

STAR HEALTH AND ALLIED INSURANCE CO LIMITED

Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

**REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30th SEP 2013
MISCELLANEOUS BUSINESS**

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.13)	FOR THE HALF YEAR (ended 30.Sep.13)	FOR THE QUARTER (ended 30.Sep.12)	FOR THE HALF YEAR (ended 30.Sep.12)
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	1,837,365	3,290,865	1,160,653	2,492,090
2	Profit / Loss on sale / Redemption of Investments		(2,998)	7,264	(209)	(5,164)
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		32,282	114,612	22,854	50,927
	TOTAL (A)		1,866,649	3,412,741	1,183,298	2,537,853
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,099,901	2,151,957	601,482	1,719,541
2	Commission	NL-6-Commission Schedule	104,147	181,011	28,740	50,817
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	883,603	1,594,311	766,244	1,374,088
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,087,651	3,927,279	1,396,466	3,144,446
	Operating Profit / (Loss) from Fire / Marine / Miscellaneous Business C = (A - B)		(221,002)	(514,538)	(213,168)	(606,593)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(221,002)	(514,538)	(213,168)	(606,593)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(221,002)	(514,538)	(213,168)	(606,593)

Place: Chennai – 34

Date: 08-Nov-2013

STAR HEALTH AND ALLIED INSURANCE CO LIMITED

Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEP 2013

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.13)	FOR THE HALF YEAR (ended 30.Sep.13)	FOR THE QUARTER (ended 30.Sep.12)	FOR THE HALF YEAR (ended 30.Sep.12)
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(221,002)	(514,538)	(213,168)	(606,593)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		57,133	67,310	6,428	17,893
	(b) Profit on sale of investments		2,998	4,267	-	-
	<u>Less:</u> Loss on sale of investments		-	-	209	(1,815)
3	OTHER INCOME (To be specified)				-	-
	TOTAL (A)		(160,871)	(442,961)	(206,530)	(590,515)
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		-	-	-	-
	(c) Others (To be specified)					
	Amortisation Expenses		404	489	(67)	(100)
	TOTAL (B)		404	489	(67)	(100)
	Profit Before Tax		(161,274)	(443,451)	(206,463)	(590,415)
	Provision for Taxation					
	a) Current Tax		-	-	-	-
	b) Deferred Tax		-	-	-	-
	Profit After Tax		(161,274)	(443,451)	(206,463)	(590,415)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit / (loss) brought forward from last year		-	(2,757,314)	-	(1,501,311)
	Balance carried forward to Balance Sheet		(161,274)	(3,200,764)	(206,463)	(2,091,726)

Place: Chennai – 34

Date: 08-Nov-2013

STAR HEALTH AND ALLIED INSURANCE CO LIMITED
Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

BALANCE SHEET AS AT 30th SEP 2013

S.No	Particulars	Schedule	As on 30.Sep.13	As on 30.Sep.12
			(Reviewed)	(Reviewed)
			(Rs.'000)	(Rs.'000)
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8 Share Capital Schedule	3,337,304	2,787,724
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	NL-10 Reserves & Surplus Schedule	2,247,723	1,628,919
	FAIR VALUE CHANGE ACCOUNT		-	-
	BORROWINGS	NL-11 Borrowings Schedule	-	-
	DEFERRED TAX LIABILITY		-	-
	TOTAL		5,585,027	4,416,643
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12 Investment Schedule	3,089,348	2,239,595
	LOANS	NL-13 Loans Schedule	-	-
	FIXED ASSETS	NL-14 Fixed Assets Schedule	564,291	553,033
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15 Cash and bank Balance Schedule	1,445,988	518,083
	Advances and Other Assets	NL-16 Advancexes & Other Assets Schedule	2,065,707	2,360,250
	Sub-Total (A)		3,511,695	2,878,333
	CURRENT LIABILITIES	NL-17 Current Liabilities Schedule	1,236,407	1,019,051
	PROVISIONS	NL-18 Provisions Schedule	3,544,664	2,326,993
	Sub-Total (B)		4,781,071	3,346,044
	NET CURRENT ASSETS (C) = (A - B)		(1,269,376)	(467,711)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19 Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		3,200,764	2,091,726
	TOTAL		5,585,027	4,416,643

