

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 31 December 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 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 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	2,43,127	48,587	180	48,767	9,66,995	75,233	10,42,228	14,457	6,240	29,305	1,036	85,204	4,13,877	250	-	2,83,238	18,75,835	21,67,729
Add: Re-insurance Accepted	7,479	-	-	-	-	-	-	-	-	1,839	-	-	-	-	-	(1)	1,838	9,317
Less: Commission on Re-insurance Ceded	3,34,859	7,181	770	7,951	44,580	21,165	65,745	1,128	2,995	55,876	1,685	5,396	2,26,958	1,791	1,19,290	4,67,068	9,47,932	12,90,742
Net Commission	(84,253)	41,406	(590)	40,816	9,22,415	54,068	9,76,483	13,329	3,245	(24,732)	(649)	79,808	1,86,919	(1,541)	(1,19,290)	(1,83,831)	9,29,741	8,86,304
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	32,481	15,634	14	15,648	2,66,031	-	2,66,031	9,917	1,860	7,057	3	17,420	1,87,652	-	-	34,521	5,24,461	5,72,590
Brokers	84,866	31,253	145	31,398	5,71,023	-	5,71,023	3,655	4,317	21,144	1,033	10,518	82,576	250	-	60,970	7,55,484	8,71,748
Corporate Agency	1,25,571	1,698	20	1,718	1,55,978	1	1,55,978	854	64	1,104	-	57,248	1,41,981	-	-	1,87,696	5,44,924	6,72,214
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	209	2	-	2	49,196	-	49,196	32	(1)	(1)	-	19	1,668	-	-	51	50,965	51,177
TOTAL (B)	2,43,127	48,587	180	48,765	10,42,228	-	10,42,227	14,457	6,240	29,304	1,036	85,206	4,13,877	250	-	2,83,239	18,75,835	21,67,729

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 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 2018	For the quarter ended 31 December 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	2,17,915	41,091	16	41,107	11,69,162	94,149	12,63,311	14,309	4,450	26,338	1,707	78,394	3,63,711	(1,076)	3	2,02,500	19,53,647	22,12,669
Add: Re-insurance Accepted	6,178	-	-	-	-	-	-	-	-	2,735	-	-	-	-	-	(1)	2,734	8,912
Less: Commission on Re-insurance Ceded	1,57,872	5,303	140	5,443	42,291	18,479	60,770	888	940	53,036	352	6,248	1,38,189	879	51,933	3,20,147	6,33,382	7,96,697
Net Commission	66,221	35,788	(124)	35,664	11,26,871	75,670	12,02,541	13,421	3,510	(23,963)	1,355	72,146	2,25,522	(1,955)	(51,930)	(1,17,648)	13,22,999	14,24,884
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	38,378	19,677	13	19,690	3,87,207	50,787	4,37,994	10,765	2,355	8,925	(3)	17,235	2,01,362	-	(1)	26,249	7,04,883	7,62,951
Brokers	57,623	20,387	(48)	20,339	5,92,754	33,563	6,26,318	2,698	2,001	16,459	1,709	8,338	61,709	(1,077)	3	35,244	7,53,402	8,31,364
Corporate Agency	1,21,664	1,004	51	1,055	1,40,645	9,533	1,50,178	833	93	924	-	57,829	99,507	-	-	1,40,944	4,45,335	5,68,044
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (pl. specify)	250	24	-	24	48,555	246	48,801	11	1	31	-	(8)	1,133	-	-	64	50,038	50,310
TOTAL (B)	2,17,915	41,092	17	41,108	11,69,160	94,151	12,63,311	14,308	4,451	26,338	1,707	78,394	3,63,712	(1,077)	2	2,02,499	19,53,648	22,12,671

