STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

PUBLIC DISCLOSURES

FOR THE YEAR ENDED MARCH 31, 2026

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 31,2026

(Amount in Rs. Lakhs)

Sl.No	Particulars	Schedule Ref. Form No.	Miscellaneous				Total			
			For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025
1	Premiums earned (Net)	NL-4	4,32,716	16,59,669	3,79,832	14,82,220	4,32,716	16,59,669	3,79,832	14,82,220
2	Profit/ Loss on sale/redemption of Investments		25	890	273	9,846	25	890	273	9,846
3	Interest, Dividend & Rent – Gross Note 1		21,611	75,841	18,317	66,707	21,611	75,841	18,317	66,707
4	Other (a) Other Income									
	(i) Foreign Exchange gain / (loss)		9	101	(12)	83	9	101	(12)	83
	(b) Contribution from Shareholders' Account									
	(i) Towards excess Expense of Management		-	-	-	-	-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs SH		181	591	250	546	181	591	250	546
	(iii) Others(Please Specify)		-	-	-	-	-	-	-	-
	TOTAL (A)		**4,54,542**	**17,37,092**	**3,98,661**	**15,59,402**	**4,54,542**	**17,37,092**	**3,98,661**	**15,59,402**
5	Claims Incurred (Net)	NL-5	2,80,502	11,37,515	2,63,011	10,41,937	2,80,502	11,37,515	2,63,011	10,41,937
6	Commission	NL-6	79,256	2,67,333	75,977	2,24,072	79,256	2,67,333	75,977	2,24,072
7	Operating Expenses related to Insurance Business	NL-7	88,386	2,95,983	68,361	2,54,061	88,386	2,95,983	68,361	2,54,061
8	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		**4,48,144**	**17,00,831**	**4,07,349**	**15,20,070**	**4,48,144**	**17,00,831**	**4,07,349**	**15,20,070**
9	**Operating Profit/(Loss) C= (A - B)**		**6,398**	**36,262**	**(8,689)**	**39,332**	**6,398**	**36,262**	**(8,689)**	**39,332**
10	**APPROPRIATIONS**									
	Transfer to Shareholders' Account		**6,398**	**36,262**	**(8,689)**	**39,332**	**6,398**	**36,262**	**(8,689)**	**39,332**
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-
	TOTAL (C)		**6,398**	**36,262**	**(8,689)**	**39,332**	**6,398**	**36,262**	**(8,689)**	**39,332**

Note - 1

Pertaining to Policyholder's funds	Miscellaneous				Total			
	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025
Interest, Dividend & Rent	19,139	67,446	16,172	59,442	19,139	67,446	16,172	59,442
Add/Less:-								
Investment Expenses	(67)	(123)	(24)	(107)	(67)	(123)	(24)	(107)
Amortisation of Premium/ Discount on Investments	2,539	8,518	2,169	7,372	2,539	8,518	2,169	7,372
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*	**21,611**	**75,841**	**18,317**	**66,707**	**21,611**	**75,841**	**18,317**	**66,707**

*** 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 31,2026

(Amount in Rs. Lakhs)

Sl.No	Particulars	Schedule Ref. Form No.	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		6,398	36,261	(8,689)	39,332
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		9,231	40,447	8,770	39,800
	(b) Profit on sale of investments		(25)	535	(273)	6,605
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		1,250	5,118	1,206	4,945
3	OTHER INCOME					
	(a) Interest on Income Tax Refund		154	154	113	125
	(b) Provision written back		3	48	17	44
	(c) Others		12	45	276	377
	TOTAL (A)		**17,023**	**82,608**	**1,421**	**91,228**
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		12	21	15	20
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		11	11	27	28
	(c) Interest on subordinated debt		1,014	4,124	1,003	4,093
	(d) Expenses towards CSR activities		424	1,691	57	168
	(e) Penalties		0	340	8	15
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		181	591	250	546
	(iii) Others (Please Specify)					
	(g) Others					
	(i) Remuneration to Non Executive Directors - Profit Related Commission		150	150	120	120
	(ii) Listing Fees / Other Charges		(15)	19	5	19
	(iii) Donation		-	-	2	56
	(iv) Consultancy fees		-	-	-	-
	(v) Loss/(Gain) on sale / Discard of Fixed Assets		125	228	20	58
	TOTAL (B)		**1,902**	**7,175**	**1,507**	**5,123**
						-
6	Profit/(Loss) Before Tax		15,121	75,433	(87)	86,105
7	Provision for Taxation					
	(i) Current Tax		4,010	19,918	(2,691)	20,817
	(ii) Deferred Tax		(23)	(487)	2,553	699
	(iii) Tax relating to earlier years		0	303	-	3
8	**Profit / (Loss) after tax**		**11,134**	**55,698**	**51**	**64,586**
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		80,491	35,926	35,875	(28,660)
	Balance carried forward to Balance Sheet		91,625	91,625	35,926	35,926

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 31,2026

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At March 31,2026	As At March 31,2025
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	58,840	58,779
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10	7,00,083	6,43,585
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		(1,427)	3,553
-Policyholders' Funds		(2,374)	5,297
BORROWINGS	NL-11	47,000	47,000
TOTAL		8,02,122	7,58,214
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	7,51,078	7,18,573
INVESTMENTS-Policyholders	NL-12A	12,50,156	10,71,264
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	18,027	18,494
DEFERRED TAX ASSET (Net)		35,606	35,120
CURRENT ASSETS			
Cash and Bank Balances	NL-15	1,44,356	66,843
Advances and Other Assets	NL-16	2,07,154	1,68,168
Sub-Total (A)		3,51,510	2,35,011
DEFERRED TAX LIABILITY (Net)		-	-
CURRENT LIABILITIES	NL-17	5,88,915	4,12,106
PROVISIONS	NL-18	10,15,341	9,08,142
Sub-Total (B)		16,04,256	13,20,248
NET CURRENT ASSETS (C) = (A - B)		**(12,52,745)**	**(10,85,237)**
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		8,02,122	7,58,214

CONTINGENT LIABILITIES

Particulars	As At March 31,2026	As At March 31,2025
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	29,003	28,813
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others (to be specified)	-	-
TOTAL	29,003	28,813

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 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026
Gross Direct Premium	5,91,689	18,42,778	5,020	17,044	113	821	5,96,822	18,60,643	5,96,822	18,60,643
Add: Premium on reinsurance accepted	18	1,549	-	-	-	-	18	1,549	18	1,549
Less : Premium on reinsurance ceded	35,220	92,287	1,701	4,429	63	451	36,983	97,167	36,983	97,167
Net Written Premium	**5,56,488**	**17,52,040**	**3,319**	**12,614**	**50**	**370**	**5,59,857**	**17,65,025**	**5,59,857**	**17,65,025**
Add: Opening balance of UPR	8,75,019	8,93,525	9,471	12,734	27	43	8,84,517	9,06,302	8,84,517	9,06,302
Less: Closing balance of UPR	10,02,209	10,02,209	9,424	9,424	25	25	10,11,658	10,11,658	10,11,658	10,11,658
Net Earned Premium	**4,29,297**	**16,43,356**	**3,366**	**15,924**	**52**	**388**	**4,32,716**	**16,59,669**	**4,32,716**	**16,59,669**
Gross Direct Premium										
- In India	5,91,689	18,42,778	5,020	17,044	113	821	5,96,822	18,60,643	5,96,822	18,60,643
- 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 31,2025	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**	**88**	**444**	**4,81,957**	**15,52,522**	**4,81,957**	**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	-	-	-	-	-	-	-	-	-	-

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 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026
Claims Paid (Direct)	2,76,685	11,80,629	2,255	9,105	463	554	2,79,403	11,90,288	2,79,403	11,90,288
Add: Re-insurance accepted to direct claims	1,230	6,262	-	-	-	-	1,230	6,262	1,230	6,262
Less: Re-insurance Ceded to claims paid	15,926	65,903	361	1,624	283	337	16,571	67,864	16,571	67,864
Net Claim Paid	**2,61,989**	**11,20,988**	**1,893**	**7,481**	**180**	**217**	**2,64,062**	**11,28,686**	**2,64,062**	**11,28,686**
Add: Claims Outstanding at the end of the year	1,42,118	1,42,118	13,765	13,765	252	252	1,56,135	1,56,135	1,56,135	1,56,135
Less: Claims Outstanding at the beginning of the year	1,26,860	1,38,076	12,620	9,086	216	145	1,39,696	1,47,306	1,39,696	1,47,306
Net Incurred Claims	**2,77,247**	**11,25,029**	**3,039**	**12,160**	**216**	**325**	**2,80,502**	**11,37,515**	**2,80,502**	**11,37,515**
Claims Paid (Direct)										
-In India	2,76,685	11,80,629	2,255	9,105	17	83	2,78,957	11,89,817	2,78,957	11,89,817
-Outside India	-		-	-	446	471	446	471	446	471
Estimates of IBNR and IBNER at the end of the period (net)	52,586	52,586	6,061	6,061	225	225	58,872	58,872	58,872	58,872
Estimates of IBNR and IBNER at the beginning of the period (net)	48,310	41,780	5,290	2,760	170	110	53,770	44,650	53,770	44,650

(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	1,38,076	1,38,076	9,086	9,086	145	145	1,47,306	1,47,306	1,47,306	1,47,306
Less: Claims Outstanding at the beginning of the year	1,41,968	83,485	7,651	7,127	141	128	1,49,759	90,741	1,49,759	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	136	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)	41,780	41,780	2,760	2,760	110	110	44,650	44,650	44,650	44,650
Estimates of IBNR and IBNER at the beginning of the period (net)	35,330	25,340	2,480	2,720	90	70	37,900	28,130	37,900	28,130

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 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026
Commission & Remuneration	87,266	2,83,344	722	2,651	40	276	88,028	2,86,270	88,028	2,86,270
Rewards	4,959	17,983	61	319	3	48	5,023	18,350	5,023	18,350
Distribution fees	-	-	-	-	-	-	-	-	-	-
Gross Commission	**92,225**	**3,01,326**	**783**	**2,970**	**43**	**323**	**93,052**	**3,04,620**	**93,052**	**3,04,620**
Add: Commission on Re-insurance Accepted	1	77	-	-	-	-	1	77	1	77
Less: Commission on Re-insurance Ceded	13,013	34,967	754	2,146	29	251	13,796	37,364	13,796	37,364
Net Commission	**79,213**	**2,66,437**	**29**	**824**	**14**	**72**	**79,256**	**2,67,333**	**79,256**	**2,67,333**
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:										
Individual Agents	78,759	2,51,248	701	2,708	42	310	79,502	2,54,266		
Corporate Agents-Banks/FII/HFC	5,039	23,246	67	193	0	5	5,106	23,444		
Corporate Agents-Others	698	1,396	1	5	0	2	700	1,404		
Insurance Brokers	7,474	24,593	13	61	1	6	7,488	24,659		
Direct Business - Online	-	-	-	-	-	-	-	-		
MISP (Direct)	-	-	-	-	-	-	-	-		
Web Aggregators	52	228	0	2	-	-	52	230		
Insurance Marketing Firm	160	525	0	1	0	0	161	526		
Common Service Centers	44	79	(0)	(0)	-	-	44	79		
Micro Agents	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	(1)	12	(0)	0	-	-	(1)	12		
Other (to be specified)	-	-	-	-	-	-	-	-		
TOTAL	**92,225**	**3,01,326**	**783**	**2,970**	**43**	**323**	**93,052**	**3,04,620**		
Commission and Rewards on (Excluding Reinsurance) Business written :	-	-	-	-	-	-	-	-		
In India	92,225	3,01,326	783	2,970	43	323	93,052	3,04,620		
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 31,2025	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	-	-	-	-	-	-	-	-		

