

**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 2015**  
**MISCELLANEOUS BUSINESS**

(Rs. in '000s)

	Particulars	Schedule	For the Quarter ended 31.Dec.15	Up to the Quarter ended 31.Dec.15	For the Quarter ended 31.Dec.14	Up to the Quarter ended 31.Dec.14
1	Premiums earned (Net)	NL-4 Prem Sch	2,305,401	9,506,709	2,736,818	7,367,065
2	Profit / (Loss) on sale / redemption of Investments		165	659	3,321	10,015
3	Others		-	-	-	-
4	Interest, Dividend & Rent – (Gross)		221,639	512,046	103,250	284,913
	<b>TOTAL (A)</b>		<b>2,527,204</b>	<b>10,019,414</b>	<b>2,843,389</b>	<b>7,661,994</b>
1	Claims Incurred (Net)	NL-5 - Claims Sch	1,297,421	5,945,534	1,921,004	4,794,117
2	Commission	NL-6 - Comm Sch	(99,985)	543,966	249,613	652,816
3	Operating Expenses related to Insurance Business	NL-7 - Op Exp Sch	1,172,612	3,355,335	1,081,651	3,065,706
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,370,048</b>	<b>9,844,835</b>	<b>3,252,268</b>	<b>8,512,639</b>
	<b>Operating Profit / (Loss) from Miscellaneous Business : C = (A - B)</b>		<b>157,157</b>	<b>174,579</b>	<b>(408,879)</b>	<b>(850,645)</b>
	<b><u>APPROPRIATIONS</u></b>					
	Transfer to Shareholders' Account		<b>157,157</b>	<b>174,579</b>	<b>(308,303)</b>	<b>(850,645)</b>
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (D)</b>		<b>157,157</b>	<b>174,579</b>	<b>(308,303)</b>	<b>(850,645)</b>

Place: Chennai – 34

Date: 04-FEB-2016

## 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 2015

(Rs. in '000s)

	Particulars	Schedule	For the Quarter ended 31.Dec.15	Up to the Quarter ended 31.Dec.15	For the Quarter ended 31.Dec.14	Up to the Quarter ended 31.Dec.14
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		157,157	174,579	(408,879)	(850,645)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – (Gross)		60,421	107,696	14,252	62,542
	(b) Profit on sale of investments		58	139	420	2,198
	<u>Less:</u> Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	<b>TOTAL (A)</b>		<b>217,636</b>	<b>282,414</b>	<b>(394,207)</b>	<b>(785,905)</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		667	1,327	1	54
	<b>TOTAL (B)</b>		<b>667</b>	<b>1,327</b>	<b>1</b>	<b>54</b>
	<b>Profit Before Tax (A - B)</b>		<b>216,969</b>	<b>281,087</b>	<b>(394,208)</b>	<b>(785,959)</b>
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Deferred Tax		-	-	-	-
	<b>Profit After Tax</b>		<b>216,969</b>	<b>281,087</b>	<b>(394,208)</b>	<b>(785,959)</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		-	(4,952,190)	-	(3,594,810)
	<b>Balance carried forward to Balance Sheet</b>		<b>216,969</b>	<b>(4,671,103)</b>	<b>(394,208)</b>	<b>(4,380,769)</b>
	Earnings per share - Basic		-	0.77	-	(9.44)
	- Diluted		-	0.75	-	(9.44)

Place: Chennai – 34

Date: 04-FEB-2016

**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 2015**

(Rs. in '000s)

Particulars	Schedule	As on 31.Dec.15	As on 31.Dec.14
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8 Share Cap Sch	3,777,654	3,338,605
SHARE APPLICATION MONEY		288,169	933,357
RESERVES AND SURPLUS	NL-10 Res and Surp Sch	3,116,720	2,103,853
FAIR VALUE CHANGE ACCOUNT		-	-
BORROWINGS	NL-11 Borr Sch	-	-
DEFERRED TAX LIABILITY		-	-
<b>TOTAL</b>		<b>7,182,543</b>	<b>6,375,815</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12 Invest Sch	7,436,184	3,648,579
LOANS	NL-13 Loans Sch	-	-
FIXED ASSETS	NL-14 Fixed Asset Sch	666,496	595,366
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15 Cash & Bank Sch	2,340,529	3,045,324
Advances and Other Assets	NL-16 Advances Sch	2,400,369	2,086,520
<b>Sub-Total (A)</b>		<b>4,740,898</b>	<b>5,131,844</b>
<b>CURRENT LIABILITIES</b>			
PROVISIONS	NL-17 Curr liab Sch	3,444,635	1,923,975
	NL-18 Prov Sch	6,887,503	5,456,770
<b>Sub-Total (B)</b>		<b>10,332,138</b>	<b>7,380,745</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(5,591,240)</b>	<b>(2,248,901)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19 Misc Exp Sch	-	-
<b>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT</b>		<b>4,671,103</b>	<b>4,380,769</b>
<b>TOTAL</b>		<b>7,182,543</b>	<b>6,375,815</b>

