADU	453	453	8,997	8,997	74	74	9,524	9,524
TELANGANA	104	104	2,813	2,813	34	34	2,950	2,950
TRIPURA	-	-	-	-	-	-	-	-
UTTAR PRADESH	32	32	3,340	3,340	18	18	3,389	3,389
UTTARAKHAND	20	20	833	833	6	6	858	858
WEST BENGAL	24	24	3,232	3,232	7	7	3,263	3,263
ANDAMAN & NICOBAR IS.	-	-	-	-	-	-	-	-
CHANDIGARH	3	3	233	233	6	6	243	243
DADRA & NAGRA HAVELI	-	-	-	-	-	-	-	-
DAMAN & DIU	-	-	-	-	-	-	-	-
DELHI	39	39	3,964	3,964	26	26	4,029	4,029
LAKSHADWEEP	-	-	-	-	-	-	-	-
PONDICHERRY	11	11	164	164	2	2	177	177
TOTAL	1,835	1,835	61,641	61,641	440	440	63,916	63,916

PERIODIC DISCLOSURES	
FORM NL-23	Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTDDate: 30-Jun-17*(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		-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA		-	-	-	-
3	No. of Reinsurers with rating A but less than AA		-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	1 (GIC -Re)	15,005.71	-	-	100%
5	No. of Reinsures with rating less than BBB		-	-	-	-
6	Total	1 (GIC -Re)	15,005.71	-	-	100%

PERIODIC DISCLOSURES

FORM NL-2 Ageing of Claims

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Jun-17***(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
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA
3	Marine Hull	NA	NA	NA	NA	NA	NA	NA
4	Engineering	NA	NA	NA	NA	NA	NA	NA
5	Motor OD	NA	NA	NA	NA	NA	NA	NA
6	Motor TP	NA	NA	NA	NA	NA	NA	NA
7	Health	1,07,019	838	107	18	-	1,07,982	41,252
8	Overseas Travel	13	10	6	10	8	47	100
9	Personal Accident	515	-	-	-	-	515	646
10	Liability	NA	NA	NA	NA	NA	NA	NA
11	Crop	NA	NA	NA	NA	NA	NA	NA
12	Miscellaneous	NA	NA	NA	NA	NA	NA	NA

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

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Jun-17***No. of claims only*

Sl. No.	Claims Experience	Personal Accident	Health	Overseas Travel	Total
1	Claims O/S at the beginning of the period	560	28908	252	29,720
2	Claims reported during the period	1088	149193	118	1,50,399
3	Claims Settled during the period	515	107982	47	1,08,544
4	Claims Repudiated during the period	165	15206	33	15,404
5	Claims closed during the period	470	11018	1	11,489
6	Claims O/S at End of the period	498	43895	289	44,682
	Less than 3months	467	41491	97	42,055
	3 months to 6 months	30	1514	28	1,572
	6months to 1 year	1	752	106	859
	1year and above	0	138	58	196

FORM NL-26 - CLAIMS INFORMATION - GI SM Table I

Insurer : Star Health and Allied Insurance Co Ltd

Solvency for the quarter ended as on 30.06.2017

Required solvency margin based on net premium and net incurred claims

Rs In Lakhs

Item No.	Description	PREMIUM		CLAIM		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross Incurred claim	Net Incurred Claim			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-
8	Rural	-	-	-	-	-	-	-
9	Health	3,04,315.10	2,29,309.29	1,20,237.09	93,599.44	45,861.86	28,079.83	45,861.86
10	Others	9,819.51	7,215.64	2,006.55	1,547.60	1,443.13	464.28	1,443.13
	Total	3,14,134.61	2,36,524.94	1,22,243.64	95,147.04	47,304.99	28,544.11	47,304.99

PERIODIC DISCLOSURES**FORM NL-27 Offices information for Non-Life**

Insurer:

