STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

PUBLIC DISCLOSURES

FOR THE YEAR ENDED MARCH 31, 2025

CIN: L66010TN2005PLC056649

IRDAI Registration No. 129 Dated March 16, 2006

Name of the Insurer: Star Health And Allied Insurance Co Ltd
Registration Number and Date of Registration with the IRDAI : 129 and March 16, 2006

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FORM NL-1-B-RA
Name of the Insurer: Star Health and Allied Insurance Co Ltd
Registration No. 129 and Date of Registration with the IRDAI March 16, 2006

REVENUE ACCOUNT FOR THE PERIOD ENDED MARCH 31,2025

(Amount in Rs. Lakhs)

Sl.No	Particulars	Schedule Ref. Form No.	Miscellaneous				Total			
			For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024
1	Premiums earned (Net)	NL-4	3,79,832	14,82,220	3,39,533	12,93,827	3,79,832	14,82,220	3,39,533	12,93,827
2	Profit/ Loss on sale/redemption of Investments		273	9,846	1,643	4,992	273	9,846	1,643	4,992
3	Interest, Dividend & Rent – Gross Note 1		18,317	66,707	16,452	59,017	18,317	66,707	16,452	59,017
4	Other									
	(a) Other Income									
	(i) Foreign Exchange gain / (loss)		(12)	83	-	-	(12)	83	-	-
	(b) Contribution from Shareholders' Account									
	(i) Towards excess Expense of Management		-	-	-	-	-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTD/Other KMP's SH		250	546	93	192	250	546	93	192
	(iii) Others(Please Specify)		-	-	-	-	-	-	-	-
	TOTAL (A)		**3,98,661**	**15,59,402**	**3,57,720**	**13,58,029**	**3,98,661**	**15,59,402**	**3,57,720**	**13,58,029**
5	Claims Incurred (Net)	NL-5	2,63,011	10,41,937	2,17,543	8,59,396	2,63,011	10,41,937	2,17,543	8,59,396
6	Commission	NL-6	75,977	2,24,072	65,351	1,85,964	75,977	2,24,072	65,351	1,85,964
7	Operating Expenses related to Insurance Business	NL-7	68,361	2,54,061	65,822	2,39,536	68,361	2,54,061	65,822	2,39,536
8	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		**4,07,349**	**15,20,070**	**3,48,717**	**12,84,895**	**4,07,349**	**15,20,070**	**3,48,717**	**12,84,895**
9	**Operating Profit/(Loss) C= (A - B)**		**(8,689)**	**39,332**	**9,003**	**73,134**	**(8,689)**	**39,332**	**9,003**	**73,134**
10	**APPROPRIATIONS**									
	Transfer to Shareholders' Account		**(8,689)**	**39,332**	**9,003**	**73,134**	**(8,689)**	**39,332**	**9,003**	**73,134**
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-
	TOTAL (C)		**(8,689)**	**39,332**	**9,003**	**73,134**	**(8,689)**	**39,332**	**9,003**	**73,134**

Note - 1

Pertaining to Policyholder's funds	Miscellaneous				Total			
	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024
Interest, Dividend & Rent	13,721	59,442	15,383	54,824	13,721	59,442	15,383	54,824
Add/Less:-								
Investment Expenses	(44)	(107)	(45)	(124)	(44)	(107)	(45)	(124)
Amortisation of Premium/ Discount on Investments	4,639	7,372	1,114	4,317	4,639	7,372	1,114	4,317
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross*	**18,317**	**66,707**	**16,452**	**59,017**	**18,317**	**66,707**	**16,452**	**59,017**

*** Term gross implies inclusive of TDS**

FORM NL-2-B-PL
Name of the Insurer: Star Health and Allied Insurance Co Ltd
Registration No. 129 and Date of Registration with the IRDAI March 16, 2006

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED MARCH 31,2025

(Amount in Rs. Lakhs)

Sl.No	Particulars	Schedule Ref. Form No.	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(8,689)	39,332	9,003	73,134
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		8,770	39,800	9,472	37,859
	(b) Profit on sale of investments		(273)	6,605	1,042	3,455
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		1,206	4,945	702	2,988
3	OTHER INCOME					
	(a) Interest on Income Tax Refund		113	125	47	47
	(b) Provision written back		17	44	177	177
	(c) Others		276	377	17	182
	TOTAL (A)		**1,421**	**91,228**	**20,460**	**1,17,841**
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		15	20	28	69
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		27	28	182	182
	(c) Interest on subordinated debt		1,003	4,093	1,023	4,121
	(d) Expenses towards CSR activities		57	168	51	167
	(e) Penalties		8	15	46	46
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		250	546	93	192
	(iii) Others (Please Specify)		-	-	-	-
	(g) Others		-	-	-	-
	(i) Remuneration to Non Executive Directors - Profit Related Commission		120	120	75	135
	(ii) Listing Fees / Other Charges		5	19	5	20
	(iii) Donation		2	56	1	6
	(iv) Consultancy fees		-	-	-	-
	(v) Loss/(Gain) on sale / Discard of Fixed Assets		20	58	(16)	18
	TOTAL (B)		1,507	5,123	1,487	4,956
						-
6	Profit/(Loss) Before Tax		(87)	86,105	18,972	1,12,885
7	Provision for Taxation					
	(i) Current Tax		(2,691)	20,817	(4,390)	7,312
	(ii) Deferred Tax		2,553	699	9,131	21,072
	(iii) Tax relating to earlier years		-	3	-	-
8	**Profit / (Loss) after tax**		**51**	**64,586**	**14,232**	**84,501**
9	**APPROPRIATIONS**					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		(28,660)	(28,660)	(42,892)	(1,13,161)
	Balance carried forward to Balance Sheet		(28,609)	35,926	(28,660)	(28,660)

FORM NL-3-B-BS
Name of the Insurer: Star Health and Allied Insurance Co Ltd
Registration No. 129 and Date of Registration with the IRDAI March 16, 2006

BALANCE SHEET AS AT MARCH 31,2025

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At March 31,2025	As At March 31,2024
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	58,779	58,528
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10	6,43,585	6,04,294
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		3,553	4,236
-Policyholders' Funds		5,297	6,121
BORROWINGS	NL-11	47,000	47,000
TOTAL		**7,58,214**	**7,20,180**
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	7,18,573	6,33,611
INVESTMENTS-Policyholders	NL-12A	10,71,264	9,15,477
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	18,494	17,513
DEFERRED TAX ASSET (Net)		35,120	35,818
CURRENT ASSETS			
Cash and Bank Balances	NL-15	66,843	44,458
Advances and Other Assets	NL-16	1,68,168	1,29,895
Sub-Total (A)		**2,35,011**	**1,74,353**
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	4,12,106	2,47,785
PROVISIONS	NL-18	9,08,142	8,37,469
Sub-Total (B)		**13,20,248**	**10,85,254**
NET CURRENT ASSETS (C) = (A - B)		**(10,85,237)**	**(9,10,901)**
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	28,660
TOTAL		**7,58,214**	**7,20,179**

CONTINGENT LIABILITIES

Particulars	As At March 31,2025	As At March 31,2024
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	28,813	28,553
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others (to be specified)	-	-
TOTAL	28,813	28,553

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous									
	Health		Personal Accident		Travel Insurance		Total Health / Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025
Gross Direct Premium	5,05,834	16,51,681	5,287	18,974	186	965	5,11,307	16,71,620	5,11,307	16,71,620
Add: Premium on reinsurance accepted	2,494	6,516	-	-	-	-	2,494	6,516	2,494	6,516
Less : Premium on reinsurance ceded	30,473	1,20,806	1,273	4,287	98	521	31,844	1,25,614	31,844	1,25,614
Net Written Premium	**4,77,855**	**15,37,391**	**4,014**	**14,687**	**89**	**444**	**4,81,958**	**15,52,522**	**4,81,958**	**15,52,522**
Add: Opening balance of UPR	7,91,455	8,22,068	12,678	13,880	43	51	8,04,176	8,35,999	8,04,176	8,35,999
Less: Closing balance of UPR	8,93,525	8,93,525	12,734	12,734	43	43	9,06,302	9,06,302	9,06,302	9,06,302
Net Earned Premium	**3,75,785**	**14,65,934**	**3,958**	**15,832**	**89**	**453**	**3,79,832**	**14,82,220**	**3,79,832**	**14,82,220**
Gross Direct Premium										
- In India	5,05,834	16,51,681	5,287	18,974	186	965	5,11,307	16,71,620	5,11,307	16,71,620
- Outside India	-	-	-	-	-	-	-	-	-	-

(Amount in Rs. Lakhs)

Particulars	Miscellaneous									
	Health		Personal Accident		Travel Insurance		Total Health/Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024
Gross Direct Premium	4,89,854	15,03,702	6,854	21,173	124	571	4,96,832	15,25,445	4,96,832	15,25,445
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	38,134	1,13,612	1,609	4,694	87	404	39,831	1,18,709	39,831	1,18,709
Net Written Premium	**4,51,719**	**13,90,090**	**5,245**	**16,479**	**37**	**167**	**4,57,001**	**14,06,736**	**4,57,001**	**14,06,736**
Add: Opening balance of UPR	7,06,240	7,11,465	12,267	11,609	25	17	7,18,531	7,23,091	7,18,531	7,23,091
Less: Closing balance of UPR	8,22,068	8,22,068	13,901	13,901	30	30	8,35,999	8,35,999	8,35,999	8,35,999
Net Earned Premium	**3,35,891**	**12,79,487**	**3,611**	**14,187**	**32**	**154**	**3,39,533**	**12,93,827**	**3,39,533**	**12,93,827**
Gross Direct Premium										
- In India	4,89,854	15,03,702	6,854	21,173	124	571	4,96,832	15,25,445	4,96,832	15,25,445
- Outside India	-	-	-	-	-	-	-	-	-	-

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		Total Health/Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025
Claims Paid (Direct)	2,77,679	10,27,788	1,293	7,258	66	281	2,79,039	10,35,327	2,79,039	10,35,327
Add: Re-insurance accepted to direct claims	821	1,810	-	-	-	-	821	1,810	821	1,810
Less: Re-insurance Ceded to claims paid	14,242	50,232	138	1,346	15	187	14,395	51,765	14,395	51,765
Net Claim Paid	**2,64,258**	**9,79,366**	**1,155**	**5,912**	**51**	**94**	**2,65,464**	**9,85,372**	**2,65,464**	**9,85,372**
Add: Claims Outstanding at the end of the year	(3,892)	1,38,076	1,435	9,086	4	145	(2,453)	1,47,306	(2,453)	1,47,306
Less: Claims Outstanding at the beginning of the year	-	83,485	-	7,127	-	128	-	90,741	-	90,741
Net Incurred Claims	**2,60,366**	**10,33,956**	**2,590**	**7,871**	**55**	**110**	**2,63,011**	**10,41,937**	**2,63,011**	**10,41,937**
Claims Paid (Direct)										
-In India	2,77,679	10,27,788	1,293	7,258	66	281	2,79,039	10,35,182	2,79,039	10,35,182
-Outside India	-	-	-	-	-	145	-	145	-	145
Estimates of IBNR and IBNER at the end of the period (net)	35,330	41,780	2,480	2,760	90	110	37,900	44,650	37,900	44,650
Estimates of IBNR and IBNER at the beginning of the period (net)	31,570	25,340	3,010	2,720	80	70	34,660	28,130	34,660	28,130

(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		Total Health/Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024
Claims Paid (Direct)	2,42,086	8,85,715	1,436	5,502	30	143	2,43,552	8,91,360	2,43,552	8,91,360
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-
Less: Re-insurance Ceded to claims paid	10,477	37,571	183	808	14	96	10,674	38,475	10,674	38,475
Net Claim Paid	**2,31,609**	**8,48,144**	**1,253**	**4,694**	**16**	**47**	**2,32,878**	**8,52,885**	**2,32,878**	**8,52,885**
Add: Claims Outstanding at the end of the year	(15,340)	83,485	(26)	7,127	32	128	(15,335)	90,741	(15,335)	90,741
Less: Claims Outstanding at the beginning of the year	-	77,396	-	6,806	-	27	-	84,229	-	84,229
Net Incurred Claims	**2,16,268**	**8,54,233**	**1,227**	**5,015**	**48**	**148**	**2,17,543**	**8,59,396**	**2,17,543**	**8,59,396**
Claims Paid (Direct)										
-In India	2,42,086	8,85,715	1,436	5,502	23	28	2,43,545	8,91,245	2,43,545	8,91,245
-Outside India	-	-	-	-	7	115	**7**	**115**	**7**	**115**
Estimates of IBNR and IBNER at the end of the period (net)	25,340	25,340	2,720	2,720	70	70	28,130	28,130	28,130	28,130
Estimates of IBNR and IBNER at the beginning of the period (net)	24,260	29,050	2,750	2,800	70	25	27,080	31,875	27,080	31,875

FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous									
	Health		Personal Accident		Travel Insurance		Total Health/Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025
Commission & Remuneration	79,395	2,51,421	868	3,150	60	330	80,323	2,54,901	80,323	2,54,901
Rewards	4,932	12,000	135	352	16	43	5,083	12,395	5,083	12,395
Distribution fees	-	-	-	-	-	-	-	-	-	-
Gross Commission	**84,327**	**2,63,421**	**1,003**	**3,502**	**76**	**373**	**85,406**	**2,67,297**	**85,406**	**2,67,297**
Add: Commission on Re-insurance Accepted	125	328	-	-	-	-	125	328	125	328
Less: Commission on Re-insurance Ceded	8,970	41,123	558	2,294	26	136	9,554	43,553	9,554	43,553
Net Commission	**75,482**	**2,22,626**	**444**	**1,208**	**50**	**237**	**75,977**	**2,24,072**	**75,977**	**2,24,072**
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:										
Individual Agents	70,028	2,16,821	1,177	3,226	112	355	71,317	2,20,403		
Corporate Agents-Banks/FII/HFC	7,415	23,143	(7)	212	(22)	4	7,385	23,360		
Corporate Agents-Others	219	693	(3)	4	2	3	218	700		
Insurance Brokers	6,567	22,171	(162)	56	(16)	10	6,390	22,237		
Direct Business - Online	-	-	-	-	-	-	-	-		
MISP (Direct)	-	-	-	-	-	-	-	-		
Web Aggregators	24	271	(1)	2	(1)	(0)	22	273		
Insurance Marketing Firm	48	212	(1)	2	0	0	47	214		
Common Service Centers	16	53	(0)	0	(0)	-	16	53		
Micro Agents	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	11	56	(0)	0	(0)	-	10	56		
Other (to be specified)	-	-	-	-	-	-	-	-		
TOTAL	**84,327**	**2,63,421**	**1,003**	**3,502**	**76**	**373**	**85,406**	**2,67,297**		
Commission and Rewards on (Excluding Reinsurance) Business written :	-	-	-	-	-	-	-	-		
In India	84,327	2,63,421	1,003	3,502	76	373	85,406	2,67,297		
Outside India	-	-	-	-	-	-	-	-		

(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		Total Health/Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024
Commission & Remuneration	78,390	2,16,579	1,573	3,968	32	111	79,994	2,20,657	79,994	2,20,657
Rewards	2,216	7,429	37	57	1	2	2,254	7,487	2,254	7,487
Distribution fees	-	-	-	-	-	-	-	-	-	-
Gross Commission	**80,606**	**2,24,007**	**1,609**	**4,025**	**33**	**112**	**82,248**	**2,28,144**	**82,248**	**2,28,144**
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	15,474	39,914	1,401	2,163	22	104	16,897	42,181	16,897	42,181
Net Commission	**65,132**	**1,84,094**	**209**	**1,862**	**11**	**8**	**65,351**	**1,85,964**	**65,351**	**1,85,964**
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:										
Individual Agents	68,050	1,89,838	1,381	3,318	32	110	69,464	1,93,266		
Corporate Agents-Banks/FII/HFC	7,809	15,927	218	668	1	2	8,028	16,597		
Corporate Agents-Others	209	615	2	3	0	0	211	618		
Insurance Brokers	4,564	17,248	9	30	0	0	4,573	17,279		
Direct Business - Online	-	-	-	-	-	-	-	-		
MISP (Direct)	-	-	-	-	-	-	-	-		
Web Aggregators	(58)	280	(1)	6	-	-	(59)	286		
Insurance Marketing Firm	10	52	0	0	-	-	10	53		
Common Service Centers	6	11	0	0	-	-	6	11		
Micro Agents	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	15	35	0	0	-	-	16	35		
Other (to be specified)	-	-	-	-	-	-	-	-		
TOTAL	**80,606**	**2,24,007**	**1,609**	**4,025**	**33**	**112**	**82,248**	**2,28,144**		
Commission and Rewards on (Excluding Reinsurance) Business written :										
In India	80,606	2,24,007	1,609	4,025	33	112	82,248	2,28,144		
Outside India	-	-	-	-	-	-	-	-		