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 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2026	Up to the quarter ended March 31,2026
1	Employees' remuneration & welfare benefits	62,336	1,96,414	529	1,817	12	88	62,877	1,98,318	62,877	1,98,318
2	Travel, conveyance and vehicle running expenses	1,054	3,930	9	36	0	2	1,063	3,968	1,063	3,968
3	Training expenses	183	717	2	7	0	0	185	724	185	724
4	Rents, rates & taxes	4,480	15,873	38	147	1	7	4,519	16,027	4,519	16,027
5	Repairs	1,009	4,188	9	39	0	2	1,017	4,229	1,017	4,229
6	Printing & stationery	115	474	1	4	0	0	116	478	116	478
7	Communication expenses	2,237	6,805	19	63	0	3	2,257	6,871	2,257	6,871
8	Legal & professional charges	1,284	4,490	11	42	0	2	1,295	4,533	1,295	4,533
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	(1)	51	(0)	0	(0)	0	(1)	52	(1)	52
	(d) Out of Pocket Expenses	2	5	0	0	0	0	2	5	2	5
10	Advertisement and publicity	5,094	21,501	43	199	1	10	5,138	21,709	5,138	21,709
11	Interest & Bank Charges	656	2,260	6	21	0	1	661	2,282	661	2,282
12	Depreciation	2,064	7,852	18	73	0	3	2,082	7,928	2,082	7,928
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	3,556	7,301	30	68	1	3	3,587	7,372	3,587	7,372
15	Information Technology Expenses	6,655	22,796	56	211	1	10	6,712	23,017	6,712	23,017
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-
17	Others	-	-	-	-	-	-				
	- Remuneration of MD / CEO	277	972	2	9	0	0	279	982	279	982
	- Director's Sitting Fees	27	138	0	1	0	0	28	139	28	139
	- Online and Tele marketing Expenses	2,128	13,434	18	124	-	-	2,146	13,559	2,146	13,559
	- Miscellaneous Expenses	387	2,059	3	19	0	1	390	2,078	390	2,078
	- In House Claim Processing Cost	(6,001)	(18,239)	(51)	(169)	-	-	(6,052)	(18,408)	(6,052)	(18,408)
	TOTAL	87,624	2,93,139	743	2,711	18	133	88,386	2,95,983	88,386	2,95,983
	In India	87,517	2,92,895	742	2,709	18	133	88,278	2,95,737	88,278	2,95,737
	Outside India	107	244	1	2	0	0	108	246	108	246

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 31,2025	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	45,321	1,67,267	474	1,922	17	98	45,811	1,69,286	45,811	1,69,286
2	Travel, conveyance and vehicle running expenses	1,004	4,550	10	52	0	3	1,015	4,605	1,015	4,605
3	Training expenses	156	825	2	9	0	0	158	835	158	835
4	Rents, rates & taxes	3,164	12,412	33	143	1	7	3,198	12,562	3,198	12,562
5	Repairs	1,020	3,777	11	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	1,173	4,116	12	47	0	2	1,186	4,166	1,186	4,166
8	Legal & professional charges	1,206	4,832	13	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	3,930	16,826	41	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	1,652	7,062	17	81	1	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	19,497	6,118	19,497
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-
17	Others	-	-	-	-	-	-				
	- Remuneration of MD/CEO/WTD/Other KMPs	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	**67,629**	**2,51,031**	**707**	**2,884**	**25**	**147**	**68,361**	**2,54,061**	**68,361**	**2,54,061**
	In India	67,580	2,50,782	706	2,881	25	147	68,311	2,53,809	68,311	2,53,809
	Outside India	49	249	1	3	0	0	50	252	50	252

FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2026	As At March 31,2025
1	Authorised Capital		
	80,00,00,000 Equity Shares of Rs.10 each (Previous Period-80,00,00,000)	80,000	80,000
	Preference Shares of Rs..... each		
2	Issued Capital		
	58,84,03,502 Equity Shares of Rs.10 each (Previous Period-58,77,86,459)	58,840	58,779
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	58,84,03,502 Equity Shares of Rs.10 each (Previous Period-58,77,86,459)	58,840	58,779
	Preference Shares of Rs..... each		
4	Called-up Capital		
	58,84,03,502 Equity Shares of Rs.10 each (Previous Period-58,77,86,459)	58,840	58,779
	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		
	58,84,03,502 Equity Shares of Rs.10 each (Previous Period-58,77,86,459)	58,840	58,779
	Preference Shares of Rs. …….. Each		-

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 31,2026

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	-	0	0.00%	-	0	0	-	0
0	0	-	-	0.00%	-	-	-	-	0.00%
A.1	Indian Promoters	-	-	0.00%	-	-	-	-	0.00%
i)	Individuals/HUF (Names of Major Shareholders)	1	91,24,811	1.55%	912	-	-	60,57,059	66.38%
0	Mr.(Late) RAKESH RADHESHYAM JHUNJHUNWALA *	-	91,24,811	1.55%	912	-	-	60,57,059	66.38%
0	0	-	-	0.00%	-	-	-	-	0.00%
ii)	Bodies Corporate:	1	23,64,54,118	40.19%	23,645	-	-	1,56,38,310	6.61%
0	SAFECROP INVESTMENTS INDIA LLP *	-	23,64,54,118	40.19%	23,645	-	-	1,56,38,310	6.61%
0	0	-	-	0.00%	-	-	-	-	0.00%
0	Indian Promoters Group	-	-	0.00%	-	-	-	-	0.00%
0	Individuals	2	9,16,31,949	15.57%	9,163	-	-	-	0.00%
0	JHUNJHUNWALA REKHA RAKESH #	-	9,16,29,124	15.57%	9,163	-	-	-	0.00%
0	SUDHA GUPTA	-	2,825	0.00%	0	-	-	-	0.00%
0	0	-	-	0.00%	-	-	-	-	0.00%
0	Bodies Corporate:	3	39,40,052	0.67%	394	-	-	-	0.00%
0	SANDEEP SINGHAL	-	17,34,647	0.29%	173	-	-	-	0.00%
0	MOUNTAIN MANAGERS PRIVATE LIMITED	-	93,480	0.02%	9	-	-	-	0.00%
0	SETU AIF TRUST	-	21,11,925	0.36%	211	-	-	-	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	-	-	0.00%	-	-	-	-	0.00%
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		-	0.00%	-	-	-	-	0.00%
B.1	Public Shareholders		-	0.00%	-	0	0	-	0.00%
1.1)	Institutions		-	0.00%	-	-	-	-	0.00%
i)	Mutual Fund	22	7,01,83,634	11.93%	7,018	-	-	-	0.00%
0	HDFC MUTUAL FUND		2,63,30,570	4.47%	2,633	-	-	-	0.00%
0	SBI MUTUAL FUND		1,95,30,040	3.32%	1,953	-	-	-	0.00%
0	ICICI PRUDENTIAL MUTUAL FUND		1,27,49,063	2.17%	1,275	-	-	-	0.00%
ii)	Foreign Portfolio Investors	179	7,75,88,117	13.19%	7,759	-	-	-	0.00%
0	AMANSA HOLDINGS PRIVATE LIMITED		1,46,43,882	2.49%	1,464	-	-	-	0.00%
0	GOVERNMENT PENSION FUND GLOBAL		1,34,06,089	2.28%	1,341	-	-	-	0.00%
0	THELEME INDIA MASTER FUND LIMITED		1,17,91,379	2.00%	1,179	-	-	-	0.00%
``	Financial Institutions/Bank		-	0.00%	-	-	-	-	0.00%
iv)	Insurance Companies	7	3,05,44,685	5.19%	3,054	-	-	-	0.00%
0	ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED		2,86,79,396	4.87%	2,868	-	-	-	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	24	1,85,80,533.00	3.16%	1,858.05	-	-	-	0.00%
	PI OPPORTUNITIES AIF V LLP		83,18,076.00	1.41%	831.81	-	-	-	0.00%
ix)	NBFCs registered with RBI	4	9,834	0.00%	1	-	-	-	0.00%
x)	Any other (Please specify)		-	0.00%	-	-	-	-	0.00%
0	a) Foreign Direct Investment	6	1,09,82,626	1.87%	1,098	-	-	24,900	0.23%
0	MASSACHUSETTS INSTITUTE OF TECHNOLOGY		97,44,630	1.66%	974	-	-	-	0.00%
1.2)	Central Government/State Government(s)/President of India	-	-	0.00%	-	-	-	-	0.00%
1.3)	Non Institutions		-	0.00%	-	-	-	-	0.00%
i)	Individual share capital upto Rs. 2 lacs	1,74,831	1,64,27,321	2.79%	1,643	-	-	16,900	0.10%
ii)	Individual share capital in excess of Rs. 2 lacs	162	1,16,24,722	1.98%	1,162	-	-	-	0.00%
iii)	NBFCs registered with RBI		-	0.00%	-	-	-	-	0.00%
iv)	Others:		-	0.00%	-	-	-	-	0.00%
0	Trusts	4	4,80,410	0.08%	48	-	-	-	0.00%
0	Non Resident Indian (NRI) - Repatriable	1,675	9,72,524	0.17%	97	-	-	-	0.00%
0	Non Resident Indian - Non Repatriable	1,492	20,94,587	0.36%	209	-	-	-	0.00%
0	Bodies Corporate	642	57,16,273	0.97%	572	-	-	-	0.00%
v)	IEPF	-	-	0.00%	-	-	-	-	0.00%
0	Foreign National	-	-	0.00%	-	-	-	-	0.00%
B.2	Non Public Shareholders	-	-	0.00%	-	-	-	-	0.00%
2.1)	Custodian/BR Holder	-	-	0.00%	-	-	-	-	0.00%
0	CLEARING MEMBERS	5	271	0.00%	0	-	-	-	0.00%
0	DIRECTOR RELATIVES	3	2,90,031	0.05%	29	-	-	-	0.00%
0	DIRECTORS	3	15,96,708	0.27%	160	-	-	-	0.00%
0	Qualified Institutional Buyer	1	1,60,296	0.03%	16	-	-	-	0.00%
	Total	1,79,067	58,84,03,502	100.00%	58,840	0.00%	0.00%	21737169	0%

Note:-

1 The foreign shareholding in the Company as at 31-03-2026 was 15.57%

2 *As per the IRDAI Letter dated 16-04-2019.

3 Late Mr.Rakesh Jhunjhunwala the promoter of the company held 82882958 shares and the depository participant has inadvertently transferred 73758147 shares to his Nominee Mrs.Rekha Jhunjhunwala. However being an Insurance Company the aforesaid transaction shall not be treated as transmission of shares. In addition, we wish to inform that the Company has received approval from Insurance Regulatory and Development Authority of India (IRDAI) vide it's letter dated April 06, 2026 (Ref: 803/F&I/ToS/Star/24-25/003) for the proposed transmission of 8,28,82,958 equity shares held by Late Mr. Rakesh Jhunjhunwala in the Company . The said transmission shall be carried out in the manner prescribed under the probate granted in the name of Late Mr. Rakesh Jhunjhunwala once the trading window for dealing in the securities of the Company is open.

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/unit holders	No. of shares held	% of interest in LLP	Contribution in (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%	3,95,342	-	-	-	0%
	Catalyst Trusteeship Limited (on behalf of WestBridge AIF I)		N/A	100.00%	3,95,342	-	-	-	0%
	Mountain Managers Private Limited		N/A	0.00%	0.00	-	-	-	0%
iii)	Financial Institutions/Banks	0	0	0.00%	-	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%
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%
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%
iii)	Financial Institutions/Bank	-	-	-	-	-	-	-	-
iv)	lnsurance Companies	0	0	0.00%	-	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%
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:	0	0	0.00%	-	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%	3,95,342	-	-	-	0.00%

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2026	As At March 31,2025
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	6,08,401	6,07,498
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	57	161
7	Balance of Profit in Profit & Loss Account	91,625	35,926
	TOTAL	**7,00,083**	**6,43,585**

FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2026	As At March 31,2025
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 31,2026	NL -12 Shareholders As At March 31,2025	NL -12A Policyholders As At March 31,2026	NL -12A Policyholders As At March 31,2025	Total As At March 31,2026	Total As At March 31,2025
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,33,892	2,40,013	3,89,309	3,57,816	6,23,200	5,97,829
2	Other Approved Securities	1,92,264	2,23,373	3,20,019	3,33,009	5,12,283	5,56,382
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	13,416	3,840	22,331	5,725	35,746	9,565
	(ii) Triparty Repo	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate - REIT	8,733	7,857	14,536	11,714	23,269	19,571
4	Investments in Infrastructure and Social Sector	70,767	68,148	1,17,791	1,01,597	1,88,558	1,69,745
5	Other than Approved Investments	3,753	17,371	6,247	25,897	10,000	43,268
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	16,532	13,262	27,518	19,771	44,050	33,033
2	Other Approved Securities	30,432	27,527	50,654	41,037	81,086	68,564
3	Other Investments					-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	44,348	36,883	73,816	54,986	1,18,165	91,869
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	63,524	62,017	1,05,735	92,456	1,69,259	1,54,473
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	-	-	-
	(e) Other Securities (Triparty Repo)	57,285	14,300	95,349	21,319	1,52,634	35,619
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	8,634	3,982	14,370	5,937	23,004	9,920
5	Other than Approved Investments	7,498	-	12,481	-	19,979	-
	TOTAL	**7,51,078**	**7,18,573**	**12,50,156**	**10,71,264**	**20,01,234**	**17,89,837**
	GRAND TOTAL	**7,51,078**	**7,18,573**	**12,50,156**	**10,71,264**	**20,01,234**	**17,89,837**