Place: Chennai - 34

Date: 08-Nov-2013

CONTINGENT LIABILITIES

S.No	Particulars	Schedule		FOR THE QUARTER (ended 30.Sep.13)
				(Reviewed)
				(Rs.'000)
1	Partly paid-up investments			-
2	Claims, other than against policies, not acknowledged as debts by the company			-
3	Underwriting commitments outstanding (in respect of shares and securities)			-
4	Guarantees given by or on behalf of the Company			-
5	Statutory demands / liabilities in dispute, not provided for			-
6	Reinsurance obligations to the extent not provided for in accounts			-
7	Others (to be specified)			-
	TOTAL			-

FORM NL-4 PREMIUM SCHEDULE
PREMIUM EARNED [NET]

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.13)	FOR THE HALF YEAR (ended 30.Sep.13)	FOR THE QUARTER (ended 30.Sep.12)	FOR THE HALF YEAR (ended 30.Sep.12)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	2,831,001	4,710,101	2,171,501	4,000,779
	Service Tax	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-
	Gross Earned Premium	2,831,001	4,710,101	2,171,501	4,000,779
	Add: Premium on reinsurance accepted	-	216,357	-	-
	Less : Premium on reinsurance ceded	385,885	1,499,423	665,469	1,564,156
	Net Premium	2,445,116	3,427,035	1,506,032	2,436,623
	Adjustment for change in reserve for unexpired risks	607,751	136,170	345,379	(55,467)
	Premium Earned (Net)	1,837,365	3,290,865	1,160,653	2,492,090

FORM NL-5 CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.13)	FOR THE HALF YEAR (ended 30.Sep.13)	FOR THE QUARTER (ended 30.Sep.12)	FOR THE HALF YEAR (ended 30.Sep.12)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims Paid				
	Direct claims	1,409,362	2,596,316	1,324,935	3,245,772
	Add: Claims Outstanding at the end of the year	774,363	774,363	592,114	592,114
	Less: Claims Outstanding at the beginning of the year	703,505	807,902	778,349	929,018
	Gross Incurred Claims	1,480,220	2,562,777	1,138,700	2,908,868
	Add: Re-insurance accepted to direct claims	22,401	171,016	-	-
	Less: Re-insurance Ceded to claims paid	402,720	581,836	537,218	1,189,327
	Total Claims Incurred	1,099,901	2,151,957	601,482	1,719,541

**FORM NL-6 COMMISSION SCHEDULE
COMMISSION**

Particulars	FOR THE QUARTER (ended 30.Sep.13)	FOR THE HALF YEAR (ended 30.Sep.13)	FOR THE QUARTER (ended 30.Sep.12)	FOR THE HALF YEAR (ended 30.Sep.12)
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	254,539	443,232	188,091	317,688
Add: Re-insurance Accepted	-	4,327	-	-
Less: Commission on Re-insurance Ceded	150,392	266,548	159,351	266,871
Net Commission	104,147	181,011	28,740	50,817
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	241,093	418,782	173,027	295,228
Brokers	13,274	24,261	14,987	22,135
Corporate Agency	172	189	77	323
Referral	-	-	-	-
Others (pl. specify)	-	-	-	2
TOTAL (B)	254,539	443,232	188,091	317,688

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

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.13)	FOR THE HALF YEAR (ended 30.Sep.13)	FOR THE QUARTER (ended 30.Sep.12)	FOR THE HALF YEAR (ended 30.Sep.12)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	537,928	1,000,608	407,971	759,354
2	Travel, conveyance and vehicle running expenses	18,002	31,722	22,411	41,987
3	Training expenses	6,381	15,749	5,351	8,885
4	Rents, rates & taxes	47,152	89,277	39,249	75,463
5	Repairs	26,878	42,892	17,178	34,530
6	Printing & stationery	80,449	93,888	56,102	75,744
7	Communication	17,517	38,357	16,435	30,143
8	Legal & professional charges	9,841	29,716	8,310	18,384
9	Auditors' fees, expenses etc				
	(a) as auditor	500	500	500	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	50
	(d) Out of pocket expenses	21	307	88	252
10	Advertisement and publicity	57,155	82,064	86,699	121,240
11	Interest & Bank Charges	670	1,918	815	2,301
12	Others (to be specified)				
	- Donation	15	15	-	320
	- Director's Sitting Fees	80	140	80	160
	- Software Expenses	28,776	74,035	22,347	38,199
	- Miscellaneous Expenses	28,064	44,145	16,578	29,785
	- Amortization Expenses	134	832	(204)	(285)
13	Depreciation	24,040	48,146	66,334	137,076
	TOTAL	883,603	1,594,311	766,244	1,374,088

