

# STAR Honey Bees

A Bi-Monthly E-Newsletter  
VOL 1, ISSUE 11, Oct-Dec 2021

TEAMING FOR SUCCESS

## FROM THE DESK OF THE CHAIRMAN



**V. JAGANNATHAN**  
Chairman & CEO

### My dear STAR Health Family Members,

It is my good fortune that I happen to be the Head of STAR family. With all your enthusiasm and continued help, Star could become a listed Company. Needless for me to say, our journey is a continuous journey and though we are in the top spot among standalone Health Insurance companies, it is my desire that our family entity, i.e., Star Health should be somewhere which could be identified only with a binocular.

2021 has ended and many in our Company had to go through some suffering due to the unfortunate pandemic, i.e., Covid-19. You will remember, we are the only Company in India who said that your welfare is our Family Welfare and announced the Covid ex-gratia scheme to take care of your welfare.

Customer is the King; you are our Honeybees and they are the flowers. We have to handle them carefully so that there will be ample honey available for us to be distributed and enjoyed by us.

Please take care of your family and all your Family members. Stay safe.

Always with affection and nearer to you,

Yours affectionately,

## FROM THE DESK OF THE MD

### My Dear Honeybees,

Welcoming this New Year, I wish you all be blessed with good health and happiness.

I hope you have celebrated the start of 2022 in great spirits with your loved ones. As we are a few days into the brand new year, **it would be ideal to look ahead and set goals to make this a glorious one.**

Looking back, **last year has been a landmark year for all of us at STAR Health as we have reached many remarkable milestones.** The notable one would be **STAR Health becoming a listed company with the successful launch of IPO.** We have also made significant advancements through **digital transformation and operational efficiency in making all round progress in verticals encompassing sales, marketing and claims.** The enhancements we have brought out in STAR Power App, Customer Portal and Agents VO have made policy issuance, policy renewal, Claims Journey and other services easy, seamless and effective.

All those significant steps we took have **strengthened the trust of our customers and of course elevated our business performance.** I am sure, we can continue the **momentum into the year 2022 and exhibit our consistent performance** reaching new heights in growth, customer satisfaction and stability superceding all the challenges.

Come, let us be rigid and resolute in achieving our targets and grow with STAR Health.

Best wishes for happy, healthy and successful days ahead.



**ANAND ROY**  
Managing Director



## स्टार परिवार प्रमुख का संदेश



**वी जगन्नाथन**  
चेयरमैन व सी ई ओ

स्टार परिवार के मेरे प्रिय साथियों,

मेरे लिए यह सौभाग्य की बात है कि मैं स्टार परिवार का प्रमुख हूँ और आप सभी के उत्साह एवं अनवरत सहयोग से ही स्टार, पूंजी बाजार में सूचीबद्ध हो पाई है!

मेरे लिए यह कहना आवश्यक नहीं र सफलता के पथ पर हमारी यात्रा अनवरत जारी रहेगी! यद्यपि, आज हम स्टैंड अलोन हेल्थ इंश्योरेंस कंपनियों के समूह में सबसे आगे हैं पर मेरी कामना है कि सफलता के आकाश में हम उन ऊंचाइयों को छूएं जहां हमें सर्वसाधारण नयनों से देखना संभव ना हो सके !

बीते 2021 में कोविड 19 के कारण हमारी कंपनी के बहुत से साथियों ने बहुत कुछ सहा है, पर आप जानते हैं कि कोविड 19 के इस कठिन दौर में भी हमने हमारे समस्त सदस्यों के पारिवारिक कल्याण हेतु कई कल्याणकारी योजनाओं का क्रियान्वयन किया !

हमारे ग्राहक हमारे लिए एक राजा स्वरूप है वे एक ऐसे पुष्पदल की भांति है कि जिनकी समुचित सेवा और सुश्रुषा से हम उनसे प्राप्त मधु के रसपान की आनन्दानुभूति प्राप्त कर सकते हैं !

कृपया अपना, अपने परिवार का समुचित ध्यान रखें एवं सुरक्षित रहें!

आप सभी के प्रति सदैव स्नेहिल भावनाओं के साथ

सस्नेह

प्रमुख एवं मुख्य कार्यपालन अधिकक्षक



**Unlock potential.  
Unlock opportunities.**



**20  
22**

· H A P P Y · N E W · Y E A R ·



## IT INITIATIVES & INNOVATIONS - ROAD TO EXCELLENCE



**Dr. S. Prakash**  
MS., FRCS (Glasg), FAIS  
Managing Director

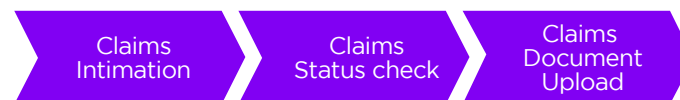
As we evolve, we need to have Technology in the forefront in order to drive the process to ensure efficient Customer Service.

Keeping this in mind we, at STAR, have proactively taken ample measures towards achieving Service Excellence.

In this journey to a Process Driven Objective we have refined our IT Platform and introduced several Novel Initiatives some of which are enumerated here.

### 1) Online submission of Documents for Customers

- Star's website helps customers (Customer Portal) to claim their insurance policy within a few simple steps. Using this website, customers can register a claim, upload the necessary documents required for the claims, and can check the status of their claim.
- The same has been replicated in the Virtual Office for our agents who can carry out the claim registration/initiation on behalf of the Customers.
- This functionality is also available in STAR Power App which can be downloaded from the App Store



- Designed for all personas Customers, Agents, Sales teams, Customer Representatives. All of them can file claims digitally.
- No hassles of login or credentials needed to use these features. All authentication is OTP based.
- First of its kind and the easiest document upload interface which handles all real world complexities and lets the customers file claims in the most simplified way.
- ML based document classification that does not let the customers make inadvertent mistakes.
- First time right data and document collection which reduces friction in overall claims process.



### 2) Online Submission of Documents for Hospitals Star Provider Portal (SPP)

STAR Provider Portal can be used by our Network Hospitals to submit documents from the time of Pre authorization to the time of Settlement.

When the documents are submitted through SPP, intimation number is auto-generated within seconds eliminating the need for a call to Customer Care

The adoption of SPP portal is >90% for Preauthorisations but this needs to improve for settlement as this can go a long way in preventing wrong payments to hospitals and addressing delays, hence the same is being percolated to our Service Providers through our interactive platform with them - Progress through Synergy (PTS)

### 3) COVID-19 TAT Real Time Dashboard



- Prioritizing COVID-19 claims in Auto Allocation to achieve 60 minute TAT
- Identified Senior Doctors-COVID Team formed to process the same
- Tracking the TAT with Real time Dynamic Dashboard
- Effective Manpower Utilization based on the Live Status available in the Dashboard
- COVID 19 claims <60 min TAT is 99.8%







# Our Star Health is now a listed company!

*A landmark moment in our journey towards excellence*



In December 2021, Star Health and Allied Insurance completed yet another milestone in its long journey since 2006. This is a landmark moment for a company, when it transitions from an unlisted entity to a listed entity.



**Star Health sets IPO price band at Rs 870-900; issue to open on Nov. 30**

Star Health and Allied Insurance Company Limited has set an IPO price band of Rs 870-900 per share (including share premium of Rs. 890 per Equity Share) with face value of Rs. 10 per equity share. The issue is expected to open on November 30, 2021. The company has received strong support from anchor investors, including Marquee foreign investors Monetary Authority of Singapore, Government of Singapore, Abu Dhabi Investment Authority, Morgan Stanley, Lazard Emerging Markets, Aberdeen New India Investment Trust Plc and Societe Generale. Domestic investors including Edelweiss, SBI Life Insurance, HDFC Life Insurance, Max Life Insurance, IIFL Special Opportunities Fund, and Bharti Axa Life Insurance also bought shares in Star Health.

**Star Health and Allied Insurance Company Limited raises Rs. 3,217 crores from 62 anchor investors**

New Delhi: Star Health and Allied Insurance Company Limited, the largest private health insurance company and the largest retail health insurance company in India by health GWIP, with a 15.8% overall health insurance market share and a 31.3% retail health insurance market share in fiscal 2021, according to CRISIL Research has allocated Rs. 3,217 crores ahead of the company's proposed IPO at the upper band of Rs. 900 per share (including share premium of Rs. 890 per Equity Share) with face value of Rs. 10 per equity share.

During the end of November 2021, our IPO process picked up steam. Ahead of the IPO opening, we saw strong participation from Anchor investors. Some of the international investors who participated in the issue include Marquee foreign investors Monetary Authority of Singapore, Government of Singapore, Abu Dhabi Investment Authority, Morgan Stanley, Lazard Emerging Markets, Aberdeen New India Investment Trust Plc and Societe Generale. Domestic investors including Edelweiss, SBI Life Insurance, HDFC Life Insurance, Max Life Insurance, IIFL Special Opportunities Fund, and Bharti Axa Life Insurance also bought shares in Star Health.

Our IPO issue opened on 30th November 2021 and closed on 2nd December 2021. The Qualified Institutional Buyers (QIB) portion was fully subscribed with strong response from anchor investors. The Retail portion of the issue was also fully subscribed which showed the trust that investors have in the Star Health brand. The retail participation also showed the faith investors have in our service parameters. The IPO was successfully completed and we listed our stocks on the National Stock Exchange (NSE) & the Bombay Stock Exchange (BSE) on the 10th of December 2021 at a grand ceremony held at the NSE. At exactly 10:00 AM on the 10th of December 2021, our MDs Mr. Anand Roy and Dr Prakash, rang the bell at NSE, announcing the listing of our stocks on the exchanges and our stocks started trading under the name 'STARHEALTH'







## Expanding Horizons. Creating Opportunities.



According to the report of Statista.com titled, 'Number of social network users in India from 2015 to 2040,' it is estimated that in 2020 over 518 million people were on social media. This number is likely to increase to almost 1.5 billion in 2040. As India is becoming more digital, we are grabbing the advantage of reaching out to a new audience, and in doing so, we have achieved many positive results.

### Testimonial Campaign: Showing the effectiveness of our claims procedure

We initiated a Testimonial Campaign with the primary objective of focusing on the most rising issue of this time - concerns related to the claim department. The best way to know about this was to invite our customers to share their positive experiences with our claim settlement process. We highlighted these experiences and showcased how having a health insurance policy was beneficial for them. The testimonial campaign was a huge success and brought around a positive impact on our social media platform. This campaign gained around 1,000 new followers on social media in just the first 16 days. It also encouraged more customers to message us with their happy experiences with our company which will be a part of the second phase of the testimonial campaign.