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	Miscellaneous									
		Health		Personal Accident		Travel Insurance		Total Health/Total Miscellaneous		Grand Total	Grand Total
		For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025
1	Employees' remuneration & welfare benefits	45,331	1,67,267	465	1,922	15	98	45,811	1,69,286	45,811	1,69,286
2	Travel, conveyance and vehicle running expenses	1,005	4,550	10	52	0	3	1,015	4,605	1,015	4,605
3	Training expenses	156	825	1	9	0	0	158	835	158	835
4	Rents, rates & taxes	3,165	12,412	32	143	1	7	3,198	12,562	3,198	12,562
5	Repairs	1,020	3,777	10	43	0	2	1,031	3,822	1,031	3,822
6	Printing & stationery	105	447	1	5	0	0	106	452	106	452
7	Communication expenses	1,174	4,116	12	47	0	2	1,186	4,166	1,186	4,166
8	Legal & professional charges	1,207	4,832	12	56	0	3	1,220	4,890	1,220	4,890
9	Auditors' fees, expenses etc										
	(a) as auditor	68	104	1	1	0	0	69	105	69	105
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	15	15	0	0	0	0	15	15	15	15
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	32	35	0	0	0	0	32	35	32	35
	(d) Out of Pocket Expenses	1	5	0	0	0	0	1	5	1	5
10	Advertisement and publicity	3,932	16,826	39	193	1	10	3,973	17,029	3,973	17,029
11	Interest & Bank Charges	725	2,420	8	28	0	1	733	2,449	733	2,449
12	Depreciation	1,653	7,062	17	81	0	4	1,670	7,148	1,670	7,148
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	779	3,476	8	40	0	2	787	3,518	787	3,518
15	Information Technology Expenses	6,053	19,265	63	221	2	11	6,118	19,498	6,118	19,498
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-
17	Others										
	- Remuneration of MD / CEO	372	908	4	10	0	1	376	919	376	919
	- Director's Sitting Fees	33	119	0	1	0	0	33	120	33	120
	- Online and Tele marketing Expenses	5,323	15,956	56	183	-	-	5,379	16,139	5,379	16,139
	- Miscellaneous Expenses	503	2,568	5	30	0	2	508	2,599	508	2,599
	- In House Claim Processing Cost	(5,006)	(15,954)	(52)	(183)	-	-	(5,058)	(16,137)	(5,058)	(16,137)
	TOTAL	**67,646**	**2,51,031**	**693**	**2,884**	**22**	**147**	**68,361**	**2,54,061**	**68,361**	**2,54,061**
	In India	67,597	2,50,782	692	2,881	22	147	68,311	2,53,809	68,311	2,53,809
	Outside India	49	249	1	3	-	0	50	252	50	252

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	Health		Personal Accident		Travel Insurance		Total Health/Total Miscellaneous		Grand Total	Grand Total
		For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024
1	Employees' remuneration & welfare benefits	47,807	1,64,422	668	2,315	11	62	48,486	1,66,799	48,486	1,66,799
2	Travel, conveyance and vehicle running expenses	1,279	4,669	18	66	0	2	1,297	4,737	1,297	4,737
3	Training expenses	149	789	2	11	0	0	151	800	151	800
4	Rents, rates & taxes	2,588	10,650	36	150	0	4	2,624	10,804	2,624	10,804
5	Repairs	936	3,424	13	48	0	1	949	3,474	949	3,474
6	Printing & stationery	199	1,573	3	22	(0)	1	201	1,596	201	1,596
7	Communication expenses	1,905	4,064	27	57	1	2	1,932	4,123	1,932	4,123
8	Legal & professional charges	562	2,490	8	35	0	1	570	2,526	570	2,526
9	Auditors' fees, expenses etc.										
	(a) as auditor	69	99	1	1	0	0	70	100	70	100
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	3	27	0	0	(0)	0	3	27	3	27
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	7	0	0	0	0	2	8	2	8
	(d) Out of Pocket Expenses	2	9	0	0	0	0	2	9	2	9
10	Advertisement and publicity	4,904	17,491	69	246	1	7	4,974	17,744	4,974	17,744
11	Interest & Bank Charges	894	3,837	12	54	0	1	906	3,893	906	3,893
12	Depreciation	1,810	5,787	25	81	0	2	1,836	5,871	1,836	5,871
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	(711)	2,220	(10)	31	(0)	1	(721)	2,252	(721)	2,252
15	Information Technology Expenses	3,383	16,556	47	233	0	6	3,431	16,795	3,431	16,795
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-
17	Others										
	- Remuneration of MD/CEO/WTD/Other KMPs	189	728	3	10	0	0	192	739	192	739
	- Director's Sitting Fees	18	130	0	2	(0)	0	18	132	18	132
	- Online and Tele marketing Expenses	3,167	10,712	44	151	1	-	3,212	10,863	3,212	10,863
	- Miscellaneous Expenses	592	1,393	8	20	0	1	601	1,413	601	1,413
	- In House Claim Processing Cost	(4,845)	(14,958)	(68)	(211)	(1)	-	(4,914)	(15,168)	(4,914)	(15,168)
	TOTAL	**64,902**	**2,36,120**	**907**	**3,325**	**14**	**91**	**65,822**	**2,39,536**	**65,822**	**2,39,536**
	In India	64,902	2,35,964	907	3,322	14	91	65,822	2,39,377	65,822	2,39,377
	Outside India		156		2		0	-	158	-	158

FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2025	As At March 31,2024
1	Authorised Capital		
	800,000,000 Equity Shares of Rs.10 each (Previous Period-800,000,000)	80,000	80,000
	Preference Shares of Rs..... each		
2	Issued Capital		
	58,77,86,459 Equity Shares of Rs.10 each (Previous Period-58,52,83,381)	58,779	58,528
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	58,77,86,459 Equity Shares of Rs.10 each (Previous Period-58,52,83,381)	58,779	58,528
	Preference Shares of Rs..... each		
4	Called-up Capital		
	58,77,86,459 Equity Shares of Rs.10 each (Previous Period-58,52,83,381)	58,779	58,528
	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	-	-
	Preference Shares of Rs..... each		
5	Paid-up Capital		
	58,77,86,459 Equity Shares of Rs.10 each (Previous Period-58,52,83,381)	58,779	58,528
	Preference Shares of Rs. …….. Each		-

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As At March 31,2025		As At March 31,2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	31,93,37,076	54.33%	31,93,37,076	54.56%
· Foreign	-	0.00%	-	0.00%
Investors				
· Indian	13,78,44,729	23.45%	9,38,30,911	16.03%
· Foreign	11,22,63,907	19.10%	15,63,90,061	26.72%
Others - ESOP	1,83,40,747	3.12%	1,57,25,333	2.69%
TOTAL	**58,77,86,459**	**100.00%**	**58,52,83,381**	**100.00%**

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE STAR HEALTH AND ALLIED INSURANCE COMPANY LTD AS AT QUARTER ENDED MARCH 31,2025

Sl.No	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A.	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	**Individuals/HUF (Names of Major Shareholders)**	**1**	8,28,82,958	14.10%	8,288	-	-	91,24,811	11.01%
	Mr.(Late) RAKESH RADHESHYAM JHUNJHUNWALA *		8,28,82,958	14.10%	8,288	-	-	91,24,811	11.01%
ii)	**Bodies Corporate:**	**1**	23,64,54,118	40.23%	23,645	-	-	2,36,94,697	10.02%
	SAFECROP INVESTMENTS INDIA LLP *		23,64,54,118	40.23%	23,645			2,36,94,697	10.02%
	Indian Promoters Group								
	Individuals	**2**	1,78,73,802	3.04%	1,787	-	-	-	0.00%
	JHUNJHUNWALA REKHA RAKESH		1,78,70,977	3.04%	1,787	-	-	-	0.00%
	SUDHA GUPTA		2,825	0.00%	0				
	Bodies Corporate:	**2**	17,79,124	0.30%	178	-	-	-	0.00%
	SANDEEP SINGHAL		16,88,149	0.29%	169	-	-	-	0.00%
	MOUNTAIN MANAGERS PRIVATE LIMITED		90,975	0.02%	9	-	-	-	0.00%
								-	
iii)	Financial Institutions/Banks	**-**	-	0.00%	-	-	-	-	0.00%
iv)	Central Government/State Government(s)/President of India		-	0.00%	-	-	-	-	0.00%
v)	Persons acting in Concert(Please specify)		-	0.00%	-	-	-	-	0.00%
vi)	Any other (Please specify)		-	0.00%	-	-	-	-	0.00%
A.2	Foreign Promoters								
i)	Individuals/HUF (Names of Major Shareholders)		-	0.00%	-	-	-	-	0.00%
ii)	Bodies Corporate:		-	0.00%	-	-	-	-	0.00%
iii)	Any other (Please specify)		-	0.00%	-	-	-	-	0.00%
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Fund	**18**	5,55,25,858	9.45%	5,553	-	-	-	0.00%
	ICICI PRUDENTIAL INNOVATION FUND		2,81,87,554	4.80%	2,819	-	-	-	0.00%
	HDFC MUTUAL FUND - HDFC DIVIDEND YIELD FUND		2,33,62,875	3.97%	2,336	-	-	-	0.00%
ii)	Foreign Portfolio Investors	**166**	8,80,78,737	14.98%	8,808	-	-	-	0.00%
	WF ASIAN SMALLER COMPANIES FUND LIMITED		1,46,00,589	2.48%	1,460	-	-	-	0.00%
	GOVERNMENT PENSION FUND GLOBAL		1,24,23,638	2.11%	1,242	-	-	-	0.00%
	THELEME INDIA MASTER FUND LIMITED		69,04,640	1.17%	690				
	WF ASIAN RECONNAISSANCE FUND LIMITED		58,77,641	1.00%	588	-	-	-	-
iii)	Financial Institutions/Bank		-	0.00%	-	-	-	-	-
iv)	Insurance Companies	**6**	2,83,87,292	4.83%	2,839	-	-	-	-
	ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED		2,77,49,925	4.72%	2,775	-	-	-	0.00%
v)	**FII belonging to Foreign Promoter**		-	0.00%	-	-	-	-	0.00%
vi)	FII belonging to Foreign Promoter of Indian Promoter		-	0.00%	-	-	-	-	0.00%
vii)	Provident Fund/Pension Fund		-	0.00%	-	-	-	-	0.00%
viii)	Alternative Investment Fund	**25**	67,94,469	1.16%	679	-	-	-	0.00%
ix)	NBFCs registered with RBI	**5**	12,964	0.00%	1	-	-	-	0.00%
x)	**Any other (Please specify)**								
	a) Foreign Direct Investment	**11**	2,17,39,283	3.70%	2,174	-	-	24,900	27.37%
	MASSACHUSETTS INSTITUTE OF TECHNOLOGY		97,44,630	1.66%	974	-	-	-	0.00%
	MIO STAR		67,72,461	1.15%	677	-	-	-	0.00%
1.2)	Central Government/State Government(s)/President of India		-	0.00%	-	-	-	-	0.00%
1.3)	Non Institutions					-	-	-	0.00%
i)	Individual share capital upto Rs. 2 lacs	**215971**	2,84,37,970	4.84%	2,844	-	-	16,900	0.06%
ii)	Individual share capital in excess of Rs. 2 lacs	**130**	82,60,396	1.41%	826	-	-	-	0.00%
iv)	Others:								
	Trusts	**7**	1,02,753	0.02%	10	-	-	-	0.00%
	Non Resident Indian (NRI) - Repatriable	**2241**	10,15,865	0.17%	102	-	-	-	0.00%
	Non Resident Indian - Non Repatriable	**1759**	15,42,358	0.26%	154	-	-	-	0.00%
	Bodies Corporate	**1253**	71,86,722	1.22%	719	-	-	-	0.00%
v)	Any other(Please Specify)		-	0.00%	-	-	-	-	0.00%
	Foreign National		-	0.00%	-	-	-	-	0.00%
B.2	Non Public Shareholders								
2.1)	Custodian/BR Holder		-	0.00%	-	-	-	-	0.00%
2.2)	Employee Benefit Trust		-	0.00%	-	-	-	-	0.00%
2.3)	Any other		-	0.00%	-	-	-	-	0.00%
	CLEARING MEMBERS	**8**	236	0.00%	0	-	-	-	0.00%
	DIRECTOR RELATIVES	**3**	2,90,031	0.05%	29	-	-	-	0.00%
	DIRECTORS	**1**	14,21,523	0.24%	142	-	-	-	0.00%
	Qualified Institutional Buyer		-	0.00%	-	-	-	-	0.00%
	Total	2,21,610	58,77,86,459	100.00%	58,779	-	-	3,28,61,308	

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor: Safecrop Investments India LLP

(Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

Sl.No	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A.	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of Major Shareholders)	-	N/A	0.00%	0	-	-	-	0%
	Other minor share holding		N/A	0.00%	0	0	0		
ii)	Bodies Corporate:	2	-	100.00%	3,95,284	-	-	-	0%
	Catalyst Trusteeship Limited (on behalf of WestBridge AIF I)		N/A	100.00%	3,95,284	-	-	-	0%
	Mountain Managers Private Limited		N/A	0.00%	0.00	-	-	-	0%
iii)	Financial Institutions/Banks	0	0	0.00%	-	0	0	0	0%
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert(Please specify)	0	0	0.00%	-	0	0	0	0%
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals/HUF (Names of Major Shareholders)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	0	0	0.00%	-	0	0	0	0%
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Fund	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	0	0	0.00%	-	0	0	0	0%
iii)	Financial Institutions/Bank	-	-	-	-	-	-	-	-
iv)	Insurance Companies	0	0	0.00%	-	0	0	0	0%
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	0.00%	-	-	-	-	0%
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)					-	-	-	-
	b) Foreign Body Corporate					-	-	-	-
						-	-	-	-
1.2)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
1.3)	Non Institutions								
i)	Individual share capital upto Rs. 2 lacs *	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 lacs**	0	0	0.00%	-	0	0	0	0%
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:	0	0	0.00%	-	0	0	0	0%
	Trusts	-	-	-	-	-	-	-	-
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable					-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other(Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/BR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other(Please Specify)	-	-	-	-	-	-	-	-
	Total	2	0	100.00%	3,95,284	-	-	-	0.00%

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2025	As At March 31,2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	6,07,498	6,04,056
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
	Debenture Redemption Reserve at the beginning of the year	-	-
	Less: Debenture redemption reserve reversed	-	-
	Debenture redemption reserve at the end of the year	-	-
	Employee Stock Option Outstanding	161	238
7	Balance of Profit in Profit & Loss Account	35,926	-
	TOTAL	**6,43,585**	**6,04,294**

FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2025	As At March 31,2024
1	Debentures/ Bonds	47,000	47,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
		-	-
	TOTAL	47,000	47,000

DISCLOSURE FOR SECURED BORROWINGS

(Amount in Rs. Lakhs)

Sl.No	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1	NA	NA	NA	NA

FORM NL-12 & 12A -INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	NL -12 Shareholders As At March 31,2025	NL -12 Shareholders As At March 31,2024	NL -12A Policyholders As At March 31,2025	NL -12A Policyholders As At March 31,2024	Total As At March 31,2025	Total As At March 31,2024
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,40,013	1,89,464	3,57,816	2,73,748	5,97,829	4,63,213
2	Other Approved Securities	2,23,373	2,37,078	3,33,009	3,42,544	5,56,382	5,79,622
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	-	-	-
	(e) Other Securities - AIF	-	-	-	-	-	-
	(i) Alternative Investment Funds	3,840	1,089	5,725	1,573	9,565	2,663
	(ii) Triparty Repo	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate - REIT	7,857	8,608	11,714	12,437	19,571	21,045
4	Investments in Infrastructure and Social Sector	68,148	66,273	1,01,597	95,754	1,69,744	1,62,027
5	Other than Approved Investments	17,371	17,772	25,897	25,678	43,268	43,449
	SHORT TERM INVESTMENTS				-		
1	Government securities and Government guaranteed bonds including Treasury Bills	13,262	20,990	19,771	30,327	33,033	51,317
2	Other Approved Securities	27,527	17,105	41,037	24,714	68,564	41,818
3	Other Investments	-	-		-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	36,883	-	54,986	-	91,869	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	62,017	29,622	92,456	42,799	1,54,473	72,420
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	-	-	-
	(e) Other Securities (Triparty Repo)	14,300	33,164	21,319	47,917	35,619	81,081
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	3,982	8,611	5,937	12,442	9,920	21,053
5	Other than Approved Investments	-	3,837	-	5,543	-	9,380
	TOTAL	**7,18,573**	**6,33,611**	**10,71,264**	**9,15,477**	**17,89,837**	**15,49,088**
	GRAND TOTAL	**7,18,573**	**6,33,611**	**10,71,264**	**9,15,477**	**17,89,837**	**15,49,088**

