

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

FIRE

Particulars	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	105891	547500	142193	568412
Add: Re-insurance Accepted	42885	213758	89285	162152
Less: Commission on Re-insurance Ceded	125278	614874	318328	742509
Net Commission	23498	146384	-86850	-11945

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	66366	245042	59442	244578
Add: Re-insurance Accepted	3	4694	175	494
Less: Commission on Re-insurance Ceded	16163	35540	11707	39718
Net Commission	50206	214196	47910	205354

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	-272	24598	7184	23500
Add: Re-insurance Accepted	4539	31118	3411	35581
Less: Commission on Re-insurance Ceded	24146	72763	21632	117394
Net Commission	-19879	-17047	-11037	-58313

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	66094	269640	66626	268078
Add: Re-insurance Accepted	4542	35812	3586	36075
Less: Commission on Re- insurance Ceded	40309	108303	33339	157112
Net Commission	30327	197149	36873	147041

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	262080	821619	297238	807749
Add: Re-insurance Accepted	106	150	1734	3658
Less: Commission on Re- insurance Ceded	25730	71810	24058	67946
Net Commission	236456	749959	274914	743461

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	4388	12707	6731	21316
Add: Re-insurance Accepted	-182	0	41	41
Less: Commission on Re- insurance Ceded	30432	50155	10701	30681
Net Commission	-26226	-37448	-3929	-9324

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	266468	834326	303969	829065
Add: Re-insurance Accepted	-76	150	1775	3699
Less: Commission on Re-insurance Ceded	56162	121965	34759	98627
Net Commission	210230	712511	270985	734137

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	27163	140068	55379	161807
Add: Re-insurance Accepted	22346	-25501	19715	212931
Less: Commission on Re- insurance Ceded	36484	158931	86352	180256
Net Commission	13025	-44364	-11258	194482

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	-1446	6711	1873	4909
Add: Re-insurance Accepted	13619	25827	6897	23933
Less: Commission on Re- insurance Ceded	0	59870	6021	26865
Net Commission	12173	-27332	2749	1977

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	24200	67491	21418	63784
Add: Re-insurance Accepted	0	0	0	0
Less: Commission on Re- insurance Ceded	3132	6266	1583	5065
Net Commission	21068	61225	19835	58719

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	29261	98529	26742	76285
Add: Re-insurance Accepted	182	219	0	20
Less: Commission on Re- insurance Ceded	14085	25792	11686	20081
Net Commission	15358	72956	15056	56224

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	253561	935570	295627	827993
Add: Re-insurance Accepted	64	196	0	0
Less: Commission on Re- insurance Ceded	33387	86410	38993	114060
Net Commission	220238	849356	256634	713933

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	14555	49002	15098	43360
Add: Re-insurance Accepted	31	100	12	35
Less: Commission on Re- insurance Ceded	1435	5154	8754	17076
Net Commission	13151	43948	6356	26319

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	99038	383590	130194	397456
Add: Re-insurance Accepted	46892	82520	77460	209220
Less: Commission on Re- insurance Ceded	97359	141397	19096	49717
Net Commission	48571	324713	188558	556959

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	712800	2515287	850300	2404659
Add: Re-insurance Accepted	83058	83511	105859	449838
Less: Commission on Re- insurance Ceded	242044	605785	207244	511747
Net Commission	553814	1993013	748915	2342750

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	884785	3332427	1059120	3241149
Add: Re-insurance Accepted	130485	333081	198730	648065
Less: Commission on Re- insurance Ceded	407631	1328962	558911	1411368
Net Commission	607639	2336546	698938	2477846

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 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2013	Upto the quarter ending 31.12.2013
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	726625	2638130	871812	2628299
Brokers	158160	694297	187308	612850
Corporate Agency	0	0	0	0
Referral	0	0	0	0
Others (Please specify)	0	0	0	0
Total	884785	3332427	1059120	3241149

Segmentwise break-up of the expenses (Gross- only) incurred to procure business for and upto the year ending 31.12.2014

(in '000)

PARTICULARS	Fire		M. Cargo		M. Hull	
	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
Agents	90043	401753	45406	168360	-4012	6068
Brokers	15848	145747	20960	76682	3740	18530
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.	105891	547500	66366	245042	-272	24598

PARTICULARS	Motor OD		Motor TP (Non Pool)		Motor TP (Pool & D.R.Pool)	
	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
Agents	245595	763520	4388	12707	0	0
Brokers	16485	58099	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.	262080	821619	4388	12707	0	0

PARTICULARS	Engineering		Aviation		W.C.	
	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
Agents	13128	73940	-3263	406	23612	62860
Brokers	14035	66128	1817	6305	588	4631
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.	27163	140068	-1446	6711	24200	67491

PARTICULARS	Liability		Health		P.A.	
	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
Agents	10097	33022	189795	716850	23936	81437
Brokers	4458	15980	63766	218720	5325	17092
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.	14555	49002	253561	935570	29261	98529

PARTICULARS	Other Miscellaneous		Total Miscellaneous		Total All Classes	
	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014	For the quarter ending 31.12.2014	Upto the quarter ending 31.12.2014
Agents	87902	317208	595189	2061949	726625	2638130
Brokers	11136	66382	117611	453338	158160	694297
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.	99038	383590	712800	2515287	884785	3332427