### Dussehra Quiz Contest: Encouraging positive interaction on social media

On Dussehra (15th October 2021), the Digital Marketing team organised a 'Quiz Contest' on the theme 'Health Insurance Mythbusters' on Facebook and Instagram. Since Dussehra is the day of good triumphing over evil, we focused on killing the evil myths behind Health Insurance. The quiz contest consisted of 10 questions about health insurance, and we asked the audience to identify if it was a myth or a fact. We have garnered an average of 5984 organic views and 456 responses across different platforms during the contest. Out of the 456 responses, 374 were related to the event. The overall content engagement was around 88, and the average engagement rate was 1.5%.







## Steady growth in our Website's Google Page Ranking in Organic Search

The Digital Marketing team has worked collaboratively in publishing product and blog content for our website. Since July, the team sought to increase organic search volume and traffic potential, and we found good results after consistent updates of keyword-optimized content on our website. In April 2020, we ranked for 23,095 keywords, out of which 2,505 keywords ranked in the top 3 positions. Our current result shows that we have increased our keyword rankings to 64,861, and we ranked in the top 3 positions with 3,783 keywords. In terms of search engine ranking, we are ranking number 1 for keywords like 'Health Insurance' and 'Health Insurance plans'.

We aim to bring more visibility for all our product and category pages and look forward to better growth in SERP's position in the upcoming months.

Month	#1 - 3 Keywords	#4- 10 Keywords	#11 - 100 Keywords	Total Keywords
Apr 2020	2505	1410	19810	<b>23,095</b>
Oct 2020	3150	1221	26645	<b>31,016</b>
Jan 2021	3249	1526	31751	<b>36,526</b>
Apr 2021	2914	1480	28156	<b>32,550</b>
Oct 2021	3556	1589	43376	<b>48,521</b>
Dec 2021	3783	1901	59177	<b>64,861</b>

## Paid Promotions: Creating awareness during celebrations

The recent Paid-Post released on the eve of Independence Day, 15th August 2021, promoted on Facebook gained a higher-level reach and impression. Our main aim was to ensure every citizen of India is availing the best health care.

Similarly, Raksha Bandhan Paid-Post promoted through Facebook on 22nd August 2021, created awareness of the importance of the health insurance plan. The post had an extensive reach on social media users with a huge rise in impressions.

The following report provides the details on the Independence Day and Raksha Bandhan campaign results.

Sr. No.	Post Name	Reach	Impression
1.	Independence Day	6,035,377	10,629,247
2.	Raksha Bandhan Day	1,813,428	3,153,346

With such increasing engagements, other similar campaigns on social media platforms have moved a step ahead to achieve the desired results.

## Organic Campaign for Breastfeeding Week Awareness

In the first week of August, we organised an Instagram activity regarding healthy breastfeeding habits encouraging pregnant women to talk to our doctors via Talk To Star.

Through this programme, the expectant mothers could connect with expert doctors and gain awareness on breastfeeding. There was an enormous rise in the number of phone calls. The programme was conducted with the intent of increasing traffic towards Talk To Star.

We are delighted to share the below information on the doctors consulted and the increase in the percentage of calls achieved through the programme.

Doctor's Name	Increase in Percentage of Calls
Dr Anusha (Gynaecologist)	91.67%
Dr Rumaiza (Paediatrician)	38.82%

The report is indicative of a good response from the mothers-to-be through our 'Talk To Star' initiative.



## In Conclusion

A well-planned strategy and execution helped us to improve our online presence and reputation. We successfully increased our brand's reach and awareness to targeted audiences through Digital activity. With better business planning, we aspire to achieve greater milestones in the upcoming years.





# Bancassurance 2021 - A progress update



## Business Outlook:

With a mission of achieving 600 CR i.e to reach 5% of overall companies business, bancassurance vertical has completed YTD 212 Cr with an fresh premium growth of 91% over the last FY & progressing towards achieving our mission.



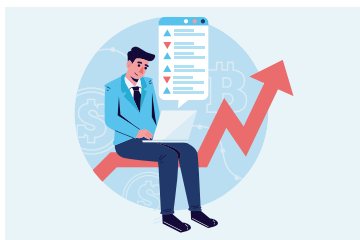
## New Partnerships:

We have entered into corporate agency agreement with the following partners in the current FY. The new NBFC partners are LICHL, Tata Capital FSL, Tata Capital HFL. On the banking side, we are happy to share that we have entered into agreement with Federal Bank, South Indian Bank.



## New Developments:

- The overall Bancassurance vertical has been divided into PSU 1, PSU 2 , Private and NBFC with dedicated manpower to respective verticals , in order to have clear and focused approach towards various channels
- In order to have a structured and transparent appraisal process for the internal team, Key Parameter Index ( KPI ) has been provided to the entire team and periodical performance assessment will be done basis the published KPI scores from HO
- People development is the key to any successful organization, keeping in mind of this , a leadership training programme was organized for our internal TM's / RSM's with the help of our training academy



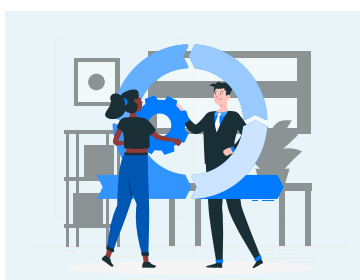
## New product and Market Share

- Newly revamped Group Criticare + PA product was launched with all the NBFC's and the bank's in order to deep mine the asset attachment business. We have done 9 CR of asset attachment business in the current year from all these channels with a growth of 455% over LY
- In continuing with our tradition, we have asserted our dominance in all the channels with above 50% market share in among SAHI players in BOB, KVB
- With in 2 months of business operation, we have reached 20% market share in TCHFL



## Digital Progress:

- All group products has been enabled in the RM ATOM portal which has resulted in increasing digital adoption by our relationship managers.
- Microsite integration has been completed with all the bank partners in order to move our vertical in to 100% digital space.
- Product specific mailers to the bank customers have been enabled with our partners during the pandemic times, which has resulted in increasing digital adoption.
- XL based issuance has been developed for the GCC products for the bank partners, which will cut down the manual intervention in this line of business



## Process developments

- In order to ensure 100% compliant business model, new SOP has been implemented for the internal team members, to track & monitor the business
- Change in group products has been envisaged and being implemented in coordination with the IT team
- Auto renewal process also has been discussed and getting implemented with the support from the technical team and IT team, which will result in increasing our renewal penetration.
- Renewal reminders for group products with payment link has been enabled via SMS/EMAIL



## We hear you to serve you better



☆ **TOLL FREE - 1800 425 2255 / 1800 102 4477** | **WhatsApp - 95976 52225**

Customer servicing is the blood of any Customer Oriented Organisation and achieving an epitome of excellence in this field will make the firm grow. Having a strong team built up with more than 500 customer service executives and Claims relation officers with multilingual expertise who aim to serve Pan India Customers at Toll - free Customer Helpline.

Our primary focus is on delivering personalized, efficient, competent, convenient and proactive service towards ultimate customer satisfaction. Right from 'handholding our customer during the claim period' to providing 'End to End' solution, our Star Support Service works around the clock, having a healthy drive to fulfil the needs of our customer and to achieve customer's delight as well!

The team is magnificently accoutred with the word class –Enterprise CRM, having a 360° View of our Customers, Agents, Sales force and the policy details of the customer, which aids us to give a personal touch in the services offered.

We are always striving for advancement of user friendly options to customer, which elicits the customer to be with us and also retain them. Right from 'Policy Selling' to 'Claim settlement' and over and above throughout the life of the customer's relationship with Star, the serving points are fully equipped with the latest technology and digitalisations.



### Star Customer Service Milestones

- Automatic IVRS Claim Status.
- Multilingual Executives.
- Introduction of 7 Regional Languages, apart from 3 existing languages at IVRS.
- Enablement of Product Specialist Team for specific product related queries.
- Our well trained officers who are capable to handhold our customer throughout the span of customer's relationship.
- Our 360° CRM View which helps us to provide a comprehensive solution thereby achieving Customer's delight.

The **volume of requests handled** in the First half of FY 2021-2022 are as follows:



### The Future

However, our way forward is making use of Self servicing portals which will become the cornerstone of the organisation where enablement is made available through Artificial Intelligence, Twinkle Bot, WhatsApp for downloading policy documents and knowing the claim status, Agents portal or ATOM App for agents and Sales Manager's portal. Adoption of such practices will be a stepping stone for our success both in terms of Time Consumption and the resulting Financial Savings to the Organisation.

We Customer care reduce customer efforts at all touchpoints. On top of that, care is also about predicting what our customers need before they even articulate it. Sounds difficult? It is!

**BUILDING SOLID RELATIONS FOR LASTING SUCCESS...**

**LET THE STAR SHINE AS BRIGHT AS THE MORNING STAR FOREVER.**



## Imparting care beyond cover

### The Wellness Team

Star Health wellness team is a holistic team of experienced multilingual lifestyle healthcoaches, dieticians, physiotherapists, yoga instructors and psychologists who address all the four lifestyle pillars of diet, physical activity, sleep and stress to lead a healthy balanced life.

#### What we do

1. **CMP** - Condition Management Program for Comprehensive Insurance Policy and Young Star policy holders to manage chronic health conditions - Diabetes, High Blood Pressure & Cholesterol, Obesity & Asthma
2. **Mind health programme** to promote mental health. Our mind helpline: 9167305184 (Open between 12-8 pm)
3. **Post discharge wellness calls**
4. **Proactive calls** to policy holders to promote registration for Wellness Programs
5. **Employee Wellness health camps** with diet & lifestyle guidance. Helping to achieve weight loss, diabetes reversal, and control of high blood pressure & cholesterol levels.
6. **Employee fitness sessions** - Physical activity, deep breathing and relaxation
7. **Health Webinars** for customers, employees and star agents
8. **Telemedicine referrals** for diet / lifestyle counselling.
9. **Health Expo** - organization and coordination - in all states in South India

#### Build your immunity by including these foods

- **Vitamin C** rich fruits such as orange, lemon, grapefruit, strawberries, broccoli and kiwi fruit.
- **Beta- Carotene** converts into Vitamin A- anti-inflammatory, that can help our antibodies respond to toxins such as a virus e.g. Carrot, capsicum, red and yellow bell peppers, spinach, papaya, apricots and sweet potato.
- **Vitamin E** - Improves immunity. eg. nuts, seeds, avocado, spinach
- **Yoghurt, Garlic, Turmeric**

#### Plan for healthy balanced eating plate

- Healthy Plate consists of half plate of non-starchy vegetables, quarter plate of proteins and quarter plate of healthy carbohydrates.

#### Nutrition and Immunity

To be physically and mentally healthy, a holistic approach consisting of **nutrition, exercise, mind wellness and sleep** is essential.

