

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE
COMMISSION [NET]

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	Others	Total Miscellaneous	
		For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	For Q2 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Commission paid																
Direct	20,344	20,269	1,143	21,412	155,976	-	155,976	4,190	1,782	15,105	(8,717)	23,498	128,305	15,529	335,668	377,424
Add : Re-insurance Accepted	47,065	717	538	1,255	-	-	-	-	-	3,780	3,173	-	-	41	6,994	55,314
Less : Commission on Re-insurance Ceded	73,980	31,279	7,531	38,810	62,854	24	62,878	727	183	67,464	1,394	30,653	186,150	257,492	606,941	719,731
Net Commission	(6,571)	(10,293)	(5,850)	(16,143)	93,122	(24)	93,098	3,463	1,599	(48,579)	(6,938)	(7,155)	(57,845)	(241,922)	(264,280)	(286,993)

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		For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	For Q2 2009-10	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Commission paid																
Direct	6,539	10,672	1,120	11,792	206,603	-	206,603	1,950	4,746	12,751	1,230	15,387	110,084	53,693	406,444	424,775
Add : Re-insurance Accepted	31,851	671	-	671	108	73,112	73,220	-	0	3,058	2,515	-	-	2	78,795	111,317
Less : Commission on Re-insurance Ceded	74,101	19,740	3,399	23,139	44,159	62,828	106,987	859	1,480	106,830	2,048	10,135	103,538	67,812	399,689	496,929
Net Commission	(35,711)	(8,397)	(2,279)	(10,676)	162,552	10,284	172,836	1,091	3,266	(91,021)	1,697	5,252	6,546	(14,117)	85,550	39,163

Break-up of the expenses (Gross) incurred to procure business as per details below:

	For Q2 2010-11	For Q2 2009-10
	(₹ '000)	(₹ '000)
Agents	105,821	93,128
Brokers	137,384	81,800
Corporate Agency	153,054	163,796
Referral	(18,835)	86,051
TOTAL	377,424	424,775

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		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens'	Public/Product	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total	
		Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	Upto H1 2010-11	
Commission paid	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Direct	62,472	52,126	5,702	57,828	396,140	-	396,140	7,372	3,768	45,964	10,633	42,953	338,298	78,284	923,412	1,043,712
Add : Re-insurance Accepted	108,667	1,238	2,982	4,220	-	-	-	-	10	9,065	7,271	-	-	41	16,387	129,274
Less : Commission on Re-insurance Ceded	195,285	77,913	20,950	98,863	102,572	3,137	105,709	1,353	2,099	174,910	5,036	56,257	320,662	298,808	964,835	1,258,983
Net Commission	(24,146)	(24,549)	(12,266)	(36,815)	293,568	(3,137)	290,431	6,019	1,679	(119,881)	12,868	(13,304)	17,636	(220,483)	(25,036)	(85,997)

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		Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	Upto H1 2009-10	
Commission paid	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Direct	31,408	23,923	4,477	28,400	402,830	-	402,830	3,881	6,317	30,888	4,004	35,867	212,370	114,357	810,514	870,322
Add : Re-insurance Accepted	85,675	214	(443)	(229)	108	146,224	146,332	(14)	0	5,513	6,427	-	-	107	158,365	243,811
Less : Commission on Re-insurance Ceded	229,539	65,449	15,108	80,557	96,180	130,427	226,607	1,725	2,264	218,363	5,028	31,243	170,103	112,950	768,283	1,078,379
Net Commission	(112,456)	(41,312)	(11,074)	(52,386)	306,758	15,797	322,555	2,142	4,053	(181,962)	5,403	4,624	42,267	1,514	200,596	35,754

Break-up of the expenses (Gross) incurred to procure business as per details below:

	Upto H1 2010-11	Upto H1 2009-10
	(₹ '000)	(₹ '000)
Agents	214,978	175,362
Brokers	359,052	182,201
Corporate Agency	378,952	326,284
Referral	90,730	186,475
TOTAL	1,043,712	870,322