

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	
	2005-06	2005-06	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	<b>(834,278)</b>	<b>(53,445)</b>	<b>(52,091)</b>	<b>(105,536)</b>	<b>204,386</b>	<b>1,203</b>	<b>(23,949)</b>	<b>(158,571)</b>	<b>(7,699)</b>	<b>(55,806)</b>	<b>65,312</b>	<b>(342,326)</b>	<b>(317,450)</b>	<b>(1,257,264)</b>

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	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05	2004-05
	(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	31,621	15,105	18,406	33,511	102,718	1,725	27,760	16,793	402	45,906	45,934	159,301	400,539	465,671
Add: Re-insurance Accepted	278	-	-	-	-	-	-	2,014	-	1,009	-	-	3,023	3,301
Less: Commission on Re-insurance Ceded	771,393	59,359	54,462	113,821	51,554	1,292	23,152	153,176	8,815	89,796	45,527	103,162	476,474	1,361,690
Net Commission	<b>(739,494)</b>	<b>(44,254)</b>	<b>(36,056)</b>	<b>(80,310)</b>	<b>51,164</b>	<b>433</b>	<b>4,608</b>	<b>(134,369)</b>	<b>(8,413)</b>	<b>(42,881)</b>	<b>407</b>	<b>56,139</b>	<b>(72,912)</b>	<b>(892,716)</b>

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

	2005-06	2004-05
	(Rs.'000)	(Rs.'000)
Agents	212,127	83,518
Brokers	290,674	157,778
Corporate Agency	58,144	58,343
Referral	598,090	166,032
Others	-	-
TOTAL	1,159,035	465,671