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

(Amount in Rs. Lakhs)

	Particulars	Shareholders As At March 31,2025	Shareholders As At March 31,2024	Policyholders As At March 31,2025	Policyholders As At March 31,2024	Total As At March 31,2025	Total As At March 31,2024
	Long Term Investments						
	Book Value	5,41,238	5,03,722	8,06,889	7,27,806	13,48,127	12,31,529
	Market Value	5,42,434	4,95,827	8,08,672	7,16,398	13,51,106	12,12,225
						-	-
	Short Term Investments					-	-
	Book Value	59,071	83,706	88,064	1,20,943	1,47,135	2,04,649
	Market Value	59,108	83,720	88,119	1,20,964	1,47,227	2,04,684

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2025	As At March 31,2024
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) Companies	-	-
	(f) 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	-	-

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

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 March 31,2025	As At March 31,2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - IT Software	28,220	3,700	-	31,920	22,265	4,044	-	26,309	5,611	5,955
Land - Freehold	116	-	-	116	-	-	-	-	116	116
Leasehold Property	1,746	374	-	2,119	48	258	-	306	1,813	1,698
Buildings	652	-	-	652	52	10	-	62	590	600
Furniture & Fittings	3,488	609	260	3,837	1,725	328	217	1,836	2,001	1,763
Information Technology Equipment	14,111	2,295	1,380	15,026	10,079	1,934	1,309	10,704	4,322	4,032
Vehicles	296	-	-	296	185	31	-	216	81	111
Office Equipment	3,697	540	216	4,021	2,109	542	189	2,463	1,558	1,588
Others(Temporary Construction)	26	-	-	26	25	0	-	25	1	1
TOTAL	**52,352**	**7,518**	**1,856**	**58,014**	**36,487**	**7,148**	**1,715**	**41,920**	**16,093**	**15,865**
Work in progress	1,648	4,447	3,693	2,401	-	-	-	-	2,401	1,648
Grand Total	**54,000**	**11,965**	**5,550**	**60,415**	**36,487**	**7,148**	**1,715**	**41,920**	**18,494**	**17,513**
PREVIOUS YEAR - MAR 24	41,953	19,777	7,731	53,999	30,820	5,871	203	36,487	17,513	

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2025	As At March 31,2024
1	Cash (including cheques (a), drafts and stamps)	8,483	11,244
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	4,975	-
	(bb) Others	-	-
	(b) Current Accounts	53,385	33,214
	(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	**66,843**	**44,458**
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	66,843	44,458
	Outside India	-	-

(a) Cheques on hand amount to Rs. 4501 (in Lakh) Previous Year : Rs. 6308 (in Lakh)

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2025	As At March 31,2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	4,397	3,604
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (net of provision for tax)	3,086	4,771
6	Goods & Service tax credit	879	907
7	Others		
	(i)Travel Advance	10	14
	(ii)Rental Advance	5,362	5,079
	Less:Provision for Doubtful Debts	(16)	(20)
	(iii)Telephone Deposit	2	2
	(iv)Staff Advance	1,561	2,074
	(v)Other Advances	2,387	761
	Less:Provision for Doubtful Debts	-	(8)
	(vi)Security Deposits	1,909	2,003
	(vii)Postal Deposits	62	68
	(viii)Advances - Deposit with Statutory Authorities	3,766	2,359
	TOTAL (A)	**23,405**	**21,613**
	OTHER ASSETS		
1	Income accrued on investments	37,289	33,981
2	Outstanding Premiums	99,053	55,799
	Less : Provisions for doubtful debts ,if any	(3,094)	(3,094)
3	Agents' Balances	218	375
	Less: Provision for Doubtful Debts	(186)	(174)
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	5,339	4,069
	Less : Provisions for doubtful, if any	(143)	(138)
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	3,233	3,271
8	Interest on investments held for Unclaimed Amount of Policyholders	114	161
9	Others	-	-
	(i)GST Refund	1,073	1,175
	(ii)Other receivables	286	141
	Less : Provisions for doubtful debts, if any	(39)	(67)
	(iii)Income Tax Refund Receivable	1,621	2,009
	(iv) Investment Sold - Awaiting for Settlement	-	10,774
	TOTAL (B)	**1,44,763**	**1,08,282**
	TOTAL (A+B)	**1,68,168**	**1,29,895**

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2025	As At March 31,2024
1	Agents' Balances	32,565	29,552
2	Balances due to other insurance companies	3,688	5,065
3	Deposits held on re-insurance ceded	34,942	19,466
4	Premiums received in advance		
	(a) For Long term policies [(a)]	77,843	482
	(b) for Other Policies	9,088	6,890
5	Unallocated Premium	10,295	9,305
6	Sundry creditors	41,059	38,451
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,47,306	90,741
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	2,616	1,644
11	Income accrued on Unclaimed amounts	726	569
12	Interest payable on debentures/bonds	2,002	2,022
13	GST Liabilities	34,096	32,142
14	Others		
	(i)Statutory dues payable	10,628	6,658
	(ii)Payable to employees	4,808	4,558
	(iii)Other payables	444	240
	(iv)Investments purchased - to be settled	-	-
	TOTAL	**4,12,106**	**2,47,785**

Note :

(a) Long term policies are policies with more than one year tenure

Details of unclaimed amounts and Investment Income thereon

(Amount in Rs. Lakhs)

Particulars	As At March 31,2025	As At March 31,2024
Opening Balance	2,213	2,721
Add: Amount transferred to unclaimed amount	949	296
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	329	322
Add: Investment Income	231	199
Less: Amount paid during the year	380	1,326
Less: Transferred to SCWF	-	-
Closing Balance of Unclaimed Amount	**3,342**	**2,213**

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2025	As At March 31,2024
1	Reserve for Unexpired Risk	9,06,302	8,35,999
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	-	-
5	Others	-	
	(a)Provision for Gratuity	1,840	1,470
	(b)Provision for Goodwill Gesture Scheme	-	-
	TOTAL	**9,08,142**	**8,37,469**

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

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2025	As At March 31,2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: Star Health and Allied Insurance Co Ltd

Sl.No.	Particular	Calculation	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024
1	Gross Direct Premium Growth Rate**	[GDPI(CY)-GDPI(PY)] / GDPI(PY)	2.91%	9.58%	18.31%	17.77%
2	Gross Direct Premium to Net worth Ratio	GDPI / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.73	2.38	0.78	2.41
3	Growth rate of Net Worth (From previous year end)	(Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY)	10.77%	10.77%	16.74%	16.74%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	93.80%	92.51%	91.98%	92.22%
5	Net Commission Ratio**	Net Commission / Net written premium	15.76%	14.43%	14.30%	13.22%
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	29.95%	31.09%	29.80%	30.66%
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	29.95%	30.80%	28.70%	30.25%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	69.24%	70.30%	64.07%	66.42%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	3.41%	102.18%	4.81%	89.50%
10	Combined Ratio**	(7) +(8)	99.19%	101.09%	92.77%	96.67%
11	Investment income ratio	Investment income / Average Assets under management Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	1.69%	7.65%	2.14%	7.90%
12	Technical Reserves to net premium ratio **	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written	218.61%	67.86%	202.79%	65.88%
13	Underwriting balance ratio	Underwriting results / Net earned premium Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency	-7.24%	-2.55%	-2.73%	0.69%
14	Operating Profit Ratio	Operating profit / Net Earned premium	-2.29%	2.65%	2.65%	5.65%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances.Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) &Incurred But Not Enough Reported (IBNER)+Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business	43.69%	43.69%	32.85%	32.85%
16	Net earning ratio	Profit after tax / Net Premium written	0.01%	4.16%	3.11%	6.01%
17	Return on net worth ratio	Profit after tax / Net Worth	0.01%	9.20%	2.25%	13.33%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	2.21	2.21	2.21	2.21
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		NA	NA	NA	NA
	Net NPA Ratio		NA	NA	NA	NA
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.07	0.07	0.07	0.07
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	0.91	22.04	19.55	28.39
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	0.91	22.04	19.55	28.39
23	Earnings per share	Profit /(loss) after tax / No. of shares	Basic: ₹ 0.01 Diluted: ₹ 0.01	Basic: ₹ 11.01 Diluted: ₹ 10.86	Basic: ₹ 2.43 Diluted:₹ 2.39	Basic: ₹ 14.48 Diluted:₹ 14.19
24	Book value per share	Net worth / No. of shares	119.47	119.47	108.31	108.31

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

** Segmental Reporting up to the quarter

Segments Upto the quarter ended on 31st March 2025	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Marine Cargo										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Marine Hull										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Motor OD										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Motor TP										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Motor										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Health										
Current Period	9.84%	92.71%	14.48%	31.05%	30.81%	70.53%	105.31%	101.34%	67.10%	-2.84%
Previous Period	17.88%	92.44%	13.24%	30.60%	30.23%	66.76%	92.64%	96.99%	65.14%	0.39%
Personal Accident										
Current Period	-10.38%	77.40%	8.23%	33.60%	27.79%	49.71%	66.83%	77.50%	148.57%	24.51%
Previous Period	9.21%	77.83%	11.30%	34.71%	31.47%	35.35%	53.58%	66.82%	127.61%	28.09%
Travel Insurance										
Current Period	69.02%	46.05%	53.32%	53.82%	86.20%	24.28%	27.08%	110.48%	42.15%	-8.80%
Previous Period	182.19%	29.32%	4.94%	35.34%	58.50%	96.09%	159.72%	154.59%	94.46%	-59.53%
Total Health										
Current Period	9.58%	92.51%	14.43%	31.09%	30.80%	70.30%	102.18%	101.09%	67.86%	-2.55%
Previous Period	17.77%	92.22%	13.22%	30.66%	30.25%	66.42%	89.50%	96.67%	65.88%	0.69%
Workmen's Compensation/ Employer's liability										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Engineering										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Aviation										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other segments										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total-Current Period	9.58%	92.51%	14.43%	31.09%	30.80%	70.30%	102.18%	101.09%	67.86%	-2.55%
Total-Previous Period	17.77%	92.22%	13.22%	30.66%	30.25%	66.42%	89.50%	96.67%	65.88%	0.69%

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: Star Health and Allied Insurance Co Ltd

PART-A Related Party Transactions

Sl.No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)			
				For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2024	Up to the quarter ended March 31,2024
1	Mr.Anand Roy	Managing Director & CEO	Remuneration	223.83	919.06	127.85	527.00
2	Mr.Anand Roy	Managing Director & CEO	Insurance Premium Received	0.40	2.16	0.40	1.88
3	Mr.Anand Roy	Managing Director & CEO	Share Alloted Under Esop Scheme	-	957.34	-	957.34
4	Mr.V Jagannathan	Former Chairman & CEO	Remuneration	-	-	-	24.30
5	Mr.V Jagannathan	Former Chairman & CEO	Insurance Premium Received	-	-	-	0.06
6	Mr.V Jagannathan	Former Chairman & CEO	Sale of Assets	-	-	-	35.08
7	Mr.V Jagannathan	Former Chairman & CEO	Refund Paid	-	-	-	0.03
8	Dr.S Prakash	Former Managing Director	Remuneration	-	-	-	123.41
9	Dr.S Prakash	Former Managing Director	Share Alloted Under Esop Scheme	-	-	-	957.34
10	M/s.Airpay Payment Service Private Limited	Promoter Group Entity	Advisory Services	-	1.01	0.50	2.36
11	Mountain Managers Private Limited	Promoter Group	Advisory Services	78.84	180.44	-	-
12	M/s.Pegasus Assets Reconstruction Pvt. Ltd.	Promoter Group Entity	Insurance Premium Received	0.01	1.10	14.76	15.88
13	M/s.Pegasus Assets Reconstruction Pvt. Ltd.	Promoter Group Entity	Claim Paid	2.25	9.88	5.61	10.86
14	M/s.Pegasus Assets Reconstruction Pvt. Ltd.	Promoter Group Entity	Refund Paid	0.06	0.57	-	0.40
15	Roppen Transportation Services Private Limited	Promoter Group Entity	Insurance Premium Received	-	0.14	0.15	109.27
16	Roppen Transportation Services Private Limited	Promoter Group Entity	Claim Paid	-	36.25	25.68	52.46
17	Roppen Transportation Services Private Limited	Promoter Group Entity	Refund Paid	-	1.78	2.51	17.02
18	Rare Enterprises	Promoter Group Entity	Insurance Premium Received	0.70	5.65	-	5.38
19	Rare Enterprises	Promoter Group Entity	Claim Paid	-	1.65	3.01	3.41
20	Ms.Anisha Motwani	Independent Director	Sitting Fees paid	9.00	33.00	5.00	30.00
21	Ms.Anisha Motwani	Independent Director	Profit Commission paid	-	15.00	-	10.00
22	Mr.Rohit Bhasin	Independent Director	Sitting Fees paid	7.00	25.00	4.00	27.00
23	Mr.Rohit Bhasin	Independent Director	Profit Commission paid	-	15.00	-	10.00
24	Mr.Rohit Bhasin	Independent Director	Insurance Premium Received	0.05	0.05	-	-
25	Ms.Nipa Utpal Sheth	Relative of Director	Insurance Premium Received	-	0.06	0.03	0.04
26	Mr Utpal Hemendra Sheth	Nominee Director	Insurance Premium Received	-	-	0.07	0.12
27	Mr.Berjis Minoo Desai	Independent Director	Sitting Fees paid	-	-	1.00	14.00
28	Mr.Berjis Minoo Desai	Independent Director	Profit Commission paid	-	15.00	-	10.00
29	Mr.Kaarthikeyan Devarayapuram Ramasamy	Former Independent Director	Sitting Fees paid	-	-	-	5.00
30	Mr.Kaarthikeyan Devarayapuram Ramasamy	Former Independent Director	Profit Commission paid	-	-	-	10.00
31	Mr.Rajeev Krishnamuralilal Agarwal	Independent Director	Sitting Fees paid	6.00	23.00	4.00	28.00
32	Mr.Rajeev Krishnamuralilal Agarwal	Independent Director	Profit Commission paid	-	15.00	-	10.00
33	Ms.Rajni Sekhri Sibal	Independent Director	Sitting Fees paid	6.00	23.00	4.00	28.00
34	Ms.Rajni Sekhri Sibal	Independent Director	Profit Commission paid	-	15.00	-	10.00
35	Mr Chandrashekhar Dwivedi	Appointed Actuary	Insurance Premium Received	-	-	0.10	0.13
36	Ms. Anita Dwivedi	Relative of KMP	Insurance Premium Received	-	-	-	0.02
37	Ms Akila Diwakar Shetty	Relative of Managing Director & CEO	Insurance Premium Received	-	-	-	0.29
38	Mr Himanshu Walia	KMP	Insurance Premium Received	-	0.02	-	0.13
39	Ms Uma Maheswari	Relative of KMP	Insurance Premium Received	-	-	-	0.12
40	Mr. Vikas Sharma	Relative of KMP	Insurance Premium Received	-	-	0.01	1.24
41	Mr. Vikas Sharma	Relative of KMP	Refund Paid	-	-	-	1.06
42	Mrs Jayashree Sethuraman	Company Secretary	Insurance Premium Received	-	-	-	0.30
43	Ms. Jayashree Roy	Related to Managing Director, Mr.Anand Roy	Insurance Premium Received	-	-	-	0.08
44	Ms.Deepa Bharat Motiani	Relative of Director	Insurance Premium Received	-	0.41	-	0.41
45	Mrs. Aruna H Sheth	Related to Nominee Director, Mr.Utpal Hemendra Sheth	Insurance Premium Received	-	0.36	-	0.36
46	Ms.Indu Sharma	Relative of KMP	Refund Paid	-	-	-	0.97
47	Ms.Indu Sharma	Relative of KMP	Insurance Premium Received	-	-	0.01	1.00
48	Ms.Lata Sharma	Relative of KMP	Refund Paid	-	-	-	0.50
49	Ms.Lata Sharma	Relative of KMP	Insurance Premium Received	-	-	-	0.50
50	Mr.Ramesh Dutt Sharma	Relative of KMP	Insurance Premium Received	-	-	-	0.50
51	Mr.Ramesh Dutt Sharma	Relative of KMP	Refund Paid	-	-	-	0.50
52	M/s. Azad Foundation	Director Relative	Insurance Premium Received	-	0.09	-	-
53	DR Lal Path Labs Limited	Related to Independent Director Mr Rohit Bhasin	Claim Paid	-	-	0.28	0.61
54	M/s.Jubilant Food Works Ltd.	Related to Mr. Berjis Desai, Independent Director	Claim Paid	-	-	0.19	1.76
55	Ms. Anaya Utpal Sheth	Relative of Director	Insurance Premium Received	-	0.16	0.02	0.02
56	Mr. Rajeev Kher	Independent Director	Insurance Premium Received	-	0.14	-	-
57	Mr. Rajeev Kher	Independent Director	Sitting Fees paid	6.00	17.00	-	-
58	Mr. Sudhanshu Walia	Relative of Mr. Himanshu Walia, Key Managerial Personnel	Insurance Premium Received	-	0.09	-	-
59	M/S.Trust Capital Services (India) Private Limited	Promoter Group Entity	Interest Paid on NCD	7.88	7.88	8.75	8.75
60	Mr. Aryaa Utpal Sheth	Relative of Director	Insurance Premium Received	-	-	0.01	0.01
61	Dr. Sriharsha Anant Achar	KMP	Insurance Premium Received	-	-	0.04	0.04
62	M/s. Hindware Home Innovation Limited	Related to Independent Director Ms. Anisha Motwani	Insurance Premium Received	-	-	70.90	70.90
63	M/s. Hindware Home Innovation Limited	Related to Independent Director Ms. Anisha Motwani	Claim Paid	-	-	2.08	2.08
64	Mr. Mukesh Sharma	KMP	Insurance Premium Received	-	-	0.08	0.08
65	Mr. Prateek Kothari	Relative of KMP	Insurance Premium Received	-	-	0.14	0.14
66	Mr. Rajiv Bhasin	Related to Director	Insurance Premium Received	0.01	0.01	-	-
67	Mr.N.Vijayakumar Shetty	Related to Director	Insurance Premium Received	-	0.29	-	-
68	Expedient Healthcare Marketing Private Limited	Promoter Group	Advisory Services	0.05	0.05	-	-

