

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

FIRE

Particulars	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	287520	926233	199251	682133
Add: Re-insurance Accepted	58246	202395	63457	253619
Less: Commission on Re-insurance Ceded	86745	332424	85034	314025
Net Commission	259021	796204	177674	621727

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	74669	205180	67102	191380
Add: Re-insurance Accepted	3772	10111	5556	18896
Less: Commission on Re-insurance Ceded	18384	52696	15784	45026
Net Commission	60057	162595	56874	165250

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	22016	37203	6863	20937
Add: Re-insurance Accepted	2234	16883	3030	18369
Less: Commission on Re-insurance Ceded	36656	55400	10625	37361
Net Commission	-12406	-1314	-732	1945

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	96685	242383	73965	212317
Add: Re-insurance Accepted	6006	26994	8586	37265
Less: Commission on Re-insurance Ceded	55040	108096	26409	82387
Net Commission	47651	161281	56142	167195

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	749656	1822520	725382	2021672
Add: Re-insurance Accepted	109	291	1193	1796
Less: Commission on Re-insurance Ceded	87863	133963	34981	99793
Net Commission	661902	1688848	691594	1923675

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	122672	326042	103884	304281
Add: Re-insurance Accepted	0	0	0	0
Less: Commission on Re-insurance Ceded	50674	154831	18852	54691
Net Commission	71998	171211	85032	249590

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
-------------	----------------------------------	-----------------------------------	----------------------------------	-----------------------------------

	(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-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 ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(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-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 ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	872328	2148562	829266	2325953
Add: Re-insurance Accepted	109	291	1193	1796
Less: Commission on Re-insurance Ceded	138537	288794	53833	154484
Net Commission	733900	1860059	776626	2173265

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				

Direct	66494	148003	40270	123133
Add: Re-insurance Accepted	32219	81070	27858	96171
Less: Commission on Re-insurance Ceded	-19089	72859	26376	79044
Net Commission	117802	156214	41752	140260

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1437	5237	1295	6367
Add: Re-insurance Accepted	61932	89098	14037	32254
Less: Commission on Re-insurance Ceded	17409	28002	9856	28595
Net Commission	45960	66333	5476	10026

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	24176	71134	25067	72372
Add: Re-insurance Accepted	0	0	9	9
Less: Commission on Re-insurance Ceded	1193	3743	1468	4307
Net Commission	22983	67391	23608	68074

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	32826	101995	35431	102558
Add: Re-insurance Accepted	1	213	0	9

Less: Commission on Re-insurance Ceded	9274	7045	14805	42657
Net Commission	23553	95163	20626	59910

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	778892	2052875	575576	1761714
Add: Re-insurance Accepted	1508	17313	5476	5476
Less: Commission on Re-insurance Ceded	42667	186043	71244	184231
Net Commission	737733	1884145	509808	1582959

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	15678	53770	16391	54524
Add: Re-insurance Accepted	1	44	54	253
Less: Commission on Re-insurance Ceded	-6215	6902	1977	5388
Net Commission	21894	46912	14468	49389

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	453126	883948	179865	551003
Add: Re-insurance Accepted	2429	32077	7123	92969
Less: Commission on Re-insurance Ceded	124159	501726	364905	1057942

Net Commission	331396	414299	-177917	-413970
----------------	--------	--------	---------	---------

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	2244957	5465524	1703161	4997624
Add: Re-insurance Accepted	98199	220106	55750	228937
Less: Commission on Re-insurance Ceded	307935	1095114	544464	1556648
Net Commission	2035221	4590516	1214447	3669913

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	2629162	6634140	1976377	5892074
Add: Re-insurance Accepted	162451	449495	127793	519821
Less: Commission on Re-insurance Ceded	449720	1535634	655907	1953060
Net Commission	2341893	5548001	1448263	4458835

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 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2018	Upto the quarter ended 31.12.2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	2008961	4712088	1326883	3895655
Brokers	439790	1392194	410692	1303873
Corporate Agency	101432	290847	94481	280571
Remuneration to MISP	90329	249295	144321	411975
Others (Please specify)	2813	3879	0	0
Total	2643325	6648303	1976377	5892074

Segmentwise break-up of the expenses (Gross- only) incurred to procure business for and upto the quarter ending 31.12.2019

(in '000)

PARTICULARS	Fire		M. Cargo		M. Hull	
	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019
Agents	199826	602168	52500	140487	1859	5691
Brokers	81178	298983	22109	64537	20139	31477
Corporate Agents	6487	25053	61	157	18	35
Remuneration to MISP	0	0	0	0	0	0
Others, if any	29	29	0	0	0	0
Total Rs.	287520	926233	74670	205181	22016	37203

PARTICULARS	Motor OD		Motor TP (Non Pool)		Motor TP (Pool & D.R.Pool)	
	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019
Agents	626873	1299133	115837	305966	0	0
Brokers	32293	273931	6835	20076	0	0
Corporate Agents	154	154	0	0	0	0
Remuneration to MISP	90329	249295	0	0	0	0
Others, if any	7	7	0	0	0	0
Total Rs.	749656	1822520	122672	326042	0	0

PARTICULARS	Engineering		Aviation		W.C.	
	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019
Agents	31562	82288	5	79	21478	64986
Brokers	34879	65663	1433	5159	2698	6148
Corporate Agents	53	53	0	0	0	0
Remuneration to MISP	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	66494	148004	1438	5238	24176	71134

PARTICULARS	Liability		Health		P.A.	
	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019
Agents	14159	39674	594468	1584846	25081	73207
Brokers	1518	14095	184550	468155	7744	28787
Corporate Agents	0	0	-126	-126	0	0
Remuneration to MISP	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	15677	53769	778892	2052875	32825	101994

PARTICULARS	Other Miscellaneous		Total Miscellaneous		Total All Classes	
	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019	For the quarter ended 31.12.2019	Upto the quarter ended 31.12.2019

Agents	325313	513563	1754776	3963742	2008961	4712088
Brokers	44414	115183	316364	997197	439790	1392194
Corporate Agents	94785	265521	94866	265602	101432	290847
Remuneration to MISIP	0	0	90329	249295	90329	249295
Others, if any	2777	3843	2784	3850	2813	3879
Total Rs.	467289	898110	2259119	5479686	2643325	6648303