

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

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	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	
		For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	
	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)
Commission paid																		
Direct	129,653	76,918	2,135	79,053	1,429,339	82,665	1,512,004	22,316	4,775	47,371	5,186	108,111	609,731	7,745	107	97,965	2,415,311	2,624,017
Add : Re-insurance Accepted	7,587	5,427	(26)	5,401	-	-	-	-	-	9,095	1,314	330	59,227	-	-	3,789	73,755	86,743
Less : Commission on Re-insurance Ceded	182,152	13,898	1,433	15,331	321,223	17,347	338,570	4,741	1,716	83,982	2,023	91,119	1,284,372	14,861	16,425	56,963	1,894,772	2,092,255
Net Commission	(44,912)	68,447	676	69,123	1,108,116	65,318	1,173,434	17,575	3,059	(27,516)	4,477	17,322	(615,414)	(7,116)	(16,318)	44,791	594,294	618,505

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		For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	
	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)	(` '000)
Commission paid																		
Direct	81,273	66,552	2,225	68,777	1,450,046	1,140	1,451,186	14,119	4,296	48,830	1,703	186,425	429,629	10,822	1,458	156,914	2,305,382	2,455,432
Add : Re-insurance Accepted	18,246	8,336	1,374	9,710	-	-	-	-	148	10,651	1,253	2,396	14,267	-	-	3,684	32,399	60,355
Less : Commission on Re-insurance Ceded	117,444	11,812	1,213	13,025	304,440	15,865	320,305	3,308	6,225	70,446	6,183	189,269	1,168,027	15,473	275,932	66,351	2,121,519	2,251,988
Net Commission	(17,925)	63,076	2,386	65,462	1,145,606	(14,725)	1,130,881	10,811	(1,781)	(10,965)	(3,227)	(448)	(724,131)	(4,651)	(274,474)	94,247	216,262	263,799

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

	For Q2 2019-20	For Q2 2018-19
	(` '000)	(` '000)
Agents	389,160	316,888
Brokers	1,452,331	1,326,530
Corporate Agency	610,332	643,393
Motor Insurance Service Providers	108,420	143,045
Point of Sale	60,337	25,576
Insurance Marketing Firm	331	-
Web aggregator	314	-
Micro Insurance Commission	354	-
Common Service Center	2,438	-
Referral	-	-
TOTAL	2,624,017	2,455,432

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		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	
		Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	Upto H1 2019-20	
	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)
Commission paid																		
Direct	441,409	184,013	8,574	192,587	3,002,014	134,035	3,136,049	48,393	14,151	121,931	9,633	246,931	1,196,922	20,254	(1,646)	221,964	5,014,582	5,648,578
Add : Re-insurance Accepted	44,542	19,415	374	19,789	531	-	531	-	-	30,488	2,667	1,075	89,854	-	-	8,190	132,805	197,136
Less : Commission on Re-insurance Ceded	664,084	28,792	6,220	35,012	788,444	62,351	850,795	14,293	12,886	210,305	5,956	223,154	2,521,082	35,983	(12,229)	118,824	3,981,049	4,680,145
Net Commission	(178,133)	174,636	2,728	177,364	2,214,101	71,684	2,285,785	34,100	1,265	(57,886)	6,344	24,852	(1,234,306)	(15,729)	10,583	111,330	1,166,338	1,165,569

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		Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	Upto H1 2018-19	
	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)
Commission paid																		
Direct	266,077	168,680	4,461	173,141	2,917,255	4,998	2,922,253	31,959	8,748	110,645	4,450	292,482	904,602	21,577	1,458	298,556	4,596,730	5,035,948
Add : Re-insurance Accepted	43,629	17,768	1,470	19,238	-	-	-	-	496	51,609	12,123	4,158	24,150	-	-	4,720	97,256	160,123
Less : Commission on Re-insurance Ceded	487,788	26,761	2,619	29,380	541,234	29,566	570,800	7,460	8,861	178,504	8,404	383,176	2,159,522	32,091	501,020	152,685	4,002,523	4,519,691
Net Commission	(178,082)	159,687	3,312	162,999	2,376,021	(24,568)	2,351,453	24,499	383	(16,250)	8,169	(86,536)	(1,230,770)	(10,514)	(499,562)	150,591	691,463	676,380

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

	H1 2019-20	H1 2018-19
	('000)	('000)
Agents	802,036	644,507
Brokers	3,310,733	2,812,735
Corporate Agency	1,193,279	1,247,389
Motor Insurance Service Providers	213,672	295,040
Point of Sale	116,331	36,277
Insurance Marketing Firm	556	-
Web aggregator	8,993	-
Micro Insurance Commission	540	-
Common Service Center	2,438	-
Referral	-	-
TOTAL	5,648,578	5,035,948