Place: Chennai – 34  
Date: 04-FEB-2016

**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.15	Up to the Quarter ended 31.Dec.15	For the Quarter ended 31.Dec.14	Up to the Quarter ended 31.Dec.14
Premium from direct business written	4,750,131	12,860,569	3,389,477	9,466,950
Add: Premium on reinsurance accepted	2,548	2,548	-	2,409
Less : Premium on reinsurance ceded	2,906,339	3,908,885	622,609	1,749,671
<b>Net Premium</b>	<b>1,846,340</b>	<b>8,954,232</b>	<b>2,766,869</b>	<b>7,719,689</b>
Adjustment for change in reserve for unexpired risks	(459,061)	(552,477)	30,050	352,623
<b>Total Premium Earned (Net)</b>	<b>2,305,401</b>	<b>9,506,709</b>	<b>2,736,819</b>	<b>7,367,066</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.15	Up to the Quarter ended 31.Dec.15	For the Quarter ended 31.Dec.14	Up to the Quarter ended 31.Dec.14
<b>CLAIMS PAID</b>				
Direct	2,775,018	7,529,157	1,936,712	5,358,316
Add :Re-insurance accepted	436	911	165	335
Less :Re-insurance Ceded	1,179,842	1,544,799	301,149	698,064
<b>NET CLAIMS PAID</b>	<b>1,595,612</b>	<b>5,985,270</b>	<b>1,635,728</b>	<b>4,660,587</b>
Add Claims Outstanding at the end of the year	1,201,596	1,201,596	1,134,326	1,134,326
Less Claims Outstanding at the beginning	1,499,787	1,241,332	849,050	1,000,796
<b>TOTAL CLAIMS PAID</b>	<b>1,297,421</b>	<b>5,945,534</b>	<b>1,921,004</b>	<b>4,794,117</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.15	Up to the Quarter ended 31.Dec.15	For the Quarter ended 31.Dec.14	Up to the Quarter ended 31.Dec.14
Direct	518,914	1,372,438	367,801	984,062
Add: Re-insurance Accepted	637	637	-	602
Less: Commission on Re-insurance Ceded	619,536	829,109	118,188	331,848
<b>Net Commission</b>	<b>(99,985)</b>	<b>543,966</b>	<b>249,613</b>	<b>652,816</b>
<b>Break-up of the expenses (Gross) incurred to procure Business :</b>				
Agents	503,898	1,323,886	356,520	943,274
Brokers	13,849	44,620	10,566	38,091
Corporate Agency	1,167	3,932	715	2,697
Referral	-	-	-	-
Others	-	-	-	-
<b>TOTAL</b>	<b>518,914</b>	<b>1,372,438</b>	<b>367,801</b>	<b>984,062</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.15</b>	<b>Up to the Quarter ended 31.Dec.15</b>	<b>For the Quarter ended 31.Dec.14</b>	<b>Up to the Quarter ended 31.Dec.14</b>
1	Employees' remuneration & welfare benefits	811,511	2,250,839	688,083	1,852,652
2	Travel, conveyance and vehicle running expenses	13,219	56,878	17,473	68,476
3	Training expenses	7,312	39,394	7,641	26,688
4	Rents, rates & taxes	60,325	172,408	59,728	173,372
5	Repairs & Maintenance	23,074	67,688	17,917	75,542
6	Printing & Stationery	28,826	92,766	51,521	203,805
7	Communication	14,031	43,672	18,960	55,848
8	Legal & professional charges	13,841	34,905	13,681	36,454
9	Auditors' fees, expenses etc				
	(a) as auditor	-	-	-	-
	(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	-	1,000	-	600
	(d) out of pocket expenses	167	500	66	477
10	Advertisement and publicity	81,640	269,904	108,180	285,193
11	Interest & Bank Charges	5,476	13,802	632	7,203
12	Others				
	- Donation	3,158	3,823	5,844	5,949
	- Director's Sitting Fees	100	450	250	680
	- Software Expenses	42,378	94,940	32,362	111,619
	- Miscellaneous Expenses	25,518	83,857	28,781	62,185
	- Amortization Expenses	2,254	6,308	47	245
13	Depreciation	39,783	122,202	30,486	98,718
	<b>TOTAL</b>	<b>1,172,612</b>	<b>3,355,335</b>	<b>1,081,651</b>	<b>3,065,706</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.15</b>	<b>As on 31.Dec.14</b>
1	Authorised Capital 450,000,000 (Previous year - 450,000,000) Equity Shares of Rs10/- each	4,500,000	4,500,000
2	Issued Capital 386,497,788 (Previous Year - 333,860,522) Equity Shares of Rs10/- each	3,864,978	3,338,605
3	Subscribed Capital 386,497,788 (Previous Year - 333,860,522) Equity Shares of Rs10/- each	3,864,978	3,338,605
4	Called-up / paid up Capital 377,765,402 (Previous Year - 333,860,522) Equity Shares of Rs10/- each (Out of above 3,822,398 (Previous Year 3,234,100 equity shares of Rs.10/- each issued for consideration other than cash.)	3,777,654	3,338,605
	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>3,777,654</b>	<b>3,338,605</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.15		As on 31.Dec.14	
	Number of Shares	% of Holding	Number of Shares	% of Holding
<b>Promoters</b>				
Indian	285,391,511	75.55%	248,069,372	74.30%
Foreign	92,373,891	24.45%	85,791,150	25.70%
Others	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>377,765,402</b>	<b>100%</b>	<b>333,860,522</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.15</b>	<b>As on 31.Dec.14</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	3,116,720	2,103,853
4	General Reserves		
5	Catastrophe Reserve	-	-
6	Other Reserves		
	Contingency Reserve for Unexpired Risk		
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>3,116,720</b>	<b>2,103,853</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.15</b>	<b>As on 31.Dec.14</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.15</b>	<b>As on 31.Dec.14</b>
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,403,749	1,956,767
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,504,843	429,602
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	25,108	81,905
4	Investments in Infrastructure and Social Sector	1,818,262	820,238
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	349,238	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	235,000	10,000
	(a) Derivative Instruments	50,000	-
	(b) Debentures / Bonds	-	250,072
	(c) Other Securities	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	49,983	99,995
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>7,436,184</b>	<b>3,648,579</b>

