

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

Particulars	Fire		MARINE CARGO		MARINE HULL		MARINE TOTAL	
	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid								
Direct	335023	340481	303002	257739	16468	9995	319470	267734
Add: Re-insurance Accepted	76458		1772		807		2579	
		84083		1899		31625		33524
Less: Commission on Re-insurance Ceded	406089		79346		105572		184918	
		399243		101818		72573		174391
Net Commission	5392	25321	225428	157820	-88297	(30953)	137131	126867
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	203231	210828	144201	118255	7055	5476	151256	123731
Brokers	33739	36662	156999	137823	8202	3367	165201	141191
Corporate Agency	95355	91698	1774	1538	1204	1142	2978	2680
Referral	2698	1293	28	122	7	10	35	132
Others (pl. specify)	0		0		0		0	
TOTAL (B)	335023	340481	303002	257739	16468	9995	319470	267734

Note: The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

Particulars	Motor OD		Motor TP		Motor Pool		Motor Total	
	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid								
Direct	764008	676447	294	513	211	396	764513	677356
Add: Re-insurance Accepted	0		2759		0		2759	
		0		1719		0		1719
Less: Commission on Re-insurance Ceded	151287		71983		0		223270	
		212334		97184		0		309517
Net Commission	612721	464113	-68930	(94952)	211	396	544002	369558
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	659270	579067	256	298	134	396	659660	579760
Brokers	50204	48083	15	99	23	0	50242	48182
Corporate Agency	48880	46252	23	116	54	0	48957	46369
Referral	5654	3045	0	0	0	0	5654	3045
Others (pl. specify)	0		0		0		0	
TOTAL (B)	764008	676447	294	513	211	396	764513	677356

Particulars	Workmen compensation		Personal Accident		Aviation		Engineering	
	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid								
Direct	47154	40560	174995	120404	2919	1091	166286	143060
Add: Re-insurance Accepted	0		0		2445		77948	
		0		2040		1476		24014
Less: Commission on Re-insurance Ceded	9748		52332		14032		314328	
		13081		47818		14262		182906
Net Commission	37406	27479	122663	74627	-8668	(11695)	-70094	(15832)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	41713	36256	98037	76968	658	503	90627	77210
Brokers	4816	3655	41735	20827	2252	588	69125	61302
Corporate Agency	606	644	34829	21913	9	0	6481	4497
Referral	19	6	394	695	0	0	53	51
Others (pl. specify)	0		0		0		0	
TOTAL (B)	47154	40560	174995	120404	2919	1091	166286	143060

Particulars	Other Miscellaneous		Liabilities		Health & Hospitalisation		Miscellaneous Total		Grand Total	
	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008	31.03.2009	31.03.2008
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid										
Direct	491646	421761	54169	37657	913648	783983	2615330	2225872	3269823	2834087
Add: Re-insurance Accepted	65362	37684	0	196	0	0	148514	67129	227551	184736
Less: Commission on Re-insurance Ceded	102155	245738	13621	5109	182445	260609	911931	1079041		
									1502938	1652675
Net Commission	454853	213707	40548	32744	731203	523374	1851913	1213961	1994436	1366148
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:										
									0	0
Agents	299892	260905	26428	21511	615474	533994	1832490	1587107	2186977	1921666
Brokers	71629	46482	24619	14334	261155	218539	525573	413905	724513	591758
Corporate Agency	111913	106963	3116	1807	36384	30702	242295	212894	340628	307272
Referral	8212	7412	6	5	634	752	14972	11966	17705	13391
Others (pl. specify)										
TOTAL (B)	491646	421761	54169	37657	913648	783983	2615330	2225872	3269823	2834087