

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the Period ended on and to Balance Sheet as at 30 September 2019

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

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	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	
		For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	For the quarter ended 30 September 2019	
	(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	2,23,605	44,013	(97)	43,916	8,10,824	1,02,369	9,13,193	14,044	4,150	27,517	(47)	81,083	3,77,410	353	-	2,75,241	16,92,944	19,60,465
Add: Re-insurance Accepted	14,705	-	-	-	-	-	-	-	1,831	-	-	-	-	-	-	152	1,983	16,688
Less: Commission on Re-insurance Ceded	3,28,181	8,868	492	9,360	(1,25,877)	21,728	(1,04,149)	1,333	9,486	60,483	678	5,128	3,31,874	3,212	7,14,159	5,42,092	15,64,296	19,01,837
Net Commission	(89,871)	35,145	(589)	34,556	9,36,701	80,641	10,17,342	12,711	(5,336)	(31,135)	(725)	75,955	45,536	(2,859)	(7,14,159)	(2,66,699)	1,30,631	75,316
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	33,562	16,209	4	16,213	2,13,828	58,312	2,72,140	11,037	1,392	5,291	(8)	18,885	1,93,919	-	-	35,442	5,38,097	5,87,872
Brokers	63,668	27,057	(145)	26,912	4,15,470	28,086	4,43,555	2,183	2,694	20,631	(38)	5,919	75,491	353	-	66,667	6,17,456	7,08,036
Corporate Agency	1,26,355	744	45	789	1,31,075	15,318	1,47,293	816	64	1,590	-	56,190	1,05,983	-	-	1,73,035	4,84,971	6,12,115
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	19	3	-	3	49,550	654	50,204	8	-	6	-	88	2,017	-	-	97	52,420	52,442
TOTAL (B)	2,23,605	44,013	(97)	43,916	8,10,824	1,02,369	9,13,193	14,044	4,150	27,517	(47)	81,083	3,77,410	353	-	2,75,241	16,92,944	19,60,465

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		For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	
	(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	1,77,451	40,916	162	41,078	10,10,315	80,746	10,91,061	15,915	4,377	25,029	1,028	70,650	4,17,824	2,434	(18)	1,92,789	18,21,089	20,39,618
Add: Re-insurance Accepted	10,796	-	-	-	-	-	-	-	-	1,991	-	-	-	-	-	923	2,914	13,710
Less: Commission on Re-insurance Ceded	1,38,315	5,063	606	5,669	39,959	16,541	56,500	1,607	3,964	56,101	385	5,168	1,66,527	2,401	2,08,424	1,85,773	6,86,850	8,30,834
Net Commission	49,932	35,853	(444)	35,409	9,70,356	64,205	10,34,561	14,308	413	(29,081)	643	65,482	2,51,297	33	(2,08,442)	7,939	11,37,153	12,22,494
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	36,036	19,907	7	19,914	4,64,926	46,958	5,11,884	11,695	1,572	9,643	-	19,775	2,16,040	-	-	38,040	8,08,649	8,64,598
Brokers	35,373	21,203	48	21,251	3,80,730	19,778	4,00,508	3,476	2,816	14,542	1,028	6,645	1,10,180	2,680	(18)	50,269	5,92,128	6,48,752
Corporate Agency	1,05,810	(209)	107	(102)	1,23,703	13,991	1,37,695	744	(19)	776	-	44,146	90,192	(246)	-	1,04,918	3,77,605	4,83,313
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	231	16	-	16	40,956	17	40,973	1	7	68	-	84	1,412	-	-	163	42,707	42,954
TOTAL (B)	1,77,451	40,916	162	41,078	10,10,315	80,746	10,91,061	15,915	4,377	25,029	1,028	70,650	4,17,824	2,434	(18)	1,92,789	18,21,089	20,39,618

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		Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	Upto the period ended 30 September 2019	
	(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	5,57,733	1,17,292	509	1,17,801	16,72,847	1,88,020	18,60,867	34,190	17,749	68,935	(676)	1,54,271	7,81,663	333	40	5,71,489	34,88,861	41,64,395
Add: Re-insurance Accepted	27,238	-	-	-	-	-	-	-	-	4,489	-	-	-	-	-	153	-	4,642
Less: Commission on Re-insurance Ceded	17,90,811	21,607	5,630	27,237	(87,527)	39,179	(48,348)	2,751	13,622	1,16,582	2,434	10,510	5,88,323	3,903	7,67,389	13,48,863	28,06,029	46,24,077
Net Commission	(12,05,870)	95,685	(5,121)	90,564	17,60,374	1,48,841	19,09,215	31,439	4,127	(43,158)	(3,110)	1,43,761	1,93,340	(3,570)	(7,67,349)	(7,77,221)	6,87,474	(4,27,832)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	89,618	46,015	(19)	45,996	4,03,377	1,04,731	5,08,109	23,322	8,487	14,906	(58)	35,592	3,59,521	-	-	71,103	10,20,980	11,56,594
Brokers	2,16,744	69,236	460	69,696	9,12,104	55,418	9,67,522	9,200	9,138	51,214	(617)	12,621	2,03,083	579	40	1,49,558	14,02,338	16,88,778
Corporate Agency	2,51,212	2,036	69	2,104	2,56,181	27,185	2,83,366	1,651	124	2,757	-	1,05,934	2,15,031	(246)	-	3,50,599	9,59,214	12,12,531
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	159	5	-	5	1,01,185	687	1,01,872	17	-	59	-	124	4,029	-	-	228	1,06,329	1,06,493
TOTAL (B)	5,57,733	1,17,292	509	1,17,801	16,72,847	1,88,020	18,60,867	34,190	17,749	68,935	(676)	1,54,271	7,81,663	333	40	5,71,489	34,88,861	41,64,395

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	(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	3,92,769	98,905	371	99,276	19,21,782	1,40,542	20,62,324	33,345	18,762	50,655	2,555	1,35,300	8,15,420	2,714	1,535	3,74,495	34,97,105	39,89,150
Add: Re-insurance Accepted	9,046	-	-	-	-	-	-	-	-	4,120	-	-	-	-	-	923	5,043	14,089
Less: Commission on Re-insurance Ceded	6,96,284	16,844	2,621	19,465	72,254	29,006	1,01,260	2,759	13,535	1,07,729	1,894	15,112	4,48,259	3,949	2,08,888	3,46,466	12,49,851	19,65,600
Net Commission	(2,94,469)	82,061	(2,250)	79,811	18,49,528	1,11,536	19,61,064	30,586	5,227	(52,954)	661	1,20,188	3,67,161	(1,235)	(2,07,353)	28,952	22,52,297	20,37,639
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	72,425	48,878	17	48,895	7,42,609	81,900	8,24,508	24,294	7,859	18,778	93	36,356	3,86,887	-	-	78,108	13,76,882	14,98,202
Brokers	1,09,025	48,684	228	49,112	8,30,573	32,896	8,63,469	7,628	10,820	29,971	2,463	16,132	2,50,363	2,960	1,535	92,585	12,78,326	14,36,263
Corporate Agency	2,10,871	1,321	126	1,447	2,58,431	25,710	2,84,141	1,421	73	1,798	-	82,724	1,75,042	(246)	-	2,03,210	7,48,162	9,60,480
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	449	21	-	21	90,170	36	90,206	3	9	107	-	88	3,128	-	-	194	93,734	94,205
TOTAL (B)	3,92,769	98,905	371	99,276	19,21,782	1,40,542	20,62,324	33,345	18,762	50,655	2,555	1,35,300	8,15,420	2,714	1,535	3,74,495	34,97,105	39,89,150