

COMMISSION

(Amount in Rs. Lakhs)

Particulars	FIRE	Marine			Miscellaneous									Life	Grand Total	
		Marine Cargo	Marine Hull	Total Marine	Agriculture	Credit	Engineering	Liabilities	Motor	PA	Health	Others	Total Miscellaneous Insurance			
		For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021			For the half year ended September 30, 2021
Commission & Remuneration																
Rewards																
Distribution fees																
Gross Commission																
Add: Commission on Re-insurance Accepted	(7,889)	(14)	(6)	(20)	(3,504)	(954)	(1,057)	(351)	(6)	(1,799)	(716)	-	(8,386)	-	(16,295)	
Less: Commission on Re-insurance Ceded	3,433	9	19	28	2,117	346	441	120	8	583	496	13	4,124	109	7,694	
Net Commission	(4,455)	(5)	13	7	(1,387)	(607)	(616)	(231)	2	(1,216)	(220)	13	(4,262)	109	(8,601)	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
Individual Agents																
Corporate Agents-Banks/FII/HFC																
Corporate Agents-Others																
Insurance Brokers	(550)	(8)	(0)	(8)	(212)	2	(107)	(10)	(6)	-	(87)	-	(419)	-	(977)	
Direct Business - Online ^c																
MISP (Direct)																
Web Aggregators																
Insurance Marketing Firm																
Common Service Centers																
Micro Agents																
Point of Sales (Direct)																
Others - Direct business	(7,339)	(6)	(6)	(12)	(3,292)	(956)	(950)	(341)	0	(1,799)	(628)	-	(7,966)	0	(15,317)	
TOTAL																
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	(7,889)	(14)	(6)	(20)	(3,504)	(954)	(1,057)	(351)	(6)	(1,799)	(716)	-	(8,386)	-	(16,295)	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Commission on Business procured through Company website
- (d) This being the first year of applicability for publishing half yearly results, the financial information in respect of the half year ended September 30, 2020 was not subject to limited review.

COMMISSION

(Amount in Rs. Lakhs)

Particulars	FIRE	Marine			Miscellaneous										Life	Grand Total
		Marine Cargo	Marine Hull	Total Marine	Agriculture	Credit	Engineering	Liabilities	Motor	PA	Health	Others	Total Miscellaneous Insurance			
		For the half year ended September 30, 2020	For the half year ended September 30, 2020	For the half year ended September 30, 2020	For the half year ended September 30, 2020	For the half year ended September 30, 2020	For the half year ended September 30, 2020	For the half year ended September 30, 2020	For the half year ended September 30, 2020	For the half year ended September 30, 2020	For the half year ended September 30, 2020	For the half year ended September 30, 2020	For the half year ended September 30, 2020	For the half year ended September 30, 2020		
Commission & Remuneration																
Rewards																
Distribution fees																
Gross Commission																
Add: Commission on Re-insurance Accepted	(8,621)	(23)	(18)	(41)	(2,640)	(542)	(916)	(177)	69	(40)	(112)	(0)	(4,357)	-	(13,019)	
Less: Commission on Re-insurance Ceded	3,590	12	8	20	1,652	211	323	62	(18)	15	(62)	0	2,183	74	5,867	
Net Commission	(5,031)	(11)	(10)	(21)	(988)	(332)	(593)	(115)	51	(25)	(174)	(0)	(2,175)	74	(7,153)	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
Individual Agents																
Corporate Agents-Banks/FII/HFC																
Corporate Agents-Others																
Insurance Brokers	(435)	(5)	(1)	(6)	(161)	-	13	(11)	(4)	-	268	-	105	-	(336)	
Direct Business - Online ^c																
MISP (Direct)																
Web Aggregators																
Insurance Marketing Firm																
Common Service Centers																
Micro Agents																
Point of Sales (Direct)																
Other - Direct business	(8,187)	(17)	(17)	(35)	(2,479)	(542)	(929)	(166)	73	(40)	(379)	(0)	(4,462)		(12,684)	
TOTAL																
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	(8,621)	(23)	(18)	(41)	(2,640)	(542)	(916)	(177)	69	(40)	(112)	(0)	(4,357)	-	(13,019)	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes:

- The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- Commission on Business procured through Company website

Note: This being the first year of applicability for publishing half yearly results, the financial information in respect of the half year ended 30th September 2020 was not subject to limited review.