FORM NL-8 SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S.No	Particulars	As on 30.Sep.13 (Reviewed)	As on 30.Sep.12 (Reviewed)
		(Rs.'000)	(Rs.'000)
1	Authorised Capital	3,500,000	3,500,000
	35,00,00,000 Equity Shares of Rs.10/- each (35,00,00,000 Eq Shares for 30.Sep.12)		
2	Issued Capital	3,337,304	2,787,724
	333,730,422 Equity Shares of Rs.10/- each (278,772,350 Eq Shares for 30.Sep.12)		
3	Subscribed Capital	3,337,304	2,787,724
	333,730,422 Equity Shares of Rs.10/- each (278,772,350 Eq Shares for 30.Sep.12)		
4	Called-up Capital	3,337,304	2,787,724
	333,730,422 Equity Shares of Rs.10/- each (278,772,350 Eq Shares for 30.Sep.12)		
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	TOTAL	3,337,304	2,787,724

**FORM NL-9 PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL**

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 30.Sep.13		As at 30.Sep.12	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	247,939,272	74.29%	228,951,830	82.13%
· Foreign	85,791,150	25.71%	49,820,520	17.87%
Others			-	-
TOTAL	333,730,422	100.00%	278,772,350	100.00%

FORM NL-10 RESERVE AND SURPLUS SCHEDULE
RESERVES AND SURPLUS

S.No	Particulars	As at 30.Sep.13 (Reviewed) (Rs.'000)	As at 30.Sep.12 (Reviewed) (Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,108,853	1,490,049
4	General Reserves		
	Opening as on 01.04.13	138,870	64,959
	Additions during the year	-	-
	Transfer from Contingency Reserve for Unexpired Risk	-	73,911
	Closing as on 30.09.13	138,870	138,870
	Less: Debit balance in Profit & Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
	Contingency Reserve for Unexpired Risk		
	Opening as on 01.04.13	-	73,911
	Additions during the year		
	Transfer from Profit & Loss a/c	-	-
	Deductions during the year		
	Transfer to General Reserve	-	73,911
	Closing as on 30.09.13	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,247,723	1,628,919

FORM NL-11 BORROWINGS SCHEDULE
BORROWINGS

S.No	Particulars	As at 30.Sep.13	As at 30.Sep.12
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENT SCHEDULE
Investments

S.No	Particulars	As at 30.Sep.13 (Reviewed) (Rs.'000)	As at 30.Sep.12 (Reviewed) (Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,659,067	916,050
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	502,769	348,740
	(e) Other Securities (to be specified)	-	-
	Debt Capital Instrument - upper Tier 2 Capital	50,000	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	76,926	51,818
4	Investments in Infrastructure and Social Sector	400,130	451,222
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	321,765
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	100,000	50,000
	(c) Other Securities (to be specified)	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	300,456	100,000
5	Other than Approved Investments	-	-
	TOTAL	3,089,348	2,239,595

	Aggregate Market Value of Quoted Investments other than Equity Shares	2,910,647	1,847,947
	Aggregate Book Value of Quoted Investments other than Equity Shares	3,012,422	1,866,012
	Aggregate Book Value of Un-Quoted Investments	76,926	51,818
	Aggregate Market Value of Investment Properties	421,365	340,560
	Historical cost of Mutual Funds valued on Fair Value basis	-	321,765