STAR HEALTH AND ALLIED INSURANCE CO LTDDate: **30.06.2017**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		366
2	No. of branches approved during the year		0
3	No. of branches opened during the Quarter	Out of approvals of previous year	27
4		Out of approvals of this year	0
5	No. of branches closed during the Quarter		0
6	No of branches at the end of the Quarter		393
7	No. of branches approved but not opened		22
8	No. of rural branches		0
9	No. of urban branches		393

FORM NL-29		PERIODIC DISCLOSURES
Detail regarding debt securities		

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-17

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30/06/2017	As % of total for this class	As at 30/06/2016	As % of total for this class	As at 30/06/2017	As % of total for this class	As at 30/06/2016	As % of total for this class
Break down by credit rating								
AAA rated	82,558.40	56.60	40,472.51	53.55	80,946.28	56.31	39,797.41	53.62
AA or better		-	-	-			-	-
Rated below AA but above A		-	-	-			-	-
Rated below A but above B		-	-	-			-	-
Any other	63,315.40	43.40	35,109.64	46.45	62,807.44	43.69	34,425.08	46.38
	1,45,873.80	100.00	75,582.15	100.00	1,43,753.72	100.00	74,222.50	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,524.70	1.05	6,538.74	8.65	1,500.45	1.04	6,509.69	8.77
more than 1 year and upto 3 years	9,961.97	6.83	8,489.64	11.23	9,682.59	6.74	8,271.52	11.14
More than 3 years and up to 7 years	20,702.42	14.19	17,564.57	23.24	20,067.27	13.96	17,203.83	23.18
More than 7 years and up to 10 years	57,514.26	39.43	27,042.40	35.78	56,413.35	39.24	26,486.44	35.69
above 10 years	56,170.45	38.51	15,946.80	21.10	56,090.07	39.02	15,751.02	21.22
	1,45,873.80	100.00	75,582.15	100.00	1,43,753.72	100.00	74,222.50	100.00
Breakdown by type of the issuer								
a. Central Government	63,315.40	43.40	35,109.64	46.45	62,807.44	43.69	34,425.08	46.38
b. State Government	-		-	-			-	-
c. Corporate Securities	82,558.40	56.60	40,472.51	53.55	80,946.28	56.31	39,797.41	53.62
d. Others	-	-	-	-	-	-	-	-
	1,45,873.80	100.00	75,582.15	100.00	1,43,753.72	100.00	74,222.50	100.00

Insurer: Star Health and Allied Insurance Co Ltd

Date:

30-Jun-17

Analytical Ratios for Non-Life companies					
Sl.No.	Particular	up to the Quarter 30.06.2017	For the Year ended as on 31.03.2017	up to the Quarter of the prceeding year ended 30.06.2016	For the corresponding prceeding year ended as on 31.03.2016
1	Gross Premium Growth Rate	39.60%	47.46%	30%	37%
2	Gross Premium to shareholders' fund ratio	0.82	3.75	1.38	5.57
3	Growth rate of shareholders'fund	134%	119%	72%	154%
4	Net Retention Ratio	77%	77%	68%	77%
5	Net Commission Ratio	6%	4%	7%	4%
6	Expense of Management to Gross Direct Premium Ratio	0.43	0.33	0.43	0.36
7	Combined Ratio	1.23	0.93	1.31	1.01
8	Technical Reserves to net premium ratio	2.53	0.57	2.66	0.58
9	Underwriting balance ratio	-0.10	0.01	-0.15	0.12
10	Operationg Profit Ratio	-0.02	0.05	-0.09	0.17
11	Liquid Assets to liabilities ratio	0.17	0.27	0.27	0.37
12	Net earning ratio	-0.02	0.05	-0.09	0.09
13	Return on net worth ratio	-0.01	0.15	-0.08	0.38
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.53	1.61	5.27	5.99
15	NPA Ratio			-	
	Gross NPA Ratio	0.00	0.00	0.00	0.00
	Net NPA Ratio	0.00	0.00	0.00	0.00
1	(a) No. of shares	45,55,76,106	45,55,76,106	38,69,92,109	38,69,92,109
2	(b) Percentage of shareholding (Indian / Foreign)	63.55%/ 36.45%	63.55%/ 36.45%	74.34%/25.66%	74.34%/25.66%
3	(c) %of Government holding (in case of public sector insurance companies)	0	0	0	0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0	0	0	0
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0	0	0	0
6	(iv) Book value per share (Rs)	17.08	17.33	8.6	9.31