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

(Amount in Rs. Lakhs)

	Particulars	Shareholders As At March 31,2026	Shareholders As At March 31,2025	Policyholders As At March 31,2026	Policyholders As At March 31,2025	Total As At March 31,2026	Total As At March 31,2025
	Long Term Investments						
	Book Value	4,84,952	5,41,238	8,07,193	8,06,889	12,92,145	13,48,127
	Market Value	4,81,018	5,42,434	8,00,646	8,08,672	12,81,664	13,51,106
	Short Term Investments						
	Book Value	1,20,381	59,071	2,00,372	88,064	3,20,753	1,47,135
	Market Value	1,20,393	59,108	2,00,393	88,119	3,20,786	1,47,227

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2026	As At March 31,2025
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 31,2026	As At March 31,2025
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - IT Software	31,920	7,718	-	39,637	26,309	4,832	-	31,141	8,496	5,611
Land - Freehold	116	-	-	116	-	-	-	-	116	116
Leasehold Property	2,119	-	-	2,119	306	267	-	573	1,546	1,813
Buildings	652	-	-	652	62	10	-	73	579	590
Furniture & Fittings	3,837	260	325	3,773	1,836	329	214	1,950	1,822	2,001
Information Technology Equipment	15,026	1,056	2,841	13,241	10,704	1,967	2,683	9,988	3,254	4,322
Vehicles	296	-	2	294	216	25	2	239	55	81
Office Equipment	4,021	322	647	3,696	2,463	498	566	2,394	1,302	1,558
Others(Temporary Construction)	26	-	26	1	25	-	24	1	0	1
TOTAL	**58,014**	**9,356**	**3,840**	**63,529**	**41,920**	**7,928**	**3,490**	**46,359**	**17,170**	**16,093**
Work in progress	2,401	6,173	7,718	856	-	-	-	-	856	2,401
Grand Total	**60,415**	**15,529**	**11,558**	**64,385**	**41,920**	**7,928**	**3,490**	**46,359**	**18,027**	**18,494**
PREVIOUS YEAR - MAR 25	54,000	11,965	5,550	60,415	36,487	7,148	1,715	41,920	18,494	

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2026	As At March 31,2025
1	Cash (including cheques (a), drafts and stamps)	4,484	8,483
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	69,600	4,975
	(bb) Others	-	-
	(b) Current Accounts	70,272	53,385
	(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	**1,44,356**	**66,843**
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	1,44,356	66,843
	Outside India	-	-

(a) Cheques on hand amount to Rs. 2695 (in Lakh) Previous Year : Rs. 4501 (in Lakh)

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2026	As At March 31,2025
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	(0)	-
3	Prepayments	3,355	4,397
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (net of provision for tax)	1,486	3,086
6	Goods & Service tax credit	7,150	879
7	Others	-	-
	(i)Travel Advance	6	10
	(ii)Rental Advance	5,432	5,362
	Less:Provision for Doubtful Debts	(29)	(16)
	(iii)Telephone Deposit	5	2
	(iv)Staff Advance	1,238	1,561
	(v)Other Advances	884	2,387
	Less:Provision for Doubtful Debts	-	-
	(vi)Security Deposits	1,310	1,909
	(vii)Postal Deposits	50	62
	(viii)Advances - Deposit with Statutory Authorities	5,084	3,766
	TOTAL (A)	**25,971**	**23,405**
	OTHER ASSETS		
1	Income accrued on investments	35,075	37,289
2	Outstanding Premiums	1,19,233	99,053
	Less : Provisions for doubtful debts ,if any	(3,094)	(3,094)
3	Agents' Balances	251	218
	Less: Provision for Doubtful Debts	(139)	(186)
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	23,118	5,339
	Less : Provisions for doubtful, if any	(143)	(143)
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	4,351	3,233
8	Interest on investments held for Unclaimed Amount of Policyholders	116	114
9	Others	-	-
	(i)GST Refund	777	1,073
	(ii)Other receivables	62	286
	Less : Provisions for doubtful debts, if any	(46)	(39)
	(iii)Income Tax Refund Receivable	1,621	1,621
	(iv) Investment Sold - Awaiting for Settlement	-	-
	TOTAL (B)	**1,81,183**	**1,44,763**
	TOTAL (A+B)	2,07,154	1,68,168

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2026	As At March 31,2025
1	Agents' Balances	38,885	32,565
2	Balances due to other insurance companies	25,832	3,688
3	Deposits held on re-insurance ceded	23,597	34,942
4	Premiums received in advance		-
	(a) For Long term policies [(a)]	2,54,405	77,843
	(b) for Other Policies	9,797	9,088
5	Unallocated Premium	7,952	10,295
6	Sundry creditors	42,604	41,059
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,56,135	1,47,306
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	3,309	2,616
11	Income accrued on Unclaimed amounts	989	726
12	Interest payable on debentures/bonds	2,013	2,002
13	GST Liabilities	4,788	34,096
14	Others		-
	(i)Statutory dues payable	9,062	10,628
	(ii)Payable to employees	9,450	4,808
	(iii)Other payables	97	444
	(iv)Investments purchased - to be settled	-	-
	TOTAL	5,88,915	4,12,106

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 31,2026	As At March 31,2025
Opening Balance	3,342	2,213
Add: Amount transferred to unclaimed amount	1,230	949
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	112	329
Add: Investment Income	274	231
Less: Amount paid during the year	660	380
Less: Transferred to SCWF	-	-
Closing Balance of Unclaimed Amount	**4,298**	**3,342**

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2026	As At March 31,2025
1	Reserve for Unexpired Risk	10,11,658	9,06,302
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	3,683	1,840
	TOTAL	10,15,341	9,08,142

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

(Amount in Rs. Lakhs)

Sl.No	Particulars	As At March 31,2026	As At March 31,2025
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 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025
1	Gross Direct Premium Growth Rate**	[GDPI(CY)-GDPI(PY)] / GDPI(PY)	16.72%	11.31%	2.91%	9.58%
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	0.79	2.45	0.73	2.38
3	Growth rate of Net Worth (From previous year end)	(Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY)	8.07%	8.07%	10.77%	10.77%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	93.81%	94.86%	94.26%	92.88%
5	Net Commission Ratio**	Net Commission / Net written premium	14.16%	15.15%	15.76%	14.43%
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	30.37%	32.25%	30.02%	31.16%
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	29.91%	31.88%	29.90%	30.76%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	64.82%	68.54%	69.24%	70.30%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	4.93%	90.11%	3.41%	102.18%
10	Combined Ratio**	(7) +(8)	94.73%	100.42%	99.14%	101.06%
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	1.66%	6.35%	1.69%	7.65%
12	Technical Reserves to net premium ratio **	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written	208.59%	66.16%	218.61%	67.86%
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	-3.55%	-2.48%	-7.24%	-2.55%
14	Operating Profit Ratio	Operating profit / Net Earned premium	1.48%	2.18%	-2.29%	2.65%
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 including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	64.44%	64.44%	43.69%	43.69%
16	Net earning ratio	Profit after tax / Net Premium written	1.99%	3.16%	0.01%	4.16%
17	Return on net worth ratio	Profit after tax / Net Worth	1.47%	7.34%	0.01%	9.20%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	2.05	2.05	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	0.06	0.06	0.07	0.07
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	15.91	19.29	0.91	22.04
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	15.91	19.29	0.91	22.04
23	Earnings per share	Profit /(loss) after tax / No. of shares	Basic: ₹ 1.89 Diluted: ₹ 1.89	Basic: ₹ 9.47 Diluted: ₹ 9.47	Basic: ₹ 0.01 Diluted:₹ 0.01	Basic: ₹ 11.01 Diluted:₹ 10.99
24	Book value per share	Net worth / No. of shares	128.97	128.97	119.47	119.47

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

**** Segmental Reporting up to the quarter**

Segments Upto the quarter ended on 31st March 2026	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	11.57%	95.08%	15.21%	32.23%	31.91%	68.46%	91.87%	100.36%	65.31%	-2.51%
Previous Period	9.84%	93.08%	14.48%	31.12%	30.77%	70.53%	105.31%	101.31%	67.10%	-2.84%
Personal Accident										
Current Period	-10.17%	74.01%	6.53%	33.29%	27.97%	76.36%	64.38%	104.33%	183.83%	1.45%
Previous Period	-10.38%	77.40%	8.23%	33.56%	27.75%	49.71%	66.83%	77.46%	148.57%	24.51%
Travel Insurance										
Current Period	-14.88%	45.09%	19.51%	55.22%	54.69%	83.70%	25.59%	138.39%	74.85%	-35.99%
Previous Period	69.02%	46.05%	53.32%	53.78%	86.13%	24.28%	27.08%	110.41%	42.15%	-8.80%
Total Health										
Current Period	11.31%	94.86%	15.15%	32.25%	31.88%	68.54%	90.11%	100.42%	66.16%	-2.48%
Previous Period	9.58%	92.88%	14.43%	31.16%	30.76%	70.30%	102.18%	101.06%	67.86%	-2.55%
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	11.31%	94.86%	15.15%	32.25%	31.88%	68.54%	90.11%	100.42%	66.16%	-2.48%
Total-Previous Period	9.58%	92.88%	14.43%	31.16%	30.76%	70.30%	102.18%	101.06%	67.86%	-2.55%

