

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

FIRE

Particulars	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	211434	441609	218541	426219
Add: Re-insurance Accepted	93650	170873	57485	72867
Less: Commission on Re-insurance Ceded	216000	489596	120350	424181
Net Commission	89084	122886	155676	74905

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	87305	178676	85247	185136
Add: Re-insurance Accepted	3076	4691	184	319
Less: Commission on Re-insurance Ceded	5388	19377	14185	28011
Net Commission	84993	163990	71246	157444

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	15744	24870	7784	16316
Add: Re-insurance Accepted	1556	26579	14951	32170
Less: Commission on Re-insurance Ceded	-17188	48617	12835	95762
Net Commission	34488	2832	9900	-47276

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	103049	203546	93031	201452
Add: Re-insurance Accepted	4632	31270	15135	32489
Less: Commission on Re-insurance Ceded	-11800	67994	27020	123773
Net Commission	119481	166822	81146	110168

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	303019	559539	256574	510511
Add: Re-insurance Accepted	-39	44	1924	1924
Less: Commission on Re-insurance Ceded	23321	46080	22076	43888
Net Commission	279659	513503	236422	468547

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	3977	8319	7865	14585
Add: Re-insurance Accepted	182	182	0	0
Less: Commission on Re-insurance Ceded	9309	19723	-6036	19980
Net Commission	-5150	-11222	13901	-5395

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(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- insurance Ceded	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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(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- insurance Ceded	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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	306996	567858	264439	525096
Add: Re-insurance Accepted	143	226	1924	1924
Less: Commission on Re- insurance Ceded	32630	65803	16040	63868
Net Commission	274509	502281	250323	463152

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	57531	112905	49115	106428
Add: Re-insurance Accepted	-34063	-47847	187700	193216
Less: Commission on Re-insurance Ceded	18702	122447	14544	93904
Net Commission	4766	-57389	222271	205740

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	5686	8157	994	3036
Add: Re-insurance Accepted	6116	12208	8317	17036
Less: Commission on Re-insurance Ceded	52812	59870	8042	20844
Net Commission	-41010	-39505	1269	-772

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	23200	43291	20745	42366
Add: Re-insurance Accepted	0	0	0	0
Less: Commission on Re-insurance Ceded	1474	3134	1755	3482
Net Commission	21726	40157	18990	38884

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	40670	69268	25448	49543
Add: Re-insurance Accepted	10	37	14	20
Less: Commission on Re-insurance Ceded	3460	11707	6029	8395
Net Commission	37220	57598	19433	41168

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	388443	682009	293543	532366
Add: Re-insurance Accepted	-1321	132	0	0
Less: Commission on Re-insurance Ceded	10491	53023	37857	75067
Net Commission	376631	629118	255686	457299

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	19428	34447	15346	28262
Add: Re-insurance Accepted	32	69	22	23
Less: Commission on Re-insurance Ceded	1276	3719	7320	8322
Net Commission	18184	30797	8048	19963

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	142781	284552	129726	267262
Add: Re-insurance Accepted	-13286	35628	71213	131760
Less: Commission on Re- insurance Ceded	948	44038	-25628	30621
Net Commission	128547	276142	226567	368401

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	984735	1802487	799356	1554359
Add: Re-insurance Accepted	-42369	453	269190	343979
Less: Commission on Re- insurance Ceded	121793	363741	65959	304503
Net Commission	820573	1439199	1002587	1593835

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1299218	2447642	1110928	2182030
Add: Re-insurance Accepted	55913	202596	341810	449335
Less: Commission on Re- insurance Ceded	325993	921331	213329	852457
Net Commission	1029138	1728907	1239409	1778908

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 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2013	Upto the quarter ending 30.09.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	1035408	1911505	902229	1756487
Brokers	263810	536137	208699	425542
Corporate Agency	0	0	0	0
Referral	0	0	0	0
Others (Please specify)	0	0	0	0
Total	1299218	2447642	1110928	2182029

Segmentwise break-up of the expenses (Gross- only) incurred to procure business for and upto the year ending 30.09.2014

(in Rupees)

PARTICULARS	Fire		M. Cargo		M. Hull	
	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
Agents	152026323	311710373	62362641	122954420	8401397	10080256
Brokers	59408004	129898949	24942142	55721647	7342022	14789376
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.	211434327	441609322	87304783	178676067	15743419	24869632

PARTICULARS	Motor OD		Motor TP (Non Pool)		Motor TP (Pool & D.R.Pool)	
	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
Agents	276513181	517924596	3977121	8319468	0	0
Brokers	26505792	41613984	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.	303018973	559538580	3977121	8319468	0	0

PARTICULARS	Engineering		Aviation		W.C.	
	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
Agents	32387824	60812192	3581189	3667743	20878028	39248754
Brokers	25143324	52093089	2103897	4488789	2321987	4042560
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.	57531148	112905281	5685086	8156532	23200015	43291314

PARTICULARS	Liability		Health		P.A.	
	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
Agents	12385363	22925307	312718867	527054539	33715844	57500779
Brokers	7042448	11521865	75724540	154954854	6954761	11767357
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.	19427811	34447172	388443407	682009393	40670605	69268136

PARTICULARS	Other Miscellaneous		Total Miscellaneous		Total All Classes	
	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014	For the quarter ending 30.09.2014	Upto the quarter ending 30.09.2014
Agents	116460360	229306837	812617777	1466760215	1035408138	1911505264
Brokers	26320728	55244430	172117477	335726928	263809645	536136900
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.	142781088	284551267	984735254	1802487143	1299217783	2447642164