The first pillar of good health is nutrition. A balanced and healthy approach to eating will provide nutrients and also improve immunity.

#### Some tips for healthy eating:

- **Eat at ideal regular times**  
Breakfast - 8 am - 9 am  
Lunch - 1 pm - 2 pm  
Dinner - 7 pm - 8 pm
- Adequate **Hydration** - 2 to 3 litres of water per day- water is your best natural detoxifier.
- Include at least **2 fruits per day**
- Include **3 - 5 servings** of varied colour vegetables per day- RAINBOW colors
- Have nuts and seeds
- Choose healthy snacks - unprocessed - boiled, roasted, steamed
- Avoid processed/ packaged foods (sugar, maida) and deep fried
- Vegetables and fruits provide vitamins, minerals and fiber
- Proteins such as country egg and chicken, fish for non-vegetarians and vegetarian options such as pulses (dal, channa, rajma etc)
- Healthy carbohydrates such as fruits, vegetables, brown rice, millets, quinoa

To know more about the wellness offerings of Star Health and to seek support and guidance on maintaining healthy lifestyle for you and your family members, email to: [wellness@starhealth.in](mailto:wellness@starhealth.in). Our wellness team will be more than happy to help you.

**Dr Shameem Habib**  
Head - Wellness



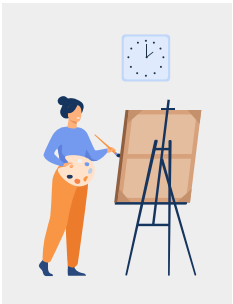


We are worried about our health and the health of our loved ones. We may also have concerns around work or academics, our finances, our ability to take part in community and social events and hobbies, and other important parts of our lives.

To make matters feel even more out of control, this seems like an extended season of uncertainty that we may need to deal with.

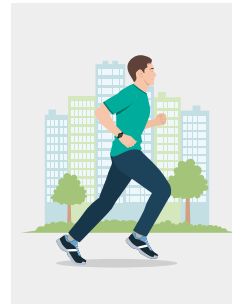
Suggested are some simple and healthy coping strategies to help you manage this worry or stress that you may be feeling by focussing on what you can control.

## ACKNOWLEDGE YOUR FEELINGS



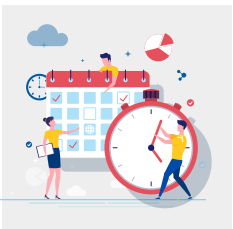
Allow yourself time to notice and express what you're feeling rather than deny or bottle them up. This could be through maintaining a journal, talking with others, or doing something creative (e.g., drawing, painting, poetry). Meditation can also help to witness thoughts and feelings come and go in their own time, without getting overwhelmed by them.

## TAKE CARE OF YOURSELF - PHYSICALLY



Eat a balanced diet, exercise regularly, get enough sleep to boost your immunity and feeling of well-being. Avoid unhealthy coping strategies such as use of alcohol, drugs or smoking to manage worry which in turn can further weaken physical and mental health.

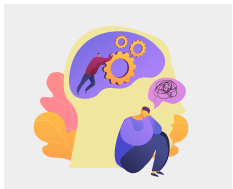
## MAINTAIN YOUR DAY-TO-DAY ACTIVITIES AND A ROUTINE



Having a routine where one stick's to roughly the same time for activities like waking up and bedtime, meals, exercise, social connections and hobbies can have a positive impact on thoughts and feelings. During this time of change, it's natural for our minds to think of all the usual activities we may not be able to do at the moment.

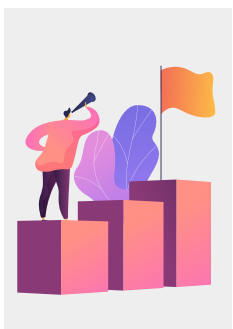
Make a conscious shift to focus on the activities we are still able to do, such as read a book, listen to a podcast, try out a new hobby or skill (e.g., cook a new recipe, playing an instrument, learn a language, learn how to sew, gardening).

## STAY EMOTIONALLY (IF NOT PHYSICALLY) CONNECTED



Receiving support and care from others have a powerful effect on helping us cope with challenges and can bring a sense of comfort and stability. There are many ways we can use technology to stay connected, and both give and receive support (remotely). You could call, text, or video-chat with friends and family.

## PUTTING THINGS IN PERSPECTIVE



In a situation that's uncertain, it's natural to have many 'what if?' questions in our minds. In the absence of information, our anxious mind will imagine the worst case scenarios, which can leave us feeling overwhelmed, helpless, or vulnerable. Here are some questions one can ask to shift thinking from catastrophizing to a more helpful mind-set:

- What are the things within my control?
- Am I overestimating the likelihood of the worst-case scenario?
- What strategies have helped me cope with challenging situations in the past that will serve me well during this time?
- What am I telling myself that is making me feel this way?
- Do I really want to stay stressed?



## SET LIMITS AROUND NEWS AND SOCIAL MEDIA

It's understandable to want to keep informed and be prepared. At the same time, constantly reading, watching, or listening to upsetting media coverage can unnecessarily intensify worry and agitation. Schedule a specific time to check in with the news instead. It's also okay to take breaks from conversations with others about COVID-19 and suggest talking about other topics.

## SEEK EXTRA HELP OR SUPPORT

There are some signs that indicate you need extra help and support:



- You have a hard time eating or sleeping well
- You experience physical symptoms like frequent headaches, chest pain, palpitations and upset stomach
- Negative thoughts, irritability, mood swings or feeling very low or on edge all the time, and thoughts of impending doom.
- Constant obsessive thoughts that cannot be controlled or stopped with regards to the virus, like contracting it, getting quarantined in even more terrible conditions, spreading it to others, fear of self or loved ones dying, and anxiety about not having access to investigations or treatment.
- Thoughts that this life is not worth living with all the uncertainty about the future and a better way out is to take one's own life.

All this can lead to repetitive behaviour that includes constant-checking, cleaning, hoarding (items for the house, face mask, medication, hand sanitisers), increased hand-washing/bathing, or obsessive reading and watching TV, news, browsing social media or the Internet for further information on the topic.

At this point, one may want to consider Star Health Tele-health or e-health services. Many psychologists or counsellors are providing online sessions at this point which can be availed.

It is really important right now for people to realise that this is new for everyone and that there is no manual on how you manage a pandemic. Each of us require different types of self-care and healthy ways to cope and it will be our own personal journey to do the best we can in our circumstances.

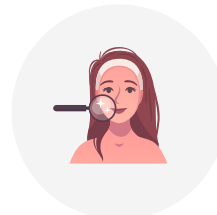
### Finally 8 signs as per our ancient texts that tell you if you are healthy or not



Daily bowel movement



No excess weight



Clear skin



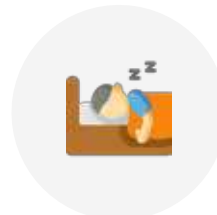
Absence of laziness - energy



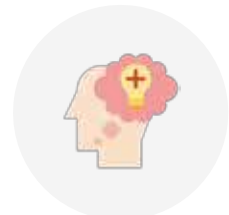
Strong sense of hunger



No pain in the body



Deep sleep



Positive thoughts

Strive towards making sure these 8 signs are seen in you. If you are healthy, you can manage stress easily.



Do you know that lions only succeed in a quarter of their hunting attempts - which means they fail in their 75% of their attempts and succeeds in only 25% of them. Despite this small percentage shared by most predators, they don't despair in their pursuit and hunting attempts. The main reason for this is not because of hunger as some might think, but it is the understanding of "The Law of Wasted Efforts", that have been instinctively built into animals, a law in which nature is governed.

Half of the eggs of the fishes are eaten, half of the baby bears die before puberty. Most of the rains fall in oceans and most of the seeds of trees are eaten by birds. Scientists have found that animals, trees and other forces of nature are more receptive to the law of "Wasted Efforts". Only humans think that the lack of success in a few attempts is failure...but the truth is that, we only fail when we "Stop Trying".

Success is not to have a life free of pitfalls and falls...but success is to walk over your mistakes and go beyond every stage where your efforts were wasted looking forward to the next stage. If there is a word that summarizes this world, it will simply be: "Continue all over again"

**Be Inspired!!!**



## Sales Tips for overcoming customer objection

In sales, the biggest challenge you face is that you have to deal with customer objections regularly and turn them around to close the deal.

If you are not equipped with the right tools and knowledge to respond rejections, your efforts may go waste. Continue all over again by anticipating and tackling customer objections head-on.

### Tip No.1: Be open and prepare for objections.

Consider how your approach is affecting your sale. Evaluate the control of your voice, the expressions and words you use, and work to improve the quality of your in-person, phone, email and these days video-chat pitches.

**Customer objection you may encounter: "How is your product different than others? Use this opportunity to differentiate your brand. As a Health Insurance seller, ask yourself what competitive features you have vs your competitors or what solutions you can present.**

### Tip No.2: Explain how your solution helped others

Try to give them an example of a client with a similar concern, and explain how your solution solved that problem. Remember, everything is a value exchange. Show them how you can create more value than your competitor.

**Customer objection you may encounter: "We are happy with what we have and it will be too complicated for transition at this time". Just show them how others have transitioned with no fuss. Be prepared with some materials with rich visual elements, Claim Testimonies, Pictures, Statistics, Charts and so on. You will find these coming in handy during difficult situations.**

### Tip No.3: Listen, Understand, Respond, Confirm

How to handle: "I don't have time to talk to you right now"

First try to discover if it's really a lack of time or if it's something else. The interaction may go like this.

### Listen - Employ active listening

**Understand - "I completely understand"**

**Respond - "I really dont want to waste your time. I can tell you about the product in three minutes flat. If you are interested, I'll send you more information, and if you are not, we'll leave it at that"**

**Confirm - Great, so not more than three minutes of your time.**

**If your prospect says yes - "Fantastic, can I go ahead now?"**

**If your prospect says no - "I am looking at my calendar, how about this afternoon at 3pm or tomorrow at 5pm?"**

### Tip No.4: Create a Need, Create a Fear

How to handle "Premium is expensive"

Typically if customers complain about the premium, it's because YOU have failed to build value.

Here's is what you should say

**We hear this often. At the end of the day, what is going to cost more? Paying the premium or avoiding health insurance and ending up in desperate need of funds due to a sudden, freak accident. You wont be able to solve this problem by not getting health insurance. You will only make the issue much worse. Why don't we start with this plan? Or would you prefer to see a lower quote?"**

### Remember:

**If there is a word that summarizes this world, it will simply be: "Continue all over again".**

**The sale will make you a living. But the skill will make you a fortune"**





## PARTICIPATION OF WOMEN IN INSURANCE



Women comprise roughly 49 per cent of the total population in India. Their contribution to the economic activity of the country is significant and is increasing every year. The more women enter the workforce, especially in the BFSI sector, the faster the spread of financial literacy and awareness among women (and families). This will help women have better control over their finances and take sound decisions. More female employees translate to more insurance products aimed at women.

