

Name of the Insurer: The Oriental Insurance Company Ltd  
Registration No.556 and Date of Registration with the IRDAI 15-11-2022  
FORM -NL-6, COMMISSION SCHEDULE

(Rs in lacs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023
Commission & Remuneration	4252	13507	969	2763	151	411	1120	3174	5323	13943	4746	9916	10070	23858
Rewards	273	1155	48	162	7	30	55	193	263	2918	83	374	347	3292
Distribution fees	0	0	0	0	0	0	0	0	1279	3721	908	1353	2187	5074
Gross Commission	4524	14663	1017	2925	158	441	1176	3367	6866	20582	5738	11643	12603	32225
Add: Commission on Re-insurance Accepted	943	2313	19	185	0	4	20	189	1	4	0	0	1	4
Less: Commission on Re-insurance Ceded	1653	6217	117	397	172	572	290	969	125	689	-143	200	-17	889
Net Commission	3815	10759	919	2713	-14	-126	905	2587	6741	19896	5880	11443	12621	31339
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>														
Individual Agents	2492	8273	482	1616	43	133	526	1749	4267	13484	3461	7654	7728	21138
Corporate Agents-Banks/FII/HFC	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporate Agents-Others	43	152	0	1	0	0	0	1	116	315	0	0	116	315
Insurance Brokers	1988	6237	535	1308	115	308	650	1616	935	2308	861	1664	1796	3972
Direct Business - Online <sup>e</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MISP (Direct)	0	0	0	0	0	0	0	0	1279	3721	908	1353	2187	5074
Web Aggregators	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Insurance Marketing Firm	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Common Service Centers	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Micro Agents	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Point of Sales (Direct)	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Other (service charge to bank)	0	0	0	0	0	0	0	0	268	753	508	973	776	1725
TOTAL	4524	14663	1017	2925	158	441	1176	3367	6866	20582	5738	11643	12603	32225
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22
Commission & Remuneration	3262	11308	795	2535	101	284	896	2820	4212	10637	1166	3073	5378	13710
Rewards	896	2722	132	364	16	35	148	399	2380	5339	289	578	2669	5917
Distribution fees	0	0	0	0	0	0	0	0	1190	2816	53	61	1243	2877
Gross Commission	4158	14030	927	2900	118	319	1044	3219	7782	18792	1508	3712	9290	22504
Add: Commission on Re-insurance Accepted	199	2248	24	118	0	5	24	123	0	22	0	0	0	22
Less: Commission on Re-insurance Ceded	2449	7314	158	523	-185	525	-27	1048	184	469	201	427	386	896
Net Commission	1908	8964	793	2495	303	-201	1095	2294	7597	18346	1307	3285	8904	21631
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>														
Individual Agents	2428	7933	569	1672	44	97	613	1769	5428	13384	1212	3066	6640	16450
Corporate Agents-Banks/FII/HFC	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporate Agents-Others	60	180	0	0	0	0	0	1	77	207	0	0	77	207
Insurance Brokers	1670	5914	358	1227	73	222	431	1449	802	1738	157	375	959	2113
Direct Business - Online <sup>e</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MISP (Direct)	0	0	0	0	0	0	0	0	1190	2816	53	61	1243	2877
Web Aggregators	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Insurance Marketing Firm	0	0	0	0	0	0	0	0	0	1	0	0	0	1
Common Service Centers	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Micro Agents	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Point of Sales (Direct)	0	2	0	0	0	0	0	0	286	646	86	210	372	856
Other (service charge to bank)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	4158	14030	927	2900	118	319	1044	3219	7782	18792	1508	3712	9290	22504

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023
Commission & Remuneration	6733	21483	-490	2888			6244	24370	229	688	229	679	578	1941
Rewards	188	1156	6	26			194	1182	0	18	4	10	46	190
Distribution fees	0	0	0	0			0	0	0	0	0	0	0	0
Gross Commission	6921	22639	-484	2913	0	0	6437	25552	229	706	233	689	624	2132
Add: Commission on Re-insurance Accepted	0	181	0	0			0	181	0	0	0	0	130	426
Less: Commission on Re-insurance Ceded	-1949	515	-3528	500			-5477	1016	579	606	490	521	-1226	496
Net Commission	8870	22305	3044	2413	0	0	11915	24718	-349	100	-258	168	1980	2062
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>														
Individual Agents	3622	12249	194	565			3816	12814	214	646	171	480	347	1026
Corporate Agents-Banks/FII/HFC	0	0	0	0			0	0	0	0	0	0	0	0
Corporate Agents-Others	281	1169	0	1			281	1169	0	1	0	2	2	6
Insurance Brokers	3016	9212	-678	2348			2338	11560	14	59	62	207	275	1100
Direct Business - Online <sup>6</sup>	0	0	0	0			0	0	0	0	0	0	0	0
MISP (Direct)	0	0	0	0			0	0	0	0	0	0	0	0
Web Aggregators	0	0	0	0			0	0	0	0	0	0	0	0
Insurance Marketing Firm	0	0	0	0			0	0	0	0	0	0	0	0
Common Service Centers	0	0	0	0			0	0	0	0	0	0	0	0
Micro Agents	0	0	0	0			0	0	0	0	0	0	0	0
Point of Sales (Direct)	2	8	0	0			2	8	0	0	0	0	0	0
Other (service charge to bank)	0	0	0	0			0	0	0	0	0	0	0	0
TOTAL	6921	22639	-484	2913	0	0	6437	25552	229	706	233	689	624	2132
Particulars	Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22
Commission & Remuneration	7903	24000	305	2328			8209	26328	222	645	220	690	559	1728
Rewards	1113	2726	44	178			1157	2904	17	40	12	27	151	357
Distribution fees	0	0	0	0			0	0	0	0	0	0	0	0
Gross Commission	9016	26726	349	2506	0	0	9366	29232	239	686	233	717	709	2084
Add: Commission on Re-insurance Accepted	0	583	36	36			36	619	0	0	0	8	843	1286
Less: Commission on Re-insurance Ceded	365	2136	192	327			557	2463	11	27	322	366	720	1400
Net Commission	8652	25173	193	2214	0	0	8845	27388	227	658	-89	359	833	1970
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>														
Individual Agents	5379	15250	201	576			5579	15825	205	606	155	452	383	1074
Corporate Agents-Banks/FII/HFC	0	0	0	0			0	0	0	0	0	0	0	0
Corporate Agents-Others	643	2136	0	1			643	2137	0	1	1	2	3	6
Insurance Brokers	2988	9328	148	1929			3136	11257	33	78	76	263	323	1004
Direct Business - Online <sup>6</sup>	0	0	0	0			0	0	0	0	0	0	0	0
MISP (Direct)	0	0	0	0			0	0	0	0	0	0	0	0
Web Aggregators	0	0	0	0			0	0	0	0	0	0	0	0
Insurance Marketing Firm	0	1	0	0			0	0	0	0	0	0	0	0
Common Service Centers	0	0	0	0			0	0	0	0	0	0	0	0
Micro Agents	0	0	0	0			0	0	0	0	0	0	0	0
Point of Sales (Direct)	6	11	0	0			6	11	0	0	0	0	0	0
Other (service charge to bank)	0	0	0	0			0	0	0	0	0	0	0	0
TOTAL	9016	26726	349	2506	0	0	9365	29231	238	685	232	717	709	2084

