

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

FIRE

| Particulars | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 162298 | 565306 | 105891 | 547500 |
| Add: Re-insurance Accepted | 64662 | 218678 | 42885 | 213758 |
| Less: Commission on Re-insurance Ceded | 177538 | 578945 | 125278 | 614874 |
| Net Commission | 49422 | 205039 | 23498 | 146384 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 74880 | 237549 | 66366 | 245042 |
| Add: Re-insurance Accepted | 826 | 2131 | 3 | 4694 |
| Less: Commission on Re-insurance Ceded | 2855 | 25939 | 16163 | 35540 |
| Net Commission | 72851 | 213741 | 50206 | 214196 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 6474 | 24213 | -272 | 24598 |
| Add: Re-insurance Accepted | 7181 | 11891 | 4539 | 31118 |
| Less: Commission on Re-insurance Ceded | 26920 | 86649 | 24146 | 72763 |
| Net Commission | -13265 | -50545 | -19879 | -17047 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 81354 | 261762 | 66094 | 269640 |
| Add: Re-insurance Accepted | 8007 | 14022 | 4542 | 35812 |
| Less: Commission on Re- insurance Ceded | 29775 | 112588 | 40309 | 108303 |
| Net Commission | 59586 | 163196 | 30327 | 197149 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 374535 | 998179 | 262080 | 821619 |
| Add: Re-insurance Accepted | 717 | 740 | 106 | 150 |
| Less: Commission on Re- insurance Ceded | 31295 | 79406 | 25730 | 71810 |
| Net Commission | 343957 | 919513 | 236456 | 749959 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 49363 | 102244 | 4388 | 12707 |
| Add: Re-insurance Accepted | 0 | 0 | -182 | 0 |
| Less: Commission on Re- insurance Ceded | 1962 | 33926 | 30432 | 50155 |
| Net Commission | 47401 | 68318 | -26226 | -37448 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|
| | (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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|
| | (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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 423898 | 1100423 | 266468 | 834326 |
| Add: Re-insurance Accepted | 717 | 740 | -76 | 150 |
| Less: Commission on Re- insurance Ceded | 33257 | 113332 | 56162 | 121965 |
| Net Commission | 391358 | 987831 | 210230 | 712511 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 43626 | 130259 | 27163 | 140068 |
| Add: Re-insurance Accepted | 50086 | 91578 | 22346 | -25501 |
| Less: Commission on Re- insurance Ceded | 39026 | 143118 | 36484 | 158931 |
| Net Commission | 54686 | 78719 | 13025 | -44364 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | -1199 | 4883 | -1446 | 6711 |
| Add: Re-insurance Accepted | 2303 | 21061 | 13619 | 25827 |
| Less: Commission on Re- insurance Ceded | 6857 | 20778 | 0 | 59870 |
| Net Commission | -5753 | 5166 | 12173 | -27332 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 20883 | 65951 | 24200 | 67491 |
| Add: Re-insurance Accepted | 0 | 0 | 0 | 0 |
| Less: Commission on Re- insurance Ceded | 1668 | 4766 | 3132 | 6266 |
| Net Commission | 19215 | 61185 | 21068 | 61225 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 31136 | 97017 | 29261 | 98529 |
| Add: Re-insurance Accepted | 0 | 420 | 182 | 219 |
| Less: Commission on Re- insurance Ceded | 3533 | 17594 | 14085 | 25792 |
| Net Commission | 27603 | 79843 | 15358 | 72956 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 389264 | 1086450 | 253561 | 935570 |
| Add: Re-insurance Accepted | 0 | 21 | 64 | 196 |
| Less: Commission on Re- insurance Ceded | 48690 | 145642 | 33387 | 86410 |
| Net Commission | 340574 | 940829 | 220238 | 849356 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 19322 | 58244 | 14555 | 49002 |
| Add: Re-insurance Accepted | 15 | 277 | 31 | 100 |
| Less: Commission on Re- insurance Ceded | 1265 | 4368 | 1435 | 5154 |
| Net Commission | 18072 | 54153 | 13151 | 43948 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 129884 | 400410 | 99038 | 383590 |
| Add: Re-insurance Accepted | 29215 | 50231 | 46892 | 82520 |
| Less: Commission on Re- insurance Ceded | -7891 | 57266 | 97359 | 141397 |
| Net Commission | 166990 | 393375 | 48571 | 324713 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 1056814 | 2943637 | 712800 | 2515287 |
| Add: Re-insurance Accepted | 82336 | 164328 | 83058 | 83511 |
| Less: Commission on Re- insurance Ceded | 126405 | 506864 | 242044 | 605785 |
| Net Commission | 1012745 | 2601101 | 553814 | 1993013 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|--|--|---|--|---|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Commission paid | | | | |
| Direct | 1300466 | 3770705 | 884785 | 3332427 |
| Add: Re-insurance Accepted | 155005 | 397028 | 130485 | 333081 |
| Less: Commission on Re- insurance Ceded | 333718 | 1198397 | 407631 | 1328962 |
| Net Commission | 1121753 | 2969336 | 607639 | 2336546 |

