

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

FIRE

Particulars	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	133120	546321	130831	446024
Add: Re-insurance Accepted	112574	286066	77222	194697
Less: Commission on Re-	121325	538694	115149	445859
Net Commission	124369	293693	92904	194862

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	80062	351120	77193	323137
Add: Re-insurance Accepted	379	2343	411	1757
Less: Commission on Re-	57680	93196	33258	83580
Net Commission	22761	260267	44345	241314

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	5956	28726	7855	26760
Add: Re-insurance Accepted	25983	62437	10864	51386
Less: Commission on Re-	91346	113390	27095	96764
Net Commission	-59407	-22227	-8376	-18618

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	86018	379846	85049	349898
Add: Re-insurance Accepted	26362	64780	14726	53144

Less: Commission on Re-	149026	206586	122784	180344
Net Commission	-36646	238040	-51990	222696

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	315265	1119105	266683	1007327
Add: Re-insurance Accepted	5837	10904	1106	5916
Less: Commission on Re-	57573	210464	122611	195116
Net Commission	263529	919545	145178	818127

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	6667	28459	7227	25701
Add: Re-insurance Accepted	0	0	0	0
Less: Commission on Re-	0	0	0	0
Net Commission	6667	28459	7227	25701

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	0	0	0	0
Add: Re-insurance Accepted	-1318	33839	-263758	89602
Less: Commission on Re-	0	0	-300305	45375
Net Commission	-1318	33839	36547	44227

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Commission paid				
Direct	321932	1147564	273911	1033028
Add: Re-insurance Accepted	4519	44743	-262651	95518
Less: Commission on Re-	57573	210464	-177693	240491
Net Commission	268878	981843	188953	888055

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	53566	203709	53998	184569
Add: Re-insurance Accepted	46793	164011	-32628	136490
Less: Commission on Re-	80016	252095	204949	236915
Net Commission	20343	115625	-183579	84144

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1908	7444	3603	9325
Add: Re-insurance Accepted	30948	66402	21663	56604
Less: Commission on Re-	-20140	19076	10704	25584
Net Commission	52996	54770	14562	40345

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	19859	76873	17552	70143
Add: Re-insurance Accepted	7	12	0	0
Less: Commission on Re-	3834	15490	8497	13936
Net Commission	16032	61395	9055	56207

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	27686	129934	37842	147732
Add: Re-insurance Accepted	2706	14833	1386	3629
Less: Commission on Re-	-23674	42160	17795	43544
Net Commission	54066	102607	21433	107817

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	342301	1048692	338151	977770
Add: Re-insurance Accepted	0	23	519	519
Less: Commission on Re-	25829	182959	138430	266038
Net Commission	316472	865756	200240	712251

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	13226	48804	11012	44165
Add: Re-insurance Accepted	530	1785	132	1098
Less: Commission on Re-	2437	11061	5056	11752
Net Commission	11319	39528	6088	33511

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	136115	500747	140085	506676
Add: Re-insurance Accepted	119919	277461	54925	123490
Less: Commission on Re-	204457	286149	32384	111054
Net Commission	51577	492059	162626	519112

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	916593	3163767	876153	2973408
Add: Re-insurance Accepted	205422	569270	-216654	417348
Less: Commission on Re-	330332	1019454	240122	949314
Net Commission	791683	2713583	419377	2441442

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 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1135731	4089934	1092032	3769329
Add: Re-insurance Accepted	344356	920116	-128155	665188
Less: Commission on Re-	600682	1764734	415626	1575517
Net Commission	879405	3245316	548251	2859000

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-Indian only) incurred to procure business to be furnished as per details indicated below:

Particulars	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	890450263	2937572126	741721215	2626166118
Brokers	185156940	723220198	227649379	790060627
Corporate Agency	-19392220	21940990	30117037	30117037
Referral	-1001299	0	32725137	34845014
Others (Please specify)	0	0	0	0
Total	1055213684	3682733314	1032212768	3481188796