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 31,2026	Up to the quarter ended March 31,2026	For the Quarter ended March 31,2025	Up to the quarter ended March 31,2025
1	Mr.Anand Roy	Managing Director & CEO	Remuneration	279.33	981.56	223.83	919.06
2	Mr.Anand Roy	Managing Director & CEO	Insurance Premium Received	0.39	1.74	0.40	2.16
3	Mr.Anand Roy	Managing Director & CEO	Share Alloted Under Esop Scheme	-	-	-	957.34
4	Mr.Himanshu Walia	Whole-time Director	Remuneration	68.10	68.10	-	-
5	Mr.Amitabh Jain	Whole-time Director	Remuneration	74.34	74.34	-	-
6	M/s.Airpay Payment Service Private Limited	Promoter Group Entity	Advisory Services	-	-	-	1.01
7	Mountain Managers Private Limited	Promoter Group	Advisory Services	-	-	78.84	180.44
8	M/s.Pegasus Assets Reconstruction Pvt. Ltd.	Promoter Group Entity	Insurance Premium Received	-	-	0.01	1.10
9	M/s.Pegasus Assets Reconstruction Pvt. Ltd.	Promoter Group Entity	Claim Paid	-	0.39	2.25	9.88
10	M/s.Pegasus Assets Reconstruction Pvt. Ltd.	Promoter Group Entity	Refund Paid	-	-	0.06	0.57
11	Roppen Transportation Services Private Limited	Promoter Group Entity	Insurance Premium Received	-	-	-	0.14
12	Roppen Transportation Services Private Limited	Promoter Group Entity	Claim Paid	-	0.13	-	36.25
13	Roppen Transportation Services Private Limited	Promoter Group Entity	Refund Paid	-	-	-	1.78
14	Rare Enterprises	Promoter Group Entity	Insurance Premium Received	25.31	33.75	0.70	5.65
15	Rare Enterprises	Promoter Group Entity	Claim Paid	-	-	-	1.65
16	Ms.Anisha Motwani	Independent Director	Sitting Fees paid	7.00	35.00	9.00	33.00
17	Ms.Anisha Motwani	Independent Director	Profit Commission paid	-	25.00	-	15.00
18	Mr.Rohit Bhasin	Independent Director	Sitting Fees paid	5.00	27.00	7.00	25.00
19	Mr.Rohit Bhasin	Independent Director	Profit Commission paid	-	25.00	-	15.00
20	Mr.Rohit Bhasin	Independent Director	Insurance Premium Received	-	0.02	0.05	0.05
21	Ms.Nipa Utpal Sheth	Relative of Director	Insurance Premium Received	-	-	-	0.06
22	Mr Utpal Hemendra Sheth	Nominee Director	Insurance Premium Received	-	0.07	-	-
23	Mr.Berjis Minoo Desai	Independent Director	Profit Commission paid	-	-	-	15.00
24	Mr.Rajeev Krishnamuralilal Agarwal	Independent Director	Sitting Fees paid	5.00	25.00	6.00	23.00
25	Mr.Rajeev Krishnamuralilal Agarwal	Independent Director	Profit Commission paid	-	25.00	-	15.00
26	Ms.Rajni Sekhri Sibal	Independent Director	Sitting Fees paid	5.00	25.00	6.00	23.00
27	Ms.Rajni Sekhri Sibal	Independent Director	Profit Commission paid	-	25.00	-	15.00
28	Mr Himanshu Walia	KMP	Insurance Premium Received	-	-	-	0.02
29	Ms.Deepa Bharat Motiani	Relative of Director	Insurance Premium Received	-	0.44	-	0.41
30	Mrs. Aruna H Sheth	Related to Nominee Director, Mr.Utpal Hemendra Sheth	Insurance Premium Received	-	0.36	-	0.36
31	M/s. Azad Foundation	Director Relative	Insurance Premium Received	-	-	-	0.09
32	Ms. Anaya Utpal Sheth	Relative of Director	Insurance Premium Received	-	-	-	0.16
33	Mr. Rajeev Kher	Independent Director	Insurance Premium Received	-	0.14	-	0.14
34	Mr. Rajeev Kher	Independent Director	Sitting Fees paid	5.00	22.00	6.00	17.00
35	Mr. Rajeev Kher	Independent Director	Profit Commission paid	-	20.14	-	-
36	Mr. Sudhanshu Walia	Relative of Mr. Himanshu Walia, Key Managerial Personnel	Insurance Premium Received	-	-	-	0.09
37	M/S.Trust Capital Services (India) Private Limited	Promoter Group Entity	Interest Paid on NCD	-	43.75	7.88	7.88
38	Ms.Anisha Motwani	Independent Director	Insurance Premium Received	-	0.01	-	-
39	Ms.Rajni Sekhri Sibal	Independent Director	Insurance Premium Received	0.39	0.39	-	-
40	Mr. Sudhanshu Walia	Director Relative	Insurance Premium Received	0.09	0.09	-	-
41	Mr.Rajiv Bhasin	Related to Director	Insurance Premium Received	-	0.02	0.01	0.01
42	Mr.N.Vijayakumar Shetty	Related to Director	Insurance Premium Received	-	0.29	-	0.29
43	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 2026

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 31,2026	As At March 31,2025
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts & payables to policy holders	21,87,565	20,18,200
Receipts/(Payments) from other entities carrying on insurance business (including reinsurers)	(14,899)	(75,181)
Receipts/(Payments) to co-insurers, net of claims recovery	(6,427)	4,122
Payments of claims	(11,82,935)	(9,93,608)
Payments of commission and brokerage	(3,22,450)	(2,71,865)
Payments of other operating expenses	(2,94,622)	(2,59,903)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	152	(2,503)
Income taxes paid (Net)	(18,466)	(18,873)
Good & Service tax paid	(1,60,574)	(2,62,528)
Other payments	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	**1,87,345**	**1,37,862**
Cash flows from investing activities:		
Purchase of fixed assets	(7,811)	(8,271)
Proceeds from sale of fixed assets	116	86
Purchases of investments	(1,99,83,257)	(1,85,76,074)
Sales of investments	1,97,72,845	1,83,56,910
Rents/Interests/ Dividends received	1,11,619	1,12,471
Expenses related to investments	(197)	(179)
Net cash flow from investing activities	**(1,06,685)**	**(1,15,058)**
Cash flows from financing activities:		
Proceeds from issuance of share capital	965	3,693
Interest/dividends paid	(4,113)	(4,112)
Net cash flow from financing activities	**(3,148)**	**(420)**
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	77,513	22,385
Cash and cash equivalents at the beginning of the year	66,843	44,458
Cash and cash equivalents at the end of the year	**1,44,356**	**66,843**

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, 2026

(Amount in Rs. Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	7,51,078	7,51,078
	Policyholders as per NL-12 A of BS	12,50,156	-	12,50,156
(A)	**Total Investments as per BS**	**12,50,156**	**7,51,078**	**20,01,234**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	**Fixed assets as per BS**	**11,261**	**6,766**	**18,027**
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	2,148	1,290	3,438
(E)	**Deferred Tax Assets as per BS**	**22,243**	**13,363**	**35,606**
(F)	Inadmissible Deferred Tax Asset as per Clause(1) of Schedule I of regulation	16,682	10,023	26,705
(G)	**Current Assets:**			
(H)	Cash & Bank Balances as per BS	90,178	54,178	1,44,356
(I)	Advances and Other assets as per BS	1,84,510	22,644	2,07,154
(J)	**Total Current Assets as per BS...(H)+(I)**	**2,74,688**	**76,822**	**3,51,510**
(K)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	19,272	5,536	24,808
(L)	Loans as per BS	-	-	-
(M)	Fair value change account subject to minimum of zero	-	-	-
(N)	**Total Assets as per BS (excl. current liabilities and provisions)…(A)+(C)+(E)+(J)+(L)**	**15,58,348**	**8,48,029**	**24,06,377**
(O)	**Total Inadmissible assets…(B)+(D)+(F)+(K)+(M)**	**38,102**	**16,849**	**54,951**
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)…(N)-(O)	15,20,246	8,31,180	23,51,426

(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	26	69
	(b) Furniture & Fittings	1,138	684	1,822
	(c) Leasehold Property	966	580	1,546
	Inadmissible current assets :			
	(a) Advance tax paid and taxes deducted at source (net of provision for tax)	-	-	-
	(b) Staff Advance	773	465	1,238
	(c) Other Advances	-	-	-
	(d) Advances - Deposit with Statutory Authorities	3,176	1,908	5,084
	(e) Agents' Balances - recoverable	64	39	103
	(f) Due from other entities carrying on insurance business (including reinsurers)	5,589	-	5,589
	(g) GST Input Credit	3,694	2,219	5,914
	(h) Investments held for Unclaimed Amount of Policyholders	4,351	-	4,351
	(i) Interest on investments held for Unclaimed Amount of Policyholders	116	-	116
	(j) Other Receivables	10	6	15
	(k) Short-term (due within 12 months)	-	-	-
	(l) GST Refund	485	292	777
	(m) Income Tax Refund Receivable	1,012	608	1,621
	Inadmissible Deferred Tax Asset	16,682	10,023	26,705
	Fair value change account	-	-	-
	Total	**38,102**	**16,849**	**54,951**

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, 2026

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	11,00,947	10,11,658
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	**11,00,947**	**10,11,658**
(d)	Outstanding Claim Reserve (other than IBNR reserve)	1,04,246	97,263
(e)	IBNR reserve	62,831	58,872
(f)	**Total Reserves for Technical Liabilities...(c)+(d)+(e)**	**12,68,024**	**11,67,793**

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 31,2026

(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	18,62,192	17,65,025	12,07,056	11,37,515	3,53,005	3,41,254	3,53,005
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	**18,62,192**	**17,65,025**	**12,07,056**	**11,37,515**	**3,53,005**	**3,41,254**	**3,53,005**

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 31,2026 **(Amount in Rs. Lakhs)**

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	15,20,246
	Transfer from Shareholders Funds	38,210
	Deduct:	
(B)	Current Liabilities as per BS	3,90,662
(C)	Provisions as per BS	11,67,793
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	8,31,180
	Deduct:	
(G)	Other Liabilities	69,702
	Transfer to Policyholders Funds	38,210
(H)	Excess in Shareholder's funds (F-G)	7,23,269
(I)	Total ASM (E+H)	**7,23,269**
(J)	Total RSM	**3,53,005**
(K)	**SOLVENCY RATIO (Total ASM/ Total RSM)**	**2.05**

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 31,2026

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
NIL	NIL	NIL	NIL	NIL	NIL	NIL

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, 2026

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	7,51,078
	Investments (Policyholders)	8A	12,50,156
2	Loans	9	-
3	Fixed Assets	10	18,027
4	Current Assets		
	a. Cash & Bank Balance	11	1,44,356
	b. Advances & Other Assets	12	2,07,154
5	Current Liabilities		
	a. Current Liabilities	13	5,88,915
	b. Provisions	14	10,15,341
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		**7,66,515**
	Less: Other Assets	**SCH ++**	**Amount**
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	18,027
3	Cash & Bank Balance (if any)	11	74,756
4	Advances & Other Assets (if any)	12	2,07,154
5	Current Liabilities	13	5,88,915
6	Provisions	14	10,15,341
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		**(13,04,318)**
	'Investment Assets'	**(A-B)**	**20,70,834**

Section II

No	'Investment' represented as	Reg. %	SH Balance (a)	FRSM+ (b)	PH (c)	Book Value (SH d = (a+b+c)	% Actual e = (d-a) %	FVC Amount (f)	Total (g)=(d+f)	Market Value (h)
1	Central Govt. Securities	Not less than 20%	-	-	4,47,497	4,47,497	21.57%	-	4,47,497	4,41,654
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	20,220	6,47,031	6,67,251	32.16%	-	6,67,251	6,58,859
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		-	35,464	2,90,757	3,26,221	15.72%	6,308	3,32,530	3,31,171
	2. Other Investments		-	194	-	194	0.01%	(70)	124	124
	b. Approved Investments	Not exceeding 55%	-	5,48,084	4,61,544	10,09,628	48.67%	(9,495)	10,00,134	9,99,525
	c. Other Investments		-	71,341	-	71,341	3.44%	(545)	70,796	70,707
	Investment Assets	**100%**	**-**	**6,75,303**	**13,99,331**	**20,74,635**	**100%**	**(3,801)**	**20,70,834**	**20,60,385**

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, 2026

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(Amount in Rs. Lakhs)

Sl.No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		4,22,005	21.50%	25,491	23.50%	4,47,497	21.61%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		6,43,754	32.80%	23,497	21.66%	6,67,251	32.22%
3	Investment subject to Exposure Norms		-	-	-	-	-	
	a. Housing & Loans to SG for Housing and FFE		-	-	-	-	-	
	1. Approved Investments		1,21,094	6.17%	(2)	0.00%	1,21,091	5.85%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments			0.00%		0.00%	-	0.00%
	1. Approved Investments		2,11,742	10.79%	(303)	-0.28%	2,11,438	10.21%
	2. Other Investments		121	0.01%	3	0.00%	124	0.01%
	c. Approved Investments		9,27,418	47.26%	72,716	67.04%	10,00,134	48.30%
	d. Other Investments (not exceeding 15%)		58,247	2.97%	12,549	11.57%	70,796	3.42%
	Total		**19,62,376**	**100.00%**	**1,08,458**	**100.00%**	**20,70,834**	**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 31,2026	As % of total for this class	As At March 31,2025	As % of total for this class	As At March 31,2026	As % of total for this class	As At March 31,2025	As % of total for this class
Break down by credit rating								
AAA rated	6,60,006	39.47%	5,82,232	38.73%	6,62,718	39.39%	5,83,259	38.88%
AA or better	3,33,730	19.96%	2,84,789	18.94%	3,33,283	19.81%	2,84,651	18.97%
Rated below AA but above A	50,254	3.01%	67,654	4.50%	50,199	2.98%	66,858	4.46%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other - Govt Securities	6,28,060	37.56%	5,68,634	37.83%	6,36,298	37.82%	5,65,470	37.69%
Total (A)	**16,72,050**	**100.00%**	**15,03,308**	**100.00%**	**16,82,498**	**100.00%**	**15,00,238**	**100.00%**
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	3,90,386	23.35%	1,52,202	10.12%	3,90,353	23.20%	1,52,110	10.14%
more than 1 year and upto 3years	2,98,852	17.87%	2,54,932	16.96%	2,97,900	17.71%	2,54,161	16.94%
More than 3years and up to 7years	7,01,933	41.98%	8,16,066	54.28%	7,11,960	42.32%	8,18,848	54.58%
More than 7 years and up to 10 years	2,02,359	12.10%	2,24,584	14.94%	2,02,924	12.06%	2,20,948	14.73%
above 10 years	78,521	4.70%	55,524	3.69%	79,362	4.72%	54,171	3.61%
Any other NIL	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total (B)	**16,72,050**	**100.00%**	**15,03,308**	**100.00%**	**16,82,498**	**100.00%**	**15,00,238**	**100.00%**
Breakdown by type of the issuer								
a. Central Government	4,41,654	26.41%	4,34,774	28.92%	4,47,497	26.60%	4,31,173	28.74%
b. State Government	1,16,807	6.99%	1,33,860	8.90%	1,19,201	7.08%	1,34,297	8.95%
c. Corporate Securities	8,91,356	53.31%	8,94,081	59.47%	8,93,566	53.11%	8,94,175	59.60%
Any other - Triparty Repo & FD	2,22,234	13.29%	40,594	2.70%	2,22,234	13.21%	40,594	2.71%
Total (C)	**16,72,050**	**100.00%**	**15,03,308**	**100.00%**	**16,82,498**	**100.00%**	**15,00,238**	**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 31,2026	As At March 31,2025	As At March 31,2026	As At March 31,2025	As At March 31,2026	As At March 31,2025	As At March 31,2026	As At March 31,2025	As At March 31,2026	As At March 31,2025
1	Investments Assets	8,93,566	8,94,175	-	-	-	-	11,77,268	8,91,787	20,70,834	17,85,961
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)	8,93,566	8,94,175	-	-	-	-	11,77,268	8,91,787	20,70,834	17,85,961
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)

