

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

FIRE

Particulars	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	281216	963349	246072	957487
Add: Re-insurance Accepted	58602	312221	54631	309085
Less: Commission on Re- insurance Ceded	104733	418758	-27014	305867
Net Commission	235085	856812	327717	960705

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	68637	260017	72989	264932
Add: Re-insurance Accepted	877	19773	1097	4760
Less: Commission on Re-	12817	57843	9996	40974
Net Commission	56697	221947	64090	228718

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	6591	27528	5637	25593
Add: Re-insurance Accepted	68	18437	670	6190
Less: Commission on Re-	29055	66416	14577	45359
Net Commission	-22396	-20451	-8270	-13576

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	75228	287545	78626	290525
Add: Re-insurance Accepted	945	38210	1767	10950
Less: Commission on Re-	41872	124259	24573	86333
Net Commission	34301	201496	55820	215142

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)

Commission paid				
Direct	773416	2795088	882411	2467319
Add: Re-insurance Accepted	1763	3559	2192	2352
Less: Commission on Re-	-26506	73287	37431	143319
Net Commission	801685	2725360	847172	2326352

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 ended	Upto the quarter ended	For the quarter ended	Upto the quarter ended
	31.03.2019	31.03.2019	31.03.2018	31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	129705	433986	129932	238026
Add: Re-insurance Accepted	0	0	27	41
Less: Commission on Re-	77225	131916	21219	70311
Net Commission	52480	302070	108740	167756

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 ended	Upto the quarter ended	For the quarter ended	Upto the quarter ended
	31.03.2019	31.03.2019	31.03.2018	31.03.2018
	(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-	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 ended	Upto the quarter ended	For the quarter ended	Upto the quarter ended
	31.03.2019	31.03.2019	31.03.2018	31.03.2018
	(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-	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 ended	Upto the quarter ended	For the quarter ended	Upto the quarter ended
	31.03.2019	31.03.2019	31.03.2018	31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	903121	3229074	1012343	2705345
Add: Re-insurance Accepted	1763	3559	2219	2393
Less: Commission on Re-	50719	205203	58650	213630
Net Commission	854165	3027430	955912	2494108

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	47203	170336	55723	173352
Add: Re-insurance Accepted	8375	104546	18401	94437
Less: Commission on Re-	18019	97063	-1705	68081
Net Commission	37559	177819	75829	199708

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1631	7998	2900	11448
Add: Re-insurance Accepted	16117	48371	15817	35194
Less: Commission on Re-	-9656	18939	-2706	24553
Net Commission	27404	37430	21423	22089

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	23641	96013	24335	94725
Add: Re-insurance Accepted	3	12	0	11
Less: Commission on Re-	-945	3362	1133	4406
Net Commission	24589	92663	23202	90330

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	33135	135693	33655	118783
Add: Re-insurance Accepted	21	30	19	340
Less: Commission on Re-	14287	56944	56398	83710
Net Commission	18869	78779	-22724	35413

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				

Direct	823126	2584840	871202	2533315
Add: Re-insurance Accepted	5499	10975	0	194
Less: Commission on Re-	9837	194068	67695	252905
Net Commission	818788	2401747	803507	2280604

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	23738	78262	22163	71993
Add: Re-insurance Accepted	52	305	59	233
Less: Commission on Re-	14641	20029	1738	5744
Net Commission	9149	58538	20484	66482

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	250093	801096	141390	529182
Add: Re-insurance Accepted	2054	95023	75474	177701
Less: Commission on Re-	185466	1243408	578261	699446
Net Commission	66681	-347289	-361397	7437

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	2105688	7103312	2163711	6238143
Add: Re-insurance Accepted	33884	262821	111989	310503
Less: Commission on Re-	282368	1839016	759464	1352475
Net Commission	1857204	5527117	1516236	5196171

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	2462132	8354206	2488409	7486155
Add: Re-insurance Accepted	93431	613252	168387	630538
Less: Commission on Re-	428973	2382033	757023	1744675
Net Commission	2126590	6585425	1899773	6372018

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 ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2018	Upto the quarter ended 31.03.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	1587589	5483244	1610266	5458086
Brokers	599170	1903043	654660	1737584
Corporate Agency	123579	404150	28810	28810
Referral	151613	563588	194673	261675
Others (Please specify)	181	181	0	0
Total	2462132	8354206	2488409	7486155

Segmentwise break-up of the expenses (Gross- only) incurred to procure business for and upto the quarter ending 31.03.2019

(in '000)

PARTICULARS	Fire		M. Cargo		M. Hull	
	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	Agents	190417	675260	48183	175783	1944
Brokers	79816	247587	20371	84016	4640	22076
Corporate Agents	10983	40502	83	218	7	10
Remuneration to MISP	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	281216	963349	68637	260017	6591	27528

PARTICULARS	Motor OD		Motor TP (Non Pool)		Motor TP (Pool & D.R.Pool)	
	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	Agents	441090	1567036	121757	409526	0
Brokers	180533	664284	7949	24461	0	0
Corporate Agents	0	0	0	0	0	0
Remuneration to MISP	151613	563588	0	0	0	0
Others, if any	181	181	0	0	0	0
Total Rs.	773417	2795089	129706	433987	0	0

PARTICULARS	Engineering		Aviation		W.C.	
	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	Agents	31761	102692	5	190	22013
Brokers	15441	67643	1626	7808	1628	7562
Corporate Agents	0	0	0	0	0	0
Remuneration to MISP	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	47202	170335	1631	7998	23641	96013

PARTICULARS	Liability		Health		P.A.	
	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
	Agents	14091	53933	618884	2008676	26411
Brokers	9647	24329	204242	576164	6723	32414
Corporate Agents	0	0	0	0	0	0
Remuneration to MISP	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	23738	78262	823126	2584840	33134	135692

PARTICULARS	Other Miscellaneous		Total Miscellaneous		Total All Classes	
	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019	For the quarter ended 31.03.2019	Upto the quarter ended 31.03.2019
Agents	71033	292977	1347045	4626759	1587589	5483244
Brokers	66554	144699	494343	1549364	599170	1903043
Corporate Agents	112506	363420	112506	363420	123579	404150
Remuneration to MISIP	0	0	151613	563588	151613	563588
Others, if any	0	0	181	181	181	181
Total Rs.	250093	801096	2105688	7103312	2462132	8354206