**Given below is a brief analysis on the share of women in life insurance business.**

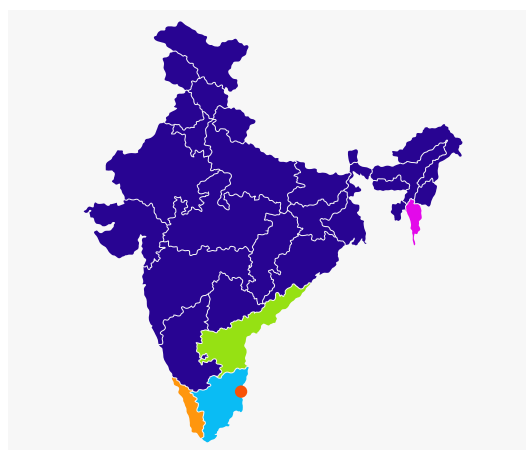
Note: Only number of policies and first year premium of individual new business for the year 2019-20 have been considered for this purpose:

- Total number of policies (NOP) sold in the year 2019-20 were 2.88 crore, with a first year premium (FYP) of Rs.1.02 lakh crore. Out of these, the share of women in the NOP was 32 per cent (93 Lac policies) and in the FYP was 34 per cent (Rs.34,737 Crore).
- Out of 93 lakh policies purchased by women, nearly one-third policies have come from three States, Maharashtra (11.98 per cent), West Bengal (10.60 per cent) and Uttar Pradesh (9.87 per cent); Similarly, out of Rs. 34,737 crore FYP contributed by women, one-third of the FYP have come from these three States, Maharashtra (17.05 per cent), West Bengal (9.66 per cent) and Uttar Pradesh (8.66 per cent).

In 18 States/ UTs, the share in number of policies bought by women to the total policies sold was higher than the all-India average of 32%.

**Top 5 States/UT with the highest share in number of policies bought by women**

State	Share in total no of policies (%)
Kerala	43%
Andhra Pradesh	40%
Mizoram	40%
Puducherry	39%
Tamil Nadu	38%
All India Average	32%



**Participation of Women in Insurance Marketing**

Women are empathetic and good relationship builders. There is no doubt that women tend to possess the natural ability of bonding and connectivity. This is very useful in the insurance industry, where constant discussions and persuasion skills are required. Moreover, good relationship building skills also result in a more personalised customer experience. The empathetic and intuitive traits of women help in underwriting and claim processing roles in the insurance sector. As we know, insurance is mostly about winning the trust of the stakeholders. Hence, there is a constant need of effective communicators in the industry which can be fulfilled by women.

The insurance industry has been actively supporting and encouraging the participation of women in its workforce. Women inherently have the problem-solving ability and skill that make them a good fit in the insurance industry. Women are well suited for risk management as they are more risk averse. More female insurance agents lead to more engagement with female prospects and spread of insurance awareness.

**Participation of Women in Life Insurance Marketing**

In Life insurance industry, out of the total 22.78 Lac Individual Agents, 6.15 Lac are Women, working as Individual agents, which is 27% of the total individual agency force as at March 31, 2020.

**Participation of Women in General Insurance Marketing**

In General insurance industry, out of the total 5.15 lakh individual agents, 1.08 Lac are Women Individual agents, which is 21% of the total individual agency force as at March 31, 2020

**Participation of Women Stand-alone Health Insurance Marketing**

In Stand-alone Health Insurance, out of 6.81 Lac individual agents, 1.88 Lac are Women Individual agents, which is 27% of the total individual agency force as at March 31, 2020. Out of these women agents the proportion of Star Health was 50% and Other SAHI's was 50%.

Source: IRDAI Annual Report



Healthy lifestyle protects your body from diabetes.










To protect your savings get **DIABETES SAFE INSURANCE POLICY.**

UIN: SHAHLIP22029V072122



We know diabetes affects the health first and then affects the savings. A healthy lifestyle can protect health but an ideal Health Insurance can prevent the financial loss. Hence STAR Health has introduced an innovative health insurance policy for diabetic persons which covers the complications of Diabetes (both Type I and Type II) and also regular hospitalization, Personal Accident and Outpatient Expenses.


### Eligibility

 <p><b>Entry Age</b> 18 years to 65 years</p>	 <p><b>Policy Type</b> Individual &amp; Floater</p>	 <p>Coverage for 2 Adults is available on floater basis (Husband and Wife), Any one or both must be a diabetic</p>	 <p><b>Policy Term</b> 1, 2 &amp; 3 years</p>
 <p><b>Renewal</b> Lifelong</p>	 <p><b>Plan Options</b> Plan A &amp; Plan B</p>	 <p><b>Medical screening</b> Must for Plan A</p>	 <p><b>Sum Insured Options (Rs.)</b> 3 Lakhs, 4 Lakhs, 5 Lakhs, 10 Lakhs</p>
 <p><b>Instalment Facility</b> Available on Quarterly, Half-yearly. Premium can also be paid Annual, Biennial (Once in 2 years) and Triennial (Once in 3 years)</p>			

### Coverage under plan options

<b>Plan A</b>	Medical Screening mandatory	Cover from Day 1 for diabetic complications	No sub-limit restrictions for cardiovascular complications
<b>Plan B</b>	No Pre-acceptance Medical Screening	Diabetic related complications for Cardiovascular/ Renal/Eye/Foot-ulcer covered from 13 <sup>th</sup> month onwards	Sub-limits for cardiovascular complications

### The Policy Covers

 <p><b>Room Rent (per day)</b> Single Standard A/C room</p>	 <p><b>Road Ambulance</b> Rs. 2000/- per policy period</p>	 <p><b>Pre and Post Hospitalization</b> 30 days and 60 days ( Up to 7% of hospitalization expenses, maximum Rs. 5000/-)</p>
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### All daycare procedures are covered

- Donor Expenses for Kidney Transplantation surgery**
- Dialysis Expenses**  
At Rs 1000/- per sitting upto 24 months from the month of dialysis recommendation
- Cost of Artificial Limbs**  
Up to 10% of Sum Insured –  
If amputation surgery claim is admitted
- Cataract Treatments**  
For sum insured Rs. 3,00,000/-, Rs. 4,00,000/- and Rs. 5,00,000/- : Rs. 20,000/- per eye, per hospitalisation & Rs. 30,000/- for the entire policy period  
For sum insured Rs. 10,00,000/- : Rs. 30,000/- per eye, per hospitalisation & Rs. 40,000/- for the entire policy period.
- Outpatient expenses like medical consultation, other diagnostics, medicines and drugs (Plan A)**  
Individual Up to Rs. 5500/-  
Floater Up to Rs. 7500/-
- Outpatient expenses like medical consultation, other diagnostics, medicines and drugs (Plan B)**  
Individual Up to Rs. 5000/- Floater Up to Rs. 7000/-

### Additional Benefits

- Outpatient**  
Cost of Fasting and Post Prandial & HbA1C tests once every six months up to Rs. 750/- per event and up to Rs.1500/- per policy period
- Personal Accidental Cover**  
Up to Sum insured
- Automatic Restoration**  
**Up to 100% of Sum insured** (Applicable for non-diabetic related hospitalization)
- Coverage for Modern treatments**  
Limits vary as per Sum Insured
- Waiting Period (Non-diabetic hospitalization)**  
30 days (Other than Accidents)  
24 months for Specified diseases  
4 years for Pre-existing diseases
- Waiting Period (Diabetic complications)**  
Plan A: Day 1, Plan B: 12 Months





## UP TO **Rs. 1 CRORE** SUM INSURED OPTION - AT AFFORDABLE PREMIUM



Star Comprehensive Insurance Policy



UIN: SHAHLIP22028V072122



### A complete protection for an entire family on individual and floater basis.

Star Comprehensive Insurance Policy is one of the most sought-after products from our expansive product arsenal, which is loaded with exciting features and value additions. It is a holistic policy that covers expenses incurred as a result of illness and/or accidental injuries for an entire family / an individual.



#### Entry Age

Individual: 18 to 65 years



**Ideal for** Individuals / Family (Self + Spouse+ 3 Dependent Children)



#### Entry age for Floater Cover

Adults: 18 to 65 years,  
Dependent Children: 91 days to 25 years



#### Policy Term:

1, 2 & 3 years



#### Sum INSURED OPTIONS (Rs.)

5 Lakh, 7.5 Lakh, 10 Lakh, 15 Lakh, 20 Lakh, 25 Lakh, 50 Lakh, 75 Lakh and 1 Crore



#### Pre Policy Medical Check-up - Not Required



**Instalment Facility** - Monthly, Quarterly, Half-yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years)



**Copay:** 10% if the insured age at entry is 61 years and above.



**Renewals:** Lifelong

### Unmatched benefits of Star Comprehensive Insurance Policy

- ✓ Free Personal Accident Cover for one adult up to Sum Insured
- ✓ Coverage for Delivery & Newborn
- ✓ Coverage for Modern Treatments
- ✓ Coverage for Out Patient treatment - Eye & Dental
- ✓ Coverage for Bariatric Treatment
- ✓ Automatic Restoration - Covers fresh and previously lodged Claims too
- ✓ Best No Claim Bonus - Up to 100% of Sum Insured
- ✓ Wider Health Check-up Benefit
- ✓ Built - in Hospital Cash Benefit
- ✓ Moratorium Period Applicable
- ✓ Mid-term Inclusion
- ✓ Coverage for Out Patient Medical Treatments

#### Coverage:

- Hospitalisation which covers Private Single A/C room including the connected treatment expenses like Professional Fee, Drugs & Medicines and Medical Services
- Road Ambulance (Actuals)
- Air Ambulance - Rs. 2.5 Lakh per hospitalization and Rs. 5 Lakh per policy period
- Pre & Post Hospitalization: 60 days & 90 days
- All day care procedures are covered

#### Additional Benefits:

- Second-Medical Opinion
- Ayush Treatments
- Domiciliary hospitalization



#### Value added service for all Policy Holders:

Tele-Consultation Facility: Offered through qualified Medical Experts for providing electronic second opinion and also offer consultation during health emergency. The service is available from 8 am to 10 pm daily.  
**Call: 7676 905 905**

### Exclusive offerings of Star Comprehensive Insurance policy:

#### ORGAN DONOR EXPENSES

For the 1st time in India

Additional Sum Insured is available exclusively for the Organ Donor in case of Complications that lead to Redo Surgery or ICU admission.