FORM NL-13 LOANS SCHEDULE
LOANS

S.No	Particulars	As at 30.Sep.13 (Reviewed) (Rs.'000)	As at 30.Sep.12 (Reviewed) (Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	<u>Secured</u>		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	<u>Unsecured</u>	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	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
FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales / Adjustments	To Date	As at 30.Sep.13 (Reviewed)	As at 31.Mar.13
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (IT - Software)	526,829	3,559	-	530,388	432,850	16,179	-	449,029	81,359	93,979
Land-Freehold	75,600	-	-	75,600	-	-	-	-	75,600	75,600
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	110,966	11,228	670	121,524	27,826	4,699	124	32,401	89,123	83,140
Information Technology Equipment	284,071	44,643	4,185	324,529	118,433	23,605	931	141,107	183,422	165,649
Vehicles	17,219	-	-	17,219	4,057	820	-	4,877	12,342	13,151
Office Equipment	94,385	7,575	1,165	100,795	16,445	2,842	201	19,086	81,709	77,940
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	1,109,070	67,005	6,020	1,170,055	599,611	48,145	1,256	646,500	523,555	509,459
Work in progress	21,376	19,360	-	40,736	-	-	-	-	40,736	21,376
Grand Total	1,130,446	86,365	6,020	1,210,791	599,611	48,145	1,256	646,500	564,291	530,835
PREVIOUS HALF YEAR	985,839	44,339	706	1,029,472	339,982	137,076	619	476,439	-	-

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

S.No	Particulars	As at 30.Sep.13 (Reviewed) (Rs.'000)	As at 30.Sep.12 (Reviewed) (Rs.'000)
1	Cash (including cheques, drafts and stamps)	109,994	104,047
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	1,246,732	290,000
	(bb) Others	-	-
	(b) Current Accounts	89,262	124,036
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified) - Remittance in Transit	-	-
	TOTAL	1,445,988	518,083
	<i>Balances with non-scheduled banks included in 2 and 3 above</i>		

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

S.No	Particulars	As at 30.Sep.13 (Reviewed) (Rs.'000)	As at 30.Sep.12 (Reviewed) (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	107,447	22,550
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source of provision for tax amounting Rs.64,411/-) (Net	49,517	49,222
6	Others (to be specified)		
	- Travel Advance	463	632
	- Rental Advance	109,162	92,023
	- Telephone Deposit	280	259
	- Staff Advance	41,954	21,584
	- Other Advances	60,140	274,403
	- Security Deposits	10,325	6,986
	TOTAL (A)	379,288	467,659
	OTHER ASSETS		
1	Income accrued on investments	99,260	45,459
2	Outstanding Premiums	394,413	243,466
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	182,961	588,972
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)		
	- Amounts Recoverable under Contractual Obligations	1,009,785	1,014,694
	- Service Tax	-	-
	- Inter Office Transfers	-	-
	TOTAL (B)	1,686,419	1,892,591
	TOTAL (A+B)	2,065,707	2,360,250

FORM NL-17 CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S.No	Particulars	As at 30.Sep.13	As at 30.Sep.12
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	47,020	-
2	Balances due to other insurance companies	-	4,256
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	62,191	36,219
5	Unallocated Premium	45,281	68,378
6	Sundry creditors	284,102	297,209
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	774,363	592,114
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	- Excess Collection	7,917	7,559
	- Refund of Premium	15,533	13,316
	TOTAL	1,236,407	1,019,051

**FORM NL-18 PROVISIONS SCHEDULE
PROVISIONS**

S.No	Particulars	As at 30.Sep.13 (Reviewed) (Rs.'000)	As at 30.Sep.12 (Reviewed) (Rs.'000)
1	Reserve for Unexpired Risk	3,536,057	2,318,340
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)	-	-
	Provision for Gratuity	8,607	8,653
6	Reserve for Premium Deficiency	-	-
	TOTAL	3,544,664	2,326,993

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

S.No	Particulars	As at 30.Sep.13	As at 30.Sep.12
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares / debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-13

Statement of Liabilities

(Rs in Lakhs)

As At 30.Sep.2013						As at 30.Sep.2012			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	-	-	-	-	-	-	-	-
2	Marine								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	609.94	263.63	192.34	1,065.92	664.51	319.12	115.00	1,098.63
4	Health Insurance	33,558.90	6,652.04	635.61	40,846.55	22,518.90	4,916.02	571.00	28,005.92
5	Total Liabilities	34,168.85	6,915.67	827.95	41,912.47	23,183.40	5,235.14	686.00	29,104.55

PERIODIC DISCLOSURES

FORM NL-22

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

Date: **30-Sep-13**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30.SEP.2012

(Rs in Lakhs)