PART-B Related Party Transaction Balances - As at the end of the Quarter 31st March 2025

Sl.No	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured?If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)
1	NIL	NIL	NIL	NIL	NIL	NIL	NIL

PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow Statements under direct method

Format of Receipts and Payments A/c to be furnished by the insurers on direct basis

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	As At March 31,2025	As At March 31,2024
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	20,18,200	17,72,209
Other receipts	-	-
Receipts/(Payments) from other entities carrying on insurance business (including reinsurers)	(75,181)	(37,829)
Receipts/(Payments) to co-insurers, net of claims recovery	4,122	2,238
Payments of claims	(9,93,608)	(8,92,347)
Payments of commission and brokerage	(2,71,865)	(2,07,286)
Payments of other operating expenses	(2,59,903)	(2,59,901)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(2,503)	(3,491)
Income taxes paid (Net)	(18,873)	(9,824)
Good & Service tax paid	(2,62,528)	(2,32,772)
Other payments	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	**1,37,862**	**1,30,996**
Cash flows from investing activities:		
Purchase of fixed assets	(8,271)	(12,349)
Proceeds from sale of fixed assets	86	90
Purchases of investments	(1,85,76,074)	(1,78,54,066)
Loans disbursed	-	-
Sales of investments	1,83,56,910	1,76,50,928
Repayments received	-	-
Rents/Interests/ Dividends received	1,12,471	97,936
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	(179)	(209)
Net cash flow from investing activities	**(1,15,058)**	**(1,17,671)**
Cash flows from financing activities:		
Proceeds from issuance of share capital	3,693	6,410
Share issue Expenses	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	(4,112)	(4,112)
Net cash flow from financing activities	**(420)**	**2,297**
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	22,385	15,623
Cash and cash equivalents at the beginning of the year	44,458	28,836
Cash and cash equivalents at the end of the year	**66,843**	**44,458**

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

Name of Insurer: Star Health and Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006
Classification: Business within India / Total Business

STATEMENT OF ADMISSIBLE ASSETS : As at March 31, 2025

(Amount in Rs. Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	7,18,573	7,18,573
	Policyholders as per NL-12 A of BS	10,71,264	-	10,71,264
(A)	**Total Investments as per BS**	**10,71,264**	**7,18,573**	**17,89,837**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	**Fixed assets as per BS**	**11,069**	**7,425**	**18,494**
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	2,326	1,560	3,887
(E)	**Deferred Tax Assets as per BS**	**21,020**	**14,100**	**35,120**
(F)	Inadmissible Deferred Tax Asset as per Clause(1) of Schedule I of regulation	15,765	10,575	26,340
(G)	**Current Assets:**			
(H)	Cash & Bank Balances as per BS	40,007	26,836	66,843
(I)	Advances and Other assets as per BS	1,43,908	24,261	1,68,168
(J)	**Total Current Assets as per BS...(H)+(I)**	**1,83,915**	**51,096**	**2,35,011**
(K)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	8,431	3,410	11,841
(L)	Loans as per BS	-	-	-
(M)	Fair value change account subject to minimum of zero	5,297	3,553	8,850
(N)	**Total Assets as per BS (excl. current liabilities and provisions)…(A)+(C)+(E)+(J)+(L)**	**12,87,268**	**7,91,194**	**20,78,462**
(O)	**Total Inadmissible assets…(B)+(D)+(F)+(K)+(M)**	**31,820**	**19,099**	**50,918**
(M)	**Total Admissible assets for Solvency (excl. current liabilities and provisions)…(N)-(O)**	**12,55,449**	**7,72,095**	**20,27,544**

(Amount in Rs. Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Intangibles - IT Software	43	29	72
	(b) Furniture & Fittings	1,198	804	2,001
	(c) Leasehold Property	1,085	728	1,813
	Inadmissible current assets :			
	(a) Advance tax paid and taxes deducted at source (net of provision for tax)	-	-	-
	(b) Staff Advance	935	627	1,561
	(c) Other Advances	-	-	-
	(d) Advances - Deposit with Statutory Authorities	2,254	1,512	3,766
	(e) Agents' Balances - recoverable	19	13	32
	(f) Due from other entities carrying on insurance business (including reinsurers)	-	-	-
	(g) GST Input Credit	117	78	195
	(h) Investments held for Unclaimed Amount of Policyholders	3,233	-	3,233
	(i) Interest on investments held for Unclaimed Amount of Policyholders	114	-	114
	(j) Other Receivables	148	99	247
	(k) Short-term (due within 12 months)	-	-	-
	(l) GST Refund	642	431	1,073
	(m) Income Tax Refund Receivable	970	651	1,621
	Inadmissible Deferred Tax Asset	15,765	10,575	26,340
	Fair value change account	5,297	3,553	8,850
	Total	**31,820**	**19,099**	**50,919**

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES : IRDAI-GI-TR
AS AT March 31, 2025

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	10,21,920	9,06,302
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	**10,21,920**	**9,06,302**
(d)	Outstanding Claim Reserve (other than IBNR reserve)	1,09,321	1,02,656
(e)	IBNR reserve	47,250	44,650
(f)	**Total Reserves for Technical Liabilities...(c)+(d)+(e)**	**11,78,491**	**10,53,608**

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006
Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON March 31,2025

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	-	-	-	-	-
8	Health	16,78,136	15,52,522	10,96,755	10,41,937	3,10,504	3,12,581	3,12,581
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	**16,78,136**	**15,52,522**	**10,96,755**	**10,41,937**	**3,10,504**	**3,12,581**	**3,12,581**

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006
Classification: Business within India / Total Business

Solvency Margin as at March 31,2025 **(Amount in Rs. Lakhs)**

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	12,55,449
	Transfer from Shareholders Funds	10,293
	Deduct:	
(B)	Current Liabilities as per BS	2,12,134
(C)	Provisions as per BS	10,53,608
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	0
	Shareholder's FUNDS	
(F)	Available Assets	7,72,095
	Deduct:	
(G)	Other Liabilities	69,965
	Transfer to Policyholders Funds	10,293
(H)	Excess in Shareholder's funds (F-G)	6,91,837
(I)	Total ASM (E+H)	**6,91,838**
(J)	Total RSM	**3,12,581**
(K)	**SOLVENCY RATIO (Total ASM/ Total RSM)**	**2.21**

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-27- PRODUCTS INFORMATION

Name of Insurer: Star Health And Allied Insurance Co Ltd **For the quarter ended March 31,2025**

Products Information
List below the products and/or add-ons introduced during the period

Sl.No	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business[(a)]	Category of product	Date of allotment of UIN
1	Family Health Optima Insurance Plan	129	SHAHLIP25039V082425	Health	Health	23-12-2024

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Statement as on:March 31, 2025

Statement of Investment Assets (General Insurer including an insurer carrying on business of reinsurance or health insurance)

(Business within India)
Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

Section I			
Sl.No	**PARTICULARS**	**SCH ++**	**AMOUNT**
1	Investments (Shareholders)	8	7,18,573
	Investments (Policyholders)	8A	10,71,264
2	Loans	9	-
3	Fixed Assets	10	18,494
4	Current Assets		-
	a. Cash & Bank Balance	11	66,843
	b. Advances & Other Assets	12	1,68,168
5	Current Liabilities		-
	a. Current Liabilities	13	4,12,106
	b. Provisions	14	9,08,142
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		**7,23,094**
	Less: Other Assets	**SCH ++**	**Amount**
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	18,494
3	Cash & Bank Balance (if any)	11	61,868
4	Advances & Other Assets (if any)	12	1,68,168
5	Current Liabilities	13	4,12,106
6	Provisions	14	9,08,142
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		**(10,71,717)**
	'Investment Assets'	**(A-B)**	**17,94,812**

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	-	-	4,31,173	4,31,173	24.14%	-	4,31,173	4,34,774
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	23,590	6,07,272	6,30,862	35.32%	-	6,30,862	6,34,647
3	Investment subject to Exposure Norms		-	-	-	-	0.00%	-	-	
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	0.00%		-	
	1. Approved Investments		-	16,008	3,72,031	3,88,039	21.73%	2,889	3,90,927	3,91,671
	2. Other Investments		-	200	-	200	0.01%	-	200	200
	b. Approved Investments	Not exceeding 55%	-	2,99,152	4,13,483	7,12,635	39.90%	6,040	7,18,675	7,17,197
	c. Other Investments		-	54,225	-	54,225	3.04%	(78)	54,147	54,167
	Investment Assets	**100%**	**-**	**3,93,175**	**13,92,786**	**17,85,961**	**100%**	**8,851**	**17,94,812**	**17,97,882**

Note:
1. (+) FRSM refers 'Funds representing Solvency Margin'
2. Other Investments' are as permitted under 27A(2)
3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
6. Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer: Star Health And Allied Insurance Co Ltd

Registration Number: 129

Statement as on:March 31, 2025

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly **(Amount in Rs. Lakhs)**

Sl.No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A+B)	% to Total
1	Central Govt. Securities		4,14,258	24.86%	16,915	13.20%	4,31,173	24.02%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		5,70,515	34.23%	60,347	47.08%	6,30,862	35.15%
3	Investment subject to Exposure Norms						-	
	a. Housing & Loans to SG for Housing and FFE						-	
	1. Approved Investments		1,44,051	8.64%	37,413	29.19%	1,81,465	10.11%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments			0.00%		0.00%	-	0.00%
	1. Approved Investments		1,85,456	11.13%	24,006	18.73%	2,09,462	11.67%
	2. Other Investments		-	0.00%	200	0.16%	200	0.01%
	c. Approved Investments		6,18,443	37.11%	1,00,232	78.20%	7,18,675	40.04%
	d. Other Investments (not exceeding 15%)		1,48,171	8.89%	(94,023)	-73.36%	54,147	3.02%
	Total		**16,66,636**	**100.00%**	**1,28,176**	**100.00%**	**17,94,812**	**100.00%**

Note:

1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. Investment Regulations, as amended from time to time, to be referred

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006

(Amount in Rs. Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As At March 31,2025	As % of total for this class	As At March 31,2024	As % of total for this class	As At March 31,2025	As % of total for this class	As At March 31,2024	As % of total for this class
Break down by credit rating								
AAA rated	5,82,232	38.73%	5,46,314	38.56%	5,83,259	38.88%	5,53,315	38.53%
AA or better	2,84,789	18.94%	3,35,396	23.67%	2,84,651	18.97%	3,37,434	23.50%
Rated below AA but above A	67,654	4.50%	53,588	3.78%	66,858	4.46%	52,829	3.68%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other - Govt Securities	5,68,634	37.83%	4,81,610	33.99%	5,65,470	37.69%	4,92,599	34.30%
Total (A)	**15,03,308**	**100.00%**	**14,16,909**	**100.00%**	**15,00,238**	**100.00%**	**14,36,178**	**100.00%**
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	1,52,202	10.12%	2,12,690	15.01%	1,52,110	10.14%	2,12,659	14.81%
more than 1 year and upto 3years	2,54,932	16.96%	3,15,804	22.29%	2,54,161	16.94%	3,17,128	22.08%
More than 3years and up to 7years	8,16,066	54.28%	5,79,123	40.87%	8,18,848	54.58%	5,90,184	41.09%
More than 7 years and up to 10 years	2,24,584	14.94%	2,95,456	20.85%	2,20,948	14.73%	3,02,727	21.08%
above 10 years	55,524	3.69%	13,836	0.98%	54,171	3.61%	13,481	0.94%
Any other NIL	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total (B)	**15,03,308**	**100.00%**	**14,16,909**	**100.00%**	**15,00,238**	**100.00%**	**14,36,178**	**100.00%**
Breakdown by type of the issuer								
a. Central Government	4,34,774	28.92%	3,51,125	24.78%	4,31,173	28.74%	3,58,212	24.94%
b. State Government	1,33,860	8.90%	1,30,486	9.21%	1,34,297	8.95%	1,34,387	9.36%
c. Corporate Securities	8,94,081	59.47%	8,54,217	60.29%	8,94,175	59.60%	8,62,498	60.06%
Any other - Triparty Repo & FD	40,594	2.70%	81,081	5.72%	40,594	2.71%	81,081	5.65%
Total (C)	**15,03,308**	**100.00%**	**14,16,909**	**100.00%**	**15,00,238**	**100.00%**	**14,36,178**	**100.00%**

Note

(a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
(b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of Insurer: Star Health And Allied Insurance Co Ltd

Registration Number: 129

Date of Registration: March 16, 2006

(Amount in Rs. Lakhs)

SL.NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As At March 31,2025	As At March 31,2024	As At March 31,2025	As At March 31,2024	As At March 31,2025	As At March 31,2024	As At March 31,2025	As At March 31,2024	As At March 31,2025	As At March 31,2024
1	Investments Assets	8,94,175	9,43,579	-	-	-	-	8,91,787	6,05,510	17,85,961	15,49,089
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	8,94,175	9,43,579	-	-	-	-	8,91,787	6,05,510	17,85,961	15,49,089
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets **(8/7)**	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.

b) Total Investment Assets should reconcile with figures shown in other relevant forms

c) Gross NPA is investments classified as NPA, before any provisions

d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.

e) Net Investment assets is net of 'provisions'

f) Net NPA is gross NPAs less provisions

g) Write off as approved by the Board

f) Investment Regulations,as amended from time to time, to be referred

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Insurer: Star Health and Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund Investment Assets (PH + SHFRM)

(Amount in Rs. Lakhs)