#### Buy Back PED - Optional cover

The waiting period can be reduced from 36 months to 12 months by paying an additional premium in the first policy year. For floater policy, Buy Back PED is applicable only for those who have opted for this facility

Buy Back PED Option is not available for renewal/ migrated/ ported policies.

#### STAR Wellness Program

A unique reward scheme for policyholders who are maintaining a healthy lifestyle through various wellness activities as detailed on the website of Star Health and STAR Power App. The Insured can earn reward points and avail premium discount up to 10% on the renewal premium by enrolling and achieving the wellness goals.

#### Some of the highly beneficial Star Wellness Programmes:-

- Weight Management Programme
- Mind-Body Healing programme
- Online Chat with Doctors
- Asthma, Hypertension & Cardiovascular Diseases

#### Waiting Period

- 30 days for all illnesses (except accident)
- 2 years for specific diseases





# DENGUE FEVER

Understanding, tackling and avoiding



Currently, India is battling the endemic disease Dengue. Dengue is a disease transmitted by the Aedes Aegypti or less commonly by the Aedes Albopictus Mosquito. These are mosquitoes that breed in fresh water and hence this disease is common in the rainy season. The mosquito breeds in places where fresh rain water collects such as empty flower pots, discarded tyres, ponds, etc.,

Dengue Virus is a RNA virus with a single stranded positive sense RNA. It belongs to genus Flaviviridae. The virus has 4 serotypes (DEN 1-4). The virus also encodes for seven nonstructural proteins of which NS1 is of diagnostic value during the initial phase of the disease.

WHO classified Dengue fever, in 1997 as

- 1) Dengue fever (DF)
- 2) Dengue haemorrhagic fever (DHF)
- 3) Dengue shock syndrome (DSS)

In 2009, it was simplified as Dengue without warning signs, Dengue with warning signs and severe Dengue.

The most common symptoms of Dengue are high grade fever, ocular pain, myalgia, rash and headache. Symptoms may appear 2-14 after exposure to the virus. Low platelet count is common in dengue fever and significant thrombocytopenia or significant serial drop in platelet count requires immediate attention.

The warning signs in Dengue fever are :

- Vomiting (at least 3 times in 24 hours)
- Bleeding from the nose or gums
- Vomiting blood, or blood in the stool
- Feeling tired, restless, or irritable
- Abdominal pain / tenderness

Usually after 3-4 days of persistent fever, the treating doctor may request for investigations to diagnose Dengue such as Dengue NSI, Dengue IgM and IgG. He/She may also request for serial platelet counts to watch for Thrombocytopenia and assess the need for admission. Liver involvement is common in Dengue fever with high viral load.

Capillary leak and serositis are life threatening complications in Dengue fever which can be seen by fall in the Hematocrit. Treatment for Dengue is symptomatic. Paracetamol for managing fever spikes, adequate hydration and managing complications.

Prevention mainly comprises of prevention of mosquito bites and eliminating mosquito breeding areas.

- Using mosquito repellents containing DEET.
- Herbal repellents such as Lemongrass & Citronella essential oils can also be used.
- Screening of doors and windows to prevent mosquitoes from entering the house.
- Prevent stagnation of water in and around your house: Get rid of empty coconut shells, flower pots, containers where water can stagnate.
- Add larvivorous fishes to decorative ponds (eg: Guppy, Gambusia).

Through the "Talk to Star" App and through the mobile no. 76 76 905 905 our Telemedicine doctors are offering Fever consultations, advise on how to self-monitor for warning signs, reviewing investigations, counselling on diet, hydration and rest. If patients develop complications or new patients developing warning signs are advised hospitalization.



Consultation is available in Tamil, Telugu, Malayalam, Kannada, Marathi, Bengali, Hindi and English



35 Plus **Doctors** on board



Consultation Timing: **8 am to 10 pm** Daily



Call us at **7676 905 905**

Tele health service has been provided to over **6,00,000+ patients** till 30<sup>th</sup> Nov. 2021

All medicines prescribed can be bought and delivered home from NETMEDS pharmacy with a flat **20% discount**

Download the App from



**Dr. Rathivika Sundar**  
Asst. General Manager  
TELEMEDICINE



## Hard work translates into achievement. Dedication translates into progress.

IRDAI Performance report Up to October 2021

The stellar performance of STAR team has secured a spot among the Top 10 General Insurance Companies in India. We established our dominance as No.1 Standalone Health Insurer with 55.36% Market share in SAPHI by covering 17 Cr+ lives since inception. Our Market share has been 4.79% among Non-Life Insurers and 13.83 % Market Share in Health Segment alone.

**A dedicated team can turn any dream into a reality.  
Come let us dedicate ourselves to the growth of STAR Health.**

INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA							
FLASH FIGURES -- NON LIFE INSURERS (Provisional & Unaudited)							
GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UP TO THE MONTH OF October, 2021 (Rs. in crores)							
Sl.No.	INSURER	For the Month of October		Upto the Month of October		MARKET SHARE UPTO the Month of October, 2021 (%)	GROWTH OVER THE CORRESPONDING PERIOD OF PREVIOUS YEAR (%)
		2021-22	2020-21	2021-22	2020-21		
1	Acko General Insurance Limited	103.22	46.20	517.88	195.80	0.41	164.50
2	Bajaj Allianz General Insurance Company Limited	987.64	946.69	8,470.76	7,355.63	6.70	15.16
3	Bharti AXA General Insurance Company Limited #	-	396.71	-	1,952.67	(0.00)	NA
4	Cholamandalam MS General Insurance Company Limited	465.05	404.15	2,587.22	2,355.10	2.05	9.86
5	NAVI General Insurance Limited	8.21	12.78	44.82	51.51	0.04	(12.99)
6	Edelweiss General Insurance Company Limited	41.72	23.19	195.70	117.21	0.15	66.97
7	Future Generali India Insurance Company Limited	587.13	387.14	2,404.75	1,984.53	1.90	21.17
8	Go Digit General Insurance Limited	495.82	254.02	2,275.93	1,227.06	1.80	85.48
9	HDFC Ergo General insurance Company Limited	1,236.10	1,057.93	7,761.29	6,974.63	6.14	11.28
10	ICICI Lombard General Insurance Company Limited	1,675.29	1,502.84	10,287.92	7,994.30	8.14	28.69
11	IFFCO Tokio General Insurance Company Limited	664.79	795.66	5,029.99	5,023.61	3.98	0.13
12	Kotak Mahindra General Insurance Company Limited	72.13	49.71	349.80	283.30	0.28	23.48
13	Liberty General Insurance Limited	149.50	155.76	839.06	806.48	0.66	4.04
14	Magma HDI General Insurance Company Limited	175.62	133.07	865.35	646.64	0.68	33.82
15	National Insurance Company Limited	901.95	966.85	7,790.51	7,987.85	6.16	(2.47)
16	Raheja QBE General Insurance Company Limited	29.27	21.76	215.22	112.14	0.17	91.92
17	Reliance General Insurance Company Limited	740.08	643.42	5,812.60	5,143.98	4.60	13.00
18	Royal Sundaram General Insurance Company Limited	251.94	282.17	1,604.74	1,502.05	1.27	6.84
19	SBI General Insurance Company Limited	655.94	519.63	4,784.90	4,139.30	3.79	15.60
20	Shriram General Insurance Company Limited	179.34	198.68	959.97	1,207.62	0.76	(20.51)
21	Tata AIG General Insurance Company Limited	918.98	799.58	5,285.53	4,580.56	4.18	15.39
22	The New India Assurance Company Limited	2,705.84	2,002.36	19,593.65	16,102.36	15.50	21.68
23	The Oriental Insurance Company Limited	1,133.06	1,059.04	8,255.51	7,320.39	6.53	12.77
24	United India Insurance Company Limited	1,166.29	1,347.20	8,792.82	9,613.37	6.96	(8.54)
25	Universal Sampo General Insurance Company Limited	306.75	266.21	1,876.77	1,619.88	1.48	15.96
	<b>General Insurers Total</b>	<b>15,651.67</b>	<b>14,272.75</b>	<b>1,06,602.66</b>	<b>96,297.96</b>	<b>84.35</b>	<b>10.70</b>
26	Aditya Birla Health Insurance Company Limited	144.34	105.46	908.00	655.48	0.72	38.53
27	ManipalCigna Health Insurance Company Limited	85.32	63.73	526.93	392.90	0.42	34.11
28	Niva Bupa Health Insurance Company Limited	205.98	131.41	1,454.94	850.68	1.15	71.03
29	Care Health Insurance Limited	316.86	218.72	1,994.84	1,358.90	1.58	46.80
<b>30</b>	<b>Star Health &amp; Allied Insurance Company Limited</b>	<b>856.87</b>	<b>714.00</b>	<b>6,056.67</b>	<b>4,669.88</b>	<b>4.79</b>	<b>29.70</b>
31	Reliance Health Insurance Limited*	-	-	(0.02)	(0.01)	(0.00)	NA
	<b>Stand-alone Pvt Health Insurers</b>	<b>1,609.37</b>	<b>1,233.32</b>	<b>10,941.37</b>	<b>7,927.83</b>	<b>8.66</b>	<b>38.01</b>
32	Agricultural Insurance Company of India Limited	338.57	311.46	8,299.91	7,531.00	6.57	10.21
33	ECGC Limited	80.38	89.17	541.43	540.95	0.43	0.09
	<b>Specialized PSU Insurers</b>	<b>418.95</b>	<b>400.63</b>	<b>8,841.34</b>	<b>8,071.95</b>	<b>7.00</b>	<b>9.53</b>
	<b>GRAND TOTAL</b>	<b>17,679.98</b>	<b>15,906.71</b>	<b>1,26,385.37</b>	<b>1,12,297.74</b>	<b>100.00</b>	<b>12.54</b>

Note: Compiled on the basis of data submitted by the Insurance companies  
NA: Not Applicable

\* Takeover of Reliance Health Insurance portfolio by Reliance General Insurance.  
#BhartiAXA General Insurance Co.Ltd has been merged with ICICI Lombard General Insurance Co.Ltd w.e.f 08.09.2021.

## ★ Ranking ★



\* Non-life insurance covers motor, health, fire, etc. Stand alone company covers only a specific segment in Non-life category- STAR is a stand alone health insurance provider.