STATES	Personal Accident		Medical Insurance		Overseas medical Insurance		Grand Total	
	For the qtr July - Sep	Upto the qtr April - Sep	For the qtr July - Sep	Upto the qtr April - Sep	For the qtr July - Sep	Upto the qtr April - Sep	For the qtr July - Sep	Upto the qtr April - Sep
Andhra Pradesh	16	36	1,247	2,284	17	62	1,280	2,382
Arunachal Pradesh	0	0	0	0	0	0	0	0
Assam	0	1	54	95	0	1	54	96
Bihar	1	2	48	82	0	1	49	85
Chattisgarh	1	3	74	131	0	2	75	135
Goa	0	0	0	0	0	0	0	0
Gujarath	23	37	1,027	1,714	28	68	1,078	1,819
Haryana	6	15	434	917	6	17	446	949
Himachal Pradesh	0	0	5	6	0	0	5	7
Jammu Kashmir	1	2	52	96	1	3	53	100
Jharkand	2	8	1,956	2,064	1	2	1,959	2,074
Karnataka	76	140	2,846	4,854	25	74	2,947	5,068
Kerala	28	47	2,609	4,649	14	37	2,651	4,733
Madhra Pradesh	19	28	635	1,140	4	12	659	1,180
Maharashtra	130	229	5,598	9,384	42	131	5,770	9,744
Manipur	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0
Orrisa	4	8	634	796	1	5	640	809
Punjab	18	30	300	536	27	70	345	636
Rajasthan	25	38	360	650	4	10	389	698
Sakkim	0	0	0	0	0	0	0	0
Tamil Nadu	252	378	5,723	9,124	36	138	6,011	9,640
Tripura	0	0	0	0	0	0	0	0
Uttarpradesh	12	20	921	1,680	14	44	946	1,743
Uttarkand	23	25	257	417	2	7	281	450
Westbengal	8	(0)	1,126	1,982	6	16	1,140	1,998
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0
Chandigarh	1	2	85	153	6	20	92	174
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0
Delhi	10	17	1,325	2,356	17	60	1,351	2,433
Lakshadweep	0	0	0	0	0	0	0	0
Puducherry	3	6	84	140	1	1	88	147
Total----->	660	1,071	27,400	45,250	250	780	28,310	47,101

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-13

(Rs in Lakhs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	Nil	-	-	-	
2	No. of Reinsurers with rating AA but less than AAA	Nil	-	-	-	
3	No. of Reinsurers with rating A but less than AA	1 (GIC -Re)	14,994.23	-	-	100%
4	No. of Reinsurers with rating BBB but less than A	Nil	-	-	-	
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	
6	Total	1	14,994.23	-	-	100%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-13

(Rs in Lakhs)

Ageing of Claims

Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		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	63609	5451	69	44	22	69195	13710
8	Overseas Travel	10	27	19	8	3	67	157
9	Personal Accident	346	1	1	0	0	348	226
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**

30-Sep-13

No. of claims only

Sl. No.	Claims Experience	Personal Accident	Health	Overseas Travel	Total
1	Claims O/S at the beginning of the period	623	35586	235	36444
2	Claims reported during the period	575	91127	157	91859
3	Claims Settled during the period	348	69195	67	69610
4	Claims Repudiated during the period	74	7796	47	7917
5	Claims closed during the period	186	10830	0	11016
6	Claims O/S at End of the period	590	38892	278	39760
	Less than 3months	388	37519	145	38052
	3 months to 6 months	149	777	37	963
	6months to 1 year	31	292	41	364
	1year and above	13710	304	55	381

Insurer : Star Health and Allied Insurance Co Ltd

Solvency for the quarter ended Sep 13

Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)

Item No.	Description	PREMIUM			CLAIM					
		Gross Premium	Gross Factored Premium	Net Premium	Gross Incurred claim	Factored Gross Incurred claim	Net Incurred Claim	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-	-	-
8	Rural	-	-	-	-	-	-	-	-	-
9	Health	93,375.30	70,031.47	69,997.01	95,751.06	71,813.30	65,635.81	14,006.29	21,543.99	14,006.29
10	Others	1,971.32	1,379.92	1,290.77	2,346.27	1,642.39	850.61	275.98	492.72	275.98
	Total	95,346.62	71,411.40	71,287.78	98,097.33	73,455.69	66,486.42	14,282.28	22,036.71	14,282.28

