

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

**FIRE**

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	159778	641326	133120	546321
Add: Re-insurance Accepted	90525	348332	112574	286066
Less: Commission on Re-insurance Ceded	311849	768455	121325	538694
<b>Net Commission</b>	<b>-61546</b>	<b>221203</b>	<b>124369</b>	<b>293693</b>

*Note:*

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

**MARINE CARGO**

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	76579	343409	80062	351120
Add: Re-insurance Accepted	4511	6409	379	2343
Less: Commission on Re-insurance Ceded	34232	64493	57680	93196
<b>Net Commission</b>	<b>46858</b>	<b>285325</b>	<b>22761</b>	<b>260267</b>

*Note:*

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

**MARINE HULL**

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	5818	25686	5956	28726
Add: Re-insurance Accepted	12999	69489	25983	62437
Less: Commission on Re-insurance Ceded	29302	114065	91346	113390
<b>Net Commission</b>	<b>-10485</b>	<b>-18890</b>	<b>-59407</b>	<b>-22227</b>

*Note:*

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

**MARINE TOTAL**

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	82397	369095	86018	379846
Add: Re-insurance Accepted	17510	75898	26362	64780
Less: Commission on Re-insurance Ceded	63534	178558	149026	206586
<b>Net Commission</b>	<b>36373</b>	<b>266435</b>	-36646	<b>238040</b>

Note:

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

**MOTOR OD**

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	335580	1239232	315265	1119105
Add: Re-insurance Accepted	13	3097	5837	10904
Less: Commission on Re-insurance Ceded	56658	176946	57573	210464
<b>Net Commission</b>	<b>278935</b>	<b>1065383</b>	263529	<b>919545</b>

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**

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	9465	37741	6667	28459
Add: Re-insurance Accepted	0	0	0	0
Less: Commission on Re-insurance Ceded	72044	173466	0	0
<b>Net Commission</b>	<b>-62579</b>	<b>-135725</b>	6667	<b>28459</b>

Note:

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

**MOTOR TP POOL**

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	0	0	0	0
Add: Re-insurance Accepted	0	0	-1318	33839
Less: Commission on Re- insurance Ceded	12411	12411	0	0
<b>Net Commission</b>	<b>-12411</b>	<b>-12411</b>	<b>-1318</b>	<b>33839</b>

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**

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(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
<b>Net Commission</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Note:

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

**MOTOR TOTAL**

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	345045	1276973	321932	1147564
Add: Re-insurance Accepted	13	3097	4519	44743
Less: Commission on Re- insurance Ceded	141113	362823	57573	210464
<b>Net Commission</b>	<b>203945</b>	<b>917247</b>	<b>268878</b>	<b>981843</b>

Note:

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

**ENGINEERING**

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	75883	237297	53566	203709
Add: Re-insurance Accepted	36516	89369	46793	164011
Less: Commission on Re-insurance Ceded	79967	206191	80016	252095
<b>Net Commission</b>	<b>32432</b>	<b>120475</b>	20343	<b>115625</b>

*Note:*

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

#### **AVIATION**

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	815	6381	1908	7444
Add: Re-insurance Accepted	12490	83354	30948	66402
Less: Commission on Re-insurance Ceded	-11940	52184	-20140	19076
<b>Net Commission</b>	<b>25245</b>	<b>37551</b>	52996	<b>54770</b>

*Note:*

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

#### **WORKMEN'S COMPENSATION**

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	21281	79056	19859	76873
Add: Re-insurance Accepted	0	6	7	12
Less: Commission on Re-insurance Ceded	3987	12294	3834	15490
<b>Net Commission</b>	<b>17294</b>	<b>66768</b>	16032	<b>61395</b>

*Note:*

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

#### **PERSONAL ACCIDENT**

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	44071	121194	27686	129934
Add: Re-insurance Accepted	3	13837	2706	14833
Less: Commission on Re- insurance Ceded	136	20391	-23674	42160
<b>Net Commission</b>	<b>43938</b>	<b>114640</b>	54066	<b>102607</b>

*Note:*

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

#### HEALTH

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	332211	1054331	342301	1048692
Add: Re-insurance Accepted	0	0	0	23
Less: Commission on Re- insurance Ceded	62527	205964	25829	182959
<b>Net Commission</b>	<b>269684</b>	<b>848367</b>	316472	<b>865756</b>