## Opportunities open new horizons. Optimism enables us to expand those horizons.

IRDAI Performance report Up to November 2021

We have almost repeated our feat in November 2021 as we have retained the Top 9th position among the Top 10 General Insurance Companies in India. We established our dominance as No.1 Standalone Health Insurer with 55.44% Market share in SAPHI sector by having solidly posted 28.04% Growth over previous year. Our Market share has been 4.86% among Non-Life Insurers and 14.04 % Market Share in Health Segment alone.

**Come let us bring forth our best efforts for the growth of the company.**

INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA							
FLASH FIGURES -- NON LIFE INSURERS (Provisional & Unaudited)							
'GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UP TO THE MONTH OF November, 2021 (Rs. in crores)							
Sl.No.	INSURER	For the Month of November		Upto the Month of November		MARKET SHARE UPTO the Month of November, 2021 (%)	GROWTH OVER THE CORRESPONDING PERIOD OF PREVIOUS YEAR (%)
		2021-22	2020-21	2021-22	2020-21		
1	Acko General Insurance Limited	79.15	39.32	597.16	235.11	0.42	153.99
2	Bajaj Allianz General Insurance Company Limited	825.34	897.24	9,296.10	8,252.88	6.54	12.64
3	Bharti AXA General Insurance Company Limited #	NA	263.68	NA	2,216.35	NA	NA
4	Cholamandalam MS General Insurance Company Limited	436.59	385.06	3,023.81	2,740.16	2.13	10.35
5	NAVI General Insurance Limited	8.91	10.62	53.73	62.13	0.04	(13.51)
6	Edelweiss General Insurance Company Limited	33.22	16.42	228.92	133.63	0.16	71.31
7	Future Generali India Insurance Company Limited	255.32	332.79	2,660.07	2,317.32	1.87	14.79
8	Go Digit General Insurance Limited	452.21	195.24	2,728.14	1,422.29	1.92	91.81
9	HDFC Ergo General insurance Company Limited	786.66	826.93	8,547.94	7,801.56	6.01	9.57
10	ICICI Lombard General Insurance Company Limited	1,510.13	1,310.32	11,798.05	9,304.62	8.30	26.80
11	IFFCO Tokio General Insurance Company Limited	642.82	707.21	5,672.81	5,730.82	3.99	(1.01)
12	Kotak Mahindra General Insurance Company Limited	67.02	45.56	416.83	328.86	0.29	26.75
13	Liberty General Insurance Limited	116.40	125.29	955.46	931.77	0.67	2.54
14	Magma HDI General Insurance Company Limited	146.66	104.30	1,012.01	750.94	0.71	34.76
15	National Insurance Company Limited	1,160.17	1,147.41	8,950.68	9,135.26	6.30	(2.02)
16	Raheja OBE General Insurance Company Limited	21.94	17.64	237.16	129.78	0.17	82.74
17	Reliance General Insurance Company Limited	675.81	574.29	6,488.41	5,718.26	4.57	13.47
18	Royal Sundaram General Insurance Company Limited	218.74	225.81	1,823.47	1,727.85	1.28	5.53
19	SBI General Insurance Company Limited	574.08	610.59	5,358.97	4,749.89	3.77	12.82
20	Shriram General Insurance Company Limited	159.55	174.09	1,119.52	1,381.71	0.79	(18.98)
21	Tata AIG General Insurance Company Limited	815.62	712.79	6,101.15	5,293.36	4.29	15.26
22	The New India Assurance Company Limited	2,252.82	2,047.64	21,846.48	18,150.00	15.37	20.37
23	The Oriental Insurance Company Limited	821.30	914.87	9,076.81	8,235.26	6.39	10.22
24	United India Insurance Company Limited	1,188.87	1,056.28	9,981.69	10,669.65	7.02	(6.45)
25	Universal Sampo General Insurance Company Limited	317.06	277.30	2,193.83	1,897.18	1.54	15.64
	<b>General Insurers Total</b>	<b>13,566.39</b>	<b>13,018.69</b>	<b>1,20,169.21</b>	<b>1,09,316.65</b>	<b>84.55</b>	<b>9.93</b>
26	Aditya Birla Health Insurance Company Limited	107.76	93.66	1,015.76	749.14	0.71	35.59
27	ManipalCigna Health Insurance Company Limited	78.65	65.29	605.58	458.19	0.43	32.17
28	Niva Bupa Health Insurance Company Limited	194.85	126.53	1,649.79	977.21	1.16	68.83
29	Care Health Insurance Limited	285.40	173.67	2,280.24	1,532.57	1.60	48.79
<b>30</b>	<b>Star Health &amp; Allied Insurance Company Limited</b>	<b>850.11</b>	<b>709.25</b>	<b>6,906.91</b>	<b>5,379.13</b>	<b>4.86</b>	<b>28.40</b>
31	Reliance Health Insurance Limited*	-	-	(0.02)	(0.01)	(0.00)	NA
	<b>Stand-alone Pvt Health Insurers</b>	<b>1,516.77</b>	<b>1,168.40</b>	<b>12,458.27</b>	<b>9,096.23</b>	<b>8.77</b>	<b>36.96</b>
32	Agricultural Insurance Company of India Limited	564.88	657.19	8,864.79	8,188.19	6.24	8.26
33	ECGC Limited	95.18	75.16	636.61	616.12	0.45	3.33
	<b>Specialized PSU Insurers</b>	<b>660.06</b>	<b>732.35</b>	<b>9,501.40</b>	<b>8,804.31</b>	<b>6.69</b>	<b>7.92</b>
	<b>GRAND TOTAL</b>	<b>15,743.22</b>	<b>14,919.43</b>	<b>1,42,128.88</b>	<b>1,27,217.19</b>	<b>100.00</b>	<b>11.72</b>

Note: Compiled on the basis of data submitted by the Insurance companies  
NA: Not Applicable

\*Takeover of Reliance Health Insurance portfolio by Reliance General Insurance.  
#BhartiAXA General Insurance Co.Ltd has been merged with ICICI Lombard General Insurance Co.Ltd w.e.f 08.09.2021.

\* Non-life insurance covers motor, health, fire, etc. Stand alone company covers only a specific segment in Non-life category- STAR is a stand alone health insurance provider.

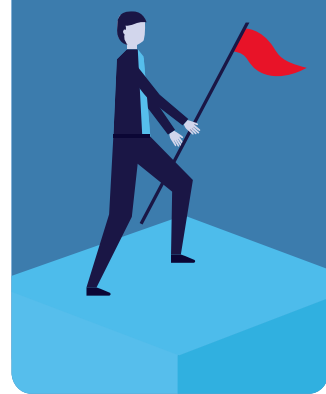
## ★ Ranking ★



**55.44%**  
MARKET SHARE  
IN SAPHI YTD  
November 2021

**28.04%**  
GROWTH  
Over Corresponding  
Period of 2020-21

**4.86%**  
MARKET SHARE  
(Non-Life Insurers)  
Up to the Month of  
November 2021







To raise the business graph even during these unprecedented times, it takes more than the efforts of only the marketing team and agents. Hence “Walk an Extra Mile” Campaign was launched in May 2020 inviting Administrative Staff to walk that extra mile to source business for which they are entitled to appropriate incentives and appreciation certificate. Since the launch, we are glad to see many STAR family members are willingly taking part in this campaign and bringing good results.

## Here are Top 5 Administrative Staff members who walked the extra mile in Sep 2021



**ANAND.A**  
Assist Manager - Hyderabad



**VIJAY MANE**  
Deputy Manager - Mumbai



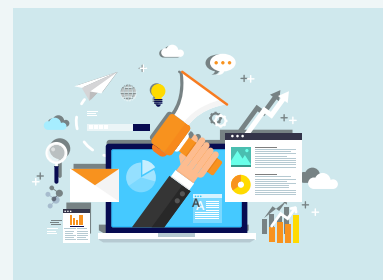
**SACHIN RAKHE**  
Assist Manager - Mumbai



**PK VINOD**  
Deputy Manager - Bangalore



**PRAMOD SHARMA**  
Manager - Delhi AO II



**Top 5 Zones  
of Sep 2021**

- Hyderabad
- Mumbai
- Chennai
- Madurai
- Delhi AO-2

**Top 2 Departments  
at CO - Sep 2021**

- Claims, NWH & HRM
- Training



## Here are Top 5 Administrative Staff members who walked the extra mile in Oct 2021



**VIJAY MANE**  
Deputy Manager - MUMBAI ZO



**AKBAR**  
Deputy Manager - CORPORATE OFFICE



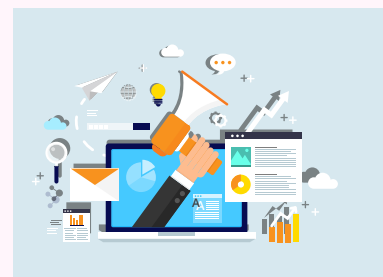
**BALAJI BHUSANWAD**  
Assistant Manager - PUNE ZO



**ANJANEYULU. K**  
Executive - HYDERABAD ZO



**PRAMOD SHARMA**  
Deputy Manager - DELHI ZO - I



**Top 5 Zones  
of Oct 2021**

- Mumbai
- Pune
- Hyderabad
- Delhi Ao 2
- Madurai

**Top 3 Departments  
at CO - Oct 2021**

- Marketing
- Customer Care
- IT





Here are Top 5 Administrative Staff members who walked the extra mile in Nov 2021

1



**ANAND.A**  
Assist Manager - Hyderabad

2



**VIJAY MANE**  
Deputy Manager - Mumbai

3



**SUDHA**  
Manager

4

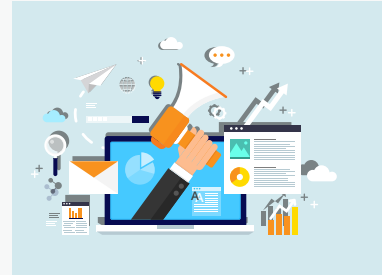


**ANJANEYULU. K**  
Executive - Hyderabad

5



**SHUBHAM HENDRE**  
Executive



Top 4 Zones  
of Nov 2021

- Hyderabad
- Madurai
- Mumbai
- Pune



## STAR HEALTH ENTERS INTO UNIVERSITY TIE-UP



The Star Health and Allied Insurance Company and Dr. B.R. AMBEDKAR UNIVERSITY FOR SOCIAL SCIENCES, MHOW, Indore entered into a **Memorandum of Understanding**, on December 3, 2021, to collaborate and jointly offer a certificate course on the “Basics of Health Insurance” and other higher level courses for students as well as non-students sponsored by the University, through online platform to start with.

Top Officials of Star Health Insurance Training Academy, have been instrumental in initiating discussion with Prof. Dr. Asha Shukla, Vice-Chancellor of the University to introduce the Joint Education Programme, on Health Insurance. The operating model that has arrived is the first of its kind in the country.