SLNo	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)[3]			
			Investment (Rs.)[1]	Income on Investment (Rs.)	Gross Yield (%)[1]	Net Yield (%)[2]	Investment (Rs.)[1]	Income on Investment (Rs.)	Gross Yield (%)[1]	Net Yield (%)[2]	Investment (Rs.)[1]	Income on Investment (Rs.)	Gross Yield (%)[1]	Net Yield (%)[2]
1	Central Government Bonds	CGSB	3,91,408	6,900	1.76	1.32	3,57,387	24,758	6.93	5.18	3,01,158	19,733	6.55	4.90
2	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
3	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
4	Treasury Bills	CTRB	29,209	463	1.58	1.19	35,484	1,937	5.46	4.08	33,681	2,267	6.73	5.04
5	Central Government Guaranteed Loans / Bonds	CGSL	28,434	499	1.75	1.31	23,537	1,635	6.95	5.20	22,268	1,533	6.88	5.15
6	State Government Bonds	SGGB	1,34,308	2,290	1.70	1.28	1,34,342	9,158	6.82	5.10	1,37,555	9,402	6.83	5.11
7	State Government Guaranteed Loans	SGGL	27,953	58	0.21	0.15	27,953	58	0.21	0.15	-	-	-	-
8	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
9	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
10	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
11	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
12	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
13	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
14	Housing - Securitised Assets	HMBS	-	-	-	-	-	-	-	-	-	-	-	-
15	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-
16	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-
17	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted	HTDA	1,60,696	3,082	1.92	1.44	1,49,227	11,553	7.74	5.79	85,964	8,020	9.33	6.98
18	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
19	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-
20	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted	HFDA	-	-	-	-	-	-	-	-	-	-	-	-
21	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-	-	-
22	Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
23	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
24	Infrastructure - Corporate Securities - Equity shares=Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
25	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
26	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
27	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
28	Infrastructure - PSU - Debentures / Bonds	IPTD	52,344	978	1.87	1.40	55,941	4,295	7.68	5.75	57,590	4,429	7.69	5.76
29	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	46,464	1,378	2.97	2.22	58,413	5,046	8.64	6.46	94,776	7,171	7.57	5.66
31	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
32	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
33	Infrastructure - PSU - Debentures / Bonds	IPTD	-	-	-	-	-	-	-	-	-	-	-	-
34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	24,927	490	1.97	1.47	24,920	1,706	6.84	5.12	-	-	-	-
35	PSU - Equity shares - Quoted	EAEQ	3,589	4	0.11	0.08	2,566	-137	(5.33)	(3.99)	-	-	-	-
36	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	29,469	21	0.07	0.05	18,283	2,332	12.75	9.54	-	-	-	-
37	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-
38	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
39	Corporate Securities - Bonds - (Taxable)	EPBT	32,522	623	1.91	1.43	34,858	2,819	8.09	6.05	48,070	3,892	8.10	6.06
40	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
41	Corporate Securities - Preference Shares	EPNO	-	-	-	-	-	-	-	-	-	-	-	-
42	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-
43	Corporate Securities - Debentures	ECOS	3,86,692	7,441	1.92	1.44	3,82,155	31,433	8.23	6.16	3,68,758	28,692	7.78	5.82
44	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	-	-	-	-	-	-	-	-	-	-	-	-
45	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
46	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
47	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
48	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
49	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
50	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	4,975	2	0.04	0.03	4,153	7	0.16	0.12	3,362	20	0.59	0.44
51	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
52	Deposits - Repo / Reverse Repo	ECMR	73,919	1,148	1.55	1.16	90,464	5,816	6.43	4.81	75,312	5,028	6.68	5.00
53	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
54	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
55	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
56	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
57	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
58	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
59	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-
60	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-
61	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-
62	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	19,984	86	0.43	0.32
63	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
64	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
65	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
66	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
67	Equity Shares (incl Co-op Societies)	OESH	503	-	-	-	429	-	-	-	-	-	-	-
68	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-
69	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
70	Debentures	OLDB	54,101	1,280	2.37	1.77	50,129	4,857	9.69	7.25	40,245	3,918	9.74	7.29
71	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
72	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
73	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
74	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
75	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
76	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
77	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
78	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
79	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
80	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
81	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
82	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-	-	-	-	-	-	-	-	-	-	-
83	Housing - Securitised Assets	HOMB	-	-	-	-	-	-	-	-	-	-	-	-
84	Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
85	Infrastructure - Infrastructure Development Fund (IDF)	IDOF	-	-	-	-	-	-	-	-	-	-	-	-
86	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
87	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
88	Infrastructure - Securitised Assets	IOSA	-	-	-	-	-	-	-	-	-	-	-	-
89	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
90	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
91	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-
92	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-
93	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-
94	Alternate Investment Funds (Category I)	OAFA	-	-	-	-	-	-	-	-	-	-	-	-
95	Alternate Investment Funds (Category II)	OAFB	4,715	13	0.28	0.21	3,402	13	0.38	0.29	2,461	29	1.20	0.90
96	Debt Capital Instruments (DCI Basel III)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-
97	Redeemable Non Cumulative Preference Shares (RNCPS - Basel III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-
98	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-
99	Debt Capital Instruments (DCI Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
100	Redeemable Non Cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-
101	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-
102	Passively Managed Equity ETF (Non Promoter Group)	EETF	65,032	-	-	-	57,263	10,370	18.11	13.55	33,463	4,591	13.72	10.27
103	Passively Managed Equity ETF Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
104	Passively Managed Equity ETF Non Promoter Group)	OETF	89,361	-	-	-	59,900	2,975	4.97	3.72	13,497	2,137	15.83	11.85
105	Passively Managed Equity ETF Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
106	Onshore Rupee Bonds Issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-
107	Onshore Rupee Bonds Issued by ADB and IFC (Infrastructure Approved)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
108	Onshore Rupee Bonds Issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-
109	Onshore Rupee Bonds Issued by ADB and IFC (Infrastructure Approved)	IOOB	-	-	-	-	-	-	-	-	-	-	-	-
110	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	-	-	-	-	-	-	-	-	-	-	-	-
111	Long Term Bank Bonds Approved Investment- Affordable Housing	HLBH	-	-	-	-	-	-	-	-	-	-	-	-
112	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	-	-	-	-	-	-	-	-	-	-
113	Long Term Bank Bonds Other Investment- Affordable Housing	HOLB	-	-	-	-	-	-	-	-	-	-	-	-
114	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	-	-	-	-	-	-	-	-	-	-	-	-
115	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	-	-	-	-	-	-	2,598	171	6.59	4.93
116	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-
117	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-
118	Reclassified Approved Investments - Debt (Point 6 under Note for regulation 4 to 9)	ORAD	2,002	38	1.89	1.41	2,942	253	8.59	6.43	6,583	790	12.00	8.98
119	Reclassified Approved Investments - Equity (Point 6 under Note for regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-
120	Units of Real Estate Investment Trust (REITs)	EIRT	15,145	204	1.35	1.01	15,851	1,820	11.48	8.59	19,388	2,544	13.12	9.82
121	Units of InvIT	EIIT	16,102	174	1.08	0.81	16,351	794	4.85	3.63	4,589	466	10.16	7.60
122	Units of Real Estate Investment Trust (REITs)	OIRT	-	-	-	-	-	-	-	-	-	-	-	-
123	Units of InvIT	OIIT	200	-	-	-	200	-	-	-	-	-	-	-
124	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	-	-	-	-	-	-	-	-	-	-
125	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IORD	-	-	-	-	-	-	-	-	-	-	-	-
126	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	IORE	-	-	-	-	-	-	-	-	-	-	-	-
127	Debt ETFs - "Approved Investments"	EDTF	-	-	-	-	-	-	-	-	-	-	-	-
128	Debt ETFs - "Other Investments"	ODTF	-	-	-	-	-	-	-	-	-	-	-	-
129	Infrastructure Investments rated not less than "A" along with Rating of "ELI"	IELB	-	-	-	-	-	-	-	-	-	-	-	-
130	Infrastructure Investment below "A" or "ELI"	IOEL	-	-	-	-	-	-	-	-	-	-	-	-
131	Debt Instruments of InvITs - Approved Investments	IDIT	41,688	818	1.96	1.47	29,346	2,323	7.91	5.92	11,665	921	7.90	5.91
132	Debt Instruments of REITs - Approved Investments	EDRT	21,500	425	1.98	1.48	28,318	2,264	8.00	5.98	33,269	2,681	8.06	6.03
133	Debt Instruments of InvITs - Approved Investments	IOIT	-	-	-	-	-	-	-	-	-	-	-	-
134	Debt Instruments of REITs - Approved Investments	ODRT	-	-	-	-	-	-	-	-	-	-	-	-
			17,37,249	**28,329**			**16,63,812**	**1,28,082**			**14,16,238**	**1,08,520**		

Note: 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

4 FORM shall be prepared in respect of each fund.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

6 Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Name of Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

Statement as on March 31, 2025 **(Amount in Rs. Lakhs)**

Sl.No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	**During the Quarter [1]**								
B.	As on Date [2]								
	8.70% IDFC DB 20-05-2025	ECOS	500	31-MAR-2016	ICRA	ICRA - AAA	ICRA - AA+	28-JUN-2019	NIL
	8.70% IDFC DB 23-06-2025	ECOS	1,000	24-FEB-2015	ICRA	ICRA - AAA	ICRA - AA+	28-JUN-2019	NIL
	9.12% HDFC CREDILA FIN SERVICE LTD NCSD 06-06-2029	ECOS	498	13-SEP-2023	CRISIL	CRISIL - AAA	CRISIL - AA+	2-APR-2024	NIL
	9.60% HDFC CREDILA FIN SERVICE LTD NCSD 29-06-2029	ECOS	27,500	28-DEC-2023	CRISIL	CRISIL - AAA	CRISIL - AA+	1-APR-2024	NIL
	7.05% MTNL NCD 11-10-2030	CGSL	2,520	12-Oct-2020	BRICWORK	BWR AAA	BWR AA+	08-Oct-2024	NIL

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 shall be prepared in respect of each fund.
4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
5 Investment Regulations, as amended from time to time, to be referred

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006

Statement as on March 31, 2025 **(Amount in Rs. Lakhs)**

Sl.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
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	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
	Total (A)	-	-	-	-	-
	With In India	-	-	-	-	-
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	5	6,221	206	-	5%
3	GIC Re	1	1,18,980	206	-	95%
4	Other (to be Specified)	-	-	-	-	-
	Total (B)	**6**	**1,25,201**	**412**	**-**	**100%**
	Grand Total (C)= (A)+(B)	**6**	**1,25,201**	**412**	-	**100%**

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Miscellaneous				
		Health	Personal Accident	Travel Insurance	Total Health/Total Miscellaneous	Total
		Up to the quarter ended March 31,2025	Up to the quarter ended March 31,2025	Up to the quarter ended March 31,2025	Up to the quarter ended March 31,2025	Up to the quarter ended March 31,2025
	STATES					
1	Andhra Pradesh	60,541	921	65	61,527	61,527
2	Arunachal Pradesh	-	-	-	-	-
3	Assam	12,197	81	3	12,280	12,280
4	Bihar	10,604	76	2	10,682	10,682
5	Chhattisgarh	10,308	110	3	10,421	10,421
6	Goa	3,104	42	4	3,150	3,150
7	Gujarat	35,390	773	66	36,229	36,229
8	Haryana	92,032	625	41	92,698	92,698
9	Himachal Pradesh	2,604	49	4	2,657	2,657
10	Jharkhand	15,905	113	3	16,021	16,021
11	Karnataka	1,18,349	1,399	52	1,19,800	1,19,800
12	Kerala	1,48,941	615	47	1,49,603	1,49,603
13	Madhya Pradesh	48,637	420	18	49,075	49,075
14	Maharashtra	3,07,382	4,336	128	3,11,846	3,11,846
15	Manipur	179	9	-	188	188
16	Meghalaya	82	1	0	83	83
17	Mizoram	-	-	-	-	-
18	Nagaland	-	-	-	-	-
19	Odisha	27,259	200	6	27,465	27,465
20	Punjab	43,940	454	117	44,511	44,511
21	Rajasthan	32,902	659	17	33,578	33,578
22	Sikkim	233	3	0	236	236
23	Tamil Nadu	2,35,143	4,631	204	2,39,979	2,39,979
24	Telangana	1,18,270	1,560	88	1,19,918	1,19,918
25	Tripura	1,018	4	0	1,022	1,022
26	Uttarakhand	15,272	128	6	15,406	15,406
27	Uttar Pradesh	1,02,673	668	19	1,03,359	1,03,359
28	West Bengal	99,763	419	10	1,00,192	1,00,192
	TOTAL (A)	**15,42,729**	**18,291**	**905**	**15,61,926**	**15,61,926**
	UNION TERRITORIES					
1	Andaman and Nicobar Islands	-	-	-	-	-
2	Chandigarh	5,482	51	11	5,545	5,545
3	Dadra and Nagar Haveli	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-
5	Govt. of NCT of Delhi	93,756	483	40	94,279	94,279
6	Jammu & Kashmir	5,222	44	2	5,268	5,268
7	Ladakh	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-
9	Puducherry	4,492	104	7	4,603	4,603
	TOTAL (B)	**1,08,952**	**683**	**60**	**1,09,694**	**1,09,694**
1	**Outside India**	-	-	-	-	-
	TOTAL (C)	-	-	-	-	-
	Grand Total (A)+(B)+(C)	16,51,681	18,974	965	16,71,620	16,71,620

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Miscellaneous				
		Health	Personal Accident	Travel Insurance	Total Health/Total Miscellaneous	Total
		Up to the quarter ended March 31,2024	Up to the quarter ended March 31,2024	Up to the quarter ended March 31,2024	Up to the quarter ended March 31,2024	Up to the quarter ended March 31,2024
	STATES					
1	Andhra Pradesh	52,593	1,063	44	53,700	53,700
2	Arunachal Pradesh	-	-	-	-	-
3	Assam	10,189	87	1	10,277	10,277
4	Bihar	8,876	62	2	8,940	8,940
5	Chhattisgarh	9,743	122	2	9,867	9,867
6	Goa	2,826	51	0	2,877	2,877
7	Gujarat	35,094	1,105	46	36,246	36,246
8	Haryana	83,066	709	31	83,806	83,806
9	Himachal Pradesh	2,184	45	4	2,233	2,233
10	Jharkhand	14,615	108	1	14,724	14,724
11	Karnataka	1,08,595	1,544	34	1,10,173	1,10,173
12	Kerala	1,25,578	501	29	1,26,107	1,26,107
13	Madhya Pradesh	47,190	472	18	47,679	47,679
14	Maharashtra	2,86,371	5,169	70	2,91,610	2,91,610
15	Manipur	90	3	0	93	93
16	Meghalaya	66	0	-	66	66
17	Mizoram	-	-	-	-	-
18	Nagaland	-	-	-	-	-
19	Odisha	24,669	175	2	24,846	24,846
20	Punjab	40,497	507	64	41,068	41,068
21	Rajasthan	31,454	890	7	32,351	32,351
22	Sikkim	180	2	0	182	182
23	Tamil Nadu	2,16,868	4,864	109	2,21,841	2,21,841
24	Telangana	1,03,939	1,638	55	1,05,632	1,05,632
25	Tripura	866	4	-	871	871
26	Uttarakhand	14,950	133	3	15,087	15,087
27	Uttar Pradesh	95,096	739	12	95,848	95,848
28	West Bengal	89,541	379	5	89,925	89,925
	TOTAL (A)	**14,05,136**	**20,374**	**539**	**14,26,050**	**14,26,050**
	UNION TERRITORIES					
1	Andaman and Nicobar Islands	-	-	-	-	-
2	Chandigarh	4,937	68	9	5,015	5,015
3	Dadra and Nagar Haveli	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-
5	Govt. of NCT of Delhi	84,936	564	16	85,517	85,517
6	Jammu & Kashmir	4,746	41	1	4,789	4,789
7	Ladakh	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-
9	Puducherry	3,946	125	5	4,075	4,075
	TOTAL (B)	**98,566**	**799**	**31**	**99,396**	**99,396**
	Outside India	-	-	-	-	-
1	**TOTAL (C)**	-	-	-	-	-
	Grand Total (A)+(B)+(C)	**15,03,702**	**21,173**	**571**	**15,25,445**	**15,25,445**

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Name of Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006

Statement as on March 31, 2025 **(Amount in Rs. Lakhs)**

Sl.No	Line of Business	For the Quarter ended March 31,2025		For the Quarter ended March 31,2024		Up to the quarter ended March 31,2025		Up to the quarter ended March 31,2024	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	5,05,834	24,19,532	4,89,854	23,82,199	16,51,681	80,51,466	15,03,702	76,45,652
7	Personal Accident	5,287	2,42,089	6,835	2,20,849	18,974	8,19,535	21,145	7,18,535
8	Travel	182	4,527	124	3,263	948	26,195	571	13,586
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	5	238	19	178	17	985	28	545

