

FORM NL-6-COMMISSION SCHEDULE

COMMISSION [NET]

(₹ '000)

| For The Quarter Ended<br>March 31, 2016 | FIRE          | MARINE<br>CARGO | MARINE<br>HULL | MISCELLANEOUS |          |                           |                      |                     |              |                 |          |                 |                  | For The Quarter<br>Ended<br>March 31, 2016 |                 |
|---|---------------|-----------------|----------------|---------------|----------|---------------------------|----------------------|---------------------|--------------|-----------------|----------|-----------------|------------------|--|-----------------|
|   |               |                 |                | Motor OD      | Motor TP | Workmen's<br>Compensation | Personal<br>Accident | Health<br>Insurance | Liability    | Engineering     | Aviation | Trade<br>Credit | Others           | Total                                      | Grand Total     |
| <b>Commission Paid - Direct</b>         | <b>26,334</b> | <b>2,002</b>    | -              | <b>36,599</b> | -        | <b>247</b>                | <b>2,809</b>         | <b>34,751</b>       | <b>131</b>   | <b>11,696</b>   | -        | <b>25</b>       | <b>31,194</b>    | <b>117,452</b>                             | <b>145,788</b>  |
| Add: Commission on Reinsurance accepted | 590           | -               | -              | -             | -        | -                         | -                    | -                   | -            | 137             | -        | -               | -                | 137  | 727             |
| Less : Commission on Reinsurance ceded  | (25,472)      | 8,675           | 721            | 5,975         | -        | 16                        | 897                  | 16,994              | 993          | 25,313          | -        | 65              | 142,774          | 193,027                                    | 176,951         |
| <b>Net Commission</b>                   | <b>52,396</b> | <b>(6,673)</b>  | <b>(721)</b>   | <b>30,624</b> | -        | <b>231</b>                | <b>1,912</b>         | <b>17,757</b>       | <b>(862)</b> | <b>(13,480)</b> | -        | <b>(40)</b>     | <b>(111,580)</b> | <b>(75,438)</b>                            | <b>(30,436)</b> |
| <b>Break up of Gross Commission</b>     |               |                 |                |               |          |                           |                      |                     |              |                 |          |                 |                  |  |                 |
| Agents                                  | 180           | 181             | -              | 5,584         | -        | 133                       | 52                   | 2,182               | 16           | 126             | -        | -               | 554              | 8,647                                      | 9,008           |
| Brokers                                 | 1,398         | 1,168           | -              | 19,493        | -        | 35                        | 227                  | 5,019               | 71           | 11,125          | -        | 25              | 5,499            | 41,494                                     | 44,060          |
| Corporate Agents                        | 24,755        | 653             | -              | 11,522        | -        | 78                        | 2,529                | 27,550              | 44           | 445             | -        | -               | 25,140           | 67,308                                     | 92,716          |
| Referral                                | 2             | -               | -              | -             | -        | -                         | -                    | -                   | -            | -               | -        | -               | -                | -  | 2               |
| <b>TOTAL (B)</b>                        | <b>26,335</b> | <b>2,002</b>    | -              | <b>36,599</b> | -        | <b>246</b>                | <b>2,808</b>         | <b>34,751</b>       | <b>131</b>   | <b>11,696</b>   | -        | <b>25</b>       | <b>31,193</b>    | <b>117,449</b>                             | <b>145,786</b>  |

(₹ '000)