Aggregate Market Value of Quoted Investments other than equity shares.	7,227,016	5,654,226
Aggregate Book Value of Quoted Investments other than equity shares	7,176,076	5,963,367
Aggregate Book Value of Un-Quoted Investments - Investment Properties	25,108	100,550
Aggregate Market Value of Investment Properties	25,108	160,468
Historical cost of Mutual Funds valued on Fair Value basis	235,000	65,000

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.15</b>	<b>As on 31.Dec.14</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	Gross Block				Provision For Depreciation					Net Block	
		Opening as at 1st Apr, 2015	Additions	Deductions	Closing as at 31st Dec, 2015	Opening as at 1st Apr, 2015	Adjustments to retained earnings	Upto Quarter Ended	On Sales / Adjustments	Closing as at 31st Dec, 2015	As at 31st Dec,2015	As at 31st Dec,2014
1	Goodwill				-					-	-	-
2	Intangibles - IT Software	581,479	24,116	-	605,595	494,642	-	32,196	-	526,838	78,756	82,765
3	Land - Freehold	75,600	-	-	75,600	-	-	-	-	-	75,600	81,910
4	Leasehold Property	-	-	-	-	-	-	-	-	-	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	148,393	13,360	-	161,753	42,307	-	21,117	-	63,424	98,329	96,369
7	Information Technology Equipment	395,756	44,237	-	439,994	264,981	-	49,566	-	314,547	125,447	154,615
8	Vehicles	16,452	626	-	17,078	8,089	-	1,747	-	9,836	7,242	8,891
9	Office Equipment	122,411	7,379	-	129,790	70,642	-	16,931	-	87,573	42,217	68,804
10	Others											
	Temporary Construction	2,567	-	-	2,567	216	-	645	-	861	1,706	-
	<b>Total</b>	<b>1,342,658</b>	<b>89,718</b>	<b>-</b>	<b>1,432,376</b>	<b>880,877</b>	<b>(0)</b>	<b>122,202</b>	<b>-</b>	<b>1,003,079</b>	<b>429,297</b>	<b>493,354</b>
	<b>Capital work in progress</b>	<b>122,873</b>	<b>114,326</b>	<b>-</b>	<b>237,199</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>237,199</b>	<b>102,012</b>
	<b>Grand Total</b>	<b>1,465,531</b>	<b>204,044</b>	<b>-</b>	<b>1,669,575</b>	<b>880,877</b>	<b>(0)</b>	<b>122,202</b>	<b>-</b>	<b>1,003,079</b>	<b>666,496</b>	<b>595,366</b>
	<b>Previous year</b>	<b>1,297,067</b>	<b>139,070</b>	<b>5,087</b>	<b>1,431,050</b>	<b>698,401</b>	<b>43,133</b>	<b>98,718</b>	<b>4,566</b>	<b>835,685</b>	<b>-</b>	<b>-</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.15</b>	<b>As on 31.Dec.14</b>
1	Cash (including cheques, drafts and stamps)	15,415	106,631
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,072,236	260,523
	(bb) Others	759,600	1,579,500
	(b) Current Accounts	493,278	1,098,670
	(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>2,340,529</b>	<b>3,045,324</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