Particulars	Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023	For the Quarter ended 31.12.2023	Up to the quarter ended 31.12.2023
Commission & Remuneration	69	226	550	550			1069	4200	19037	56513	24409	73195
Rewards	1	16	0	0			-42	385	550	5093	878	6441
Distribution fees	0	0	0	0			0	0	2187	5074	2187	5074
Gross Commission	70	242	550	550	0	0	1027	4585	21774	66681	27473	84710
Add: Commission on Re-insurance Accepted	196	686	0	0			27	53	353	1351	1316	3853
Less: Commission on Re-insurance Ceded	-11	119	213	213			451	1267	-4999	5127	-3057	12314
Net Commission	277	809	338	338	0	0	603	3371	27126	62904	31846	76250
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>												
Individual Agents	5	30	-63	-63			610	2399	12828	38470	15847	48492
Corporate Agents-Banks/FII/HFC	0	0	0	0			0	0	0	0	0	0
Corporate Agents-Others	0	0	0	0			95	296	495	1790	539	1943
Insurance Brokers	64	212	0	0			321	1869	4871	18979	7509	26832
Direct Business - Online <sup>e</sup>	0	0	0	0					0	0	0	0
MISP (Direct)	0	0	0	0			0		2187	5074	2187	5074
Web Aggregators	0	0	0	0			0	0	0	0	0	0
Insurance Marketing Firm	0	0	0	0			0	0	0	0	0	0
Common Service Centers	0	0	0	0			0	0	0	0	0	0
Micro Agents	0	0	0	0			0	0	0	0	0	0
Point of Sales (Direct)	0	0	0	0			1	21	779	1754	779	1755
Other (service charge to bank)	0	0	613	613			0	0	613	613	613	613
TOTAL	70	242	550	550	0	0	1027	4585	21773	66680	27474	84710
Particulars	Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total
	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22	For the quarter ended 31.12.22	Up to the quarter ended 31.12.22
Commission & Remuneration	49	163	0	-106			1215	4018	15851	47177	20009	61305
Rewards	4	11	0	0			101	1143	4111	10399	5155	13520
Distribution fees	0	0	0	0			0	0	1243	2877	1243	2877
Gross Commission	53	174	0	-106	0	0	1316	5162	21205	60453	26408	77702
Add: Commission on Re-insurance Accepted	167	547	0	0			-10	37	1037	2519	1260	4889
Less: Commission on Re-insurance Ceded	79	250	2	2			314	642	2391	6047	4812	14409
Net Commission	141	471	-2	-108	0	0	992	4556	19852	56925	22855	68182
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>												
Individual Agents	4	11	0	0			530	2526	13497	36945	16539	46646
Corporate Agents-Banks/FII/HFC	0	0	0	0			0	0	0	0	0	0
Corporate Agents-Others	0	0	0	0			142	508	865	2860	925	3041
Insurance Brokers	49	163	0	0			634	2098	5211	16978	7312	24342
Direct Business - Online <sup>e</sup>	0	0	0	0					0	0	0	0
MISP (Direct)	0	0	0	0			0		1243	2877	1243	2877
Web Aggregators	0	0	0	0			0	0	0	0	0	0
Insurance Marketing Firm	0	0	0	0			0	0	0	1	0	1
Common Service Centers	0	0	0	0			0	0	0	0	0	0
Micro Agents	0	0	0	0			0	0	0	0	0	0
Point of Sales (Direct)	0	0	0	0			9	30	388	898	388	900
Other (service charge to bank)	0	0	1	-106			0	0	1	-106	1	-106
TOTAL	53	174	1	-106	0	0	1315	5162	21205	60453	26408	77701