Sl.No	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	4,08,576	7,084	1.73	1.30	4,05,524	28,429	7.01	5.25	3,57,387	24,758	6.93	5.18
2	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
3	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
4	Treasury Bills	CTRB	25,582	340	1.33	1.00	18,648	935	5.02	3.75	35,484	1,937	5.46	4.08
5	Central Government Guaranteed Loans / Bonds	CGSL	38,203	695	1.82	1.36	38,192	2,819	7.38	5.52	23,537	1,635	6.95	5.20
6	State Government Bonds	SGGB	1,19,212	2,034	1.71	1.28	1,19,610	8,240	6.89	5.16	1,34,342	9,158	6.82	5.10
7	State Government Guaranteed Loans	SGGL	63,899	1,462	2.29	1.71	37,244	3,547	9.52	7.13	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	1,21,092	2,300	1.90	1.42	1,33,584	10,361	7.76	5.80	1,49,227	11,553	7.74	5.79
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	43,352	789	1.82	1.36	45,290	3,372	7.45	5.57	55,941	4,295	7.68	5.75
29	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	50,049	937	1.87	1.40	52,689	4,007	7.61	5.69	58,413	5,046	8.64	6.46
31	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
32	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
33	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	34,951	693	1.98	1.48	34,367	2,764	8.04	6.02	24,920	1,706	6.84	5.12
35	PSU - Equity shares - Quoted	EAEQ	7,958	13	0.16	0.12	7,414	199	2.69	2.01	2,566	-137	(5.33)	(3.99)
36	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,07,181	390	0.36	0.27	1,01,316	2,414	2.38	1.78	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	39,401	768	1.95	1.46	37,867	3,015	7.96	5.96	34,858	2,819	8.09	6.05
40	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
41	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
42	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-
43	Corporate Securities - Debentures	ECOS	3,80,370	9,100	2.39	1.79	3,90,439	34,188	8.76	6.55	3,82,155	31,433	8.23	6.16
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	56,433	955	1.69	1.27	43,037	1,073	2.49	1.87	4,153	7	0.16	0.12
51	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
52	Deposits - Repo / Reverse Repo	ECMR	1,31,897	1,653	1.25	0.94	1,00,693	5,371	5.33	3.99	90,464	5,816	6.43	4.81
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	-	-	-	-	-	-	-	-	-	-	-	-
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	3,532	-	-	-	2,278	2	0.09	0.07	429	-	-	-
68	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-
69	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
70	Debentures	OLDB	29,972	714	2.38	1.78	33,353	3,217	9.65	7.22	50,129	4,857	9.69	7.25
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)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
85	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	-	-	-	-	-	-	-	-	-	-
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	30,640	349	1.14	0.85	18,704	897	4.80	3.59	3,402	13	0.38	0.29
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	1,73,857	-	-	-	1,65,431	-	-	-	57,263	10,370	18.11	13.55
103	Passively Managed Equity ETF Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
104	Passively Managed Equity ETF Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	59,900	2,975	4.97	3.72
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	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	2,942	253	8.59	6.43
119	Reclassified Approved Investments - Equity (Point 6 under Note for regulation 4 to 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-
120	Units of Real Estate Investment Trust (REITs)	ERIT	16,075	222	1.38	1.03	15,192	1,662	10.94	8.19	15,851	1,820	11.48	8.59
121	Units of InvIT	EIIT	33,171	455	1.37	1.03	25,146	1,461	5.81	4.35	16,351	794	4.85	3.63
122	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-
123	Units of InvIT	OIIT	194	-	-	-	195	11	5.85	4.38	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 “EL1”	IELB	-	-	-	-	-	-	-	-	-	-	-	-
130	Infrastructure Investment below “A” or “EL1”	IOEL	-	-	-	-	-	-	-	-	-	-	-	-
131	Debt Instruments of InvITs - Approved Investments	IDIT	41,660	818	1.96	1.47	41,671	3,316	7.96	5.95	29,346	2,323	7.91	5.92
132	Debt Instruments of REITs - Approved Investments	EDRT	21,500	425	1.98	1.48	21,500	1,725	8.02	6.00	28,318	2,264	8.00	5.98
133	Debt Instruments of InvITs - Approved Investments	IOIT	-	-	-	-	-	-	-	-	-	-	-	-
134	Debt Instruments of REITs - Approved Investments	ODRT	-	-	-	-	-	-	-	-	-	-	-	-
			19,78,757	32,197			18,89,382	1,23,027			16,63,812	1,28,082		

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, 2026 **(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]**								
	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	2,516	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, 2026 **(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	4	7,840	191	-	8%
3	GIC Re	1	88,945	191	-	92%
4	Other - CBR		-		-	0%
	Total (B)	**5**	**96,785**	**382**	**-**	**100%**
	Grand Total (C)= (A)+(B)	**5**	**96,785**	**382**	**-**	**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 31,2026	Up to the quarter ended March 31,2026	Up to the quarter ended March 31,2026	Up to the quarter ended March 31,2026	Up to the quarter ended March 31,2026
	STATES					
1	Andhra Pradesh	70,078	815	66	70,960	70,960
2	Arunachal Pradesh	-	-	-	-	-
3	Assam	13,697	62	2	13,761	13,761
4	Bihar	11,836	66	2	11,904	11,904
5	Chhattisgarh	11,568	83	2	11,654	11,654
6	Goa	3,603	39	3	3,645	3,645
7	Gujarat	36,052	682	58	36,792	36,792
8	Haryana	1,06,443	489	35	1,06,966	1,06,966
9	Himachal Pradesh	3,063	38	3	3,104	3,104
10	Jharkhand	17,382	92	4	17,478	17,478
11	Karnataka	1,27,330	1,285	46	1,28,662	1,28,662
12	Kerala	1,90,412	697	38	1,91,147	1,91,147
13	Madhya Pradesh	52,148	362	17	52,527	52,527
14	Maharashtra	3,38,355	3,948	103	3,42,406	3,42,406
15	Manipur	107	4	0	111	111
16	Meghalaya	92	0	-	93	93
17	Mizoram	-	-	-	-	-
18	Nagaland	-	-	-	-	-
19	Odisha	30,907	186	2	31,095	31,095
20	Punjab	48,921	412	83	49,417	49,417
21	Rajasthan	36,314	556	11	36,882	36,882
22	Sikkim	318	3	-	322	322
23	Tamil Nadu	2,67,582	4,187	188	2,71,956	2,71,956
24	Telangana	1,31,863	1,387	75	1,33,326	1,33,326
25	Tripura	1,159	3	-	1,162	1,162
26	Uttarakhand	16,607	112	6	16,725	16,725
27	Uttar Pradesh	1,13,353	578	16	1,13,947	1,13,947
28	West Bengal	1,09,540	405	9	1,09,954	1,09,954
	TOTAL (A)	**17,38,733**	**16,493**	**770**	**17,55,995**	**17,55,995**
	UNION TERRITORIES					
1	Andaman and Nicobar Islands	-	-	-	-	-
2	Chandigarh	6,017	46	15	6,078	6,078
3	Dadra and Nagar Haveli	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-
5	Govt. of NCT of Delhi	86,976	386	30	87,392	87,392
6	Jammu & Kashmir	5,790	25	2	5,817	5,817
7	Ladakh	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-
9	Puducherry	5,262	95	4	5,361	5,361
	TOTAL (B)	**1,04,045**	**551**	**52**	**1,04,648**	**1,04,648**
1	**Outside India**	-	-	-	-	-
	TOTAL (C)	-	-	-	-	-
	Grand Total (A)+(B)+(C)	18,42,778	17,044	821	18,60,643	18,60,643

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Miscellaneous - Health	Miscellaneous - Personal Accident	Miscellaneous - Travel Insurance	Miscellaneous - 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**
	Outside India	-	-	-	-	-
1	**TOTAL (C)**	-	-	-	-	-
	Grand Total (A)+(B)+(C)	16,51,681	18,974	965	16,71,620	16,71,620

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, 2026 **(Amount in Rs. Lakhs)**

Sl.No	Line of Business	For the Quarter ended March 31,2026		For the Quarter ended March 31,2025		Up to the quarter ended March 31,2026		Up to the quarter ended March 31,2025	
		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	5,91,689	25,54,496	5,05,834	24,19,532	18,42,778	84,73,904	16,51,681	80,51,466
7	Personal Accident	5,020	2,34,172	5,287	2,42,089	17,044	8,50,872	18,974	8,19,535
8	Travel	113	2,820	186	4,765	821	21,125	965	27,180
9	Workmen’s Compensation/ Employer’s liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

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, 2026 (Amount in Rs. Lakhs)

Sl.No	Channels	For the Quarter ended March 31,2026		Up to the quarter ended March 31,2026		For the Quarter ended March 31,2025		Up to the quarter ended March 31,2025	
		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	24,46,452	5,09,093	81,35,780	15,70,209	23,45,874	4,44,317	77,65,794	13,75,334
2	Corporate Agents-Banks	43,171	17,124	1,28,532	58,065	33,938	14,661	1,14,001	59,148
3	Corporate Agents -Others	7,011	3,230	22,829	15,137	5,302	389	17,018	21,447
4	Brokers	1,14,058	22,576	4,01,281	76,606	1,04,621	18,375	3,57,653	87,753
5	Micro Agents		-	-	-		-		-
6	Direct Business (D)=A+B+C	1,75,568	43,867	6,40,762	1,37,692	1,72,711	32,943	6,27,508	1,25,396
	-Officers/Employees (A)	-	-	-	-	-	-	-	-
	-Online (Through Company Website)(B)	1,15,682	13,245	4,15,729	44,046	1,11,354	(19,386)	3,99,136	41,384
	-Others (C)	59,886	30,622	2,25,033	93,646	61,357	52,329	2,28,372	84,012
7	Common Service Centres(CSC)	1,982	229	3,784	419	606	41	3,125	246
8	Insurance Marketing Firm	1,765	397	6,401	1,333	1,077	179	4,240	808
9	Point of sales person (Direct)	35	2	175	17	270	43	959	145
10	MISP (Direct)	-	-	-	-	-	-	-	
11	Web Aggregators	1,446	305	6,357	1,164	1,987	360	7,883	1,343
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (Sub Intermediary)	-	-	-	-	-	-	-	-
	Total (A)	**27,91,488**	**5,96,822**	**93,45,901**	**18,60,643**	**26,66,386**	**5,11,307**	**88,98,181**	**16,71,620**
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	**27,91,488**	**5,96,822**	**93,45,901**	**18,60,643**	**26,66,386**	**5,11,307**	**88,98,181**	**16,71,620**