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 period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 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	8,00,860	1,65,879	689	1,66,568	26,39,842	2,63,253	29,03,095	48,647	23,989	98,240	360	2,39,475	11,95,540	583	40	8,54,727	53,64,696	63,32,124	
Add: Re-insurance Accepted	34,687	-	-	-	-	-	-	-	-	6,328	-	-	-	-	-	152	6,480	41,167	
Less: Commission on Re-insurance Ceded	21,25,670	28,788	6,400	35,188	(42,947)	60,344	17,397	3,879	16,617	1,72,458	4,119	15,906	8,15,281	5,694	8,86,679	18,15,931	37,53,961	59,14,819	
Net Commission	(12,90,123)	1,37,091	(5,711)	1,31,380	26,82,789	2,02,909	28,85,698	44,768	7,372	(67,890)	(3,759)	2,23,569	3,80,259	(5,111)	(8,86,639)	(9,61,052)	16,17,215	4,58,472	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																			
Agents	1,27,099	61,649	(5)	61,644	6,21,966	1,52,174	7,74,140	33,239	10,347	21,963	(55)	53,012	5,47,172	-	-	1,05,624	15,45,441	17,29,184	
Brokers	3,03,610	1,00,489	605	1,01,094	14,65,684	72,860	15,39,544	12,855	13,455	72,358	416	23,140	2,85,659	829	40	2,10,528	21,57,822	25,60,526	
Corporate Agency	3,76,784	3,733	89	3,822	4,02,030	37,313	4,39,343	2,504	188	3,861	-	1,63,182	3,57,012	(246)	-	5,38,294	15,04,138	18,84,744	
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Others (pl. specify)	368	7	-	-	1,50,162	906	1,51,068	49	(1)	58	-	142	5,697	-	-	280	1,57,294	1,57,670	
TOTAL (B)	8,00,860	1,65,879	689	1,66,568	26,39,842	2,63,253	29,03,095	48,647	23,989	98,240	360	2,39,475	11,95,540	583	40	8,54,727	53,64,696	63,32,124	

Particulars	Marine										Miscellaneous							Total Miscellaneous	Total
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	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 2018	Upto the period ended 31 December 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	6,10,684	1,39,996	387	1,40,383	30,90,944	2,34,691	33,25,635	47,654	23,212	76,993	4,262	2,13,694	11,79,131	1,638	1,538	5,76,995	54,50,752	62,01,819	
Add: Re-insurance Accepted	15,224	-	-	-	-	-	-	-	-	6,855	-	-	-	-	-	922	7,777	23,001	
Less: Commission on Re-insurance Ceded	8,54,156	22,147	2,761	24,908	1,14,545	47,485	1,62,030	3,647	14,475	1,60,765	2,246	21,360	5,86,448	4,828	2,60,821	6,66,613	18,83,233	27,62,297	
Net Commission	(2,28,248)	1,17,849	(2,374)	1,15,475	29,76,399	1,87,206	31,63,605	44,007	8,737	(76,917)	2,016	1,92,334	5,92,683	(3,190)	(2,59,283)	(88,696)	35,75,296	34,62,523	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																			
Agents	1,10,803	68,554	31	68,585	11,29,815	1,32,687	12,62,502	35,059	10,215	27,703	90	53,591	5,88,249	-	-	1,04,357	20,81,766	22,61,153	
Brokers	1,66,648	69,072	180	69,251	14,23,328	66,459	14,89,787	10,326	12,821	46,430	4,172	24,470	3,12,072	1,884	1,538	1,28,229	20,31,728	22,67,628	
Corporate Agency	3,32,535	2,325	177	2,502	3,99,075	35,263	4,34,339	2,254	165	2,722	-	1,35,553	2,74,549	(246)	-	3,44,152	11,93,488	15,28,524	
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Others (pl. specify)	699	45	-	45	1,38,726	282	1,39,008	14	11	138	-	81	4,261	-	-	257	1,43,770	1,44,514	
TOTAL (B)	6,10,684	1,39,996	387	1,40,383	30,90,944	2,34,691	33,25,635	47,654	23,212	76,993	4,262	2,13,694	11,79,131	1,638	1,538	5,76,995	54,50,752	62,01,819	