

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

Particulars	Fire		MARINE CARGO		MARINE HULL		MARINE TOTAL	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid								
Direct	402782	335023	353837	303002	25134	16468	378971	319470
Add: Re-insurance Accepted	90458	76458	2666	1772	23823	807	26489	2579
Less: Commission on Re-insurance Ceded	537381	406089	90720	79346	86531	105572	177251	184918
Net Commission	-44141	5392	265783	225428	-37574	-88297	228209	137131
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	239756	203231	150395	144201	10730	7055	161125	151256
Brokers	60826	33739	201795	156999	13407	8202	215202	165201
Corporate Agency	100716	95355	1642	1774	984	1204	2626	2978
Referral	1484	2698	5	28	13	7	18	35
Others (pl. specify)								
TOTAL (B)	402782	335023	353837	303002	25134	16468	378971	319470

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	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid								
Direct	906366	764008	41	294	21	211	906428	764513
Add: Re-insurance Accepted	0	0	3644	2759	427579	0	431223	2759
Less: Commission on Re-insurance Ceded	181368	151287	82347	71983	507342	0	771057	223270
Net Commission	724998	612721	-78662	-68930	-79742	211	566594	544002
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	788872	659270	6	256	1	134	788879	659660
Brokers	45998	50204	16	15	0	23	46014	50242
Corporate Agency	63535	48880	18	23	19	54	63572	48957
Referral	7961	5654	1	0	1	0	7963	5654
Others (pl. specify)								
TOTAL (B)	906366	764008	41	294	21	211	906428	764513

Particulars	Workmen compensation		Personal Accident		Aviation		Engineering	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid								
Direct	52381	47154	199738	174995	6182	2919	186887	166286
Add: Re-insurance Accepted	0	0	2567	0	1201	2445	114277	77948
Less: Commission on Re-insurance Ceded	10798	9748	59849	52332	9146	14032	308852	314328
Net Commission	41583	37406	142456	122663	-1763	-8668	-7688	-70094
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	46337	41713	107910	98037	880	658	100533	90627
Brokers	5116	4816	70306	41735	5302	2252	81113	69125
Corporate Agency	902	606	20801	34829	0	9	5053	6481
Referral	26	19	721	394	0	0	188	53
Others (pl. specify)								
TOTAL (B)	52381	47154	199738	174995	6182	2919	186887	166286

Particulars	Other Miscellaneous		Liabilities		Health & Hospitalisation		Miscellaneous Total		Grand Total	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid										
Direct	553196	491647	56680	54169	1114345	913647	3075837	2615330	3857590	3269823
Add: Re-insurance Accepted	65664	65362	0	0	0	0	614932	148514	731879	227551
Less: Commission on Re-insurance Ceded	180001	102155	6414	13621	199274	182445	1545391	911931	2260023	1502938
Net Commission	438859	454854	50266	40548	915071	731202	2145378	1851913	2329446	1994436
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:										
Agents	325936	299893	28868	26428	718003	615474	2117346	1832490	2518227	2186977
Brokers	97919	71629	24711	24619	353924	261155	684405	525573	960433	724513
Corporate Agency	122032	111913	3090	3116	41681	36384	257131	242295	360473	340628
Referral	7309	8212	11	6	737	634	16955	14972	18457	17705
Others (pl. specify)										
TOTAL (B)	553196	491647	56680	54169	1114345	913647	3075837	2615330	3857590	3269823