

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

**FIRE**

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	219158	711415	171151	636557
Add: Re-insurance Accepted	94974	254454	63078	253184
Less: Commission on Re-insurance Ceded	103963	332881	85105	399497
<b>Net Commission</b>	<b>210169</b>	<b>632988</b>	<b>149124</b>	<b>490244</b>

*Note:*

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

**MARINE CARGO**

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	61318	191943	66781	219176
Add: Re-insurance Accepted	3363	3663	143	1373
Less: Commission on Re-insurance Ceded	10273	30978	6855	23965
<b>Net Commission</b>	<b>54408</b>	<b>164628</b>	<b>60069</b>	<b>196584</b>

*Note:*

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

**MARINE HULL**

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	5348	19956	5159	21975
Add: Re-insurance Accepted	2083	5520	5779	13223
Less: Commission on Re-insurance Ceded	8748	30782	-890	52849
<b>Net Commission</b>	<b>-1317</b>	<b>-5306</b>	<b>11828</b>	<b>-17651</b>

*Note:*

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

**MARINE TOTAL**

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	66666	211899	71940	241151
Add: Re-insurance Accepted	5446	9183	5922	14596
Less: Commission on Re-insurance Ceded	19021	61760	5965	76814
<b>Net Commission</b>	<b>53091</b>	<b>159322</b>	<b>71897</b>	<b>178933</b>

Note:

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

**MOTOR OD**

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	630184	1584908	403945	1118843
Add: Re-insurance Accepted	89	160	8	76
Less: Commission on Re-insurance Ceded	37769	105888	-42524	19968
<b>Net Commission</b>	<b>592504</b>	<b>1479180</b>	<b>446477</b>	<b>1098951</b>

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**

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	48901	108094	4880	112974
Add: Re-insurance Accepted	14	14	-632	-608
Less: Commission on Re-insurance Ceded	17169	49092	-27263	0
<b>Net Commission</b>	<b>31746</b>	<b>59016</b>	<b>31511</b>	<b>112366</b>

Note:

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

**MOTOR TP POOL**

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(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
<b>Net Commission</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

*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**

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(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
<b>Net Commission</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

*Note:*

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

#### **MOTOR TOTAL**

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	679085	1693002	408825	1231817
Add: Re-insurance Accepted	103	174	-624	-532
Less: Commission on Re- insurance Ceded	54938	154980	-69787	19968
<b>Net Commission</b>	<b>624250</b>	<b>1538196</b>	<b>477988</b>	<b>1211317</b>

*Note:*

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

#### **ENGINEERING**

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	30192	117629	30484	106022
Add: Re-insurance Accepted	23200	76036	17480	58100
Less: Commission on Re- insurance Ceded	16007	69786	14489	128659
<b>Net Commission</b>	<b>37385</b>	<b>123879</b>	<b>33475</b>	<b>35463</b>

Note:

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

#### AVIATION

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1468	8548	685	8492
Add: Re-insurance Accepted	7331	19377	11628	28718
Less: Commission on Re- insurance Ceded	19646	27259	127768	142984
<b>Net Commission</b>	<b>-10847</b>	<b>666</b>	<b>-115455</b>	<b>-105774</b>

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

#### WORKMEN'S COMPENSATION

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	22101	70390	18054	59662
Add: Re-insurance Accepted	2	11	0	15
Less: Commission on Re- insurance Ceded	1075	3273	-2341	466
<b>Net Commission</b>	<b>21028</b>	<b>67128</b>	<b>20395</b>	<b>59211</b>

Note:

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

#### PERSONAL ACCIDENT

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	28742	85128	30295	134242
Add: Re-insurance Accepted	21	321	6087	6112
Less: Commission on Re- insurance Ceded	20350	27312	50585	139782
<b>Net Commission</b>	<b>8413</b>	<b>58137</b>	<b>-14203</b>	<b>572</b>

Note:

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

#### HEALTH

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1662113	1662113	444541	1375902
Add: Re-insurance Accepted	0	194	0	0
Less: Commission on Re- insurance Ceded	74317	185210	-98018	0
<b>Net Commission</b>	<b>519681</b>	<b>1477097</b>	<b>542559</b>	<b>1375902</b>

Note:

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

#### LIABILITY

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	16433	49830	20806	62269
Add: Re-insurance Accepted	83	174	9	71
Less: Commission on Re- insurance Ceded	1391	4006	-2356	420
<b>Net Commission</b>	<b>15125</b>	<b>45998</b>	<b>23171</b>	<b>61920</b>