*Note:*

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

#### LIABILITY

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	14639	53597	13226	48804
Add: Re-insurance Accepted	449	1582	530	1785
Less: Commission on Re- insurance Ceded	-6987	12033	2437	11061
<b>Net Commission</b>	<b>22075</b>	<b>43146</b>	11319	<b>39528</b>

*Note:*

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

#### MISCELLANEOUS OTHERS

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	152089	497353	136115	500747
Add: Re-insurance Accepted	39839	100431	119919	277461
Less: Commission on Re-insurance Ceded	112895	186937	204457	286149
<b>Net Commission</b>	<b>79033</b>	<b>410847</b>	51577	<b>492059</b>

Note:

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

#### MISCELLANEOUS TOTAL

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	986034	3326182	916593	3163767
Add: Re-insurance Accepted	89310	291676	205422	569270
Less: Commission on Re-insurance Ceded	381698	1058817	330332	1019454
<b>Net Commission</b>	<b>693646</b>	<b>2559041</b>	791683	<b>2713583</b>

Note:

a)The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

#### TOTAL (ALL CLASSES)

<b>Particulars</b>	<b>For the quarter ending 31.03.2013</b>	<b>Upto the quarter ending 31.03.2013</b>	<b>For the quarter ending 31.03.2012</b>	<b>Upto the quarter ending 31.03.2012</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1228209	4336603	1135731	4089934
Add: Re-insurance Accepted	197345	715906	344358	920116
Less: Commission on Re-insurance Ceded	757081	2005830	600683	1764734
<b>Net Commission</b>	<b>668473</b>	<b>3046679</b>	879406	<b>3245316</b>

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:**

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Particulars	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	881166	2963980	890450	2937572
Brokers	248810	800284	185157	723220
Corporate Agency	11119	49246	20939	21941
Referral	0	0	-41333	0
Others (Please specify)	0	0	0	0
<b>Total</b>	<b>1141095</b>	<b>3813510</b>	<b>1055213</b>	<b>3682733</b>

Segmentwise break-up of the expenses (Gross-Indian only) incurred to procure business for the year ending 31.03.2013

(in Rupees)

PARTICULARS	Fire		M. Cargo		M. Hull	
	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
Agents	94809373	334933791	44198336	175414572	5644365	5644365
Brokers	35733780	144123211	20476573	116670845	17064673	17064673
Corporate Agents	5717657	16650684	-326415	347430	152109	152109
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
<b>Total Rs.</b>	<b>136260810</b>	<b>495707686</b>	<b>64348494</b>	<b>292432847</b>	<b>22861147</b>	<b>22861147</b>

PARTICULARS	Motor OD		Motor TP (Non Pool)		Motor TP (Pool & D.R.Pool)	
	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
Agents	277921612	961264348	0	0	0	0
Brokers	25551824	48583893	0	0	0	0
Corporate Agents	-575350	1360100	0	0	0	0
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
<b>Total Rs.</b>	<b>302898086</b>	<b>1011208341</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

PARTICULARS	Engineering		Aviation		W.C.	
	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
Agents	29439618	99128379	265891	579433	64040763	64040763
Brokers	44239349	113894241	665472	5801985	6178008	6178008
Corporate Agents	363210	566224	-116134	0	2400	2400
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
<b>Total Rs.</b>	<b>74042177</b>	<b>213588844</b>	<b>815229</b>	<b>6381418</b>	<b>70221171</b>	<b>70221171</b>

PARTICULARS	Liability		Health		P.A.	
	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
Agents	10765279	30088957	260848081	824925445	94467270	94467270
Brokers	5391278	18770637	63165623	213922414	23432275	23432275
Corporate Agents	-2168312	26508	8105470	14929348	470142	470142
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
<b>Total Rs.</b>	<b>13988245</b>	<b>48886102</b>	<b>332119174</b>	<b>1053777207</b>	<b>118369687</b>	<b>118369687</b>

PARTICULARS	Other Miscellaneous		Total Miscellaneous		Total All Classes	
	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013	For the quarter ending 31.03.2013	Upto the quarter ending 31.03.2013
Agents	109645569	373492190	740316060	2447986785	2963979513	2963979513
Brokers	37725787	91842014	188252355	522425467	800284196	800284196
Corporate Agents	974861	14740922	5719332	32095644	49245867	49245867
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
<b>Total Rs.</b>	<b>148346217</b>	<b>480075126</b>	<b>934287747</b>	<b>3002507896</b>	<b>3813509576</b>	<b>3813509576</b>