

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

Particulars	Fire		MARINE CARGO		MARINE HULL		MARINE TOTAL	
	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid								
Direct	382857	279352	135341	115711	7713	3465	143054	119176
Add: Re-insurance Accepted	87756	61613	800	1513	16400	23212	17200	24725
Less: Commission on Re-insurance Ceded	610667	649773	65611	72188	72673	130686	138284	202874
Net Commission	-140054	-308808	70530	45036	-48560	-104009	21970	-58973
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	387775	215486	136538	99318	7933	2091	144471	101409
Brokers	-4918	25697	-1197	16653	-220	1264	-1417	17917
Corporate Agency		38032		-298		110		-188
Referral		137		38				38
Others (pl. specify)								
TOTAL (B)	382857	279352	135341	115711	7713	3465	143054	119176

Note: The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

Particulars	Motor OD		Motor TP		Motor Pool		Motor Total	
	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid								
Direct							700544	635936
Add: Re-insurance Accepted							1016	1287
Less: Commission on Re-insurance Ceded							455265	451087
Net Commission							246295	186136
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents							701171	6008889
Brokers							-627	13539
Corporate Agency								13297
Referral								211
Others (pl. specify)								
TOTAL (B)							700544	635936

Particulars	Workmen compensation		Personal Accident		Aviation		Engineering	
	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid								
Direct	29999	24272	93561	81063	165	196	93707	61399
Add: Re-insurance Accepted			5466	3197	888	2674	37843	22890
Less: Commission on Re-insurance Ceded	12961	11225	83802	57653	21310	3443	206105	188841
Net Commission	17038	13047	15225	26607	-20257	-573	-74555	-104552
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	30128	23241	93874	66498	281		94539	46304
Brokers	-129	1003	-313	5094	-116	196	-832	13798
Corporate Agency		28		9470				1297
Referral				1				
Others (pl. specify)								
TOTAL (B)	29999	24272	93561	81063	165	196	93707	61399

Particulars	Other Miscellaneous		Liabilities		Health & Hospitalisation		Miscellaneous Total		Grand Total	
	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005	31.03.2006	31.03.2005
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid										
Direct	545576	463631	28660	20814	425820	342148	1918032	1629458	2443943	2027986
Add: Re-insurance Accepted	22967	32972	94	0			68274	63018	173230	149356
Less: Commission on Re-insurance Ceded	260034	263832	9343	1792	179630	146954	1228450	1124827	1977401	1977474
Net Commission	308509	232771	19411	19022	246190	195194	757856	567649	639772	199868
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:										
Agents	545331	387988	29183	17851	428747	320640	1923254	1471410	2455500	1788305
Brokers	245	34272	-523	2236	-2927	189786	-5222	88924	-11557	132538
Corporate Agency		41257		727		2547		68623	0	106467
Referral		114				175		501	0	676
Others (pl. specify)										
TOTAL (B)	545576	463631	28660	20814	425820	342148	1918032	1629458	2443943	2027986