	Particulars	As on 31.Dec.15	As on 31.Dec.14
<b>A</b>	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	403,623	229,082
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of Provisions for Tax amounting Rs. 64,411 Previous Year 64,411)	98,450	49,222
6	Others		
	- Travel Advance	561	375
	- Rental Advance	140,054	125,050
	- Telephone Deposit	381	326
	- Staff Advance	32,740	35,637
	- Other Advances	37,329	270,651
	- Security Deposits	19,044	11,017
	<b>TOTAL (A)</b>	<b>732,181</b>	<b>721,360</b>
<b>B</b>	<b>OTHER ASSETS</b>		
1	Income accrued on investments	363,354	197,017
2	Outstanding Premiums	474,745	329,893
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	8,126
6	Due from subsidiaries/ holding	-	-
7	Deposit with RBI	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		
8	Others		
	- Amounts Recoverable under Contractual Obligations	830,089	830,124
	<b>TOTAL (B)</b>	<b>1,668,188</b>	<b>1,365,160</b>
	<b>TOTAL (A+B)</b>	<b>2,400,369</b>	<b>2,086,520</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.15</b>	<b>As on 31.Dec.14</b>
1	Agents' Balances	65,314	60,887
2	Balances due to other insurance companies	1,401,321	103,755
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	154,651	104,785
5	Unallocated Premium	139,620	117,185
6	Sundry creditors	472,038	393,248
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,201,596	1,134,326
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount Of Policyholders	10,095	9,788
11	Others	-	-
	<b>TOTAL</b>	<b>3,444,635</b>	<b>1,923,974</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

(Rs. in '000s)

	<b>Particulars</b>	<b>As on 31.Dec.15</b>	<b>As on 31.Dec.14</b>
1	Reserve for Unexpired Risk	6,887,503	5,433,842
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
	<b>TOTAL</b>	<b>6,887,503</b>	<b>5,456,770</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.15</b>	<b>As on 31.Dec.14</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**