Note:

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

#### MISCELLANEOUS OTHERS

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	121209	387792	104918	375666
Add: Re-insurance Accepted	25813	102227	16459	58653
Less: Commission on Re-insurance Ceded	-126590	121185	260492	367801
<b>Net Commission</b>	<b>273612</b>	<b>368834</b>	<b>-139115</b>	<b>66518</b>

Note:

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

MISCELLANEOUS TOTAL

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	2561343	4074432	1058608	3354072
Add: Re-insurance Accepted	56553	198514	51039	151137
Less: Commission on Re-insurance Ceded	61134	593011	280832	800080
<b>Net Commission</b>	<b>1488647</b>	<b>3679935</b>	<b>828815</b>	<b>2705129</b>

Note:

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

TOTAL (ALL CLASSES)

<b>Particulars</b>	<b>For the quarter ending 31.12.2017</b>	<b>Upto 9 months ending 31.12.2017</b>	<b>For the quarter ending 31.12.2016</b>	<b>Upto 9 months ending 31.12.2016</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	2847167	4997746	1301699	4231780
Add: Re-insurance Accepted	156973	462151	120039	418917
Less: Commission on Re-insurance Ceded	184118	987652	371902	1276391
<b>Net Commission</b>	<b>1751907</b>	<b>4472245</b>	<b>1049836</b>	<b>3374306</b>

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 31.12.2017	Upto 9 months ending 31.12.2017	For the quarter ending 31.12.2016	Upto 9 months ending 31.12.2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	1342370	3847820	1029269	3300567
Brokers	369680	1082924	272430	931213
Corporate Agency	0	0	0	0
MISP	67002	67002	0	0
Others (Please specify)	0	0	0	0
<b>Total</b>	<b>1779052</b>	<b>4997746</b>	<b>1301699</b>	<b>4231780</b>

Segmentwise break-up of the expenses (Gross- only) incurred to procure business for and upto the quarter ending 31.12.2017

(in '000)

PARTICULARS	Fire		M. Cargo		M. Hull	
	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017
Agents	187764	559152	41045	132754	1135	3440
Brokers	31394	152263	20272	59188	4213	16516
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
<b>Total Rs.</b>	<b>219158</b>	<b>711415</b>	<b>61317</b>	<b>191942</b>	<b>5348</b>	<b>19956</b>

PARTICULARS	Motor OD		Motor TP (Non Pool)		Motor TP (Pool & D.R.Pool)	
	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017
Agents	439116	1202135	47839	106692	0	0
Brokers	124066	315771	1062	1402	0	0
Corporate Agents	0	0	0	0	0	0
Referral arrangements	67002	67002	0	0	0	0
Others, if any	0	0	0	0	0	0
<b>Total Rs.</b>	<b>630184</b>	<b>1584908</b>	<b>48901</b>	<b>108094</b>	<b>0</b>	<b>0</b>

PARTICULARS	Engineering		Aviation		W.C.	
	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017
Agents	18040	61011	2	163	19490	64787
Brokers	12152	56618	1466	8385	2612	5604
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
<b>Total Rs.</b>	<b>30192</b>	<b>117629</b>	<b>1468</b>	<b>8548</b>	<b>22102</b>	<b>70391</b>

PARTICULARS	Liability		Health		P.A.	
	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017
Agents	11777	40499	471056	1330340	23286	67807
Brokers	4656	9331	122943	331774	5456	17321
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
<b>Total Rs.</b>	<b>21972</b>	<b>49830</b>	<b>593999</b>	<b>1662114</b>	<b>28742</b>	<b>85128</b>

PARTICULARS	Other Miscellaneous		Total Miscellaneous		Total All Classes	
	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017	For the quarter ending 31.12.2017	Upto 9 months ending 31.12.2017
Agents	81820	279040	1112426	3152474	1342370	3847820
Brokers	39388	108750	313801	854956	369680	1082924
Corporate Agents	0	0	0	0	0	0
Referral arrangements	0	0	67002	67002	67002	67002
Others, if any	0	0	0	0	0	0
<b>Total Rs.</b>	<b>121208</b>	<b>387790</b>	<b>1493229</b>	<b>4074432</b>	<b>1779052</b>	<b>4997746</b>