

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

FIRE

Particulars	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	142193	568412	132321	481548
Add: Re-insurance Accepted	89285	162152	144378	257807
Less: Commission on Re-insurance Ceded	318328	742509	101318	456606
Net Commission	-86850	-11945	175381	282749

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	59442	244578	77711	266830
Add: Re-insurance Accepted	175	494	1036	1898
Less: Commission on Re-insurance Ceded	11707	39718	8622	30261
Net Commission	47910	205354	70125	238467

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	7184	23500	7893	19868
Add: Re-insurance Accepted	3411	35581	32405	56490
Less: Commission on Re-insurance Ceded	21632	117394	26351	84763
Net Commission	-11037	-58313	13947	-8405

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	66626	268078	85604	286698
Add: Re-insurance Accepted	3586	36075	33441	58388
Less: Commission on Re-insurance Ceded	33339	157112	34973	115024
Net Commission	36873	147041	84072	230062

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	297238	807749	308593	903652
Add: Re-insurance Accepted	1734	3658	2942	3084
Less: Commission on Re-insurance Ceded	24058	67946	41884	120288
Net Commission	274914	743461	269651	786448

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	6731	21316	11824	28276
Add: Re-insurance Accepted	41	41	0	0
Less: Commission on Re-insurance Ceded	10701	30681	29838	101422
Net Commission	-3929	-9324	-18014	-73146

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	303969	829065	320417	931928
Add: Re-insurance Accepted	1775	3699	2942	3084
Less: Commission on Re- insurance Ceded	34759	98627	71722	221710
Net Commission	270985	734137	251637	713302

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	55379	161807	54923	161414
Add: Re-insurance Accepted	19715	212931	18207	52853
Less: Commission on Re-insurance Ceded	86352	180256	41783	126224
Net Commission	-11258	194482	31347	88043

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1873	4909	2693	5566
Add: Re-insurance Accepted	6897	23933	44355	70864
Less: Commission on Re-insurance Ceded	6021	26865	22543	64124
Net Commission	2749	1977	24505	12306

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	21418	63784	19046	57775
Add: Re-insurance Accepted	0	0	0	6
Less: Commission on Re-insurance Ceded	1583	5065	2677	8307
Net Commission	19835	58719	16369	49474

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	26742	76285	26809	77123
Add: Re-insurance Accepted	0	20	9999	13834
Less: Commission on Re- insurance Ceded	11686	20081	7358	20255
Net Commission	15056	56224	29450	70702

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	295627	827993	209672	722120
Add: Re-insurance Accepted	0	0	0	0
Less: Commission on Re- insurance Ceded	38993	114060	37272	143437
Net Commission	256634	713933	172400	578683

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	15098	43360	12019	38958
Add: Re-insurance Accepted	12	35	364	1133
Less: Commission on Re- insurance Ceded	8754	17076	3094	19020
Net Commission	6356	26319	9289	21071

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	130194	397456	108344	345264
Add: Re-insurance Accepted	77460	209220	25710	60592
Less: Commission on Re-insurance Ceded	19096	49717	28888	74042
Net Commission	188558	556959	105166	331814

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	850300	2404659	753923	2340148
Add: Re-insurance Accepted	105859	449838	101577	202366
Less: Commission on Re-insurance Ceded	207244	511747	215337	677119
Net Commission	748915	2342750	640163	1865395

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1059119	3241149	971848	3108394
Add: Re-insurance Accepted	198730	648065	279396	518561
Less: Commission on Re-insurance Ceded	558911	1411368	351628	1248749
Net Commission	698938	2477846	899616	2378206

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 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	871812	2628299	831311	2556919
Brokers	187309	612851	140537	551475
Corporate Agency	0	0	0	0
Referral	0	0	0	0
Others (Please specify)	0	0	0	0
Total	1059121	3241150	971848	3108394

Segmentwise break-up of the expenses (Gross- only) incurred to procure business for and upto nine months ending 31.12.2013

(in Rupees)

PARTICULARS	Fire		M. Cargo		M. Hull	
	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
Agents	121077250	443756890	54968497	179005837	3720749	7341862
Brokers	21116159	124655511	4473556	65571773	3464146	16158590
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.	142193409	568412401	59442053	244577610	7184895	23500452

PARTICULARS	Motor OD		Motor TP (Non Pool)		Motor TP (Pool & D.R.Pool)	
	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
Agents	279644027	766875717	6731521	21316433	0	0
Brokers	17593868	40873300	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.	297237895	807749017	6731521	21316433	0	0

PARTICULARS	Engineering		Aviation		W.C.	
	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
Agents	30374742	89703711	169176	380925	20413386	59650310
Brokers	25003725	72103003	1704396	4528308	1004041	4133257
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.	55378467	161806714	1873572	4909233	21417427	63783567

PARTICULARS	Liability		Health		P.A.	
	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
Agents	9340524	29782455	218616647	644578194	23592461	67236719
Brokers	5757154	13577468	77010955	183415148	3149725	9048385
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.	15097678	43359923	295627602	827993342	26742186	76285104

PARTICULARS	Other Miscellaneous		Total Miscellaneous		Total All Classes	
	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
Agents	103162859	318669861	692045343	1998194325	871811839	2628298914
Brokers	27031489	78786204	158255353	406465073	187309214	612850947
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.	130194348	397456065	850300696	2404659398	1059121053	3241149861