**FORM NL-22**

**Insurer: STAR HEALTH AND ALLIED INSURAN**

**GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: ENDING 31 DEC 2015**

STATES	Personal Accident		Health Insurance		Overseas Medical Insurance		Grand Total	
	For the qtr (QIII)	Upto the qtr (QIII)	For the qtr (QIII)	Upto the qtr (QIII)	For the qtr (QIII)	Upto the qtr (QIII)	For the qtr (QIII)	Upto the qtr (QIII)
ANDHRA PRADESH	26	51	1,173	2,791	9	40	1,208	2,882
ARUNACHAL PRADESH	-	-	-	-	-	-	-	-
ASSAM	1	4	101	302	0	1	102	307
BIHAR	0	1	113	309	0	0	114	310
CHHATTISGARH	1	4	137	394	0	1	139	400
GOA	-	-	-	-	-	-	-	-
GUJARAT	112	182	1,870	4,482	24	89	2,006	4,753
HARYANA	13	38	1,208	3,218	6	25	1,227	3,281
HIMACHAL PRADESH	0	0	24	52	0	1	25	54
JAMMU AND KASHMIR	2	4	126	320	1	4	128	328
JHARKHAND	3	10	281	778	0	2	284	790
KARNATAKA	161	403	4,645	12,964	15	74	4,821	13,441
KERALA	77	166	5,006	13,794	9	32	5,091	13,992
MADHYA PRADESH	27	65	1,367	3,682	7	25	1,400	3,773
MAHARASHTRA	255	736	11,531	30,252	27	166	11,813	31,155
MANIPUR	-	-	-	-	-	-	-	-
MEGHALAYA	-	-	-	-	-	-	-	-
MIZORAM	-	-	-	-	-	-	-	-
NAGALAND	-	-	-	-	-	-	-	-
ORISSA	7	22	494	1,289	1	4	501	1,316
PUNJAB	26	81	722	1,902	16	69	764	2,051
RAJASTHAN	23	83	932	2,354	3	18	958	2,455
SIKKIM	-	-	-	-	-	-	-	-
TAMIL NADU	444	945	6,987	20,046	38	164	7,469	21,155
TELANGANA	66	130	1,957	4,770	15	62	2,038	4,962
TRIPURA	-	-	-	-	-	-	-	-
UTTAR PRADESH	22	57	2,102	5,839	9	35	2,133	5,932
UTTARAKHAND	8	35	523	1,454	1	9	532	1,498
WEST BENGAL	23	53	1,977	5,884	2	13	2,002	5,950
ANDAMAN & NICOBAR IS.	-	-	-	-	-	-	-	-
CHANDIGARH	1	4	141	400	5	16	147	421
DADRA & NAGRA HAVELI	-	-	-	-	-	-	-	-
DAMAN & DIU	-	-	-	-	-	-	-	-
DELHI	18	50	2,411	6,905	11	53	2,440	7,008
LAKSHADWEEP	-	-	-	-	-	-	-	-
PONDICHERRY	9	16	148	371	0	5	157	392
<b>TOTAL</b>	<b>1,326</b>	<b>3,140</b>	<b>45,975</b>	<b>124,556</b>	<b>200</b>	<b>909</b>	<b>47,501</b>	<b>128,605</b>

## PERIODIC DISCLOSURES

### FORM NL Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Dec-15

*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)	39,088.85	-	-	100%
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	-
6	Total	<b>1</b>	-	-	-	-

**PERIODIC DISCLOSURES**

FORM NL Ageing of Claims

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

Date: **31-Dec-15**

*(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	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	84,981	729	42	13	2	85,767	27,335
8	Overseas Travel	12	31	11	11	4	69	116
9	Personal Accident	356	1	-	-	-	357	299
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

**PERIODIC DISCLOSURES****FORM NL-25 : Quarterly claims data for Non-Life**Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **31-Dec-15***No. of claims only*

Sl. No.	Claims Experience	Personal Accident	Health	Overseas Travel	Total
1	Claims O/S at the beginning of the period	559	35400	315	36274
2	Claims reported during the period	927	101512	143	102582
3	Claims Settled during the period	357	85767	69	86193
4	Claims Repudiated during the period	167	9909	38	10114
5	Claims closed during the period	401	8398	4	8803
6	Claims O/S at End of the period	561	32838	347	33746
	Less than 3months	453	29888	122	30463
	3 months to 6 months	83	2017	82	2182
	6months to 1 year	23	742	77	842
	1year and above	2	191	66	259

**PERIODIC DISCLOSURES****FORM NL-2 Offices Information for Non-Life**Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **31-Dec-15**

<b>Sl. No.</b>	<b>Office Information</b>	<b>Number</b>	
1	No. of offices at the beginning of the Quarter	<b>299</b>	
2	No. of branches approved during the year	<b>0</b>	
3	No. of branches opened during the Quarter	Out of approvals of previous year	<b>1</b>
4		Out of approvals of this year	<b>11</b>
5	No. of branches closed during the Quarter	<b>0</b>	
6	No of branches at the end of the Quarter	<b>311</b>	
7	No. of branches approved but not opened	<b>28</b>	
8	No. of rural branches	<b>0</b>	
9	No. of urban branches	<b>311</b>	



