

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

FIRE

Particulars	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	132321	481548	112349	413201
Add: Re-insurance Accepted	144378	257807	82748	173492
Less: Commission on Re-insurance Ceded	101318	456606	114575	417369
Net Commission	175381	282749	80522	169324

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	77711	266830	93530	271058
Add: Re-insurance Accepted	1036	1898	1227	1964
Less: Commission on Re-insurance Ceded	8622	30261	12766	35516
Net Commission	70125	238467	81990	237506

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	7893	19868	9261	22770
Add: Re-insurance Accepted	32405	56490	10355	36454
Less: Commission on Re-insurance Ceded	26351	84763	7777	22044
Net Commission	13947	-8405	11838	37180

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	85604	286698	102791	293828
Add: Re-insurance Accepted	33441	58388	11582	38418
Less: Commission on Re-insurance Ceded	34973	115024	20543	57560
Net Commission	84072	230062	93828	274686

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	308593	903652	278596	803840
Add: Re-insurance Accepted	2942	3084	265	5067
Less: Commission on Re-insurance Ceded	41884	120288	54008	152891
Net Commission	269651	786448	224852	656016

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	11824	28276	8112	21792
Add: Re-insurance Accepted	0	0	0	0
Less: Commission on Re-insurance Ceded	29838	101422	0	0
Net Commission	-18014	-73146	8112	21792

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	0	0	0	0
Add: Re-insurance Accepted	0	0	12846	35157
Less: Commission on Re-insurance Ceded	0	0	0	0
Net Commission	0	0	12846	35157

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	320417	931928	286708	825632
Add: Re-insurance Accepted	2942	3084	13111	40224
Less: Commission on Re-insurance Ceded	71722	221710	54008	152891
Net Commission	251637	713302	245811	712965

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	54923	161414	50411	150143
Add: Re-insurance Accepted	18207	52853	35856	117218
Less: Commission on Re- insurance Ceded	41783	126224	75762	172079
Net Commission	31347	88043	10505	95282

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	2693	5566	1757	5536
Add: Re-insurance Accepted	44355	70864	9859	35454
Less: Commission on Re- insurance Ceded	22543	64124	11163	39216
Net Commission	24505	12306	453	1774

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	19046	57775	19582	57014
Add: Re-insurance Accepted	0	6	5	5
Less: Commission on Re- insurance Ceded	2677	8307	3683	11656
Net Commission	16369	49474	15904	45363

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	26809	77123	35483	102248
Add: Re-insurance Accepted	9999	13834	8850	12127
Less: Commission on Re- insurance Ceded	7358	20255	33657	65834
Net Commission	29450	70702	10676	48541

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	209672	722120	221589	706391
Add: Re-insurance Accepted	0	0	23	23
Less: Commission on Re- insurance Ceded	37272	143437	40776	157130
Net Commission	172400	578683	180836	549284

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	12019	38958	10890	35578
Add: Re-insurance Accepted	364	1133	680	1255
Less: Commission on Re- insurance Ceded	3094	19020	4082	8624
Net Commission	9289	21071	7488	28209

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	108344	345264	114210	364632
Add: Re-insurance Accepted	25710	60592	145396	157542
Less: Commission on Re-insurance Ceded	28888	74042	22738	81692
Net Commission	105166	331814	236868	440482

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	753923	2340148	740630	2247174
Add: Re-insurance Accepted	101577	202366	213780	363848
Less: Commission on Re-insurance Ceded	215337	677119	245869	689122
Net Commission	640163	1865395	708541	1921900

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 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	971848	3108394	955768	2954203
Add: Re-insurance Accepted	279396	518561	308111	575758
Less: Commission on Re-insurance Ceded	351628	1248749	380987	1164051
Net Commission	899616	2378206	882893	2365910

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-Indian only) incurred to procure business to be furnished as per details indicated below:

Particulars	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2011	Upto the quarter ending 31.12.2011
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	664719	2082814	686325	2047122
Brokers	140536	551475	157169	538063
Corporate Agency	21271	38126	40033	41333
Referral	0	0	-23945	1002
Others (Please specify)	0	0	0	0
Total	826526	2672415	859582	2627520

Segmentwise break-up of the expenses (Gross-Indian only) incurred to procure business for and upto nine months ending 31.12.2012

(in Rupees)

PARTICULARS	Fire		M. Cargo		M. Hull	
	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
Agents	72922852	240124418	39570099	131216236	970606	3802292
Brokers	26232953	108389431	24537381	96194272	3657382	12717789
Corporate Agents	4376214	10933027	530631	673845	70018	143202
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	103532019	359446876	64638111	228084353	4698006	16663283

PARTICULARS	Motor OD		Motor TP (Non Pool)		Motor TP (Pool & D.R.Pool)	
	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
Agents	238605033	683342736	0	0	0	0
Brokers	1579606	23032069	0	0	0	0
Corporate Agents	1711988	1935450	0	0	0	0
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	241896627	708310255	0	0	0	0

PARTICULARS	Engineering		Aviation		W.C.	
	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
Agents	21899273	69688761	160569	313542	13426813	45385051
Brokers	21803183	69654892	2416187	5136513	873150	4698912
Corporate Agents	171323	203014	116134	116134	1116983	1116983
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	43873779	139546667	2692890	5566189	15416946	51200946

PARTICULARS	Liability	Health	P.A.
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	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
Agents	4130120	19323678	168654137	564077364	20628322	61692972
Brokers	4305512	13379359	37878909	150756791	5452792	13398349
Corporate Agents	2170728	2194820	2947787	6823878	87871	219972
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	10606360	34897857	209480833	721658033	26168985	75311293

PARTICULARS	Other Miscellaneous		Total Miscellaneous		Total All Classes	
	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012	For the quarter ending 31.12.2012	Upto the quarter ending 31.12.2012
Agents	83751433	263846621	551255700	1707670725	664719257	2082813671
Brokers	11799187	54116227	86108526	334173112	140536242	551474604
Corporate Agents	7970979	13766061	16293793	26376312	21270656	38126386
Referral arrangements	0	0	0	0	0	0
Others, if any	0	0	0	0	0	0
Total Rs.	103521599	331728909	653658019	2068220149	826526155	2672414661