PERIODIC DISCLOSURES**FORM NL-27****Offices information for Non-Life**Insurer: **Star Health and Allied Insurance Co Ltd**Date: **30-Sep-13**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		268
2	No. of branches approved during the year		0
3	No. of branches opened during the year	Out of approvals of previous year	3
4		Out of approvals of this year	0
5	No. of branches closed during the year		0
6	No of branches at the end of the year		271
7	No. of branches approved but not open		4
8	No. of rural branches		35
9	No. of urban branches		236

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 30.SEP.2013

Statement of Investment Assets (General Insurer, Re-insurers)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	30,893.48
2	Loans	9	-
3	Fixed Assets	10	5,642.89
4	Current Assets		
	a. Cash & Bank Balance	11	14,459.88
	b. Advances & Other Assets	12	20,657.09
5	Current Liabilities		
	a. Current Liabilities	13	12,364.07
	b. Provisions	14	35,446.65
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet (A)			23,842.62

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,642.89
3	Cash & Bank Balance (if any)	11	1,992.56
4	Advances & Other Assets (if any)	12	20,657.09
5	Current Liabilities	13	12,364.07
6	Provisions	14	35,446.65
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
TOTAL (B)			(19,518.18)
'Investment Assets' As per FORM 3B			(A-B) 43,360.80

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)			d = (b+c)	(e)	
1	G. Sec.	Not less than 20%	1,585.40	-	15,005.28	16,590.67	38%	-	16,590.67	15,794.00
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	-	-	-	-	-	-	-
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	1,245.48	-	11,788.07	13,033.55	30%	-	13,033.55	12,812.00
	2. Approved Investments	Not exceeding 55%	1,312.66		12,423.92	13,736.58	32%	-	13,736.58	13,736.58
	3. Other Investments (not exceeding 25%)		-	-	-	-	-	-	-	-
Total Investment Assets		100%	4,143.54	-	39,217.26	43,360.80	100%	-	43,360.80	42,342.58

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

Signature: ---- Sd ----

Full name: Mr.S.Ramaswamy

Designation: Chief Financial Officer

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

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

Date: **30-Sep-13**

(Rs in Lakhs)

Detail Regarding Debt Securities								
	MARKET VALUE				BOOK VALUE			
	As at 30.Sep.13	As % of total for this class	As at 30.Sep.12	As % of total for this class	As at 30.Sep.13	As % of total for this class	As at 30.Sep.12	As % of total for this class
Break down by credit Rating								
AAA rated	12,840	44.84	9,460	51.19	13,034	44.00	9,500	50.91
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	15,794	55.16	9,019	48.81	16,591	56.00	9,161	49.09
TOTAL----->	28,634	100.00	18,479	100.00	29,624	100.00	18,660	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	3,977	13.89	1,490	8.06	4,005	13.52	1,500	8.04
more than 1 year and upto 3 years	7,841	27.38	7,924	42.88	7,969	26.90	8,009	42.92
More than 3 years and up to 7 years	9,743	34.03	7,379	39.93	10,166	34.32	7,456	39.95
More than 7 years and up to 10 years	6,121	21.38	1,687	9.13	6,464	21.82	1,695	9.09
above 10 years	953	3.33	-	-	1,020	3.44	-	-
TOTAL----->	28,634	100.00	18,479	100.00	29,624	100.00	18,660	100.00
Breakdown by type of the issuer								
a. Central Government	15,794	55.16	9,019	48.81	16,591	56.00	9,161	49.09
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	11,849	41.38	7,968	43.12	12,034	40.62	8,000	42.87
d. Others	991	3.46	1,492	8.07	1,000	3.38	1,500	8.04
TOTAL----->	28,634	100.00	18,479	100.00	29,624	100.00	18,660	100.00

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date:

30-Sep-13

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter July to Sep '13	up to the Quarter ended 30.Sep.13	For the Quarter July to Sep '12	up to the Quarter of the preceeding year ended 30.Sep.2012
1	Gross Premium Growth Rate	30%	23%	-11%	-34%
2	Gross Premium to shareholders' fund ratio	1.19	2.07	0.93	1.72
3	Growth rate of shareholders'fund	3%	3%	34%	34%
4	Net Retention Ratio	86%	70%	69%	61%
5	Net Commission Ratio	4.3%	5.3%	1.9%	2.1%
6	Expense of Management to Gross Direct Premium Ratio	0.40	0.41	0.44	0.42
7	Combined Ratio	1.04	1.35	1.51	2.03
8	Technical Reserves to net premium ratio	1.76	1.26	1.93	1.19
9	Underwriting balance ratio	-0.09	-0.15	-0.14	-0.25
10	Operationg Profit Ratio	-0.07	-0.13	-0.14	-0.24
11	Liquid Assets to liabilities ratio	0.43	0.43	0.34	0.34
12	Net earning ratio	-0.07	-0.13	-0.14	-0.24
13	Return on net worth ratio	-0.07	-0.19	-0.09	-0.25
14	Available Solvency argin Ratio to Required Solvency Margin Ratio		1.52		1.51
15	NPA Ratio				
	Gross NPA Ratio				0
	Net NPA Ratio				0

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-13

(Rs in Lakhs)

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter Jul - Sep 13	up to the Quarter ended Sep 13	Corresponding quarter of the preceeding year	Up to the Quarter of the preceeding year
1	Star Health Investments (P) Ltd	Holding Company	Share Capital	-	-	-	-
2	Star Health Investments (P) Ltd	Holding Company	Share Application	-	-	-	-
6	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	26.89	53.34	24.99	49.98
8	Mr.V.Jagannathan	Chairman & MD	Share Capital	-	-	-	-
9	Mr.V.P.Nagarajan	Executive Director	Share Capital	-	-	-	-

*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-Sep-13

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				

TABLE - II

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

Solvency for the Quarter ended on 30.Sep.2013

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policy Holders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	43,016.67
	<u>Deduct:</u>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	41,912.47
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	ANNEX-I	2,965.11
4	Excess in Policyholders' Funds (1-2-3)		(1,860.91)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	25,263.76
	<u>Deduct:</u>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	ANNEX-I	1,741.41
7	Excess in Shareholders' Funds (5-6)		23,522.35
8	Total Available Solvency Margin [ASM] (4+7)		21,661.43
9	Total Required Solvency Margin [RSM]		14,282.28
10	Solvency Ratio (Total ASM/Total RSM)		1.52

PERIODIC DISCLOSURES			
FORM NL-34 : Board of Directors & Key Person			
Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD			Date: 30-Sep-13
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.T.N.Santhanakrishnan	Executive Director - Designated	
12	Mr.S.Sundaresan	Executive Director - Designated	
13	Mr.V.Jayaprakash	Executive Director - Designated	
14	Dr.S.Prakash	Executive Director-Medical- Designated	
15	Mr.Ramaswamy .S	Chief Financial Officer	
16	Mr.Kannan Unni .C.M	Vice President - Company Secretary	
17	Mr.Kumar .K.C	Vice President - HR & Admin	
18	Mr.Mallesha .A.M	Vice President - Marketing	
19	Mr.Anand Roy	Vice President - Marketing	
20	Dr. Harikrishnan	Vice President - Marketing	
21	Mr.Vishwajeet Mohnot	Vice President - Marketing	
22	Mr.S.Kannan	Assistant Vice President - IT	
23	Mr.Srinivasan .H	Assistant Vice President - Technical	
24	Mrs.Rama .D	Assistant Vice President - Products	
25	Mr. N.Jayaraman	Chief Investment Officer	
26	Mr.V.Vasudevan	Chief of Internal Audit	
Key Persons as defined in IRDA Registration of Companies Regulations, 2000			

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	Rolled Over?	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.

- Note:**
- A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
 - B. FORM 7A shall be submitted in respect of each 'fund'.
 - C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Signature

Full Name & Designation

--- Sd ---

Mr.S.Ramaswamy
Chief Financial Officer

J HARI NARAYAN, CHAIRMAN
[ADVT/III/IV/161/Exty.]

Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Rs. In Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	14,482	13,807	247	7.68	7.68	13,467	13,807	634	9.39	9.39	12,232	10,009	466	7.87%	7.85%
2	Deposit U/s. 7 of Insurance Act, 1938	CDS	2,109	1,987	41	7.80	7.80	2,025	1,987	82	8.08	8.08	1,087	1,049	46	8.40%	8.68%
3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bonds / Debentures Issued by Authority Constituted Under any Housing / Building Scheme - Approved	HTDN	6,028	5,910	147	9.15	9.15	6,334	5,910	290	9.14	9.14	4,537	4,399	195	8.62%	8.54%
5	Infrastructure - PSU Debentures / Bonds	IPTD	7,006	6,902	164	8.66	8.66	7,487	6,902	325	8.65	8.65	5,425	5,395	169	8.91%	9.06%
6	Approved Investments	ECDB	12,467	12,467	286	9.92	9.92	11,990	12,467	586	9.75	9.75	2,019	2,105	133	6.20%	6.20%
		EINP	769	769	-	-	-	769	769	-	-	-	-	-	-	0.00%	0.00%
		EUPD	500	500	-	-	-	-	500	-	-	-	-	-	-	-	-
7	Other than approved investments	EGMF	-	-	-	-	-	-	-	-	-	-	1,747	500	37	4.95%	4.95%
		OMGS	-	-	1	8.18	8.18	172	-	6	6.40	6.40	-	-	-	0.00%	0.00%
		OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
TOTAL			43,361	42,343	887	6.15	6.15	42,244	42,343	1,922	9.13	9.13	27,046	23,457	1,047	7.71%	7.66%

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.

Signature

Full Name & Designation

--- Sd ---
Mr.S.Ramaswamy
Chief Financial Officer

Note: Category of Investment (COI) shall be as per Guidelines
¹ To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments
² Yield netted for Tax
³ FORM-1 shall be prepared in respect of each fund.

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 30.Sep.2013

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> ¹								
					NIL				
B.	<u>As on Date</u> ²								

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.

Signature _____ ---- Sd ----

Full Name and Designation S.Ramaswamy
Chief Financial Officer

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES									
FORM NL-38 Quarterly Business Returns across line of Business									
Insurer:	Star Health and Allied Insurance Co Ltd			Date:	30-Sep-13				
Quarterly Business Returns across line of Business									(Rs in Lakhs)
Sl.No.	Line of Business	Current Quarter - For the period ended 30.09.13		Same Quarter - For the period ended 30.09.12		upto the period ended Sep 13		upto the period ended Sep 12	
		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	660	36,921	468	33,008	1,071	66,251	770	58,217
10	Health	27,400	315,838	20,907	280,098	45,250	568,481	38,431	498,216
11	Others* (OMP)	250	8,095	340	9,403	780	23,245	807	22,920

PERIODIC DISCLOSURES

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

Insurer: Star Health and Allied Insurance Co Ltd

Date: 30-Sep-13

(Rs in Lakhs)

Rural & Social Obligations (Half Year)

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	6,013	117	83,764
		Social	8,122	127	113,576
10	Health	Rural	39,667	2,626	115,505
		Social	76,124	9,489	484,792
11	Others* (OMP)	Rural	620	23	977
		Social	1,597	56	3,501

*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-Sep-13**

Sl.No.	Business Acquisition through different channels				(Rs in Lakhs)				
	Channels	Current Quarter Jul to Sep 13		Same quarter Previous Year Jul to Sep 12		Up to the period ended 30.Sep.2013		Same period of the previous year ended 30.Sep.2012	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	252,064	17,019	216,999	11,675	448,944	29,152	382,939	20,026
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	287	9	395	5	488	16	1,059	21
4	Brokers	6,143	1,009	6,782	1,172	11,569	1,973	13,113	1,597
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	102,360	10,273	98,333	8,863	196,976	15,960	182,242	18,364
	Total (A)	360,854	28,310	322,509	21,715	657,977	47,101	579,353	40,008
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	360,854	28,310	322,509	21,715	657,977	47,101	579,353	40,008

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

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-13

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	-	-	-	-	-	-
b)	Policy Administration Related	16	576	216	144	205	27
c)	Insurance Policy Coverage related	-	-	-	-	-	-
d)	Claims related	4	389	43	123	225	2
e)	others	-	-	-	-	-	-
d)	Total Number	20	965	259	267	430	29

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	29	-	29
b)	Greater than 15 days	-	-	-
	Total Number	29	-	29