Form 3B-Part A			
Statement as on :31st December 2015			
Statement of Investment Assets (General Insurer, Re-insurers)			
(Business within India)			
Periodicity of Submission: Quarterly			
(Rs. In Lakhs)			
No.	Particulars	Sch. Ref	Amount
1	Investments	8	74,361.84
2	Loans	9	-
3	Fixed Assets	10	6,664.96
4	<b>Current Assets</b>		-
	a. Cash, bank balance	11	23,396.82
	b. Advances & Other Assets	12	24,003.69
5	<b>Current Liabilities</b>		-
	a. Current Liabilities	13	34,437.92
	b. Provisions	14	68,875.03
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P & L A/c		46,711.06
	<b>Application of Funds as per Balance Sheet (A)</b>	<b>TOTAL (A)</b>	<b>278,451.32</b>
	<b>Less: Other Assets</b>		
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,664.96
3	Cash, bank balance (if any)-(Excluding Short Term Fixed Deposits)	11	5,078.47
4	Advances & Other Assets (if any)	12	24,003.69
5	Current Liabilities	13	34,437.92
6	Provisions	14	68,875.03
7	Misc. Exp not written off	15	-
8	Debit Balance of P & L A/c		46,711.06
		<b>TOTAL (B)</b>	<b>185,771.12</b>
	<b>Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>92,680.20</b>

0

No.	Investment' represented as	%	SH		PH	Book Value	% Actual	FVC Amt	Total	Market Value
			Balance	FRSM		(SH + PH)				
			(a)	(b)	(c)	d = (b+c)	e	f	g= (d+e)	h
1	G.Sec.	Not less than 20%	-	6,380.08	31,149.79	37529.87	40.49	-	37529.87	37562.51
2	G. Sec or other Approved Sec. (Incl. (1) above)	Not less than 30%	-	6,380.08	31,149.79	37,529.87	40.49	-	37,529.87	37,562.51
3	Investment subject to Exposure Norms								-	
	a..Housing and Loans to SG for Housing and Fire Fighting Equipments.	Not less than 15%							-	
	1) Approved Investments			2,226.27	10,869.44	13095.70	14.13		13,095.70	13213.50
	2) Other Investments								-	-
	b. Infrastructure Investments.								-	-
	1) Approved Investments			3,176.02	15,506.44	18682.46	20.16		18,682.46	18972.18
	2) Other Investments								-	-
	c..Approved Investments	Not Exceeding 55%		3,973.27	19,398.89	23372.16	25.22		23,372.16	23441.41
	d..Other Investments (not exceeding 25%)								-	-
									-	-
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>15,755.63</b>	<b>76,924.56</b>	<b>92,680.20</b>	<b>100.00</b>	<b>-</b>	<b>92,680.20</b>	<b>93,189.60</b>

**PERIODIC DISCLOSURES**

FORM NL-29

Detail regarding debt securities

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

Date: **31-Dec-15**

*(Rs in Lakhs)*

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31/12/2015	As % of total for this class	As at 31/12/2014	As % of total for this class	As at 31/12/2015	As % of total for this class	As at 31/12/2014	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	34,707.65	48.02	16,354.36	45.24	34,230.89	47.70	15,996.75	44.98
AA or better			-	-			-	-
Rated below AA but above A			-	-			-	-
Rated below A but above B			-	-			-	-
Any other	37,562.51	51.98	19,795.00	54.76	37,529.87	52.30	19,567.67	55.02
	<b>72,270.16</b>	<b>100.00</b>	<b>36,149.36</b>	<b>100.00</b>	<b>71,760.76</b>	<b>100.00</b>	<b>35,564.42</b>	<b>100.00</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	5,522.51	7.64	4,503.55	12.46	5,508.63	7.68	4,503.41	12.66
more than 1 year and upto 3 years	9,976.71	13.80	7,998.11	22.13	9,775.66	13.62	7,993.42	22.48
More than 3 years and up to 7 years	14,643.01	20.26	10,527.81	29.12	14,472.64	20.17	10,288.67	28.93
More than 7 years and up to 10 years	25,032.74	34.64	9,563.30	26.45	24,699.72	34.42	9,359.33	26.32
above 10 years	17,095.20	23.65	3,556.80	9.84	17,304.11	24.11	3,419.59	9.62
	<b>72,270.16</b>	<b>100.00</b>	<b>36,149.57</b>	<b>100.00</b>	<b>71,760.76</b>	<b>100.00</b>	<b>35,564.42</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	37,562.51	51.98	19,795.21	54.76	37,529.87	52.30	19,567.67	55.02
b. State Government	-	0.00	-	-	-	-	-	-
c. Corporate Securities	34,707.65	48.02	16,354.36	45.24	34,230.89	47.70	15,996.75	44.98
d. Others	-	0.00	-	-	-	-	-	-
	<b>72,270.16</b>	<b>100.00</b>	<b>36,149.57</b>	<b>100.00</b>	<b>71,760.76</b>	<b>100.00</b>	<b>35,564.42</b>	<b>100.00</b>