PERIODIC DISCLOSURES					IRDA Periodic Disclosures		
FORM NL-31 : Related Party Transactions							
Insurer:	Star Health and Allied Insurance Co Ltd					Date:	30-Jun-17
							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	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	Mr.V.Jagannathan	Chairman cum MD	Managerial Remuneration	99.67	99.67	75.00	174.69
2	Mr.V.Jagannathan	Chairman cum MD	Share Capital	-	-	-	365.84
3	Mrs.Vasanthi Jagannathan	Spouse of Chairman cum MD	Share Capital	-	-	-	121.95
*including the premium flow through Assocaites/ Group companies as an agent							

PERIODIC DISCLOSURES	
FORM NL-32	Products Information

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Jun-17**

<i>Products Information</i>							
List below the products and/or add-ons introduced during the period 01.4.2017 to 30.06.2017							
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	Family Health Optima Insurance Plan	129	IRDAI/HLT/SHAI/P-H/V.III/129/2017-18	Miscellaneous	Health	19.12.2016	11.04.2017
2	Accident Care Individual Insurance Policy	129	IRDAI/HLT/SHAI/P-P/V.III/134/2017-18	Miscellaneous	Personal Accident	01.03.2017	09.06.2017

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

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

Solvency for the Quarter ended on 30.Jun.2017

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	1,44,688.13
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	8,507.78
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	ANNEX-1	1,23,974.71
4	Excess in Policyholders' Funds (1-2-3)		12,205.63
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	65,156.32
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	ANNEX-1	5,086.52
7	Excess in Shareholders' Funds (5-6)		60,069.80
8	Total Available Solvency Margin [ASM] (4+7)		72,275.44
9	Total Required Solvency Margin [RSM]		47,304.99
10	Solvency Ratio (Total ASM/Total RSM)		1.53

Above statement has been prepared in accordance with the Section 64VA of the Insurance Act, 1938 and the dispensation given by IRDAI vide their letter ref No. IRDA/439/F&A/URR/2011-12/LR/01/83 dated 26th Feb, 2015.

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Persons			
Insurer:		STAR HEALTH AND ALLIED INSURANCE CO LTD	Date: 30-Jun-17
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	Mr.D.R.Karthikeyan	Director	
3	Mr.D.C.Gupta	Director	
4	Dr.M.Y Khan	Director	
5	Mr.V P Nagarajan	Director	
6	Mr.Gautam Mago	Nominee Director	
7	Mr. Akhil Awasthi	Nominee Director	
8	Mr.Gagandeep Singh Chhina	Nominee Director	
9	Ms.Justice K B K Vasuki	Director	
10	Mr. Matteo Stefanel	Nominee Director	
11	Mr.S.Sundaresan	Senior Executive Director	
12	Mr.V.Jayaprakash	Senior Executive Director	
13	Dr.S.Prakash	Chief Operating Officer	
14	Mr.Ramaswamy .S	Chief Financial Officer	
15	Mr.Kannan Unni .C.M	Executive Director	
16	Mr.Kumar .K.C	Executive Director	
17	Mr.Mallesh .A.M	Executive Director	
18	Mr.Anand Roy	Executive Director	
19	Dr. Harikrishnan	Executive Director	
20	Mr. A G Gajapathy	Executive Director	
21	Mr.Vishwajeet Mohnot	Joint Executive Director	
22	Mr.Srinivasan .H	Vice President	
23	Mrs.Rama .D	Vice President	
24	Mr. N.Jayaraman	Senior General Manager	
25	Mr.S.Surenter	Senior Vice President	