FORM NL-36- BUSINESS -CHANNELS WISE

Name of Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006

Statement as on March 31, 2025 **(Amount in Rs. Lakhs)**

Sl.No	Channels	For the Quarter ended March 31,2025		Up to the quarter ended March 31,2025		For the Quarter ended March 31,2024		Up to the quarter ended March 31,2024	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	23,45,874	4,44,317	77,65,794	13,75,334	23,08,609	4,07,316	73,48,107	12,47,210
2	Corporate Agents-Banks	33,938	14,221	1,14,001	77,479	35,508	23,060	1,23,576	73,572
3	Corporate Agents -Others	5,302	829	17,018	3,116	4,470	822	15,145	2,754
4	Brokers	1,04,621	18,375	3,57,653	87,753	81,241	27,192	2,83,667	71,540
5	Micro Agents		-	-	-	-	-		
6	Direct Business (D)=A+B+C	1,72,711	32,943	6,27,508	1,25,396	1,72,736	37,794	5,94,420	1,28,125
	-Officers/Employees (A)	61,357	(19,386)	2,28,372	41,384	63,887	25,873	2,11,968	88,733
	-Online (Through Company Website)(B)	1,11,354	52,329	3,99,136	84,012	1,08,849	11,921	3,82,452	39,392
	-Others (C)	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	606	41	3,125	246	530	45	800	61
8	Insurance Marketing Firm	1,077	179	4,240	808	504	95	1,894	380
9	Point of sales person (Direct)	270	43	959	145	406	58	1,423	203
10	MISP (Direct)		-			-	-	-	-
11	Web Aggregators	1,987	360	7,883	1,343	2,485	450	9,286	1,600
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (Sub Intermediary)	-	-	-	-	-	-	-	-
	Total (A)	**26,66,386**	**5,11,307**	**88,98,181**	**16,71,620**	**26,06,489**	**4,96,832**	**83,78,318**	**15,25,445**
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	**26,66,386**	**5,11,307**	**88,98,181**	**16,71,620**	**26,06,489**	**4,96,832**	**83,78,318**	**15,25,445**

FORM NL-37-CLAIMS DATA

Name of Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006

Upto the quarter ending March 31,2025

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	29,538	722	109	**30,369**	-	-	-	-	-	-	-	30,369
2	Claims reported during the period	-	-	-	-	-	-	-	**27,76,370**	**6,774**	**433**	**27,83,577**	-	-	-	-	-	-	-	**27,83,577**
	(a) Booked During the period	-	-	-	-	-	-	-	27,43,920	5,500	433	**27,49,853**	-	-	-	-	-	-	-	27,49,853
	(b) Reopened during the Period	-	-	-	-	-	-	-	32,450	1,274	-	**33,724**	-	-	-	-	-	-	-	33,724
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	**-**	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-	-	24,45,991	1,516	87	**24,47,594**	-	-	-	-	-	-	-	**24,47,594**
	(a) paid during the period (b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	**-**	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	3,17,661	4,981	297	**3,22,939**	-	-	-	-	-	-	-	**3,22,939**
	Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	**-**	-	-	-	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	**-**	-	-	-	-	-	-	-	-
6	**Claims O/S at End of the period**	-	-	-	-	-	-	-	**42,256**	**999**	**158**	**43,413**	-	-	-	-	-	-	-	**43,413**
	Less than 3months	-	-	-	-	-	-	-	40,779	635	62	**41,476**	-	-	-	-	-	-	-	41,476
	3 months to 6 months	-	-	-	-	-	-	-	830	159	55	1,044	-	-	-	-	-	-	-	1,044
	6months to 1 year	-	-	-	-	-	-	-	471	143	32	**646**	-	-	-	-	-	-	-	646
	1year and above	-	-	-	-	-	-	-	176	62	9	**247**	-	-	-	-	-	-	-	247

Note: Cashless Claims Outstanding are shown in Settled as the customer has already availed the service and payment is only due to the hospital as per terms of agreement.
Reported & Paid Claims Include Wellness Components.

Upto the quarter ending March 31,2025
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	13,156	5,504	112	**18,772**	-	-	-	-	-	-	-	18,772
2	Claims reported during the period	-	-	-	-	-	-	-	**12,95,458**	**34,118**	**335**	**13,29,911**	-	-	-	-	-	-	-	**13,29,911**
	(a) Booked During the period	-	-	-	-	-	-	-	12,71,874	23,002	335	**12,95,211**	-	-	-	-	-	-	-	12,95,211
	(b) Reopened during the Period	-	-	-	-	-	-	-	23,584	11,116	-	**34,700**	-	-	-	-	-	-	-	34,700
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	**-**	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-	-	11,07,351	7,258	281	**11,14,890**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**11,14,890**
	(a) paid during the period (b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	**-**	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	1,80,311	24,885	106	**2,05,302**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,05,302**
	Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	**-**	-	-	-	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	-	-	-	-	-	**-**	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	**20,952**	**7,479**	**60**	**28,491**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**28,491**
	Less than 3months	-	-	-	-	-	-	-	20,238	3,897	24	**24,159**	-	-	-	-	-	-	-	24,159
	3 months to 6 months	-	-	-	-	-	-	-	380	1,601	16	**1,997**	-	-	-	-	-	-	-	1,997
	6months to 1 year	-	-	-	-	-	-	-	227	1,228	8	**1,463**	-	-	-	-	-	-	-	1,463
	1year and above	-	-	-	-	-	-	-	107	753	12	**872**	-	-	-	-	-	-	-	872

Note: Cashless Claims Outstanding are shown in Settled as the customer has already availed the service and payment is only due to the hospital as per terms of agreement.

Form NL-38-Development of Losses

Name of Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006

WITHIN INDIA
Amount in Rs. Lakhs

Particulars	YE 31-Mar-2013[1]	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023	YE 31-Mar-2024	YE 31-Mar-2025
A] Ultimate Net loss Cost - Original Estimate	**2,78,900**	**46,099**	**68,374**	**83,786**	**1,17,110**	**1,69,316**	**2,25,750**	**3,18,639**	**4,47,307**	**8,41,883**	**7,55,228**	**8,64,177**	**10,30,645**
B] Net Claims Provisions[2]	32,365	9,215	11,856	12,190	14,628	19,600	34,753	47,841	82,490	85,782	78,699	84,117	1,37,734
C] Cumulative Payment as of													
one year later - 1st Diagonal	2,68,209	42,735	65,478	81,652	1,16,613	1,72,329	2,13,895	3,06,174	4,51,689	8,17,160	7,45,264	8,65,984	
two year later - 2nd Diagonal	2,69,284	43,009	65,760	81,988	1,16,904	1,72,949	2,14,829	3,08,219	4,54,538	8,19,847	7,49,631		
three year later - 3rd Diagonal	2,69,579	43,064	65,894	82,217	1,17,020	1,73,163	2,15,272	3,08,903	4,55,549	8,20,983			
four year later - 4th Diagonal	2,69,703	43,096	65,745	82,255	1,17,038	1,73,377	2,15,606	3,09,304	4,56,003				
five year later - 5th Diagonal	2,69,756	43,118	65,768	82,260	1,17,217	1,73,514	2,15,791	3,09,536					
six year later - 6th Diagonal	2,69,767	43,128	65,785	82,299	1,17,341	1,73,764	2,15,916						
seven year later - 7th Diagonal	2,69,804	43,150	65,792	82,337	1,17,395	1,73,858							
eight year later - 8th Diagonal	2,69,823	43,163	65,819	82,370	1,17,415								
nine year later - 9th Diagonal	2,69,827	43,165	65,852	82,391									
ten year later - 10th Diagonal	2,69,862	43,180	65,895										
eleven year later - 11th Diagonal	2,69,921	43,206											
eleven year later - 12th Diagonal	2,69,939												

D] Ultimate Net Loss Cost re-estimated

one year later - 1st Diagonal	2,70,549	42,933	65,908	81,890	1,17,057	1,73,313	2,15,822	3,08,637	4,57,096	8,20,925	7,49,370	8,72,846	
two year later - 2nd Diagonal	2,70,145	43,106	65,790	82,146	1,17,161	1,73,319	2,15,461	3,09,686	4,55,339	8,20,915	7,51,638		
three year later - 3rd Diagonal	2,69,887	43,108	65,913	82,248	1,17,106	1,73,299	2,15,875	3,09,171	4,56,029	8,21,541			
four year later - 4th Diagonal	2,69,881	43,217	65,756	82,273	1,17,117	1,73,613	2,15,708	3,09,583	4,56,071				
five year later - 5th Diagonal	2,69,940	43,240	65,771	82,280	1,17,417	1,73,696	2,15,910	3,09,547					
six year later - 6th Diagonal	2,69,798	43,257	65,801	82,407	1,17,446	1,73,985	2,15,922						
seven year later - 7th Diagonal	2,69,878	43,169	65,884	82,435	1,17,497	1,73,876							
eight year later - 8th Diagonal	2,69,915	43,210	65,885	82,464	1,17,417								
nine year later - 9th Diagonal	2,69,890	43,218	65,903	82,391									
ten year later - 10th Diagonal	2,69,970	43,226	65,895										
eleven year later - 11th Diagonal	2,69,988	43,208											
eleven year later - 12th Diagonal	2,69,979												

Favourable / (unfavorable) development[3] Amount (A-D)	8,920.52	2,891.20	2,478.78	1,395.80	-306.83	-4,560.06	9,827.53	9,092.08	-8,764.19	20,342.32	3,589.95	-8,668.92	
In % [(A-D)/A]	3%	6%	4%	2%	0%	-3%	4%	3%	-2%	2%	0%	-1%	

Note:-
The above triangles are at the Company level (Health, Personal Accident and Overseas Travel)
1.Includes all other prior years
2.Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
3.Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development.The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

FORM NL-39- AGEING OF CLAIMS

Name of Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006

For the Quarter ending on March 31, 2025

Ageing of Claims (Claims paid)																		
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid (Rs. in Lakhs)							Total No. of claims paid	Total amount of claims paid (Rs. in Lakhs)
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Health	3,41,183	16,743	694	168	-	-	-	2,51,658	16,690	501	117	-	-	-	3,58,788	2,68,966
7	Personal Accident	363	7	2	-	-	-	-	1,286	5	2	-	-	-	-	372	1,293
8	Travel	5	7	3	4	1	-	-	6	54	0	6	-	-	-	20	66
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note: Cashless Claims Outstanding are shown in Settled as the customer has already availed the service and payment is only due to the hospital as per terms of agreement.

FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on 31st March 2025 **(Amount in Rs. Lakhs)**

Ageing of Claims (Claims paid)																		
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid (Rs. in Lakhs)							Total No. of claims paid	Total amount of claims paid (Rs. in Lakhs)
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Health	23,89,408	53,100	2,919	564	-	-	-	10,47,039	56,963	2,914	435	-	-	-	24,45,991	11,07,351
7	Personal Accident	1,418	64	18	14	2	-	-	6,592	278	52	74	251	11	-	1,516	7,258
8	Travel	39	29	13	5	1	-	-	60	110	8	103	0	-	-	87	281
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note: Cashless Claims Outstanding are shown in Settled as the customer has already availed the service and payment is only due to the hospital as per terms of agreement.

FORM NL-41 OFFICES INFORMATION

Name of Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006

Statement as on March 31, 2025

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		881
2	No. of branches approved during the year		167
3	No. of branches opened during the year	Out of approvals of previous year	21
4		Out of approvals of this year	11
5	No. of branches closed during the year		0
6	No of branches at the end of the year		913
7	No. of branches approved but not opened		156
8	No. of rural branches		0
9	No. of urban branches		913
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		 (a) 5 (b) 1 (c) 8* (d) 2 (e) 1**
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		 (a) On-roll: 15,798 (b) Off-roll: 18 (c) Total: 15,816
12	No. of Insurance Agents and Intermediaries (a) Individual Agents (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (CPSC- Common Public Service Centers)		 (a) 775470 (b) 43 (c) 80 (d) 518 (e) 11 (f) 84 (g) - (h) 8570 (i) 1

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	16,456	Agents : 760909 Intermediaries : 726 POSP : 8594
Recruitments during the quarter	802	Agents : 15967 Intermediaries : 55 POSP : 0
Attrition during the quarter	1,442	Agents : 1406 Intermediaries : 44 POSP : 24
Number at the end of the quarter	15,816	Agents : 775470 Intermediaries : 737 POSP : 8570

Note:

* The Company has total 8 Non-executive Directors, out of which 5 are Non-executive-Independent Directors and 3 are Non-executive-Nominee Directors

** The Executive Director and Whole-time Director are same

FORM NL-42

BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006

Date: March 31,2025

Board of Directors and Key Management Persons				
Sl. No	**Name of person**	**Designation**	**Role /Category**	**Details of change in the period, if any**
1	Mr.Anand Roy	Managing Director and CEO	Managing Director and CEO	
2	Mr. Rohit Bhasin	Independent Director	Independent Director	
3	Ms. Anisha Motwani	Independent Director	Independent Director	
4	Ms. Rajni Sekhri Sibal	Independent Director	Independent Director	
5	Mr.Rajeev krishnamuralilal Agarwal	Independent Director	Independent Director	
6	Mr. Sumir Chadha	Nominee Director, Safecrop Investments India LLP	Nominee Director, Safecrop Investments India LLP	
7	Mr.Deepak Ramineedi	Nominee Director, Safecrop Investments India LLP	Nominee Director, Safecrop Investments India LLP	
8	Mr.Utpal Hemandra Sheth	Non-Executive Nominee Director	Non-Executive Nominee Director	
9	Mr.Rajeev Kher	Independent Director	Independent Director	
10	Mr.Nilesh Kambli	Chief Financial Officer	Chief Financial Officer	
11	Mr.Aneesh Srivastava	Chief Investment Officer	Chief Investment Officer	
12	Ms.Radha Vijayaraghavan	Chief Compliance Officer	Chief Compliance Officer	
13	Ms.Jayashree Sethuraman	Company Secretary	Company Secretary	
14	Mr. Ashwani Kumar Arora	Appointed Actuary	Appointed Actuary	

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Name of Insurer: Star Health And Allied Insurance Co Ltd
Registration Number: 129
Date of Registration: March 16, 2006

Upto the Quarter ending on March 31,2025
(Amount in Rs. Lakhs)

Rural & Social Obligations (April '24 to March '25)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo	Rural	-	-	-
		Social	-	-	-
3	Marine Other Than Cargo	Rural	-	-	-
		Social	-	-	-
4	Motor Od	Rural	-	-	-
		Social	-	-	-
5	Motor Tp	Rural	-	-	-
		Social	-	-	-
6	Health	Rural	17,84,100	3,18,880	3,97,73,898
		Social	5,93,719	1,36,564	87,26,989
7	Personal Accident	Rural	2,29,716	4,564	50,49,710
		Social	52,724	1,737	13,08,091
8	Travel	Rural	2,339	61	2,98,270
		Social	876	30	1,32,405
9	Workmen'S Compensation/ Employer'S Liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment (A)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	274	2	2,224
		Social	196	1	2,598
	Total	**Rural**	**20,16,429**	**3,23,507**	**4,51,24,102**
		Social	**6,47,515**	**1,38,332**	**1,01,70,083**

FORM NL-45-GREIVANCE DISPOSAL

Name of Insurer: Star Health And Allied Insurance Co Ltd
Statement as on March 31, 2025
GRIEVANCE DISPOSAL

Sl.No	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	**Complaints made by customers**							
a)	Proposal Related	4	49	17	10	24	2	126
b)	Claims Related	333	3,836	1,802	809	1,312	246	14,557
c)	Policy Related	81	1,004	677	166	168	74	3,111
d)	Premium Related	8	343	144	15	175	17	593
e)	Refund Related	16	191	116	43	29	19	611
f)	Coverage Related	1	28	10	4	14	1	105
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	6	117	60	29	26	8	267
i)	Others (to be specified) (i) Claim (ii) Policy (iii) Others	10	250	127	48	62	23	940
	Total	**459**	**5,818**	**2,953**	**1,124**	**1,810**	**390**	**20,310**

2	**Total No. of policies during previous year:**	92,69,212
3	**Total No. of claims during previous year:**	21,22,082
4	**Total No. of policies during current year:**	1,11,07,932
5	**Total No. of claims during current year:**	27,83,577
6	**Total No. of Policy Complaints (current year) per 10,000 policies (current year):**	2.80
7	**Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):**	52.30

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	390	100%	0	0%	390	100%
b)	15 - 30 days	0	0%	0	0%	0	0%
c)	30 - 90 days	0	0%	0	0%	0	0%
d)	90 days & Beyond	0	0%	0	0%	0	0%
	Total Number of Complaints	**390**	**100%**	**0**	**0%**	**390**	**100%**

***Total Policies include Certificate of Insurance issued under Group Policies**

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of Insurer: Star Health And Allied Insurance Co Ltd

For the Quarter ending: March 31,2025

Sl.No	Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

Name of Insurer: Star Health And Allied Insurance Co Ltd

FROM NL- 47

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2024-25.

