

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE
COMMISSION [NET]

Particulars	Fire	Marine			Miscellaneous											Total	
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous		
		2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10	2009-10		2009-10
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid																	
Direct	59,181	50,567	9,223	59,790	924,458	-	924,458	8,977	9,238	61,745	7,554	59,566	457,220	243,768	1,772,526	1,891,497	
Add: Re-insurance Accepted	130,866	3,727	3,361	7,088	162	263,253	263,415	(14)	3	7,679	11,376	-	-	809	283,268	421,222	
Less: Commission on Re-insurance Ceded	301,798	113,178	32,690	145,868	187,348	245,345	432,693	3,475	3,587	285,282	8,521	75,232	503,000	342,706	1,654,496	2,102,162	
Net Commission	(111,751)	(58,884)	(20,106)	(78,990)	737,272	17,908	755,180	5,488	5,654	(215,858)	10,409	(15,666)	(45,780)	(98,129)	401,298	210,557	

Particulars	Fire	Marine			Miscellaneous											Total	
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous		
		2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09		2008-09
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid																	
Direct	114,075	56,615	21,808	78,423	779,788	-	779,788	8,303	9,801	98,730	14,190	104,618	795,871	232,240	2,043,541	2,236,039	
Add: Re-insurance Accepted	8,403	669	387	1,056	-	292,448	292,448	-	-	10,545	3,844	-	-	125	306,962	316,421	
Less: Commission on Re-insurance Ceded	395,853	128,747	83,624	212,371	845,960	433,542	1,279,502	3,959	3,292	399,364	2,945	104,914	738,803	167,294	2,700,073	3,308,297	
Net Commission	(273,375)	(71,463)	(61,429)	(132,892)	(66,172)	(141,094)	(207,266)	4,344	6,509	(290,089)	15,089	(296)	57,068	65,071	(349,570)	(755,837)	

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

	2009-10	2008-09
	(Rs.'000)	(Rs.'000)
Agents	371,062	451,675
Brokers	380,666	465,762
Corporate Agency	748,860	730,832
Referral	390,909	587,770
TOTAL	1,891,497	2,236,039