Segmentwise break-up of the expenses (Gross) incurred to procure business for and upto the year ending 31.03.2012

PARTICULARS	(in Rs.)				(in Rs.)			
	Fire		M. Cargo		M. Hull		M. Cargo	M. Hull
	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	Upto Dec 2011	Upto Dec 2011
Agents	95924208	309429117	43769000	170851355	2164386	7368053	127082355	5203667
Brokers	24083718	113785896	25531081	139358169	4703902	15372820	113827088	10668918
Corporate Agents	-6945045	6795116	-367253	74060	-82674	0	441313	82674
Referral arrangements	-86266	0	0	0	0	0	0	0

Others, if any	0	0	0	0	0	0	0	0
Total Rs.	112976615	430010129	68932828	310283584	6785614	22740873	241350756	15955259

(Rs. in '000s) (in Rs.)

PARTICULARS	Motor OD		Motor TP (Non Pool)		Motor TP (Pool)		tor TP (Non Pc Motor TP (Pool)	
	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	Upto Dec 2011	Upto Dec 2011
Agents	266316585	893636057	0	0	0	0	0	0
Brokers	18791688	51253087	0	0	0	0	0	0
Corporate Agents	-1982048	6116891	0	0	0	0	0	0
Referral arrangements	-270981	0	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0	0	0
Total Rs.	282855244	951006035	0	0	0	0	0	0

(in Rs.)

PARTICULARS	Engineering		Aviation		W.C.		Aviation W.C.	
	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	Upto Dec 2011	Upto Dec 2011
Agents	28073259	94337444	337937	987971	16277629	62995975	650034	46718346
Brokers	21588309	91082056	1569614	6455659	1851884	6555654	4886045	4703770
Corporate Agents	-218985	100464	0	0	-33741	1704	0	35445
Referral arrangements	0	0	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0	0	0
Total Rs.	49442583	185519964	1907551	7443630	18095772	69553333	5536079	51457561

(in Rs.)

PARTICULARS	Liability		Health		P.A.		Health P.A.	
	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	Upto Dec 2011	Upto Dec 2011
Agents	7913411	27524419	290769403	873255915	17593594	105477453	582486512	87883859
Brokers	4333124	17355118	53758221	172043277	9147874	21906511	118285056	12758637
Corporate Agents	-30741	6451	-2335389	2806915	-189097	36627	5142304	225724
Referral arrangements	0	0	-764	0	-1627	0	764	1627
Others, if any	0	0	0	0	0	0	0	0
Total Rs.	12215794	44885988	342191471	1048106107	26550744	127420591	705914636	100869847

(in Rs.)

PARTICULARS	Other Miscellaneous		Total Miscellaneous		Total All Classes		Total Misc.	Total All Classes	
	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	Upto Dec 2011	Upto Dec 2011	Upto Dec 2010
Agents	121310851	391708367	-952738263	748592669	890450263	2937572126	#REF!	#REF!	1884444903
Brokers	19797525	88051951	-193026835	130838239	185156940	723220198	#REF!	#REF!	562411248
Corporate Agents	-7207247	6002762	-39066310	-11997248	-19392220	21940990	#REF!	#REF!	0
Referral arrangements	-641661	0	-1830066	-915033	-1001299	0	#REF!	#REF!	2119877
Others, if any	0	0	0	0	0	0	#REF!	#REF!	0
Total Rs.	133259468	485763080	-1186661474	866518627	1055213684	3682733314	#REF!	#REF!	2448976028

Break-up of the expenses (Gross) incurred to procure

Particulars	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011	For the quarter ending 31.03.2010	Upto the quarter ending 31.03.2010
	(in Rs.)	(in Rs.)	(in Rs.)	(in Rs.)
Agents	0	2626166118		
Brokers	0	790060627		
Corporate Agency	0	30117037		
Referral	0	34845014		
Others (Please specify)	0	0	0	
Total	0	3481188796	0	0