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 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2014 | Upto the quarter ending 31.12.2014 |
|-------------------------|--------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Agents | 1045622 | 3013016 | 726624 | 2638130 |
| Brokers | 254844 | 757689 | 158161 | 694297 |
| Corporate Agency | 0 | 0 | 0 | 0 |
| Referral | 0 | 0 | 0 | 0 |
| Others (Please specify) | 0 | 0 | 0 | 0 |
| Total | 1300466 | 3770705 | 884785 | 3332427 |

Segmentwise break-up of the expenses (Gross- only) incurred to procure business for and upto the year ending 31.12.2015

(in '000)

| PARTICULARS | Fire | | M. Cargo | | M. Hull | |
|-----------------------|--------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---|--|
| | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 |
| Agents | 131813 | 432912 | 48576 | 158564 | 1456 | 7386 |
| Brokers | 30485 | 132394 | 26304 | 78985 | 5018 | 16827 |
| 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. | 162298 | 565306 | 74880 | 237549 | 6474 | 24213 |

| PARTICULARS | Motor OD | | Motor TP (Non Pool) | | Motor TP (Pool & D.R.Pool) | |
|-----------------------|--------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---|--|
| | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 |
| Agents | 345797 | 927412 | 49363 | 102244 | 0 | 0 |
| Brokers | 28738 | 70767 | 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. | 374535 | 998179 | 49363 | 102244 | 0 | 0 |

| PARTICULARS | Engineering | | Aviation | | W.C. | |
|-----------------------|--------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|---|--|
| | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 |
| Agents | 22640 | 67902 | -459 | 334 | 18576 | 60817 |
| Brokers | 20984 | 62356 | -740 | 4549 | 2307 | 5134 |
| 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. | 43624 | 130258 | -1199 | 4883 | 20883 | 65951 |

| PARTICULARS | Liability | | Health | | P.A. | |
|-----------------------|-----------------------------------|------------------------------------|-----------------------------------|------------------------------------|-----------------------------------|------------------------------------|
| | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 |
| Agents | 11811 | 39797 | 286305 | 823947 | 26415 | 81496 |
| Brokers | 7511 | 18447 | 102959 | 262503 | 4722 | 15522 |
| 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. | 19322 | 58244 | 389264 | 1086450 | 31137 | 97018 |

| PARTICULARS | Other Miscellaneous | | Total Miscellaneous | | Total All Classes | |
|-----------------------|-----------------------------------|------------------------------------|-----------------------------------|------------------------------------|-----------------------------------|------------------------------------|
| | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 | For the quarter ending 31.12.2015 | Upto the quarter ending 31.12.2015 |
| Agents | 103329 | 310205 | 863777 | 2414154 | 1045622 | 3013016 |
| Brokers | 26556 | 90205 | 193037 | 529483 | 254844 | 757689 |
| 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. | 129885 | 400410 | 1056814 | 2943637 | 1300466 | 3770705 |