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30.Jun.17

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
									NIL								

CERTIFICATION

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

Periodicity of Submission : Quarterly

Rs. (In Crores)

CERTIFICATE

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

Date : 26-07-2017

Note : Category of Investment(COI) shall be as per Guidelines

1. To be calculated based on Monthly or lesser frequency 'Weighted Average' of Investments
2. Yield netted for Tax
3. FORM-1 shall be prepared in respect of each fund

[illegible]

PERIODIC DISCLOSURES	
FORM NL-38	Quarterly Business Returns across line of Business

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-17

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 previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	NA	NA	NA	NA	NA	NA	NA	NA
2	Cargo & Hull	NA	NA	NA	NA	NA	NA	NA	NA
3	Motor TP	NA	NA	NA	NA	NA	NA	NA	NA
4	Motor OD	NA	NA	NA	NA	NA	NA	NA	NA
5	Engineering	NA	NA	NA	NA	NA	NA	NA	NA
6	Workmen's Compensation	NA	NA	NA	NA	NA	NA	NA	NA
7	Employer's Liability	NA	NA	NA	NA	NA	NA	NA	NA
8	Aviation	NA	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	1,835	80,289	1,325	64,528	1,835	80,289	1,325	64,528
10	Health	61,641	5,78,574	44,046	4,49,973	61,641	5,78,574	44,046	4,49,973
11	Others* OMP	440	15,242	415	13,528	440	15,242	415	13,528

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

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

Date: **30-Jun-17**

(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	15,936	271	2,41,435
		Social	11,394	228	1,78,603
10	Health	Rural	88,581	8,284	3,31,162
		Social	90,602	9,688	3,85,241
11	Others*	Rural	958	31	1,25,775
		Social	2,151	54	3,49,993

*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: 30-Jun-17

Sl.No.	Business Acquisition through different channels						(Rs in Lakhs)		
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	5,32,193	48,128	4,00,131	33,562	5,32,193	48,128	4,00,131	33,562
2	Corporate Agents-Banks	6,372	708	-	-	6,372	708	-	-
3	Corporate Agents -Others	2,157	194	1,484	103	2,157	194	1,484	103
4	Brokers	8,758	3,258	7,558	1,680	8,758	3,258	7,558	1,680
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,24,625	11,627	1,18,856	10,441	1,24,625	11,627	1,18,856	10,441
	Total (A)	6,74,105	63,916	5,28,029	45,786	6,74,105	63,916	5,28,029	45,786
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	6,74,105	63,916	5,28,029	45,786	6,74,105	63,916	2,56,844	45,786

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 GREIVANCE DISPOSAL

Grievance Disposal							Date	30.06.2017
INSURER		Star Health and Allied Insurance Co Ltd						
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		
1	Complaints made by Customers							
a)	Proposals related	1	4	1	1	2	1	4
b)	Claim	34	370	19	102	245	38	370
c)	Policy Related	16	375	253	53	38	47	375
d)	Premium	0	2	1	0	1	0	2
e)	Refund	5	89	68	13	4	9	89
f)	coverage	0	0	0	0	0	0	0
g)	cover note relaed	0	0	0	0	0	0	0
h)	Product	0	5	1	1	3	0	5
i)	Others	1	26	5	6	16	0	26
	Total number of Complaints	57	871	348	176	309	95	871
2	Total No. of policies during the period ended 30th June 2014	528034						
3	Total No. of claims during the period ended 30th June 2014	99766						
4	Total No. of policies during the period ended 30th June 2015	674105						
5	Total No. of claims during the period ended 30th June 2015	150399						
6	Total No. of policy complaints (current year) per 10,000 policies(current year)	5.56						
7	Total No. of claim complaints (current year) per 10,000 policies(current year)	5.49						
8	Duration of Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
a)	up to 7 days	69	0	69				
b)	7-15 days	26	0	26				
c)	15-30 days	0	0	0				
d)	30-90 days	0	0	0				
e)	90 days and beyond	0	0	0				