

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	
		2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	
	(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	114,075	56,615	21,808	78,423	779,788	-	779,788	8,303	9,801	98,730	14,190	104,618	795,871	232,240	2,043,541	2,236,039
Add: Re-insurance Accepted	8,403	669	387	1,056	-	292,448	292,448	-	-	10,545	3,844	-	-	125	306,962	316,421
Less: Commission on Re-insurance Ceded	395,853	128,747	83,624	212,371	845,960	433,542	1,279,502	3,959	3,292	399,364	2,945	104,914	738,803	167,294	2,700,073	3,308,297
Net Commission	(273,375)	(71,463)	(61,429)	(132,892)	(66,172)	(141,094)	(207,266)	4,344	6,509	(290,089)	15,089	(296)	57,068	65,071	(349,570)	(755,837)

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		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)

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:		
	2008-09	2007-08
	(Rs.'000)	(Rs.'000)
Agents	451,675	380,664
Brokers	465,762	423,062
Corporate Agency	730,832	768,782
Referral	587,770	963,992
Others	-	-
TOTAL	2,236,039	2,536,500