The objective of the certificate course is for promoting insurance awareness and enhancing knowledge and skills to explore avenues of employment opportunities for the students in Health Insurance Sector. Star Health Insurance Training Academy and University shall facilitate effective utilization of their varied resources to provide the required support for the smooth implementation of the MoU.





## FAM - Five a Monther • TAM - Ten a Monther

Click the links of FAM and TAM qualifiers of Sep 2021

TAM and FAM - September-2021 Zone Summary:

<https://www.starhealth.in/blog/wp-content/uploads/2021/10/FAM-TAM-Qualifiers-Summary-September-2021.pdf>

TAM Qualifiers List:

<https://www.starhealth.in/blog/wp-content/uploads/2021/10/TAM-Qualifiers-September-2021.pdf>

FAM Qualifiers List:

<https://www.starhealth.in/blog/wp-content/uploads/2021/10/FAM-Qualifiers-September-2021.pdf>

## FAM - Five a Monther • TAM - Ten a Monther

Click the links of FAM and TAM qualifiers of Oct 2021

TAM and FAM - October-2021 Zone Summary:

<https://www.starhealth.in/blog/wp-content/uploads/2021/11/FAM-TAM-Qualifiers-List-of-October-2021.pdf>

TAM Qualifiers List:

<https://www.starhealth.in/blog/wp-content/uploads/2021/11/TAM-Qualifiers-October-2021.pdf>

FAM Qualifiers List:

<https://www.starhealth.in/blog/wp-content/uploads/2021/11/FAM-Qualifiers-October-2021.pdf>

## FAM - Five a Monther • TAM - Ten a Monther

Click the links of FAM and TAM qualifiers of Nov 2021

TAM and FAM - November-2021 Zone Summary:

<https://www.starhealth.in/blog/wp-content/uploads/2021/12/FAM-TAM-Qualifiers-List-of-November-2021.pdf>

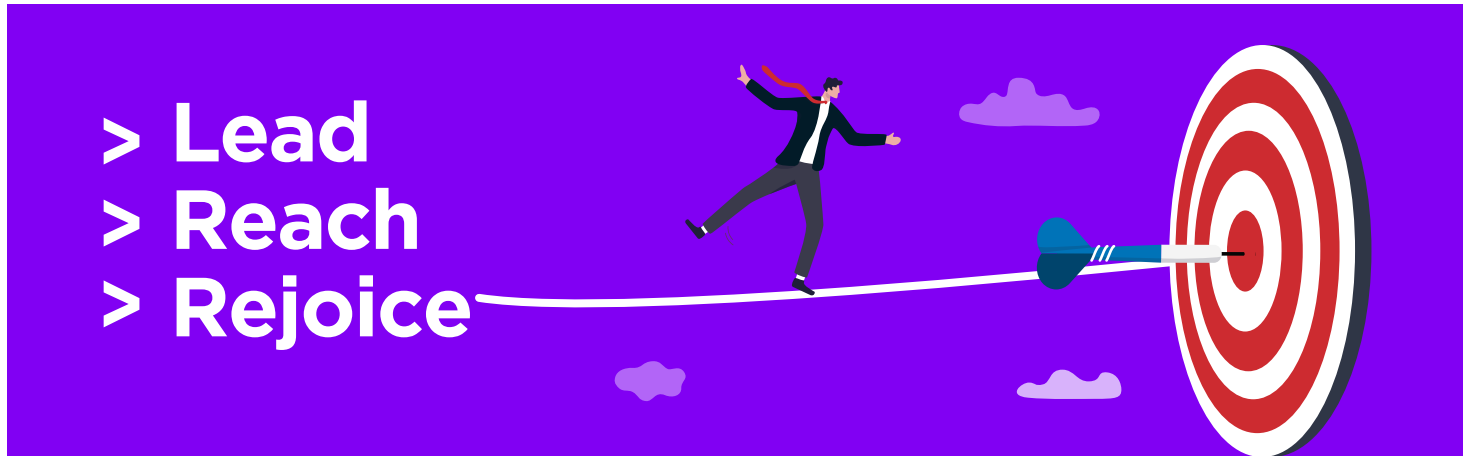
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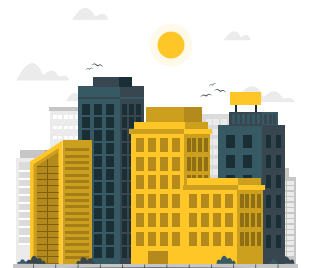
## Top 10 SMs on Recruitment of Agents

<b>Rank 1</b> Mr. Abhishek Kumar Ram Mumbai	<b>Rank 2</b> Mr. Thimma Raju Bangalore	<b>Rank 3</b> Mr. Nikhil Kumar Delhi	<b>Rank 4</b> Mr. Prasenjit Mohanta Kolkata	<b>Rank 5</b> Mr. Surendra Kumar Delhi
<b>Rank 6</b> Mr. Rajesh Kumar Dagar Delhi Mr. Rajveer Singh Delhi	<b>Rank 7</b> Ms. Jashmine Meena Ahmedabad	<b>Rank 8</b> Ms. Vandna Arora Dehradun Ms. Rajashri Sunil Parab Mumbai	<b>Rank 9</b> Mr. Ramdass .R Coimbatore Ms. Swapnali Sachin Dahale Pune Mr. Sanal Kumar K V Kerala Mr. Ashish Chandigarh	<b>Rank 10</b> Mr. Manjushree G A Bangalore Ms. Jayalakshmi Subburayan Chennai Mr. Pratul Kumar Delhi



## Top 10 Branches on Recruitment of Agents

<b>Rank 1</b> AO - Delhi Delhi	<b>Rank 2</b> BO - Vaishali Delhi	<b>Rank 3</b> BO - Gurgaon Delhi	<b>Rank 4</b> BO - Noida Delhi	<b>Rank 5</b> BO - Meerut Dehradun
<b>Rank 6</b> AO - Bangalore Bangalore BO - Hadapsar Pune	<b>Rank 7</b> BO - Ahmed Nagar Pune BO - Agra Lucknow	<b>Rank 8</b> BO - Gandhipuram Coimbatore	<b>Rank 9</b> BO - Midnapore Kolkata	<b>Rank 10</b> BO - East Delhi Delhi BO - Surat Ahmedabad



## Top 10 Branches in the country on Total Business

<b>Rank 1</b> BO - Gurgaon III	<b>Rank 2</b> Web Online Business	<b>Rank 3</b> BO - Pushp Vihar	<b>Rank 4</b> ZO - Hyderabad	<b>Rank 5</b> ZO - Mumbai
<b>Rank 6</b> BO - Ahmed Nagar	<b>Rank 7</b> BO - Tuticorin	<b>Rank 8</b> BO - Nashik	<b>Rank 9</b> Tele Sales	<b>Rank 10</b> BO - Pune - II





Embrace the challenges to **emerge victorious**



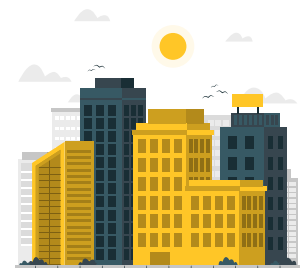
**Top 10 SMs on Recruitment of Agents**

<b>Rank 1</b> Mr. Abhishek Kumar Ram Mumbai	<b>Rank 2</b> Mr. Nikhil Kumar Delhi	<b>Rank 3</b> Ms. Vandna Arora Dehradun	<b>Rank 4</b> Mr. Venkateswarlu M Hyderabad	<b>Rank 5</b> Ms. Swapnali Sachin Dahale Pune Mr. Jashmine Meena Ahmedabad
<b>Rank 6</b> Mr. Vikram Singh Lucknow	<b>Rank 7</b> Mr. Thimma Raju Bangalore	<b>Rank 8</b> Mr. Dushyant Aggarwal Jaipur Mr. Vikas Lodhi Dehradun	<b>Rank 9</b> Mr. Ramdass .R Coimbatore Mr. Rajveer Singh Delhi Mr. P James Coimbatore Mr. Pawan Kumar Sharma Bhopal Mr. Nitin Sharma Jaipur	<b>Rank 10</b> Mr. Srinivas Yedelli Hyderabad Mr. Sajid Dehradun Ms. Gali Supraja Hyderabad Mr. Dalip Kumar Chandigarh



**Top 10 Branches on Recruitment of Agents**

<b>Rank 1</b> BO - Ahmed Nagar Pune	<b>Rank 2</b> BO - Vaishali Delhi	<b>Rank 3</b> AO - Delhi Delhi	<b>Rank 4</b> BO - Pune - II Pune	<b>Rank 5</b> BO - Gurgaon Delhi
<b>Rank 6</b> BO - Pitampura Delhi	<b>Rank 7</b> BO - Meerut Dehradun	<b>Rank 8</b> BO - Agra Lucknow	<b>Rank 9</b> AO - Vijayawada Hyderabad	<b>Rank 10</b> BO - Kolhapur Pune



**Top 10 Branches in the country on Total Business**

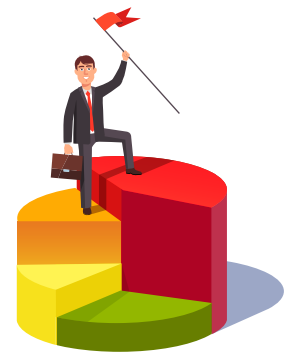
<b>Rank 1</b> BO- Gurgaon III	<b>Rank 2</b> ZO - Mumbai	<b>Rank 3</b> Web Online Business	<b>Rank 4</b> ZO - Hyderabad	<b>Rank 5</b> BO - Corporate Cell
<b>Rank 6</b> Tele Sales	<b>Rank 7</b> BO - Ahmed Nagar	<b>Rank 8</b> BO - Pune - II	<b>Rank 9</b> BO - Nashik	<b>Rank 10</b> AO - Delhi





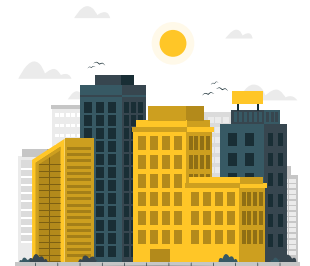
## Top 10 SMs on Recruitment of Agents

<b>Rank 1</b> Mr. Nikhil Kumar Delhi	<b>Rank 2</b> Mr. Sivaelango Vellingiri Coimbatore	<b>Rank 3</b> Mr. Abhishek Kumar Ram Mumbai Mr. Neeru Delhi	<b>Rank 4</b> Mr. Jashmine Meena Ahmedabad	<b>Rank 5</b> Mukesh Barfa Bhopal
<b>Rank 6</b> Mr. Astha Amit Bhalave Pune	<b>Rank 7</b> Mr. Vandna Arora Dehradun Mr. Ramdass R Coimbatore Mr. Chander Mohan Joshi Dehradun	<b>Rank 8</b> Mr. Rajesh Kumar Dagar Delhi Ms. Vandana Shukla Bhopal Mr. Rajveer Singh Delhi	<b>Rank 9</b> Mr. Srinivas Yedelli Hyderabad	<b>Rank 10</b> Mr. Rajashri Sunil Parab Mumbai Mr. Vilas V Vaidya Mumbai Mr. Omm Prakash Rout Odisha Mr. P Vijayan Madurai