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

Insurer: Star Health and Allied Insurance Co Ltd

Date:

31-Dec-15

#### Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter Oct to Dec '15	up to the Quarter Dec 15	For the Quarter Oct to Dec '14	up to the Quarter Dec 14
1	Gross Premium Growth Rate	40%	36%	29%	29%
2	Gross Premium to shareholders' fund ratio	1.89	5.12	1.70	4.75
3	Growth rate of shareholders'fund	26%	26%	-5%	-5%
4	Net Retention Ratio	39%	70%	82%	82%
5	Net Commission Ratio	-5.42%	6.07%	9.02%	8.46%
6	Expense of Management to Gross Direct Premium Ratio	0.36	0.37	0.43	0.43
7	Combined Ratio	0.94	0.95	1.00	0.99
8	Technical Reserves to net premium ratio	4.38	0.90	2.37	0.85
9	Underwriting balance ratio	0.09	0.02	-0.15	-0.11
10	Operationg Profit Ratio	0.12	0.03	-0.14	-0.10
11	Liquid Assets to liabilities ratio	0.37	0.37	0.84	0.84
12	Net earning ratio	0.12	0.03	-0.10	-0.10
13	return on net worth ratio	0.09	0.11	-0.14	-0.39
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio		2.10		1.00
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-15**

*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 15)	up to the Quarter ended Dec 15	For the quarter (Oct - Dec 14)	up to the Quarter ended Dec 14
1	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	25.00	78.83	24.67	78.01

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

Insurer:

STAR HEALTH AND ALLIED INSURANCE CO LTD

Date:

31.12.2015

## Products Information

**List below the products and/or add-ons introduced during the period 01.10.2015 to 31.12.2015**

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				

**PERIODIC DISCLOSURES**

**FORM NL-3 : Board of Directors & Key Person**

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

Date: **31-Dec-15**

**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	Ms. Vishaka Mulye	Nominee Director	Resigned WEF 01122015
7	Mr.Gautam Mago	Nominee Director	
8	Mr. Akhil Awasthi	Nominee Director	
9	Mr.S.Sundaresan	Executive Director - Designated	
10	Mr.V.Jayaprakash	Executive Director - Designated	
11	Dr.S.Prakash	Executive Director-Medical- Designated	
12	Mr.Ramaswamy .S	Chief Financial Officer	
13	Mr.Kannan Unni .C.M	Vice President - Company Secretary	
14	Mr.Kumar .K.C	Vice President - HR & Admin	
15	Mr.Mallesh .A.M	Senoir VP - Chief Underwriting Officer	
16	Mr.Anand Roy	Vice President - Marketing	
17	Dr. Harikrishnan	Vice President- Marketing	
18	Mr.Vishwajeet Mohnot	Vice President - Marketing	
19	Mr.S.Kannan	Vice President - IT	
20	Mr.Srinivasan .H	Vice President - Internal Audit	
21	Mrs.Rama .D	Vice President - Products	
22	Mr. N.Jayaraman	Chief Investment Officer	
23	Mr.S.Surenter	Chief of Internal Audit	

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	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)	
			%	Has there been revision?									Amount	Board Approval Ref				
								NIL										







73	MUTUAL FUNDS - GILT / G	EGMF	9.11	0.09	0.95	0.95	6.27	0.20	3.22	3.22	3.41	0.07	1.93	1.93
74	MUTUAL FUNDS - (UNDER	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 (ONLY	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	PASSIVELY MANAGED EQUITY	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77	PASSIVELY MANAGED EQUITY	EETP	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	BONDS - PSU - TAXABLE	OBPT	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	BONDS - PSU - TAX FREE	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
80	EQUITY SHARES (INCL CO-OP	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
81	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
82	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
83	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
84	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
85	VENTURE FUND / SEBI	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
86	EQUITY SHARES (PSUS &	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
87	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
88	EQUITY SHARES (INCL.	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
89	TERM LOANS (WITHOUT	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
90	MUTUAL FUNDS - DEBT /	OMGS	13.26	0.23	1.74	1.74	11.21	0.54	4.85	4.85	5.19	0.23	4.50	4.50
91	DEBENTURES / BONDS/ CPS /	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
92	MUTUAL FUNDS - (UNDER	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
93	DERIVATIVE INSTRUMENTS	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
94	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
95	INVESTMENT PROPERTIES -	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
96	PASSIVELY MANAGED EQUITY	OETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97	PASSIVELY MANAGED EQUITY	OETP	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>867.23</b>	<b>27.14</b>	<b>2.11</b>	<b>2.11</b>	<b>827.06</b>	<b>60.45</b>	<b>6.24</b>	<b>6.24</b>	<b>532.09</b>	<b>36.05</b>	<b>6.77</b>	<b>6.77</b>

