

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE
COMMISSION [NET]

Particulars	Fire	Marine			Miscellaneous									Total
		Marine Cargo	Marine Others	Marine Total	Motor	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	2006-07	
	(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	153,467	53,591	27,883	81,474	1,032,260	6,590	7,883	76,102	1,653	58,725	603,585	334,146	2,120,944	2,355,885
Add: Re-insurance Accepted	9,814	16	-	16	2,360	-	-	3,781	-	371	-	-	6,512	16,342
Less: Commission on Re-insurance Ceded	1,097,145	104,227	96,527	200,754	952,006	3,305	9,264	349,489	11,007	234,172	992,629	427,207	2,979,079	4,276,978
Net Commission	(933,864)	(50,620)	(68,644)	(119,264)	82,614	3,285	(1,381)	(269,606)	(9,354)	(175,076)	(389,044)	(93,061)	(851,623)	(1,904,751)

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		Marine Cargo	Marine Others	Marine Total	Motor	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	2005-06	
	(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	105,534	36,979	13,990	50,969	373,090	2,904	6,716	44,468	2,013	72,321	177,635	323,385	1,002,532	1,159,035
Add: Re-insurance Accepted	2,234	-	-	-	13,073	-	-	335	-	1,056	-	-	14,464	16,698
Less: Commission on Re-insurance Ceded	942,046	90,424	66,081	156,505	181,777	1,701	30,665	203,374	9,712	129,183	112,323	665,711	1,334,446	2,432,997
Net Commission	(834,278)	(53,445)	(52,091)	(105,536)	204,386	1,203	(23,949)	(158,571)	(7,699)	(55,806)	65,312	(342,326)	(317,450)	(1,257,264)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:		
	2006-07	2005-06
	(Rs.'000)	(Rs.'000)
Agents	263,164	212,127
Brokers	389,991	290,674
Corporate Agency	613,012	58,144
Referral	1,089,718	598,090
Others	-	-
TOTAL	2,355,885	1,159,035