

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

FIRE

Particulars	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	148521	300852	91358	223997
Add: Re-insurance Accepted	9963	90744	-38464	42317
Less: Commission on Re-insurance	111265	302794	96564	288093
Net Commission	47219	88802	-63362	-21779

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	90151	177528	71339	175179
Add: Re-insurance Accepted	613	737	7624	7748
Less: Commission on Re-insurance	-6411	22750	6825	35986
Net Commission	97175	155515	88602	146942

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	7677	13509	6332	10144
Add: Re-insurance Accepted	6942	26099	-3062	16095
Less: Commission on Re-insurance	-19185	14267	21058	54510
Net Commission	33804	25341	-19807	-28270

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	97828	191037	77671	185324
Add: Re-insurance Accepted	7555	26836	4563	23844
Less: Commission on Re-insurance	-25596	37017	27883	90496
Net Commission	130979	180856	68795	118672

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	249254	525244	222944	496965
Add: Re-insurance Accepted	4802	4802	3074	3074
Less: Commission on Re-insurance	49317	98883	-2327	47239
Net Commission	204739	431163	226377	452801

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	6164	13680	5075	11290
Add: Re-insurance Accepted	0	0	0	0
Less: Commission on Re-insurance	0	0	0	0
Net Commission	6164	13680	3774	11290

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	0	0	0	0
Add: Re-insurance Accepted	12106	22311	222565	232770
Less: Commission on Re-insurance	0	0	231948	231948
Net Commission	12106	22311	-9383	822

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	255418	538924	228019	508255
Add: Re-insurance Accepted	16908	27113	225638	235843
Less: Commission on Re-insurance	49317	98883	229621	279187
Net Commission	223009	467154	220766	464911

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	47354	99732	46797	94743
Add: Re-insurance Accepted	-99707	81362	-116007	65062
Less: Commission on Re-insurance	47274	96317	-29778	19265
Net Commission	-99627	84777	-43865	140539

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1992	3779	614	3546
Add: Re-insurance Accepted	9049	25595	1919	18465
Less: Commission on Re-insurance	21350	28053	5598	12301
Net Commission	-10309	1321	-1919	9711

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	19480	37432	19053	34429
Add: Re-insurance Accepted	0	0	0	0
Less: Commission on Re-insurance	3999	7973	-273	3701
Net Commission	15481	29459	16749	30727

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	38213	66765	37592	77801
Add: Re-insurance Accepted	240	3277	-1728	1309
Less: Commission on Re-insurance	25914	32177	13162	19425
Net Commission	12539	37865	34359	59685

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	277229	484802	241851	442794
Add: Re-insurance Accepted	0	0	0	0
Less: Commission on Re-insurance	63550	116354	39538	92342
Net Commission	213679	368448	195683	350452

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	12879	24688	9636	23040
Add: Re-insurance Accepted	244	575	402	733
Less: Commission on Re-insurance	3640	4542	3987	4889
Net Commission	9483	20721	7646	18884

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	119497	250422	112662	242039
Add: Re-insurance Accepted	3648	12146	2607	11105
Less: Commission on Re-insurance	7722	58954	-6833	44399
Net Commission	115423	203614	120554	208745

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	772062	1506544	696225	1426648
Add: Re-insurance Accepted	-69618	150068	112829	332515
Less: Commission on Re-insurance	222766	443253	255022	475509
Net Commission	479678	1213359	549974	1283655

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 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1018411	1998433	865254	1835969
Add: Re-insurance Accepted	-52102	267648	78928	398676
Less: Commission on Re-insurance	308434	783064	379469	854098
Net Commission	657875	1483017	555406	1380547

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-Indian only) incurred to procure business to be furnished as per details indicated below:

Particulars	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	695200	1360797	682777	1417817
Brokers	184009	380894	182358	417082
Corporate Agency	275	1300	0	0
Referral	24947	24947	118	1069
Others (Please specify)	0	0	0	0
Total	904431	1767938	865253	1835968

Segmentwise break-up of the expenses (Gross) incurred to procure business for and upto the half year ending 30.09.2011

(Rs. In '000s)

PARTICULARS	Fire		M. Cargo		M. Hull	
	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
Agents	65874	147243	39178	85834	1771	3529
Brokers	19970	67201	40297	71784	5346	8390
Corporate Agents	265	316	0	0	0	0
Referral arrangements	9073	9073	165	165	17	17
Others, if any	0	0	0	0	0	0
Total Rs.	95182	223833	79640	157783	7134	11936

(Rs. In '000s)

PARTICULARS	Motor OD		Motor TP (Non Pool)		Motor TP (Pool)	
	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
Agents	203839	403170	0	0	0	0
Brokers	11206	21497	0	0	0	0
Corporate Agents	116	393	0	0	0	0
Referral arrangements	4747	4747	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	219908	429807	0	0	0	0

PARTICULARS	Engineering		Aviation		W.C.	
	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
Agents	19619	43761	435	439	15661	31752
Brokers	19197	45565	1557	3340	2424	3129
Corporate Agents	-88	3	-22	0	-9	14
Referral arrangements	112	112	0	0	15	15
Others, if any	0	0	0	0	0	0
Total Rs.	38840	89441	1970	3779	18091	34910

PARTICULARS	Liability		Health		P.A.	
	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
Agents	7262	13810	218809	386953	34091	55343
Brokers	4655	9221	55519	94835	3520	10398
Corporate Agents	-12	0	-277	99	-41	0
Referral arrangements	20	20	2672	2672	200	200
Others, if any	0	0	0	0	0	0
Total Rs.	11925	23051	276723	484559	37770	65941

PARTICULARS	Other Miscellaneous		Total Miscellaneous		Total All Classes	
	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011
Agents	88661	188963	52563	588377	695200	1360797
Brokers	20318	45534	3273	118396	184009	380894
Corporate Agents	343	475	-964	10	275	1300
Referral arrangements	7926	7926	15692	15692	24947	24947
Others, if any	0	0	0	0	0	0
Total Rs.	117248	242898	70564	722475	904431	1767938