| Up To The Quarter Ended<br>March 31, 2016 | FIRE          | MARINE<br>CARGO | MARINE<br>HULL | MISCELLANEOUS  |          |                           |                      |                     |              |                |          |                 |                  | Up To The Quarter<br>Ended<br>March 31, 2016 |                |
|---|---------------|-----------------|----------------|----------------|----------|---------------------------|----------------------|---------------------|--------------|----------------|----------|-----------------|------------------|--|----------------|
|   |               |                 |                | Motor OD       | Motor TP | Workmen's<br>Compensation | Personal<br>Accident | Health<br>Insurance | Liability    | Engineering    | Aviation | Trade<br>Credit | Others           | Total  | Grand Total    |
| <b>Commission Paid - Direct</b>           | <b>98,966</b> | <b>10,722</b>   | -              | <b>110,112</b> | -        | <b>1,641</b>              | <b>12,036</b>        | <b>133,384</b>      | <b>373</b>   | <b>19,004</b>  | -        | <b>772</b>      | <b>96,548</b>    | <b>373,870</b>                               | <b>483,558</b> |
| Add: Reinsurance accepted                 | 3,101         | -               | -              | -              | -        | -                         | -                    | -                   | -            | 615            | -        | -               | -                | 615  | 3,716          |
| Less : Reinsurance ceded                  | 6,146         | 20,567          | 2,890          | 17,671         | -        | 136                       | 4,055                | 45,523              | 1,026        | 28,250         | -        | 128             | 290,216          | 387,005                                      | 416,608        |
| <b>Net Commission</b>                     | <b>95,921</b> | <b>(9,845)</b>  | <b>(2,890)</b> | <b>92,441</b>  | -        | <b>1,505</b>              | <b>7,981</b>         | <b>87,861</b>       | <b>(653)</b> | <b>(8,631)</b> | -        | <b>644</b>      | <b>(193,668)</b> | <b>(12,520)</b>                              | <b>70,666</b>  |
| <b>Break up of Gross Commission</b>       |               |                 |                |                |          |                           |                      |                     |              |                |          |                 |                  |  |                |
| Agents                                    | 2,302         | 1,468           | -              | 27,610         | -        | 600                       | 471                  | 7,411               | 37           | 643            | -        | -               | 2,638            | 39,410                                       | 43,180         |
| Brokers                                   | 7,381         | 7,743           | -              | 43,229         | -        | 697                       | 1,962                | 38,962              | 139          | 15,235         | -        | 772             | 8,216            | 109,212                                      | 124,336        |
| Corporate Agents                          | 89,283        | 1,513           | -              | 39,273         | -        | 344                       | 9,603                | 87,012              | 198          | 3,126          | -        | -               | 85,694           | 225,250                                      | 316,046        |
| Referral                                  | -             | -               | -              | -              | -        | -                         | -                    | -                   | -            | -              | -        | -               | -                | -  | -              |
| <b>TOTAL (B)</b>                          | <b>98,966</b> | <b>10,724</b>   | -              | <b>110,112</b> | -        | <b>1,641</b>              | <b>12,036</b>        | <b>133,385</b>      | <b>374</b>   | <b>19,004</b>  | -        | <b>772</b>      | <b>96,548</b>    | <b>373,872</b>                               | <b>483,562</b> |

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

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COMMISSION [NET]

(₹ '000)

| For the corresponding quarter of the preceding period Ended March 31, 2015 | FIRE          | MARINE CARGO | MARINE HULL  | MISCELLANEOUS |          |                        |                   |                  |            |                |          |              |                 | For the corresponding quarter of the preceding period ended March 31, 2015 |                |
|--|---------------|--------------|--------------|---------------|----------|------------------------|-------------------|------------------|------------|----------------|----------|--------------|-----------------|--|----------------|
|  |               |              |              | Motor OD      | Motor TP | Workmen's Compensation | Personal Accident | Health Insurance | Liability  | Engineering    | Aviation | Trade Credit | Others          |  | Total          |
| Commission Paid - Direct   | 25,462        | 2,314        | -            | 27,663        | -        | 341                    | 1,341             | 48,930           | 148        | 5,168          | -        | 408          | 23,295          | 107,294  | 135,070        |
| Add: Reinsurance accepted  | 574           | -            | -            | -             | -        | -                      | -                 | -                | -          | 47             | -        | -            | -               | 47   | 621            |
| Less : Reinsurance ceded   | 14,094        | 2,771        | 375          | 4,267         | -        | 31                     | 360               | 16,000           | 10         | 8,058          | -        | 30           | 69,054          | 97,810   | 115,050        |
| <b>Net Commission</b>  | <b>11,942</b> | <b>(457)</b> | <b>(375)</b> | <b>23,396</b> | <b>-</b> | <b>310</b>             | <b>981</b>        | <b>32,930</b>    | <b>138</b> | <b>(2,843)</b> | <b>-</b> | <b>378</b>   | <b>(45,759)</b> | <b>9,531</b>   | <b>20,641</b>  |
| <b>Break up of Gross Commission</b>  |               |              |              |               |          |                        |                   |                  |            |                |          |              |                 |  |                |
| Agents   | 778           | 148          | -            | 9,309         | -        | 198                    | 141               | 2,346            | 91         | 231            | -        | -            | 664             | 12,980   | 13,906         |
| Brokers  | 1,056         | 1,790        | -            | 7,756         | -        | 46                     | 340               | 12,268           | 8          | 4,362          | -        | 408          | 131             | 25,319   | 28,165         |
| Corporate Agents   | 23,626        | 376          | -            | 10,595        | -        | 96                     | 861               | 34,315           | 48         | 575            | -        | -            | 22,500          | 68,990   | 92,992         |
| Referral   | 2             | -            | -            | 1             | -        | -                      | -                 | -                | -          | -              | -        | -            | -               | 1  | 3              |
| <b>TOTAL (B)</b>   | <b>25,462</b> | <b>2,314</b> | <b>-</b>     | <b>27,661</b> | <b>-</b> | <b>340</b>             | <b>1,342</b>      | <b>48,929</b>    | <b>147</b> | <b>5,168</b>   | <b>-</b> | <b>408</b>   | <b>23,295</b>   | <b>107,290</b>   | <b>135,066</b> |