## Top 10 Branches on Recruitment of Agents

<b>Rank 1</b> BO - Gurgaon Delhi	<b>Rank 2</b> AO - Delhi Delhi	<b>Rank 3</b> BO - Pune - II Pune	<b>Rank 4</b> BO - Vaishali Delhi	<b>Rank 5</b> BO - Gandhipuram Coimbatore BO - Agra Lucknow
<b>Rank 6</b> BO - Noida Delhi	<b>Rank 7</b> BO - Hadapsar Pune	<b>Rank 8</b> BO - Ahmed Nagar Pune	<b>Rank 9</b> BO - Tarnaka Hyderabad ZO - Bhopal Bhopal	<b>Rank 10</b> BO - Aurangabad Pune BO - Meerut Dehradun



## Top 10 Branches in the country on Total Business

<b>Rank 1</b> BO- Gurgaon III	<b>Rank 2</b> Web Online Business	<b>Rank 3</b> BO - Pushp Vihar	<b>Rank 4</b> ZO - Mumbai	<b>Rank 5</b> Tele Sales
<b>Rank 6</b> AO - Delhi	<b>Rank 7</b> BO - Pune - II	<b>Rank 8</b> BO - Nashik	<b>Rank 9</b> BO - Corporate Cell	<b>Rank 10</b> BO - Ahmed Nagar







# ZONAL ACHIEVEMENTS

## Top Performing Agents at Branches

Rank 1 BO - SAIDAPET	Rank 2 BO - DURGAPUR	Rank 3 BO - EAST DELHI	Rank 4 BO - T. NAGAR	Rank 5 BO - THANE V
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## Top Performing SMs at Branches

Rank 1 BO - DIRECT AGENT	Rank 2 ZO - HYDERABAD	Rank 3 BO- GURGAON III	Rank 4 ZO - MUMBAI	Rank 5 DELHI AO II
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## Top Performing Zones - Agency Development Vertical

### ZONE WISE IC-38 RECRUITMENT TARGET VS ACHIEVEMENT

Rank 1 Dehradun 90%	Rank 2 Madurai 70%	Rank 3 Coimbatore 61%	Rank 4 Pune 59%	Rank 5 Hyderabad 57%
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## Top Performing Zones and Branches - Rural Vertical

### TOP 5 ZONES

Rank 1 ODISHA	Rank 2 JAIPUR	Rank 3 AHMEDABAD	Rank 4 CHENNAI	Rank 5 TRICHY
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### TOP 5 BRANCHES

Rank 1 ODISHA BO - KENDRAPARA	Rank 2 TRICHY BO - TIRUVARUR	Rank 3 HYDERABAD BO - GUDIVADA	Rank 4 CHANDIGARH BO - SHAHBAD MARKANDA	Rank 5 PUNE BO - SILLOD
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## ZONAL ACHIEVEMENTS



### Top Performing Agents at Branches

Rank 1 DELHI AO II	Rank 2 BO - GURGAON	Rank 3 BO - TADBUND	Rank 4 BO - EAST DELHI	Rank 5 BO - SOUTH DELHI
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### Top Performing SMs at Branches

Rank 1 BO - BARAMATI	Rank 2 BO - GURGAON III	Rank 3 DELHI AO II	Rank 4 ZO - HYDERABAD	Rank 5 AO - BHUBANESWAR
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### Top Performing Zones - Agency Development Vertical

#### ZONE WISE IC-38 RECRUITMENT TARGET VS ACHIEVEMENT

Rank 1 Dehradun 155% Pune 155%	Rank 2 Coimbatore 116%	Rank 3 Hyderabad 97%	Rank 4 Chandigarh 86%	Rank 5 Mumbai 75%
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### Top Performing Zones and Branches - Rural Vertical

#### TOP 5 ZONES

Rank 1 LUCKNOW	Rank 2 ODISHA	Rank 3 KOLKATA	Rank 4 CHENNAI	Rank 5 MADURAI
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#### TOP 5 BRANCHES

Rank 1 LUCKNOW BO - FATEHPUR	Rank 2 LUCKNOW BO - HATHRAS	Rank 3 ODISHA BO - BALANGIR	Rank 4 LUCKNOW BO - RAEBARELI	Rank 5 CHANDIGARH BO - SHAHBAD MARKANDA
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# ZONAL ACHIEVEMENTS

## Top Performing Agents at Branches

Rank 1 BO - EAST DELHI BOII	Rank 2 BO - EAST DELHI	Rank 3 BO - VANASTHALIPURAM	Rank 4 BO - SIKANDRABAD	Rank 5 BO - T. NAGAR
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## Top Performing SMs at Branches

Rank 1 ZO - MUMBAI	Rank 2 BO- GURGAON III	Rank 3 DELHI AO II	Rank 4 AO - HYDERABAD	Rank 5 ZO - MUMBAI
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## Top Performing Zones - Agency Development Vertical

### ZONE WISE IC-38 RECRUITMENT TARGET VS ACHIEVEMENT

Rank 1 Coimbatore 113%	Rank 2 Pune 99%	Rank 3 Hyderabad 84%	Rank 4 Madurai 78%	Rank 5 Odisha 74%
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## Top Performing Zones and Branches - Rural Vertical

### TOP 5 ZONES

Rank 1 KOLKATA	Rank 2 LUCKNOW	Rank 3 CHENNAI	Rank 4 COIMBATORE	Rank 5 HYDERABAD
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### TOP 5 BRANCHES

Rank 1 LUCKNOW BO - RAMGARH	Rank 2 CHANDIGARH BO - SHAHBAD MARKANDA	Rank 3 HYDERABAD BO - GUDIVADA	Rank 4 HYDERABAD BO - TANUKU	Rank 5 HYDERABAD BO - MADANAPALLE
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Agents connect @ Indiranagar & Hebbal



R&R of Himmatnagar BO, Awards were given to toppers and the Best performers were felicitated



Road show activity in South Karnataka



Road show activity in Rural Karnataka



Warangal- AO Van activity



Van activities carried out in Chikkodi R B



Mega Agents Meet has been conducted at our Vizag AO on 25<sup>th</sup> Nov 21. Our beloved AVP, Sri KBB Srinivas addressed the agents and motivated them towards 3<sup>rd</sup> quarter scheme. In the meet top performers of Vizag city were felicitated.



BM Club Convention for Coastal Andhra Agents arranged at Hotel Novotel, Vijayawada on 13<sup>th</sup> Dec 21. Sri Veeraraghavaiah, JED and Mr. Sri KBB Srinivas, AVP facilitated qualified club members. Qualified Agents are highly motivated and promised to become eligible for higher clubs. Total 110 Agents attended the convention.



Our ED, Mr. Vikas Sharma visited Delhi Telesales Team and motivated them to perform better.





Star Health Varanasi BO Meeting - R&R of Performing Advisors by our JED Mr. Himanshu Walia



Branch Visit by EVP Mr. Anurag, ZM Mr. Kapil and AZM Vikrant. Interactive sessions have been held with SMs and Club Member Advisors.



Tirupur Mega Agents meet with over 300 Agents' anticipation. Mr. Govindaswamy Zonal Trainer gave valuable insights on How Agent income grows with Star Health. Our ZM Mr. Palani discussed on Nov & Dec Agent contest and gave motivational address to agents



Thanjavur BO Agents visit



Chennai Area Office II - Agents Visit. Interactive sessions were conducted.



Mumbai Zone: Felicitation of Top performing Branch Managers in presence of EVP, Mr. Nayak, AVP Mr. Dheeraj and all Area Managers.



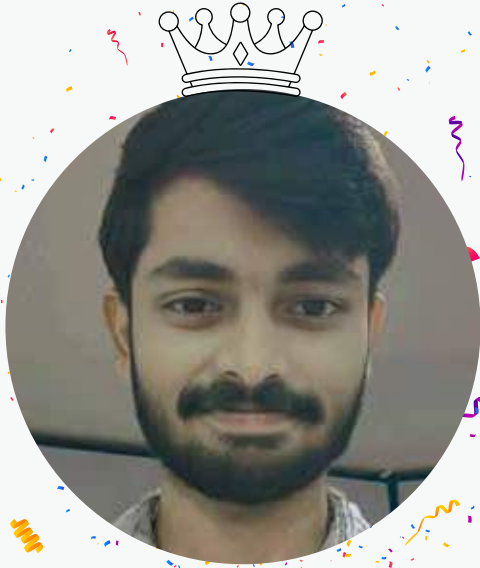
Udaipur Branch - Rajasthan Zone - SM unit Felicitation of Top performing Agents.



Sunday Lead generation activities at Bangalore Zone 1- Gandhibazaar Branch



Agents Meeting of Team Madav in dombivali Branch with Felicitation of Half Year Qualifiers



Recognising the excellence

This award is constituted by our beloved Chairman which is conferred to those individuals who have gone far Above and Beyond the Call of Duty to make an indelible mark in terms of savings, averting a major fraud / major incident / major accident/ major mishap, saving a life or an act of bravery.

We are delighted to introduce the Hero of the Month award winner for the month of October - **Mr. V Siddharth - Accounts Officer, Corporate Office.**

Mr. Siddharth while carrying out his regular duty of scrutinizing claims payments he observed that some payments had already been made earlier. When he analysed further he found that 353 claims of value 4.91 crores and saved the double payment.

His remarkable commitment and timely action is commended with Rs.50000/- cash reward and a double promotion to Sr. Executive.

We feel proud to celebrate and commend the STAR within every member of STAR Health family.

## CSR ACTIVITY

### Outreach Camp

Free Health-Check up and Consultations have been provided to over 700 patients in the months of October and November in our health centres. Patients received advice on how to protect themselves from seasonal ailments/ diseases like Dengu / Flu and also received overall wellness advice to lead a healthy life.



Regd. & Corporate Office:

No.1, New Tank Street, Valluvar Kottam High Road,  
Nungambakkam, Chennai - 600 034. Phone: 044 - 28288800

• IRDAI Registration No. : 129 • CIN No. : U66010TN2005PLC056649

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