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 31,2026

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	-	-	-	-	-	-	-	42,256	999	158	**43,413**	-	-	-	-	-	-	-	43,413
2	Claims reported during the period	-	-	-	-	-	-	-	**33,46,355**	**10,399**	**434**	**33,57,188**	-	-	-	-	-	-	-	**33,57,188**
	(a) Booked During the period	-	-	-	-	-	-	-	33,27,092	9,978	434	**33,37,504**	-	-	-	-	-	-	-	33,37,504
	(b) Reopened during the Period	-	-	-	-	-	-	-	19,263	421	-	**19,684**	-	-	-	-	-	-	-	19,684
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-	-	30,58,977	1,462	97	**30,60,536**	-	-	-	-	-	-	-	**30,60,536**
	(a) paid during the period (b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	2,91,536	9,004	375	**3,00,915**	-	-	-	-	-	-	-	**3,00,915**
	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**	-	-	-	-	-	-	-	**38,098**	**932**	**120**	**39,150**	-	-	-	-	-	-	-	**39,150**
	Less than 3months	-	-	-	-	-	-	-	35,645	847	42	**36,534**	-	-	-	-	-	-	-	36,534
	3 months to 6 months	-	-	-	-	-	-	-	486	21	13	520	-	-	-	-	-	-	-	520
	6months to 1 year	-	-	-	-	-	-	-	749	26	31	**806**	-	-	-	-	-	-	-	806
	1year and above	-	-	-	-	-	-	-	1,218	38	34	**1,290**	-	-	-	-	-	-	-	1,290

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 31,2026
(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	-	-	-	-	-	-	-	20,952	7,479	60	**28,491**	-	-	-	-	-	-	-	28,491
2	Claims reported during the period	-	-	-	-	-	-	-	**13,27,399**	**31,750**	**644**	**13,59,793**	-	-	-	-	-	-	-	**13,59,793**
	(a) Booked During the period	-	-	-	-	-	-	-	13,14,928	26,177	644	**13,41,749**	-	-	-	-	-	-	-	13,41,749
	(b) Reopened during the Period	-	-	-	-	-	-	-	12,471	5,573	-	**18,044**	-	-	-	-	-	-	-	18,044
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-	-	11,67,577	9,104	554	**11,77,235**	-	-	-	-	-	-	-	**11,77,235**
	(a) paid during the period (b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	1,53,058	21,404	104	**1,74,566**	-	-	-	-	-	-	-	**1,74,566**
	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	-	-	-	-	-	-	-	**27,716**	**8,721**	**47**	**36,484**	-	-	-	-	-	-	-	**36,484**
	Less than 3months	-	-	-	-	-	-	-	27,039	8,332	20	**35,391**	-	-	-	-	-	-	-	35,391
	3 months to 6 months	-	-	-	-	-	-	-	301	94	4	**399**	-	-	-	-	-	-	-	399
	6months to 1 year	-	-	-	-	-	-	-	211	245	10	**466**	-	-	-	-	-	-	-	466
	1year and above	-	-	-	-	-	-	-	165	50	13	**228**	-	-	-	-	-	-	-	228

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: 16.March.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	YE 31-Mar-2026
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**	**11,34,476**
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	1,32,928
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	10,11,591	
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	8,70,865		
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	7,51,476			
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	8,21,843				
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	4,56,366					
six year later - 6th Diagonal	2,69,767	43,128	65,785	82,299	1,17,341	1,73,764	2,15,916	3,09,684						
seven year later - 7th Diagonal	2,69,804	43,150	65,792	82,337	1,17,395	1,73,858	2,16,074							
eight year later - 8th Diagonal	2,69,823	43,163	65,819	82,370	1,17,415	1,73,980								
nine year later - 9th Diagonal	2,69,827	43,165	65,852	82,391	1,17,445									
ten year later - 10th Diagonal	2,69,862	43,180	65,895	82,412										
eleven year later - 11th Diagonal	2,69,921	43,206	65,897											
Twelve year later - 12th Diagonal	2,69,939	43,221												
Thirdteen year later - 13th Diagonal	2,69,962													
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	10,26,104	
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	8,75,600		
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	7,53,518			
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	8,22,795				
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	4,56,765					
six year later - 6th Diagonal	2,69,798	43,257	65,801	82,407	1,17,446	1,73,985	2,15,922	3,09,782						
seven year later - 7th Diagonal	2,69,878	43,169	65,884	82,435	1,17,497	1,73,876	2,16,089							
eight year later - 8th Diagonal	2,69,915	43,210	65,885	82,464	1,17,417	1,73,981								
nine year later - 9th Diagonal	2,69,890	43,218	65,903	82,391	1,17,455									
ten year later - 10th Diagonal	2,69,970	43,226	65,895	82,412										
eleven year later - 11th Diagonal	2,69,988	43,208	65,897											
Twelve year later - 12th Diagonal	2,69,979	43,221												
Thirdteen year later - 13th Diagonal	2,69,963													
Favourable / (unfavorable) development[3] Amount (A-D)	8,936.94	2,877.98	2,477.01	1,374.44	-345.03	-4,665.26	9,660.18	8,856.87	-9,458.10	19,088.20	1,710.04	-11,423.47	4,540.74	
In % [(A-D)/A]	3%	6%	4%	2%	0%	-3%	4%	3%	-2%	2%	0%	-1%	0%	

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, 2026

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	8,75,362	6,740	978	354	-	-	-	2,65,401	5,955	734	237	-	-	-	8,83,434	2,72,327
7	Personal Accident	320	5	-	-	-	-	-	2,180	64	-	-	10	-	-	325	2,254
8	Travel	8	9	9	11	1	-	-	5	7	126	264	61	-	-	38	463
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 2026 **(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	30,23,273	31,050	3,380	1,274	-	-	-	11,32,744	31,382	2,575	876	-	-	-	30,58,977	11,67,577
7	Personal Accident	1,438	22	-	1	1	-	-	8,869	221	-	-	14	-	-	1,462	9,104
8	Travel	54	18	16	8	1	-	-	88	49	150	209	57	-	-	97	554
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, 2026

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		913
2	No. of branches approved during the year		147
3	No. of branches opened during the year	Out of approvals of previous year	0
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		924
7	No. of branches approved but not opened		136
8	No. of rural branches		0
9	No. of urban branches		924
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		(a) 5 (b) 3 (c) 8* (d) 2 (e) 3**
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		(a) On-roll : 18566 (b) Off-roll: 0 (c) Total : 18566
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) 833699 (b) 33 (c) 81 (d) 517 (e) 6 (f) 94 (g) - (h) 8451 (i) 1

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	18,320	Agents: 818649 Intermediaries: 736 POSP: 8480
Recruitments during the quarter	1,661	Agents: 16539 Intermediaries: 48 POSP: 0
Attrition during the quarter	1,415	Agents: 1489 Intermediaries: 52 POSP: 29
Number at the end of the quarter	18,566	Agents: 833699 Intermediaries: 732 POSP: 8451

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 31,2026

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	Managing Director and CEO	
2	Mr. Himanshu Walia	Wholetime Director	Chief Marketing Officer and Wholetime Director	Appointed with effect from 11th Feb 2026
3	Mr. Amitabh Jain	Wholetime Director	Chief Operatting Officer and Wholetime Director	Appointed with effect from 11th Feb 2026
4	Mr. Rohit Bhasin	Independent Director	Independent Director	
5	Ms. Anisha Motwani	Independent Director	Independent Director	
6	Ms. Rajni Sekhri Sibal	Independent Director	Independent Director	
7	Mr.Rajeev Agarwal	Independent Director	Independent Director	
8	Mr. Sumir Chadha	Nominee Director, Safecrop Investments India LLP	Nominee Director, Safecrop Investments India LLP	
9	Mr.Deepak Ramineedi	Nominee Director, Safecrop Investments India LLP	Nominee Director, Safecrop Investments India LLP	
10	Mr.Utpal Sheth	Non-Executive Nominee Director	Non-Executive Nominee Director	
11	Mr.Rajeev Kher	Independent Director	Independent Director, Chairperson of the Board	
12	Mr.Nilesh Kambli	Chief Financial Officer	Chief Financial Officer	
13	Mr.Aneesh Srivastava	Chief Investment Officer	Chief Investment Officer	
14	Ms.Jayashree Sethuraman	Company Secretary	Company Secretary	
15	Mr. Ashwani Kumar Arora	Appointed Actuary	Appointed Actuary	
16	Mr. Prashant Prabhakar Kalaver	Chief Risk Officer	Chief Risk Officer	
17	Ms. Princey Mehra	Chief Compliance Officer	Chief Compliance Officer	

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 31,2026
(Amount in Rs. Lakhs)

Rural & Social Obligations (April '25 to March '26)					
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	18,82,212	3,62,970	4,12,73,683
		Social	5,65,262	1,28,885	89,44,506
7	Personal Accident	Rural	1,99,828	3,698	42,92,460
		Social	56,098	1,010	11,75,343
8	Travel	Rural	1,424	32	2,31,811
		Social	304	11	56,605
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			
		Social			
	Total	**Rural**	**20,83,464**	**3,66,699**	**4,57,97,953**
		Social	**6,21,664**	**1,29,906**	**1,01,76,454**

FORM NL-45-GRIEVANCE DISPOSAL

Name of Insurer: Star Health And Allied Insurance Co Ltd
Statement as on March 31, 2026
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	2	56	32	8	18	-	161
b)	Claims Related	235	5,122	2,490	1,241	1,405	221	18,137
c)	Policy Related	46	932	590	119	248	21	3,002
d)	Premium Related	17	300	112	9	195	1	1,150
e)	Refund Related	10	203	128	44	39	2	690
f)	Coverage Related	4	52	22	4	28	2	172
g)	Cover Note Related	-	1	-	-	-	1	1
h)	Product Related	4	94	36	22	39	1	322
i)	Others (to be specified) (i) Claim (ii) Policy (iii) Others	18	484	282	53	154	13	1,437
	Total	**336**	**7,244**	**3,692**	**1,500**	**2,126**	**262**	**25,072**

2	**Total No. of policies during previous year:**	1,11,07,932
3	**Total No. of claims during previous year:**	27,83,577
4	**Total No. of policies during current year:**	1,17,76,765
5	**Total No. of claims during current year:**	33,57,188
6	**Total No. of Policy Complaints (current year) per 10,000 policies (current year):**	2.55
7	**Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):**	54.02

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	262	100%	0	0%	262	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	**262**	**100%**	**0**	**0%**	**262**	**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 31,2026

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 2025-26.

