

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	
		2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	
	(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	328,328	83,486	18,848	102,334	795,780	-	795,780	8,472	7,485	145,300	12,241	78,557	710,380	347,623	2,105,838	2,536,500
Add: Re-insurance Accepted	9,544	844	56	900	975	256,329	257,304	-	-	3,598	9	-	-	240	261,151	271,595
Less: Commission on Re-insurance Ceded	700,790	112,703	123,541	236,244	948,518	376,770	1,325,288	3,851	6,370	389,331	14,291	167,656	1,148,910	181,004	3,236,701	4,173,735
Net Commission	(362,918)	(28,373)	(104,637)	(133,010)	(151,763)	(120,441)	(272,204)	4,621	1,115	(240,433)	(2,041)	(89,099)	(438,530)	166,859	(869,712)	(1,365,640)

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		2006-07	2006-07	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)	(Rs.'000)	(Rs.'000)
Commission paid																
Direct	153,467	53,591	27,883	81,474	909,075	123,185	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	2,078	282	2,360	-	-	3,781	-	371	-	-	6,512	16,342
Less: Commission on Re-insurance Ceded	1,097,145	104,227	96,527	200,754	838,398	113,608	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)	72,755	9,859	82,614	3,285	(1,381)	(269,606)	(9,354)	(175,076)	(389,044)	(93,061)	(851,623)	(1,904,751)

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

	2007-08	2006-07
	(Rs.'000)	(Rs.'000)
Agents	380,664	263,164
Brokers	423,062	389,991
Corporate Agency	768,782	613,012
Referral	963,992	1,089,718
Others	-	-
TOTAL	2,536,500	2,355,885