(₹ '000)

| Up to the Quarter of the preceding period ended March 31, 2015 | FIRE          | MARINE CARGO   | MARINE HULL  | MISCELLANEOUS |          |                        |                   |                  |             |                |          |              |                 | Up to the Quarter of the preceding period ended March 31, 2015 |                |
|--|---------------|----------------|--------------|---------------|----------|------------------------|-------------------|------------------|-------------|----------------|----------|--------------|-----------------|--|----------------|
|  |               |                |              | Motor OD      | Motor TP | Workmen's Compensation | Personal Accident | Health Insurance | Liability   | Engineering    | Aviation | Trade Credit | Others          |  | Total          |
| Commission Paid - Direct                                       | 93,066        | 12,714         | -            | 95,136        | -        | 2,036                  | 6,803             | 137,212          | 298         | 16,537         | -        | 897          | 85,861          | 344,780  | 450,560        |
| Add: Reinsurance accepted                                      | 3,201         | -              | -            | -             | -        | -                      | -                 | -                | -           | 592            | -        | -            | -               | 592  | 3,793          |
| Less : Reinsurance ceded                                       | 58,951        | 18,169         | 375          | 13,918        | -        | 166                    | 2,796             | 31,959           | 322         | 25,627         | -        | 81           | 135,354         | 210,223  | 287,718        |
| <b>Net Commission</b>  | <b>37,316</b> | <b>(5,455)</b> | <b>(375)</b> | <b>81,218</b> | <b>-</b> | <b>1,870</b>           | <b>4,007</b>      | <b>105,253</b>   | <b>(24)</b> | <b>(8,498)</b> | <b>-</b> | <b>816</b>   | <b>(49,493)</b> | <b>135,149</b>   | <b>166,635</b> |
| <b>Break up of Gross Commission</b>                            |               |                |              |               |          |                        |                   |                  |             |                |          |              |                 |  |                |
| Agents   | 3,496         | 1,684          | -            | 39,534        | -        | 1,047                  | 789               | 6,631            | 124         | 1,341          | -        | -            | 4,226           | 53,692   | 58,872         |
| Brokers  | 6,042         | 9,533          | -            | 17,464        | -        | 674                    | 2,177             | 43,100           | 42          | 11,683         | -        | 897          | 3,038           | 79,075   | 94,650         |
| Corporate Agents   | 83,512        | 1,497          | -            | 38,132        | -        | 315                    | 3,833             | 87,479           | 133         | 3,510          | -        | -            | 78,474          | 211,876  | 296,885        |
| Referral   | 16            | -              | -            | 5             | -        | -                      | 3                 | 1                | -           | 3              | -        | -            | 124             | 136  | 152            |
| <b>TOTAL (B)</b>   | <b>93,066</b> | <b>12,714</b>  | <b>-</b>     | <b>95,135</b> | <b>-</b> | <b>2,036</b>           | <b>6,802</b>      | <b>137,211</b>   | <b>299</b>  | <b>16,537</b>  | <b>-</b> | <b>897</b>   | <b>85,862</b>   | <b>344,779</b>   | <b>450,559</b> |

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