

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the nine months ended on and to Balance Sheet as at 31 December 2017

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

Particulars	COMMISSION -																	Total
	Fire	Marine			Miscellaneous							Total 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	Credit Insurance	Crop Insurance	
For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	For the quarter ended 31 December 2017	
	(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)	(Rs. '000)
Commission paid																		
Direct	163,139	27,514	56	27,570	589,816	35,442	625,258	11,575	5,385	15,393	261	57,872	259,227	64	-835	145,920	1,120,120	1,310,829
Add: Re-insurance Accepted	7,091	0	0	0	0	0	0	0	0	1,516	0	0	0	0	0	0	1,516	8,607
Less: Commission on Re-insurance Ceded	153,793	4,726	-850	3,876	41,428	12,339	53,767	1,379	1,713	41,219	291	3,985	53,756	321	47,781	129,345	333,557	491,226
Net Commission	16,437	22,788	906	23,694	548,388	23,103	571,491	10,196	3,672	-24,310	-30	53,887	205,471	-257	-48,616	16,575	788,079	828,210
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	30,060	14,343	14	14,357	169,916	22,044	191,960	9,095	1,681	6,162	0	12,577	143,427	0	-836	25,160	389,225	433,642
Brokers	28,522	11,994	0	11,994	257,051	6,393	263,444	1,938	3,637	7,978	261	7,619	53,124	64	1	25,988	364,053	404,569
Corporate Agency	104,035	1,161	42	1,203	115,783	6,929	122,712	529	66	1,229	0	37,599	60,553	0	0	94,650	317,337	422,575
Referral	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Others (pl. specify)	52	16	0	16	47,067	76	47,143	35	2	24	0	77	2,124	0	0	121	49,505	50,043
TOTAL (B)	163,140	27,514	56	27,571	589,817	35,442	625,259	11,576	5,385	15,392	261	57,872	259,227	64	-835	145,918	1,120,119	1,310,829

Particulars	COMMISSION -																	Total
	Fire	Marine			Miscellaneous							Total 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	Credit Insurance	Crop Insurance	
For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	For the quarter ended 31 December 2016	
	(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)	(Rs. '000)
Commission paid																		
Direct	62,800	20,734	16	20,750	317,370	3,628	320,998	6,821	7,894	11,461	338	47,895	198,869	112	237	173,802	768,427	851,972
Add: Re-insurance Accepted	6,672	23	0	23	0	0	0	0	2,685	1,341	0	0	0	0	0	1,392	5,418	12,113
Less: Commission on Re-insurance Ceded	70,166	3,806	1,131	4,937	40,917	9,371	50,288	801	7,662	33,128	349	2,870	34,692	996	286,968	115,679	533,433	608,536
Net Commission	-694	16,951	-1,115	15,836	276,453	-5,743	270,710	6,020	2,917	-20,326	-11	45,025	164,177	-884	-286,731	59,515	240,412	255,554
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	14,371	11,319	14	11,334	97,673	2,016	99,689	5,005	1,228	3,951	0	13,227	108,508	0	0	18,335	249,942	275,647
Brokers	17,626	8,711	0	8,711	126,271	1,305	127,576	1,473	6,595	7,130	339	6,902	63,798	113	237	41,185	255,348	281,685
Corporate Agency	30,803	703	2	705	93,426	307	93,733	344	72	380	0	27,765	28,564	0	0	114,383	263,137	294,644
Referral	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Others (pl. specify)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL (B)	62,800	20,733	16	20,749	317,370	3,628	320,998	6,822	7,895	11,461	338	47,895	198,869	112	237	173,802	768,427	851,976

Particulars	Marine				Miscellaneous													Total Miscellaneous	Total
	Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others			
	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017	Upto the nine months ended 31 December 2017			
(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	463,485	93,674	172	93,846	1,375,501	54,472	1,429,973	38,825	26,153	47,036	852	156,438	720,987	4,208	247	471,741	2,896,460	3,453,791	
Add: Re-insurance Accepted	26,617	0	0	0	-	-	-	0	0	6,457	0	0	0	0	0	1,344	7,801	34,418	
Less: Commission on Re-insurance Ceded	471,662	19,496	-897	18,599	117,276	35,852	153,128	3,714	17,172	139,041	1,177	16,003	160,472	9,684	799,944	382,977	1,683,312	2,173,573	
Net Commission	18,440	74,178	1,069	75,247	1,258,225	18,620	1,276,845	35,111	8,981	(85,548)	-325	140,435	560,515	(5,476)	-799,697	90,108	1,220,949	1,314,636	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																			
Agents	85,105	48,575	32	48,607	460,319	36,649	496,968	28,804	11,623	18,418	0	38,366	415,003	0	2	65,784	1,074,968	1,208,679	
Brokers	106,560	41,722	0	41,722	523,797	9,855	533,653	8,079	14,291	25,568	852	17,294	175,859	4,208	245	83,102	863,150	1,011,432	
Corporate Agency	271,298	3,360	140	3,501	344,318	7,891	352,210	1,928	238	3,027	0	100,701	128,001	0	0	322,733	908,837	1,183,637	
Referral	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Others (pl. specify)	522	16	0	16	47,067	76	47,143	15	2	24	0	77	2,124	0	121	49,505	50,043	0	
TOTAL (B)	463,485	93,674	172	93,846	1,375,501	54,472	1,429,973	38,825	26,153	47,036	852	156,438	720,987	4,208	247	471,740	2,896,460	3,453,791	

Particulars	Marine				Miscellaneous													Total Miscellaneous	Total
	Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others			
	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016	Upto the nine months ended 31 December 2016			
(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	220,254	81,749	37	81,786	915,552	8,489	924,041	25,179	23,848	32,889	1,465	146,039	628,967	5,162	344	430,597	2,218,531	2,520,571	
Add: Re-insurance Accepted	24,105	1,232	-	1,232	-	-	-	-	2,688	5,236	-	-	-	-	-	8,307	16,231	41,568	
Less: Commission on Re-insurance Ceded	295,163	24,334	5,723	30,057	112,950	25,882	138,832	2,554	24,007	126,208	1,331	12,845	102,526	12,848	1,179,518	296,694	1,897,363	2,222,583	
Net Commission	-50,804	58,647	(5,686)	52,961	802,602	(17,393)	785,209	22,625	2,529	(88,083)	134	133,194	526,441	(7,686)	-1,179,174	142,209	337,399	339,556	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																			
Agents	48,550	43,787	35	43,823	276,531	4,791	281,322	18,598	3,923	11,071	3	41,372	344,977	0	0	53,090	754,356	846,729	
Brokers	78,112	35,222	0	35,222	326,369	2,947	329,316	5,261	19,414	20,159	1,448	27,364	207,140	5,162	344	97,859	713,466	826,800	
Corporate Agency	93,592	2,739	2	2,741	312,651	751	313,403	1,321	512	1,658	14	77,303	76,850	0	0	279,647	750,709	847,041	
Referral	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Others (pl. specify)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL (B)	220,254	81,749	37	81,786	915,552	8,489	924,041	25,179	23,848	32,889	1,465	146,039	628,967	5,162	344	430,597	2,218,531	2,520,570	