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

Sl.No	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	39,474	01-04-2016	40.09%	67.67%	28.95%	71.05%	1	1	55.68%	318	235	186	269	141	1,149
2	IRDAI/HLT/SHAI/P-P/V.III, IRDAI/HLT/SHAI/P-P/V.III/134/2017-18, IRDAI/NL-HLT/SHAI/P-P/V.II/134/2015 16	Accident Care Individual Insurance Policy	4,92,614	15-07-2017	49.18%	78.61%	15.66%	84.34%	68	68	49.55%	1,67,961	96,300	47,962	1,04,322	27,615	4,44,160
3	IRDA/NL-HLT/SHAI/P-H/V.I/104/13-14	Accident Trauma Care Insurance Policy (Group)	31,609	08-12-2006	61.14%	92.41%	56.67%	43.33%	2	2	59.75%	157	142	111	244	128	782
4	IRDA/NL-HLT/SHAI/P-P/V.I, IRDA/NL-HLT/SHAI/P-P/V.I/136/13-14	Accident Trauma Care Insurance Policy (Individual)	32,919	08-12-2006	92.58%	2.91%	60.17%	39.83%	-	-	44.48%	10,487	9,419	5,698	5,218	1,524	32,346
5	SHAPAGP24057V012324	Antyodaya Shramik Suraksha Yojana	11,662	07-07-2023	-129.65%	-89.26%	31.82%	68.18%	2	2	0.01%	-	1	-	-	-	1
6	SHAHLIP20182V011920, SHAHLIP21119V022021, SHAHLIP22027V032122, SHAHLIP26045V042526	Arogya Sanjeevani Policy, Star Health and Allied Insurance Co. Ltd.	5,41,427	09-02-2026	80.68%	110.72%	87.17%	12.83%	579	569	84.20%	27,425	86,157	76,065	36,402	11,044	2,37,093
7	IRDAI/HLT/SHAI/P-H(G)/V.I/6/2017-18, SHAHLGP21239V022021	Classic Group Health Insurance	9,656	06-12-2017	41.19%	72.42%	74.68%	25.32%	2	2	65.35%	117	132	115	133	106	603
8	IRDA/NL-HLT/SHAI/P-H/V.I/101/13-14	College Student Care Insurance	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
9	SHAHLIP21066V012021	Corona Kavach policy	-	-	0.00%	0.00%	93.75%	6.25%	1	1	0.00%	-	-	-	-	-	-
10	SHAHLIP21067V012021	Corona Rakshak Policy	-	-	0.00%	0.00%	98.61%	1.39%	1	1	0.00%	-	-	-	-	-	-
11	SHAHLIP22029V072122, SHAHLIP23081V082223	Diabetes Safe Insurance Policy	7,492	01-01-2023	91.61%	119.97%	91.12%	8.88%	37	37	88.84%	356	602	817	3,981	1,501	7,257
12	SHAHLIP21042V012021	Family Accident Care Insurance Policy	11,98,353	22-08-2020	62.88%	98.64%	1.08%	98.92%	27	27	50.90%	2,39,769	88,314	35,124	5,276	6	3,68,489
13	SHAHLIP21240V042021, SHAHLIP22102V052122, SHAHLIP23170V062223	Family Health Optima Accident Care Policy	9,781	07-06-2023	92.39%	120.27%	94.76%	5.24%	6	6	91.40%	-	-	1	157	2,785	2,943
14	IRDA/NL-HLT/SHAI/P-H/V.I/129/13-14, IRDAI/HLT/SHAI/P-H/V.III/129/2017-18, SHAHLIP21011V052122, SHAHLIP21211V042021, SHAHLIP22030V062122, SHAHLIP23164V072223, SHAHLIP25039V082425, SHAHLIP26046V092526	Family Health Optima Insurance Plan	49,43,434	09-02-2026	79.40%	107.85%	92.91%	7.09%	4,663	4,621	87.92%	(97)	53,616	2,78,475	8,23,775	3,81,279	15,37,048
15	SHAHLGP18123V011718	Group Accident Insurance Policy	4,19,712	13-06-2018	41.98%	37.57%	48.04%	51.96%	5	5	3.57%	255	463	149	175	24	1,066
16	SHAHLGP21153V012021	Group Arogya Sanjeevani Policy, Star Health and Allied Insurance Co Ltd	8,204	01-12-2021	73.64%	110.72%	78.49%	21.51%	80	80	50.34%	-	-	-	2	-	2
17	SHAHLIP23079V062223	Medi Classic Accident Care (Individual) Insurance Policy	2,358	13-12-2022	73.92%	101.48%	91.47%	8.53%	1	1	88.08%	1	-	17	674	1,558	2,250
18	IRDA/NL-HLT/SHAI/P-H/V.I/128/13-14, SHAHLIP20063V031920, SHAHLIP21215V052021, SHAHLIP22037V062122, SHAHLIP23037V072223, SHAHLIP25038V082425, SHAHLIP26047V092526	Medi classic Insurance Policy (Individual)	3,04,941	26-02-2026	75.12%	102.31%	93.84%	6.16%	465	459	86.54%	385	5,809	35,973	1,33,728	1,19,736	2,95,631
19	IRDA/NL-HLT/SHAI/P-H/V.I/100/13-14	Mediclassic Group - New	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
20	SHAHPAIP18070V031718	POS-Accident Care Individual Insurance Policy	68	01-03-2018	0.64%	23.66%	0.00%	0.00%	-	-	26.90%	9	9	14	29	-	61
21	SHAHLIP23037V072223	POS-Medi classic Insurance Policy (Individual)	-	-	37.75%	58.21%	100.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
22	SHAPAIP22039V022122	Saral Suraksha Bima, Star Health and Allied Insurance Co Ltd	3,169	01-04-2021	-55.26%	-21.48%	20.69%	79.31%	2	2	40.05%	1,065	992	760	1	-	2,818
23	SHAHLIP19101V031819, SHAHLIP22040V052122, SHAHLIP22199V062122, SHAHLIP25027V072425, SHAHLIP26041V082526	Senior Citizens Red Carpet Health Insurance Policy	3,88,779	26-05-2024	84.73%	110.58%	91.53%	8.47%	922	914	89.80%	4,958	32,056	68,422	1,64,074	91,516	3,61,026
24	SHAHLIP23172V012223	Smart Health Pro	93,463	19-08-2023	39.29%	79.83%	89.07%	10.93%	160	159	75.98%	16,391	22,896	1	1	-	39,289
25	SHAHLIP23182V012223	SpecialÂ Care Gold	583	21-03-2023	9.67%	51.77%	71.43%	28.57%	2	2	82.11%	424	155	-	-	-	579
26	SHAHLIP18046V011718, SHAHLIP21216V022021	Star Cancer Care Gold	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
27	SHAHLIP22031V022122	Star Cancer Care Platinum Insurance Policy	6,959	26-07-2021	56.01%	88.01%	91.81%	8.19%	20	19	95.26%	1,241	2,573	2,051	1,042	-	6,907
28	SHAHLIP22032V052122	Star Cardiac Care Insurance Policy	7,930	04-05-2018	107.26%	134.09%	94.95%	5.05%	17	17	95.10%	10	91	570	5,639	1,568	7,878
29	SHAHLIP22033V022122	Star Cardiac Care Insurance Policy-Platinum	4,665	26-07-2021	55.00%	86.26%	92.16%	7.84%	17	17	93.48%	697	1,823	1,473	512	121	4,626
30	IRDA/NL-HLT/SHAI/P-H/V.I/10/14-15	Star Care Micro Insurance Policy	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
31	IRDA/NL-HLT/SHAI/P-H/V.III/398/14-15, SHAHLIP21263V062021, SHAHLIP22028V072122, SHAHLIP25037V082425, SHAHLIP26044V092526	Star Comprehensive Insurance Policy	26,86,422	09-02-2026	73.42%	102.66%	90.92%	9.08%	4,031	3,993	87.05%	28,501	2,43,054	3,12,579	4,38,140	99,293	11,21,567
32	IRDA/NL-HLT/SHAI/P-H/V.I/143/13-14	Star Corporate Travel Protect Insurance Policy	23	22-06-2006	-187.59%	-116.06%	75.00%	25.00%	-	-	0.00%	23	-	-	-	-	23
33	SHAHLIP22140V012122	Star Critical Illness Multipay Insurance Policy	17,467	03-02-2022	27.82%	73.87%	43.86%	56.14%	11	11	71.47%	12,998	1,821	1,427	24	59	16,329
34	IRDA/NL-HLT/SHAI/P-H/V.I/169/13-14, SHAHLIP21177V022021	Star Delite Insurance Policy	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
35	SHATIDP23122V012223	Star Domestic Travel Insurance Policy	718	30-08-2023	-11.54%	40.18%	0.00%	100.00%	3	3	0.00%	700	-	-	-	-	700
36	IRDAI/HLT/SHAI/Combi/V.I/1/2016-17, SHAHLIP18039V021718	Star First Optima - Revised	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
37	SHAHLGP19049V011819, SHAHLGP19102V011819	Star Group Criticare - Platinum	199	01-03-2019	-13.42%	-967.85%	37.50%	62.50%	4	4	0.00%	1	-	-	-	-	1
38	SHAHLGP19048V011819	Star Group Criticare Gold	26,207	24-12-2018	16.42%	-439.75%	31.85%	68.15%	33	33	0.00%	-	-	-	-	-	-
39	SHATGDP23117V012223	Star Group Domestic Travel Insurance Policy	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
40	SHAHLGP22213V012122	Star Group Health Insurance Benefit Plus	55,755	01-04-2022	18.22%	-129.38%	74.52%	25.48%	8	8	0.17%	-	-	-	-	-	-
41	SHAHLGP23146V012223	Star Group Health Insurance Benefit Plus Platinum	18,97,716	06-01-2023	65.52%	98.64%	73.08%	26.92%	523	512	3.28%	91	15	9	3	-	118
42	SHAHLGP19028V011819, SHAHLGP23021V032223	Star Group Health Insurance	4,44,324	18-05-2022	80.50%	107.21%	90.02%	9.98%	256	255	51.90%	1,091	669	557	603	186	3,106
43	SHAHLGP21290V022021	Star Group Health Insurance Policy For Bank Customers	1,07,362	27-02-2019	106.94%	139.43%	80.73%	19.27%	749	744	65.07%	-	2	1	5	-	8
44	SHAHLGP19115V011819, SHAHLGP21058V022021	Star Group Health Insurance Policy Gold (For Bank Customers)	1,06,311	01-10-2020	110.04%	133.70%	87.71%	12.29%	894	886	62.69%	-	-	2	3	-	5
45	SHAHLGP21214V022021	Star Group Health Insurance Policy (NBFC)	197	01-10-2020	4.51%	90.56%	75.00%	25.00%	1	1	0.00%	-	-	-	-	-	-
46	SHAHLGP24144V012324	Star Group OPD Care	4,39,846	02-01-2024	0.65%	95.10%	0.00%	0.00%	1	1	0.00%	2	1	-	-	-	3
47	SHAHLGP21567V012021	Star Group TopUp	24,885	01-01-2021	48.90%	80.86%	45.21%	54.79%	8	8	54.21%	-	-	-	-	-	-
48	SHAHLIP23017V012223, SHAHLIP23131V022223	Star Health Assure Insurance Policy	72,70,529	28-11-2022	58.33%	92.95%	91.63%	8.37%	5,966	5,903	87.54%	8,62,533	10,09,932	4,15,626	5,41,775	2,34,608	30,64,474
49	SHAHLIP21262V032021	Star Health Gain Insurance Policy	33,455	27-12-2017	118.23%	145.33%	93.03%	6.97%	170	169	91.72%	673	2,543	3,080	9,365	2,750	18,411
50	SHAHLIP22226V012122	Star Health Premier Insurance Policy	2,054	18-03-2022	32.48%	60.73%	82.89%	17.11%	9	9	82.98%	76	937	548	29	8	1,598
51	SHAHLIP20046V011920	Star Hospital Cash Insurance Policy	1,85,730	04-09-2019	37.48%	76.86%	85.42%	14.58%	93	92	65.60%	65,758	10,915	6,975	10,433	-	94,081
52	IRDA/NL-HLT/SHAI/P-H/V.I/131/13-14	Star Micro Health Insurance	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
53	SHAHMIP22038V032122	Star Micro Rural and Farmers Care	52,264	04-09-2019	147.93%	177.32%	85.94%	14.06%	17	17	82.92%	1,658	4,395	6,400	7,423	67	19,943
54	SHAHLIP21261V022021, SHAHLIP22231V012122	Star Out Patient Care Insurance Policy	36,210	13-04-2022	117.67%	160.46%	97.41%	2.59%	182	181	43.54%	8,993	8,462	599	7	-	18,061
55	SHAHLIP21243V022021	Star Special Care	1,078	17-01-2018	33.96%	66.39%	88.54%	11.46%	-	-	92.65%	222	379	205	262	-	1,068
56	SHAHLIP26042V012526	Star Special Care Platinum	10	26-11-2025	0.00%	50.59%	0.00%	0.00%	-	-	0.00%	10	-	-	-	-	10
57	IRDA/NL-HLT/SHAI/P-H/V.I/142/13-14	Star Student Travel Protect Insurance Policy	161	20-11-2006	28.44%	83.11%	50.00%	50.00%	-	-	0.00%	161	-	-	-	-	161
58	SHAHLIP21213V042021, SHAHLIP21579V052021, SHAHLIP22034V062122	Star Super Surplus (Floater) Insurance Policy	7,43,960	12-04-2021	26.59%	58.63%	46.37%	53.63%	189	189	84.41%	56,406	64,014	60,895	63,160	5,719	2,50,194
59	IRDA/NL-HLT/SHAI/P-H/V.I/140/13-14	Star Travel Protect Insurance Policy	20,241	25-05-2006	86.66%	141.37%	80.00%	20.00%	8	8	0.00%	20,241	-	-	-	-	20,241
60	IRDA/NL-HLT/SHAI/P-H/V.I/169/13-14	Star True value Health Insurance Policy	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	-	-	-	-
61	SHAHLIP22217V012122, SHAHLIP23132V022223	Star Women Care Insurance Policy	2,46,384	08-03-2022	65.20%	103.37%	88.46%	11.54%	733	724	83.35%	60,539	60,102	25,302	6,965	4,154	1,57,062
62	SHAHLIP25036V012425	Super Star	13,42,954	12-09-2024	21.05%	65.81%	78.03%	21.97%	1,323	1,304	77.08%	4,63,481	65,587	10,207	9,547	2,036	5,50,858
63	SHAHLIP21580V052021, SHAHLIP22035V062122	Super Surplus Insurance Policy	97,066	12-04-2021	39.54%	70.34%	55.09%	44.91%	79	78	85.85%	27,623	20,592	20,230	21,944	4,775	95,164
64	SHAHLIP20132V011920, SHAHLIP21217V032021, SHAHLIP22036V042122, SHAHLIP25035V052425,SHAHLIP26043V062526	Young Star Insurance Policy	13,34,471	09-02-2026	73.35%	103.52%	90.70%	9.30%	2,208	2,175	81.51%	1,072	1,60,930	2,81,091	1,10,615	5,003	5,58,711