(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)

SLNo	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received *	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)					
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years not more than 3 years but Less than 5 Years	No of Policies completed 5years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years	Total No. Of Policies
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=l+m+n+o+p
1	IRDA/HLT/SHAI/P-H/V.II/102/2015-16, IRDAI/HLT/SHAI/P-H/V.II/102/2015-16	Accident Care (Group) Insurance	49,808	01-04-2016	26.04%	56.46%	18.39%	74.71%	3	3	56.95%	425	354	267	321	122	1,489
2	IRDAI/NL-HLT/SHAI/P-P/V.II/134/2015-16	Accident Care Individual Insurance Policy	5,70,628	14-09-2015	29.12%	57.64%	18.31%	66.90%	66	63	54.93%	2,38,102	89,392	56,120	1,13,983	19,492	5,17,089
3	IRDA/NL-HLT/SHAI/P-H/V.I/104/13-14	Accident Trauma Care Insurance Policy (Group)	41,940	08-12-2006	46.40%	78.62%	42.01%	44.38%	-	-	58.46%	236	222	180	294	119	1,051
4	IRDA/NL-HLT/SHAI/P-P/V.I/136/13-14	Accident Trauma Care Insurance Policy (Individual)	49,266	08-12-2006	68.78%	27.38%	46.20%	40.16%	2	2	43.06%	24,272	12,625	5,477	5,231	1,268	48,873
5	SHAPAGP24057V012324	Antyodaya Shramik Suraksha Yojana	4,697	07-07-2023	8.80%	28.62%	24.63%	72.39%	4	4	2.51%	-	1	-	-	-	1
6	SHAHLIP20182V011920, SHAHLIP22027V032122	Arogya Sanjeevani Policy, Star Health and Allied Insurance Co Ltd	5,71,669	25-06-2021	71.05%	103.29%	75.51%	17.14%	458	449	82.45%	61,803	95,701	67,752	14,413	9,792	2,49,461
7	IRDAI/HLT/SHAI/P-H(G)/V.I/6/2017-18, SHAHLGP21239V022021	Classic Group Health Insurance	12,448	01-10-2020	30.42%	61.79%	56.75%	33.40%	2	2	63.16%	195	182	185	77	117	756
8	SHAHLIP18030V041819, SHAHLIP22029V072122, SHAHLIP23081V082223	Diabetes Safe Insurance Policy	8,069	01-01-2023	82.66%	111.98%	78.42%	13.02%	33	32	87.86%	420	747	1,278	4,414	984	7,843
9	SHAHLIP21042V012021	Family Accident Care Insurance Policy	8,10,078	22-08-2020	54.59%	91.10%	2.75%	91.68%	26	24	62.12%	1,58,541	63,618	22,871	13	6	2,45,049
10	SHAHLIP22102V052122, SHAHLIP23170V062223	Family Health Optima Accident Care Policy	11,950	07-06-2023	84.09%	112.63%	81.03%	10.67%	2	2	90.27%	-	2	4	213	3,347	3,566
11	SHAHLIP21011V052122, SHAHLIP22030V062122, SHAHLIP23164V072223, SHAHLIP25039V082425	Family Health Optima Insurance Plan	64,54,710	20-01-2025	81.56%	110.61%	81.55%	10.73%	5,157	5,064	87.53%	29,488	1,73,602	4,98,164	9,02,848	3,57,756	19,61,858
12	SHAHLGP18123V011718	Group Accident Insurance Policy	5,53,888	13-06-2018	30.63%	58.82%	39.04%	44.36%	7	7	3.68%	541	570	152	195	16	1,474
13	SHAHLGP21153V012021	Group Arogya Sanjeevani Policy, Star Health and Allied Insurance Co L	12,142	24-12-2020	37.34%	74.53%	40.87%	53.57%	73	73	46.62%	-	-	1	-	-	1
14	SHAHLIP23079V062223	Medi Classic Accident Care (Individual) Insurance Policy	2,823	13-12-2022	79.03%	108.04%	83.20%	9.40%	2	2	89.46%	2	24	39	1,137	1,502	2,704
15	SHAHLIP21215V052021, SHAHLIP23037V072223, SHAHLIP25038V082425	Medi Classic Insurance Policy (Individual)	3,76,242	26-11-2024	75.49%	104.12%	82.53%	9.81%	457	450	86.06%	4,667	19,616	68,324	1,57,796	1,16,653	3,67,056
16	SHAHPAIP18070V031718	POS-Accident Care Individual Insurance Policy	207	01-03-2018	1.00%	37.06%	0.00%	0.00%	-	-	48.47%	115	21	33	27	-	196
17	SHAHLIP22037V062122	POS-Medi classic Insurance Policy (Individual)	103	25-06-2021	91.31%	118.25%	0.00%	0.00%	-	-	72.08%	(1)	14	34	54	1	102
18	SHAPAIP21607V012021, SHAPAIP22039V022122	Saral Suraksha Bima, Star Health and Allied Insurance Co Ltd	4,685	25-06-2021	177.57%	215.00%	37.50%	50.00%	2	2	45.40%	2,530	1,272	510	1	-	4,313
19	SHAHLIP19101V031819, SHAHLIP21265V042021, SHAHLIP22040V052122, SHAHLIP22199V062122, SHAHLIP25027V072425, IRDA/NL-HLT/SHAI/P-H/V.II/172/14-15	Senior Citizens Red Carpet Health Insurance Policy	4,26,984	26-05-2024	83.10%	112.11%	77.26%	14.37%	1,103	1,081	88.85%	13,436	53,641	96,128	1,54,140	79,155	3,96,500
20	SHAHLIP23172V012223	Smart Health Pro	78,399	19-08-2023	32.92%	74.50%	64.48%	18.51%	106	104	69.32%	24,307	9,390	-	1	-	33,698
21	SHAHLIP23182V012223	Special Care Gold, Star Health and Allied Insurance Company Limited	186	21-03-2023	3.38%	43.63%	100.00%	0.00%	1	1	85.11%	147	39	-	-	-	186
22	SHAHLIP22031V022122	Star Cancer Care Platinum Insurance Policy	5,984	26-07-2021	43.36%	76.05%	74.20%	17.14%	22	22	94.07%	1,388	2,512	1,376	707	-	5,983
23	SHAHLIP18006V021819, SHAHLIP22032V052122	Star Cardiac Care Insurance Policy	8,369	25-06-2021	96.52%	125.73%	81.94%	8.97%	15	15	94.15%	38	166	1,718	5,411	1,036	8,369
24	SHAHLIP22033V022122	Star Cardiac Care Insurance Policy-Platinum	4,260	26-07-2021	53.53%	86.93%	73.76%	14.62%	15	14	93.57%	1,087	1,894	770	439	70	4,260
25	SHAHLIP21263V062021, SHAHLIP22028V072122, SHAHLIP25037V082425	Star Comprehensive Insurance Policy	31,54,225	26-11-2024	69.02%	98.16%	76.98%	13.44%	3,822	3,744	87.23%	1,62,519	3,35,564	3,67,991	3,67,196	77,518	13,10,788
26	IRDA/NL-HLT/SHAI/P-T/V.I/143/13-14	Star Corporate Travel Insurance Policy	33	22-06-2006	183.09%	301.85%	0.00%	0.00%	-	-	0.00%	33	-	-	-	-	33
27	SHAHLIP22140V012122	Star Critical Illness Multipay Insurance Policy	6,517	03-02-2022	86.70%	100.36%	16.13%	64.52%	8	8	69.02%	3,425	1,729	995	28	64	6,241
28	SHATIDP23122V012223	Star Domestic Travel Insurance Policy	1,006	30-08-2023	3.52%	56.84%	0.00%	0.00%	1	1	0.00%	981	-	-	-	-	981
29	SHAHLGP19048V011819	Star Group Criticare Gold	47,924	24-12-2018	12.52%	-28.11%	13.49%	86.11%	21	20	0.00%	2	-	-	-	-	2
30	SHATGDP23117V012223	Star Group Domestic Travel Insurance Policy	11,608	17-08-2023	0.00%	81.12%	0.00%	0.00%	-	-	0.00%	4	-	-	-	-	4
31	SHAHLGP21214V022021	Star Group Health Insurance (NBFC)	2,336	01-10-2020	1.27%	79.46%	82.77%	10.56%	221	215	0.02%	(1)	-	1	-	-	-
32	SHAHLGP22213V012122	Star Group Health Insurance benefit Plus	78,024	01-04-2022	14.67%	-118.06%	71.39%	23.64%	4	4	0.27%	1	-	-	-	-	1
33	SHAHLGP23146V012223	Star Group Health Insurance Benefit Plus - Platinum	15,67,068	06-01-2023	43.05%	149.37%	34.25%	49.67%	42	41	0.05%	80	7	3	4		94
34	SHAHLGP19028V011819, SHAHLGP23021V032223	Star Group Health Insurance Policy	10,14,412	18-05-2022	93.78%	118.25%	0.00%	0.00%	2	2	56.65%	1,343	764	789	629	183	3,708
35	SHAHLGP19102V011819, SHAHLGP21290V022021	Star Group Health Insurance Policy For Bank Customers	3,57,490	01-10-2020	121.38%	155.16%	66.26%	26.45%	758	753	72.12%	-	1	19	2	-	22
36	SHAHLGP21058V022021	Star Group Health Insurance Policy Gold (For Bank Customers)	1,92,720	24-06-2020	101.41%	134.66%	72.93%	18.55%	626	617	77.72%	-	1	3	2	-	6
37	SHAHLGP24144V012324	Star Group OPD Care	2,83,930	02-01-2024	3.37%	98.98%	0.00%	0.00%	-	-	0.01%	60	1	-	-	-	61
38	SHAHLGP21567V012021	Star Group Top-up	57,020	01-01-2021	15.85%	49.21%	10.54%	83.43%	21	20	64.65%	-	2	2			4
39	SHAHLIP23017V012223, SHAHLIP23131V022223	Star Health Assure Insurance Policy	51,50,468	28-11-2022	50.17%	83.15%	75.80%	12.38%	3,390	3,313	86.14%	7,92,381	7,59,395	2,35,790	3,39,610	1,34,479	22,61,655
40	SHAHLIP18088V021718, SHAHLIP21262V032021	Star Health Gain Insurance Policy	35,680	01-10-2020	111.18%	140.33%	83.52%	9.84%	113	112	90.90%	1,746	2,709	4,247	8,213	2,527	19,442
41	SHAHLIP22226V012122	Star Health Premier Insurance Policy	2,401	18-03-2022	26.32%	62.83%	53.54%	35.37%	18	16	80.85%	647	1,140	79	28	7	1,901
42	SHAHLIP20046V011920	Star Hospital Cash Insurance Policy	96,509	04-09-2019	38.87%	73.51%	76.15%	21.04%	67	63	67.97%	16,772	10,005	9,378	7,369	-	43,524
43	SHAHMIP20047V011920, SHAHMIP22038V032122	Star Micro Rural and Farmers Care	57,148	25-06-2021	142.32%	173.10%	71.18%	19.14%	18	18	81.73%	3,443	5,981	8,283	4,226	45	21,978
44	SHAHLIP20064V011920, SHAHLIP21261V022021, SHAHLIP22231V012122	Star Out Patient Care Insurance Policy	41,650	13-04-2022	66.25%	108.03%	93.81%	1.85%	202	200	29.13%	15,356	5,529	26	1	-	20,912
45	SHAHLIP18079V011718, SHAHLIP21243V022021	Star Special Care	952	01-10-2020	47.80%	79.64%	73.75%	16.25%	2	2	90.98%	248	277	246	179	-	950
46	IRDA/NL-HLT/SHAI/P-T/V.I/142/13-14	Star Student Travel Protect Insurance Policy	474	20-11-2006	-63.96%	22.40%	25.00%	67.00%	1	1	0.00%	474					474
47	SHAHLIP21579V052021, SHAHLIP22034V062122	Star Super Surplus (Floater) Insurance Policy	7,05,748	25-06-2021	21.69%	52.78%	19.93%	75.16%	188	184	83.96%	49,865	66,627	85,857	28,337	5,015	2,35,701
48	IRDA/NL-HLT/SHAI/P-T/V.I/140/13-14	Star Travel Protect Insurance Policy	25,688	25-05-2006	29.67%	117.37%	20.00%	55.00%	4	4	0.00%	25,688	-	-	-	-	25,688
49	SHAHLIP22217V012122, SHAHLIP23132V022223	Star Women Care Insurance Policy	1,88,004	28-11-2022	56.27%	89.18%	71.23%	19.10%	484	473	82.60%	52,469	55,011	6,960	5,904	3,467	1,23,811
50	SHAHLIP25036V012425	Super Star	3,76,323	12-09-2024	23.19%	66.21%	16.08%	41.79%	231	219	0.00%	1,61,180	-	-	-	-	1,61,180
51	SHAHLIP21580V052021, SHAHLIP22035V062122	Super Surplus Insurance Policy	77,834	25-06-2021	31.51%	61.74%	33.39%	60.22%	51	51	85.61%	15,514	20,868	24,383	11,483	4,120	76,368
52	SHAHLIP20132V011920, SHAHLIP21217V032021, SHAHLIP22036V042122, SHAHLIP25035V052425	Young Star Insurance Policy	16,53,408	26-08-2024	76.70%	106.91%	76.77%	12.33%	2,294	2,268	79.72%	1,07,158	2,82,746	3,16,028	9,945	4,897	7,20,774
53	IRDA/NL-HLT/SHAI/P-H/V.I/277/13-14	Star Pravasi Bharatiya Bima Yojana Policy	-	0.00	0.00%	0.00%	0.00%	0.00%	1	1	0.00%	-	-	-	-	-	0.00
54	SHAHLIP21066V012021	Corona Kavach Policy, Star Health and Allied Insurance Co Ltd.	-	27-07-2021	0.00%	0.00%	68.18%	27.27%	4	4	0.00%	-	-	-	-	-	0.00
55	SHAHLIP21067V012021	Corona Rakshak Policy, Star Health and Allied Insurance Co Ltd.	-	27-07-2021	0.00%	0.00%	97.33%	0.00%	10	10	0.00%	-	-	-	-	-	0.00
56	SHAHLIP18039V021718	Star First Optima - Revised	-	0.00	0.00%	0.00%	0.00%	100.00%	-	-	0.00%	-	-	-	-	-	0.00
57	SHAHLIP21216V022021, SHAHLIP18046V011718	Star Cancer Care Gold (Pilot Product)	-	24-10-2017	0.00%	0.00%	50.00%	50.00%	-	-	0.00%	-	-	-	-	-	0.00
58	SHAHLGP19049V011819	Star Group Criticare - Platinum	659	01-03-2019	1.04%	72.67%	16.67%	83.33%	-	-	0.00%	-	-	-	-	-	0.00
59	IRDA/NL-HLT/SHAI/P-H/V.I/169/13-14, SHAHLIP21177V022021	Star True value Health Insurance Policy	-	29-11-2006	0.00%	0.00%	100.00%	0.00%	-	-	0.00%	-	-	-	-	-	0.00

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA - In house Claim Settlement

Name of the TPA (If services rendered by TPA) -Not Applicable
Validity of agreement with the TPA: Not Applicable
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	88,89,507	8,674	-
Number of lives serviced	2,09,58,680	42,88,114	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Not Applicable	Not Applicable

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	29,538
ii.	Number of claims received during the year	27,50,609
iii.	Number of claims paid during the year (specify % also in brackets)	2420230 (88.40%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	317661 (11.60%)
v.	Number of claims outstanding at the end of the year	42,256

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	70.03%	46.97%	74.16%	44.53%
2	Within 1-2 hours	22.99%	44.26%	17.61%	38.33%
3	Within 2-6 hours	5.58%	7.01%	5.28%	13.90%
4	Within 6-12 hours	0.65%	0.90%	1.12%	1.00%
5	Within 12-24 hours	0.43%	0.49%	0.98%	1.11%
6	>24 hours	0.32%	0.37%	0.86%	1.13%
	Total	100.00%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	24,84,221	95.37%	1,19,389	89.74%	-	-	26,03,610	95.10%
Between 1-3 months	86,447	3.32%	9,756	7.33%	-	-	96,203	3.51%
Between 3 to 6 months	31,646	1.21%	2,704	2.03%	-	-	34,350	1.25%
More than 6 months	2,534	0.10%	1,194	0.90%	-	-	3,728	0.14%
Total	26,04,848	100.00%	1,33,043	100.00%	-	-	27,37,891	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	220
2	Grievances received during the year	14535
3	Grievances resolved during the year	14509
4	Grievances outstanding at the end of the year	246

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA: Ericson Insurance TPA Private Limited
Validity of agreement with the TPA: From 01-05-2024 to 31-03-2025
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	4	-
Number of lives serviced	-	11,527	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	-
ii.	Number of claims received during the year	850
iii.	Number of claims paid during the year (specify % also in brackets)	602 (85.88%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	99 (14.12%)
v.	Number of claims outstanding at the end of the year	149

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	100.00%	98.64%
2	Within 1-2 hours	0.00%	0.00%	0.00%	1.13%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.23%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	**0.00%**	**0.00%**	**100.00%**	**100.00%**

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	624	89.02%	-	0.00%	624	89.02%
Between 1-3 months	-	0.00%	77	10.98%	-	0.00%	77	10.98%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	**-**	**0.00%**	**701**	**100.00%**	**-**	**0.00%**	**701**	**100.00%**

Data of Grievance Received against TPA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	2
3	Grievances resolved during the year	2
4	Grievances outstanding at the end of the year	0

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA: Family Health Plan Insurance TPA Limited
Validity of agreement with the TPA: From 28-12-2023 to 31-03-2025
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	26	-
Number of lives serviced	-	28,968	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	58
ii.	Number of claims received during the year	2,018
iii.	Number of claims paid during the year (specify % also in brackets)	1652 (93.07%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	123 (6.93%)
v.	Number of claims outstanding at the end of the year	301

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	75.32%	46.67%
2	Within 1-2 hours	0.00%	0.00%	13.94%	27.94%
3	Within 2-6 hours	0.00%	0.00%	9.13%	24.13%
4	Within 6-12 hours	0.00%	0.00%	0.80%	1.11%
5	Within 12-24 hours	0.00%	0.00%	0.80%	0.16%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	**0.00%**	**0.00%**	**100.00%**	**100.00%**

Percentage to be calculated on total of the respective column.

