

**FORM NL-6-COMMISSION SCHEDULE
COMMISSION (INDIAN & FOREIGN)**

FIRE

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	162690	403008	211434	441609
Add: Re-insurance Accepted	95640	154016	93650	170873
Less: Commission on Re-	221099	401407	216000	489596
Net Commission	37231	155617	89084	122886

Note:

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

MARINE CARGO

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	71205	162669	87305	178676
Add: Re-insurance Accepted	318	1305	3076	4691
Less: Commission on Re-	9746	23084	5388	19377
Net Commission	61777	140890	84993	163990

Note:

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

MARINE HULL

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	10846	17739	15744	24870
Add: Re-insurance Accepted	1508	4710	1556	26579
Less: Commission on Re-	37801	59729	-17188	48617
Net Commission	-25447	-37280	34488	2832

Note:

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

MARINE TOTAL

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	82051	180408	103049	203546
Add: Re-insurance Accepted	1826	6015	4632	31270
Less: Commission on Re-	47547	82813	-11800	67994
Net Commission	36330	103610	119481	166822

Note:

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

MOTOR OD

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	320691	623644	303019	559539
Add: Re-insurance Accepted	-46	23	-39	44
Less: Commission on Re-	22439	48111	23321	46080
Net Commission	298206	575556	279659	513503

Note:

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

MOTOR TP NON POOL

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	31302	52881	3977	8319
Add: Re-insurance Accepted	0	0	182	182
Less: Commission on Re-	20840	31964	9309	19723
Net Commission	10462	20917	-5150	-11222

Note:

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

MOTOR TP POOL

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Commission paid				
Direct	0	0	0	0
Add: Re-insurance Accepted	0	0	0	0
Less: Commission on Re-	0	0	0	0
Net Commission	0	0	0	0

Note:

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

MOTOR TP D.R.Pool

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	0	0	0	0
Add: Re-insurance Accepted	0	0	0	0
Less: Commission on Re-	0	0	0	0
Net Commission	0	0	0	0

Note:

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

MOTOR TOTAL

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	351993	676525	306996	567858
Add: Re-insurance Accepted	-46	23	143	226
Less: Commission on Re-	43279	80075	32630	65803
Net Commission	308668	596473	274509	502281

Note:

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

ENGINEERING

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	44798	86633	57531	112905
Add: Re-insurance Accepted	13104	41492	-34063	-47847

Less: Commission on Re-	54799	104092	18702	122447
Net Commission	3103	24033	4766	-57389

Note:

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

AVIATION

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	4584	6082	5686	8157
Add: Re-insurance Accepted	14332	18758	6116	12208
Less: Commission on Re-	10747	13921	52812	59870
Net Commission	8169	10919	-41010	-39505

Note:

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

WORKMEN'S COMPENSATION

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	22366	45068	23200	43291
Add: Re-insurance Accepted	-7	0	0	0
Less: Commission on Re-	1509	3098	1474	3134
Net Commission	20850	41970	21726	40157

Note:

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

PERSONAL ACCIDENT

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	33598	65881	40670	69268
Add: Re-insurance Accepted	401	420	10	37
Less: Commission on Re-	7333	14061	3460	11707
Net Commission	26666	52240	37220	57598

Note:

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

HEALTH

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	389648	697186	388443	682009
Add: Re-insurance Accepted	0	21	-1321	132
Less: Commission on Re-	64426	96952	10491	53023
Net Commission	325222	600255	376631	629118

Note:

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

LIABILITY

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	20965	38922	19428	34447
Add: Re-insurance Accepted	231	262	32	69
Less: Commission on Re-	1986	3103	1276	3719
Net Commission	19210	36081	18184	30797

Note:

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

MISCELLANEOUS OTHERS

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	130600	270526	142781	284552
Add: Re-insurance Accepted	5866	21016	-13286	35628
Less: Commission on Re-	32840	65157	948	44038
Net Commission	103626	226385	128547	276142

Note:

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

MISCELLANEOUS TOTAL

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	998552	1886823	984735	1802487
Add: Re-insurance Accepted	33881	81992	-42369	453
Less: Commission on Re-	216919	380459	121793	363741
Net Commission	815514	1588356	820573	1439199

Note:

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

TOTAL (ALL CLASSES)

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1243293	2470239	1299218	2447642
Add: Re-insurance Accepted	131347	242023	55913	202596
Less: Commission on Re-	485565	864679	325993	921331
Net Commission	889075	1847583	1029138	1728907

Note:

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

Break-up of the expenses (Gross- only) incurred to procure business to be furnished as per details indicated below:

Particulars	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	993333	1967394	1035409	1911506
Brokers	249960	502845	263809	536136
Corporate Agency	0	0	0	0
Referral	0	0	0	0
Others (Please specify)	0	0	0	0
Total	1243293	2470239	1299218	2447642

Segmentwise break-up of the expenses (Gross- only) incurred to procure business for and upto the year ending 30.09.2015

(in '000)

PARTICULARS	Fire		M. Cargo		M. Hull	
	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015

Agents	129565	301099	48064	109988	4105	5930
Brokers	33125	101909	23140	52681	6742	11809
Corporate Agents	0	0	0	0	0	0
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	162690	403008	71204	162669	10847	17739

PARTICULARS	Motor OD		Motor TP (Non Pool)		Motor TP (Pool & D.R.Pool)	
	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015
Agents	298394	581615	31302	52881	0	0
Brokers	22297	42029	0	0	0	0
Corporate Agents	0	0	0	0	0	0
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	320691	623644	31302	52881	0	0

PARTICULARS	Engineering		Aviation		W.C.	
	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015
Agents	23163	45262	643	793	21203	42241
Brokers	21636	41372	3941	5289	1164	2827
Corporate Agents	0	0	0	0	0	0
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	44799	86634	4584	6082	22367	45068

PARTICULARS	Liability		Health		P.A.	
	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015
Agents	14276	27986	293937	537642	28145	55081
Brokers	6689	10936	95712	159544	5453	10800
Corporate Agents	0	0	0	0	0	0
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	20965	38922	389649	697186	33598	65881

PARTICULARS	Other Miscellaneous	Total Miscellaneous	Total All Classes
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	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015	For the quarter ending 30.09.2015	Upto the quarter ending 30.09.2015
Agents	100536	206876	811599	1550377	993333	1967394
Brokers	30061	63649	186953	336446	249960	502845
Corporate Agents	0	0	0	0	0	0
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	130597	270525	998552	1886823	1243293	2470239