**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 : 27-01-2016

Signature .....

Full Name :Mr. N.Jayaraman

Chief of Investments

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

1 - Based on daily simple Average of Investments

2 - Yield netted for Tax

3 - In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

Note : 4 - FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 30.Sep.2015

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

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. in Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>								
					NIL				
B.	<u>As on Date</u> <sup>2</sup>								

## PERIODIC DISCLOSURES

### FORM N Quarterly Business Returns across line of Business

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-15

#### 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	1,326	69,502	836	49,759	3,140	173,564	2,347	133,089
10	Health	45,975	484,341	32,870	397,014	124,556	1,304,948	91,491	1,084,154
11	Others* (OMP)	200	6,571	189	6,300	909	27,610	831	25,304

**PERIODIC DISCLOSURES****FORM NL- Rural & Social Obligations (Quarterly Returns)**Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **31-Dec-15***(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	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	12981	205.41	154,328
		Social	11542	209.71	167,618
10	Health	Rural	70676	5841.91	238,213
		Social	88032	8741.53	332,208
11	Others*	Rural	479	18.14	878
		Social	892	22.97	2,084

## PERIODIC DISCLOSURES

### FORM N Business Acquisition through different channels

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-15

Business Acquisition through different channels		<i>Rs. In Lakhs</i>							
Sl.No.	Channels	Current Quarter (Oct to Dec 15)		Same quarter Previous Year (Oct to Dec 14)		Up to the period ended Dec 15		Same period of the previous year ended Dec 14	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	421,971	35,573	330,629	24,677.00	1,112,126	93,308	894,064	65,635
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	1,039	79	844	48.00	3,448	273	3,047	186
4	Brokers	7,034	901	5,726	655.00	18,767	2,762	19,044	2,585
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	130,370	10,948	115,874	8,515.00	371,781	32,263	326,392	26,262
	<b>Total (A)</b>	<b>560,414</b>	<b>47,501</b>	<b>453,073</b>	<b>33,895</b>	<b>1,506,122</b>	<b>128,605</b>	<b>1,242,547</b>	<b>94,669</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>560,414</b>	<b>47,501</b>	<b>453,073</b>	<b>33,895</b>	<b>1,506,122</b>	<b>128,605</b>	<b>1,242,547</b>	<b>94,669</b>

**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		
<b>1</b>	<b>Complaints made by Customers</b>							
a)	Proposals related	0	5	0	0	5	0	19
b)	Claim	9	377	11	198	160	17	1170
c)	Policy Related	141	861	400	483	46	73	2509
d)	Premium	0	18	0	2	16	0	57
e)	Refund	0	7	4	3	0	0	59
f)	coverage	0	0	0	0	0	0	1
g)	cover note relaed	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	2
i)	Others	20	525	143	309	19	74	897
	<b>Total number of Complaints</b>	<b>170</b>	<b>1793</b>	<b>558</b>	<b>995</b>	<b>246</b>	<b>164</b>	<b>4714</b>

<b>2</b>	Total No. of policies during the period ended 31st December 2014	1250211
<b>3</b>	Total No. of claims during the period ended 31st December 2014	267987
<b>4</b>	Total No. of policies during the period ended 31st December 2015	1506144
<b>5</b>	Total No. of claims during the period ended 31st December 2015	333284
<b>6</b>	Total No. of policy complaints ( current year) per 10,000 policies( current year)	16.66
<b>7</b>	Total No. of claim complaints ( current year) per 10,000 policies( current year)	7.77

<b>8</b>	Duration of Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	up to 7 days	50	0	50
b)	7-15 days	120	0	120
c)	15-30 days	0	0	0
d)	30-90 days	0	0	0
e)	90 days and beyond	0	0	0