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	1,700	95.77%	-	0.00%	1,700	95.77%
Between 1-3 months	-	0.00%	64	3.61%	-	0.00%	64	3.61%
Between 3 to 6 months	-	0.00%	11	0.62%	-	0.00%	11	0.62%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	**-**	**0.00%**	**1,775**	**100.00%**	**-**	**0.00%**	**1,775**	**100.00%**

Percentage shall be calculated on total of the respective column

Data of Grievance Received against TPA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	NA
2	Grievances received during the year	NA
3	Grievances resolved during the year	NA
4	Grievances outstanding at the end of the year	NA

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA: Health India Insurance TPA Services Private Limited
Validity of agreement with the TPA: From 20-12-2023 to 31-03-2025
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	26	-
Number of lives serviced	-	4,347	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	256
ii.	Number of claims received during the year	1,496
iii.	Number of claims paid during the year (specify % also in brackets)	1452 (86.84%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	220 (13.16%)
v.	Number of claims outstanding at the end of the year	80

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	84.09%	52.71%
2	Within 1-2 hours	0.00%	0.00%	11.28%	33.24%
3	Within 2-6 hours	0.00%	0.00%	4.64%	14.05%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	**0.00%**	**0.00%**	**100.00%**	**100.00%**

Percentage to be calculated on total of the respective column.

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	1,356	81.10%	-	0.00%	1,356	81.10%
Between 1-3 months	-	0.00%	256	15.31%	-	0.00%	256	15.31%
Between 3 to 6 months	-	0.00%	49	2.93%	-	0.00%	49	2.93%
More than 6 months	-	0.00%	11	0.66%	-	0.00%	11	0.66%
Total	**-**	**0.00%**	**1,672**	**100.00%**	**-**	**0.00%**	**1,672**	**100.00%**

Percentage shall be calculated on total of the respective column

Data of Grievance Received against TPA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	NA
2	Grievances received during the year	NA
3	Grievances resolved during the year	NA
4	Grievances outstanding at the end of the year	NA

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA: Heritage Health Insurance TPA Private Limited
Validity of agreement with the TPA: From 01-10-2024 to 31-03-2025
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	1	-
Number of lives serviced	-	2,200	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	-
ii.	Number of claims received during the year	123
iii.	Number of claims paid during the year (specify % also in brackets)	108 (94.74%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	6 (5.26%)
v.	Number of claims outstanding at the end of the year	9

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	99.12%	98.23%
2	Within 1-2 hours	0.00%	0.00%	0.88%	1.77%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	**0.00%**	**0.00%**	**100.00%**	**100.00%**

Percentage to be calculated on total of the respective column.

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	105	92.11%	-	0.00%	105	92.11%
Between 1-3 months	-	0.00%	5	4.39%	-	0.00%	5	4.39%
Between 3 to 6 months	-	0.00%	4	3.51%	-	0.00%	4	3.51%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	**-**	**0.00%**	**114**	**100.00%**	**-**	**0.00%**	**114**	**100.00%**

Percentage shall be calculated on total of the respective column

Data of Grievance Received against TPA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	2
3	Grievances resolved during the year	2
4	Grievances outstanding at the end of the year	0

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA - Travel Insurance

Name of the TPA (If services rendered by TPA) -Heritage Health Insurance Tpa Pvt.Ltd. - WTA Travel Assist Servics Inc.
Validity of agreement with the TPA: 16/09/2021 to 15/09/2025
(Data shall be consolidated at insurer level in case of in-house claim settlements and
at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	-	-
Number of lives serviced	-	-	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Not Applicable	Not Applicable

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	109
ii.	Number of claims received during the year	433
iii.	Number of claims paid during the year (specify % also in brackets)	87 (22.66%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	297 (77.34%)
v.	Number of claims outstanding at the end of the year	158

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	0.00%	0.00%
2	Within 1-2 hours	100.00%	100.00%	100.00%	100.00%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	100.00%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	349	90.89%	-	0.00%	-	0.00%	349	90.89%
Between 1-3 months	31	8.07%	-	0.00%	-	0.00%	31	8.07%
Between 3 to 6 months	4	1.04%	-	0.00%	-	0.00%	4	1.04%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	384	100.00%	-	0.00%	-	0%	384	100.00%

Percentage shall be calculated on total of the respective column

Data of Grievance Received against TPA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	NA
2	Grievances received during the year	NA
3	Grievances resolved during the year	NA
4	Grievances outstanding at the end of the year	NA

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA: Mdindia Health Insurance TPA Private Limited
Validity of agreement with the TPA: From 01-11-2023 to 31-03-2025
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	6	-
Number of lives serviced	-	15,181	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2
ii.	Number of claims received during the year	821
iii.	Number of claims paid during the year (specify % also in brackets)	561 (85.91%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	92 (14.09%)
v.	Number of claims outstanding at the end of the year	170

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	95.77%	94.06%
2	Within 1-2 hours	0.00%	0.00%	4.23%	5.94%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	**0.00%**	**0.00%**	**100.00%**	**100.00%**

Percentage to be calculated on total of the respective column.

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	626	95.87%	-	0.00%	626	95.87%
Between 1-3 months	-	0.00%	26	3.98%	-	0.00%	26	3.98%
Between 3 to 6 months	-	0.00%	1	0.15%	-	0.00%	1	0.15%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	**-**	**0.00%**	**653**	**100.00%**	**-**	**0.00%**	**653**	**100.00%**

Percentage shall be calculated on total of the respective column

Data of Grievance Received against TPA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	NA
2	Grievances received during the year	NA
3	Grievances resolved during the year	NA
4	Grievances outstanding at the end of the year	NA

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA: Medi Assist Insurance Tpa Pvt Ltd
Validity of agreement with the TPA: From 14-09-2023 to 31-03-2025
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	34	-
Number of lives serviced	-	51,758	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	481
ii.	Number of claims received during the year	9,484
iii.	Number of claims paid during the year (specify % also in brackets)	7672 (83.69%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	1495 (16.31%)
v.	Number of claims outstanding at the end of the year	798

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	92.07%	65.23%
2	Within 1-2 hours	0.00%	0.00%	4.92%	29.89%
3	Within 2-6 hours	0.00%	0.00%	2.72%	4.71%
4	Within 6-12 hours	0.00%	0.00%	0.03%	0.07%
5	Within 12-24 hours	0.00%	0.00%	0.26%	0.09%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	**0.00%**	**0.00%**	**100.00%**	**100.00%**

Percentage to be calculated on total of the respective column.

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	8,008	87.36%	-	0.00%	8,008	87.36%
Between 1-3 months	-	0.00%	1,080	11.78%	-	0.00%	1,080	11.78%
Between 3 to 6 months	-	0.00%	72	0.79%	-	0.00%	72	0.79%
More than 6 months	-	0.00%	7	0.08%	-	0.00%	7	0.08%
Total	-	0.00%	9,167	100.00%	-	0.00%	9,167	100.00%

Percentage shall be calculated on total of the respective column

Data of Grievance Received against TPA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	11
3	Grievances resolved during the year	9
4	Grievances outstanding at the end of the year	2

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA: Medsave Health Insurance TPA Limited
Validity of agreement with the TPA: From 02-01-2024 to 31-03-2025
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	1	-
Number of lives serviced	-	2,020	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	-
ii.	Number of claims received during the year	230
iii.	Number of claims paid during the year (specify % also in brackets)	186 (93.47%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	13 (6.53%)
v.	Number of claims outstanding at the end of the year	31

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	90.20%	88.67%
2	Within 1-2 hours	0.00%	0.00%	5.23%	9.33%
3	Within 2-6 hours	0.00%	0.00%	3.27%	0.67%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.65%	1.33%
6	>24 hours	0.00%	0.00%	0.65%	0.00%
	Total	**0.00%**	**0.00%**	**100.00%**	**100.00%**

Percentage to be calculated on total of the respective column.

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	187	94.44%	-	0.00%	187	94.44%
Between 1-3 months	-	0.00%	10	5.05%	-	0.00%	10	5.05%
Between 3 to 6 months	-	0.00%	1	0.51%	-	0.00%	1	0.51%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	**-**	**0.00%**	**198**	**100.00%**	**-**	**0.00%**	**198**	**100.00%**

Percentage shall be calculated on total of the respective column

Data of Grievance Received against TPA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	NA
2	Grievances received during the year	NA
3	Grievances resolved during the year	NA
4	Grievances outstanding at the end of the year	NA

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA: Paramount Health Tpa Limited
Validity of agreement with the TPA: From 15-01-2024 to 31-03-2025
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	22	-
Number of lives serviced	-	99,313	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	145
ii.	Number of claims received during the year	8,343
iii.	Number of claims paid during the year (specify % also in brackets)	6943 (93.22%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	505 (6.78%)
v.	Number of claims outstanding at the end of the year	1,040

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	93.32%	57.25%
2	Within 1-2 hours	0.00%	0.00%	4.68%	35.81%
3	Within 2-6 hours	0.00%	0.00%	1.46%	6.90%
4	Within 6-12 hours	0.00%	0.00%	0.02%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.31%	0.05%
6	>24 hours	0.00%	0.00%	0.20%	0.00%
	Total	**0.00%**	**0.00%**	**100.00%**	**100.00%**

Percentage to be calculated on total of the respective column.

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	7,318	98.25%	-	0.00%	7,318	98.25%
Between 1-3 months	-	0.00%	115	1.54%	-	0.00%	115	1.54%
Between 3 to 6 months	-	0.00%	11	0.15%	-	0.00%	11	0.15%
More than 6 months	-	0.00%	4	0.05%	-	0.00%	4	0.05%
Total	**-**	**0.00%**	**7,448**	**100.00%**	**-**	**0.00%**	**7,448**	**100.00%**

Percentage shall be calculated on total of the respective column

Data of Grievance Received against TPA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	6
3	Grievances resolved during the year	5
4	Grievances outstanding at the end of the year	1

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA: Park Mediclaim Insurance TPA Private Limited
Validity of agreement with the TPA: From 01-10-2024 to 31-03-2025
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	1	-
Number of lives serviced	-	1,040	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	-
ii.	Number of claims received during the year	60
iii.	Number of claims paid during the year (specify % also in brackets)	47 (92.16%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	4 (7.84%)
v.	Number of claims outstanding at the end of the year	9

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	77.00%	92.00%
2	Within 1-2 hours	0.00%	0.00%	23.00%	8.00%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	**0.00%**	**0.00%**	**100.00%**	**100.00%**

Percentage to be calculated on total of the respective column.

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	35	74.47%	-	0.00%	35	74.47%
Between 1-3 months	-	0.00%	12	25.53%	-	0.00%	12	25.53%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	**-**	**0.00%**	**47**	**100.00%**	**-**	**0.00%**	**47**	**100.00%**

Percentage shall be calculated on total of the respective column

Data of Grievance Received against TPA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	NA
2	Grievances received during the year	NA
3	Grievances resolved during the year	NA
4	Grievances outstanding at the end of the year	NA

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA: Safeway Insurance Tpa Pvt. Ltd
Validity of agreement with the TPA: From 08-04-2024 to 31-03-2025
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	6	-
Number of lives serviced	-	20,796	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	-
ii.	Number of claims received during the year	1,894
iii.	Number of claims paid during the year (specify % also in brackets)	1446 (92.93%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	110 (7.07%)
v.	Number of claims outstanding at the end of the year	338

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	100.00%	98.00%
2	Within 1-2 hours	0.00%	0.00%	0.00%	2.00%
3	Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	**0.00%**	**0.00%**	**100.00%**	**100.00%**

Percentage to be calculated on total of the respective column.

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	1,556	100.00%	-	0.00%	1,556	100.00%
Between 1-3 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	**-**	**0.00%**	**1,556**	**100.00%**	**-**	**0.00%**	**1,556**	**100.00%**

Percentage shall be calculated on total of the respective column

Data of Grievance Received against TPA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	NA
2	Grievances received during the year	NA
3	Grievances resolved during the year	NA
4	Grievances outstanding at the end of the year	NA

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA: Vidal Health Insurance Private Limited
Validity of agreement with the TPA: From 07-02-2024 to 31-03-2025
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	3	-
Number of lives serviced	-	10,697	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	86
ii.	Number of claims received during the year	1,252
iii.	Number of claims paid during the year (specify % also in brackets)	1146 (89.60%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	133 (10.40%)
v.	Number of claims outstanding at the end of the year	59

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	83.55%	77.00%
2	Within 1-2 hours	0.00%	0.00%	9.45%	14.00%
3	Within 2-6 hours	0.00%	0.00%	7.00%	9.00%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	0.00%	0.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	1,167	91.24%	-	0.00%	1,167	91.24%
Between 1-3 months	-	0.00%	83	6.49%	-	0.00%	83	6.49%
Between 3 to 6 months	-	0.00%	29	2.27%	-	0.00%	29	2.27%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	**-**	**0.00%**	**1,279**	**100.00%**	**-**	**0.00%**	**1,279**	**100.00%**

Percentage shall be calculated on total of the respective column

Data of Grievance Received against TPA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	NA
2	Grievances received during the year	NA
3	Grievances resolved during the year	NA
4	Grievances outstanding at the end of the year	NA

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2025

Information as at March 31,2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA

Name of the TPA: Volo Health Insurance Tpa Pvt Ltd
Validity of agreement with the TPA: From 26-02-2024 to 31-03-2025
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	17	-
Number of lives serviced	-	51,633	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	60
ii.	Number of claims received during the year	5,002
iii.	Number of claims paid during the year (specify % also in brackets)	3946 (89.07%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	484 (10.93%)
v.	Number of claims outstanding at the end of the year	632

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	85.93%	48.00%
2	Within 1-2 hours	0.00%	0.00%	10.93%	42.94%
3	Within 2-6 hours	0.00%	0.00%	3.14%	9.06%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	Total	**0.00%**	**0.00%**	**100.00%**	**100.00%**

Percentage to be calculated on total of the respective column.

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.00%	1,693	95.11%	-	0.00%	1,693	95.11%
Between 1-3 months	-	0.00%	84	4.72%	-	0.00%	84	4.72%
Between 3 to 6 months	-	0.00%	3	0.17%	-	0.00%	3	0.17%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	1,780	100.00%	-	0.00%	1,780	100.00%

Percentage shall be calculated on total of the respective column

Data of Grievance Received against TPA

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	1
3	Grievances resolved during the year	1
4	Grievances outstanding at the end of the year	0