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:31.03.2026

Information as at March 31,2026

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	93,39,057	6,844	-
Number of lives serviced	2,21,10,132	36,23,119	-

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	38645
ii.	Number of claims received during the year	33,35,646
iii.	Number of claims paid during the year (specify % also in brackets)	3047328 (91.32%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	289537 (8.68%)
v.	Number of claims outstanding at the end of the year	37426

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	75.73%	41.75%	87.90%	62.09%
2	Within 1-2 hours	16.33%	36.82%	6.82%	27.36%
3	Within 2-6 hours	6.70%	20.27%	2.42%	7.96%
4	Within 6-12 hours	0.65%	0.71%	0.79%	1.35%
5	Within 12-24 hours	0.54%	0.44%	1.14%	0.80%
6	>24 hours	0.06%	0.02%	0.93%	0.44%
	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	31,55,242	97.74%	1,03,194	94.87%	-	-	32,58,436	97.65%
Between 1-3 months	33,500	1.04%	1,864	1.71%	-	-	35,364	1.06%
Between 3 to 6 months	11,586	0.36%	1,124	1.03%	-	-	12,710	0.38%
More than 6 months	27,760	0.86%	2,595	2.39%	-	-	30,355	0.91%
Total	32,28,088	100.00%	1,08,777	100.00%	-	-	33,36,865	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	246
2	Grievances received during the year	18047
3	Grievances resolved during the year	18072
4	Grievances outstanding at the end of the year	221

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2026

Information as at March 31,2026

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

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	-	-	-
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	158
ii.	Number of claims received during the year	434
iii.	Number of claims paid during the year (specify % also in brackets)	97 (20.55%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	375 (79.45%)
v.	Number of claims outstanding at the end of the year	120

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%	0.00%	0.00%
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%	0.00%	0.00%

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	137.00	0.00%	-	0.00%	-	0.00%	137.00	0.00%
Between 1-3 months	98.00	0.00	-	0.00%	-	0.00%	98.00	0.00%
Between 3 to 6 months	73.00	0.00	-	0.00%	-	0.00%	73.00	0.00%
More than 6 months	164.00	0.00	-	0.00%	-	0.00%	164.00	0.00%
Total	472.00	0.01%	-	0.00%	-	0.00%	472.00	0.01%

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	-
2	Grievances received during the year	8
3	Grievances resolved during the year	8
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

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:31.03.2026

Information as at March 31,2026

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 01-04-2025 to 31-03-2026
(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
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	149
ii.	Number of claims received during the year	285
iii.	Number of claims paid during the year (specify % also in brackets)	317 (73.55%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	114 (26.45%)
v.	Number of claims outstanding at the end of the year	3

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%	95.68%
2	Within 1-2 hours	0.00%	0.00%	0.00%	4.32%
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%**

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%	431	100.00%	-	0.00%	431	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%**	**431**	**100.00%**	**-**	**0.00%**	**431**	**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	25
3	Grievances resolved during the year	25
4	Grievances outstanding at the end of the year	0

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2026

Information as at March 31,2026

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 31-03-2026
(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	-	6,759	-

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	301
ii.	Number of claims received during the year	1,684
iii.	Number of claims paid during the year (specify % also in brackets)	1710 (88.97%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	212 (11.03%)
v.	Number of claims outstanding at the end of the year	63

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%	93.95%	63.62%
2	Within 1-2 hours	0.00%	0.00%	2.11%	27.39%
3	Within 2-6 hours	0.00%	0.00%	1.97%	8.41%
4	Within 6-12 hours	0.00%	0.00%	0.42%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.84%	0.29%
6	>24 hours	0.00%	0.00%	0.70%	0.29%
	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%	1,891	98.39%	-	0.00%	1,891	98.39%
Between 1-3 months	-	0.00%	30	1.56%	-	0.00%	30	1.56%
Between 3 to 6 months	-	0.00%	1	0.05%	-	0.00%	1	0.05%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	**-**	**0.00%**	**1,922**	**100.00%**	**-**	**0.00%**	**1,922**	**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	5
3	Grievances resolved during the year	5
4	Grievances outstanding at the end of the year	0

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2026

Information as at March 31,2026

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 31-03-2026
(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	-	7	-
Number of lives serviced	-	4,116	-

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	80
ii.	Number of claims received during the year	521
iii.	Number of claims paid during the year (specify % also in brackets)	471 (81.07%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	110 (18.93%)
v.	Number of claims outstanding at the end of the year	20

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%	91.17%	83.05%
2	Within 1-2 hours	0.00%	0.00%	8.83%	13.48%
3	Within 2-6 hours	0.00%	0.00%	0.00%	3.47%
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%	552	95.01%	-	0.00%	552	95.01%
Between 1-3 months	-	0.00%	24	4.13%	-	0.00%	24	4.13%
Between 3 to 6 months	-	0.00%	5	0.86%	-	0.00%	5	0.86%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	**-**	**0.00%**	**581**	**100.00%**	**-**	**0.00%**	**581**	**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	6
4	Grievances outstanding at the end of the year	0

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2026

Information as at March 31,2026

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	-	-	-
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
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	9
ii.	Number of claims received during the year	140
iii.	Number of claims paid during the year (specify % also in brackets)	134 (97.10%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	4 (2.90%)
v.	Number of claims outstanding at the end of the year	11

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%	96.81%	94.74%
2	Within 1-2 hours	0.00%	0.00%	3.19%	3.95%
3	Within 2-6 hours	0.00%	0.00%	0.00%	1.32%
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%	134	97.10%	-	0.00%	134	97.10%
Between 1-3 months	-	0.00%	4	2.90%	-	0.00%	4	2.90%
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%**	**138**	**100.00%**	**-**	**0.00%**	**138**	**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	3
3	Grievances resolved during the year	3
4	Grievances outstanding at the end of the year	0

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2026

Information as at March 31,2026

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	-	-	-
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
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	170
ii.	Number of claims received during the year	712
iii.	Number of claims paid during the year (specify % also in brackets)	692 (78.91%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	185 (21.09%)
v.	Number of claims outstanding at the end of the year	5

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%	90.79%	73.52%
2	Within 1-2 hours	0.00%	0.00%	7.53%	19.31%
3	Within 2-6 hours	0.00%	0.00%	1.67%	7.17%
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%	829	94.53%	-	0.00%	829	94.53%
Between 1-3 months	-	0.00%	44	5.02%	-	0.00%	44	5.02%
Between 3 to 6 months	-	0.00%	4	0.46%	-	0.00%	4	0.46%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	**-**	**0.00%**	**877**	**100.00%**	**-**	**0.00%**	**877**	**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

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2026

Information as at March 31,2026

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 31-03-2026
(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	-	2	-
Number of lives serviced	-	5,741	-

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	798
ii.	Number of claims received during the year	2,117
iii.	Number of claims paid during the year (specify % also in brackets)	2303 (83.59%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	452 (16.41%)
v.	Number of claims outstanding at the end of the year	160

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%	97.50%	56.68%
2	Within 1-2 hours	0.00%	0.00%	2.11%	37.59%
3	Within 2-6 hours	0.00%	0.00%	0.40%	5.73%
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%	2,446	88.78%	-	0.00%	2,446	88.78%
Between 1-3 months	-	0.00%	216	7.84%	-	0.00%	216	7.84%
Between 3 to 6 months	-	0.00%	72	2.61%	-	0.00%	72	2.61%
More than 6 months	-	0.00%	21	0.76%	-	0.00%	21	0.76%
Total	-	0.00%	2,755	100.00%	-	0.00%	2,755	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	2
2	Grievances received during the year	13
3	Grievances resolved during the year	15
4	Grievances outstanding at the end of the year	0

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2026

Information as at March 31,2026

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	-	-	-
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
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	35
ii.	Number of claims received during the year	45
iii.	Number of claims paid during the year (specify % also in brackets)	69 (87.34%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	10 (12.66%)
v.	Number of claims outstanding at the end of the year	1

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%	93.75%	84.62%
2	Within 1-2 hours	0.00%	0.00%	6.25%	15.38%
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%	70	88.61%	-	0.00%	70	88.61%
Between 1-3 months	-	0.00%	9	11.39%	-	0.00%	9	11.39%
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%**	**79**	**100.00%**	**-**	**0.00%**	**79**	**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	3
3	Grievances resolved during the year	3
4	Grievances outstanding at the end of the year	0

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2026

Information as at March 31,2026

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 31-03-2026
(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	-	5,630	-

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	1,040
ii.	Number of claims received during the year	2,143
iii.	Number of claims paid during the year (specify % also in brackets)	2783 (88.66%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	356 (11.34%)
v.	Number of claims outstanding at the end of the year	44

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%	95.90%	62.69%
2	Within 1-2 hours	0.00%	0.00%	2.28%	30.88%
3	Within 2-6 hours	0.00%	0.00%	1.48%	6.43%
4	Within 6-12 hours	0.00%	0.00%	0.34%	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%	3,097	98.66%	-	0.00%	3,097	98.66%
Between 1-3 months	-	0.00%	34	1.08%	-	0.00%	34	1.08%
Between 3 to 6 months	-	0.00%	7	0.22%	-	0.00%	7	0.22%
More than 6 months	-	0.00%	1	0.03%	-	0.00%	1	0.03%
Total	**-**	**0.00%**	**3,139**	**100.00%**	**-**	**0.00%**	**3,139**	**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	1
2	Grievances received during the year	12
3	Grievances resolved during the year	13
4	Grievances outstanding at the end of the year	0

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2026

Information as at March 31,2026

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	-	-	-
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
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	338
ii.	Number of claims received during the year	187
iii.	Number of claims paid during the year (specify % also in brackets)	319 (81.79%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	71 (18.21%)
v.	Number of claims outstanding at the end of the year	135

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%	100.00%
2	Within 1-2 hours	0.00%	0.00%	0.00%	0.00%
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%	390	100.00%	-	0.00%	390	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%**	**390**	**100.00%**	**-**	**0.00%**	**390**	**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	10
3	Grievances resolved during the year	10
4	Grievances outstanding at the end of the year	0

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2026

Information as at March 31,2026

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 31-03-2026
(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	-	5	-
Number of lives serviced	-	2,868	-

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	59
ii.	Number of claims received during the year	551
iii.	Number of claims paid during the year (specify % also in brackets)	518 (89.62%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	60 (10.38%)
v.	Number of claims outstanding at the end of the year	32

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%	90.54%	89.45%
2	Within 1-2 hours	0.00%	0.00%	7.09%	7.59%
3	Within 2-6 hours	0.00%	0.00%	2.36%	2.95%
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%	558	96.54%	-	0.00%	558	96.54%
Between 1-3 months	-	0.00%	14	2.42%	-	0.00%	14	2.42%
Between 3 to 6 months	-	0.00%	4	0.69%	-	0.00%	4	0.69%
More than 6 months	-	0.00%	2	0.35%	-	0.00%	2	0.35%
Total	**-**	**0.00%**	**578**	**100.00%**	**-**	**0.00%**	**578**	**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

Name of Insurer: Star Health And Allied Insurance Co Ltd Date:31.03.2026

Information as at March 31,2026

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 31-03-2026
(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	-	13,698	-

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	632
ii.	Number of claims received during the year	2,324
iii.	Number of claims paid during the year (specify % also in brackets)	2333 (84.59%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	425 (15.41%)
v.	Number of claims outstanding at the end of the year	198

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%	80.59%	39.93%
2	Within 1-2 hours	0.00%	0.00%	15.88%	40.71%
3	Within 2-6 hours	0.00%	0.00%	3.53%	19.37%
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%	2,630	95.36%	-	0.00%	2,630	95.36%
Between 1-3 months	-	0.00%	111	4.02%	-	0.00%	111	4.02%
Between 3 to 6 months	-	0.00%	17	0.62%	-	0.00%	17	0.62%
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	0.00%	2,758	100.00%	-	0.00%	2,758	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	11
4	Grievances outstanding at the end of the year	0