

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, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022			For the half year ended September 30, 2022
Commission & Remuneration																
Rewards																
Distribution fees																
Gross Commission																
Add: Commission on Re-insurance Accepted	(13,239)	(42)	0	(42)	(1,702)	(712)	(2,142)	(472)	(6)	(2,805)	(28)	(11)	(7,878)	-	(21,160)	
Less: Commission on Re-insurance Ceded	5,286	20	(0)	20	1,310	256	831	169	6	906	(800)	(16)	2,662	155	8,123	
<b>Net Commission</b>	<b>(7,953)</b>	<b>(22)</b>	<b>0</b>	<b>(22)</b>	<b>(392)</b>	<b>(456)</b>	<b>(1,311)</b>	<b>(302)</b>	<b>(1)</b>	<b>(1,899)</b>	<b>(827)</b>	<b>(27)</b>	<b>(5,216)</b>	<b>155</b>	<b>(13,036)</b>	
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																
Individual Agents																
Corporate Agents-Banks/FII/HFC																
Corporate Agents-Others																
Insurance Brokers	(595)	(11)	0	(10)	(63)	2	(75)	(21)	(7)	0	(380)	-	(544)	-	(1,149)	
Direct Business - Online <sup>e</sup>																
MISP (Direct)																
Web Aggregators																
Insurance Marketing Firm																
Common Service Centers																
Micro Agents																
Point of Sales (Direct)																
Others - Direct business	(12,644)	(32)	0	(31)	(1,639)	(714)	(2,067)	(451)	0	(2,805)	353	(11)	(7,334)	0	(20,010)	
<b>TOTAL</b>	<b>(13,239)</b>	<b>(42)</b>	<b>0</b>	<b>(42)</b>	<b>(1,702)</b>	<b>(712)</b>	<b>(2,142)</b>	<b>(472)</b>	<b>(6)</b>	<b>(2,805)</b>	<b>(28)</b>	<b>(11)</b>	<b>(7,878)</b>	<b>0</b>	<b>(21,160)</b>	
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	(13,239)	(42)	0	(42)	(1,702)	(712)	(2,142)	(472)	(6)	(2,805)	(28)	(11)	(7,878)	-	(21,160)	
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

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		
Commission & Remuneration															
<b>Rewards</b>															
<b>Distribution fees</b>															
<b>Gross Commission</b>															
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
<b>Net Commission</b>	<b>(4,455)</b>	<b>(5)</b>	<b>13</b>	<b>8</b>	<b>(1,387)</b>	<b>(607)</b>	<b>(616)</b>	<b>(231)</b>	<b>2</b>	<b>(1,216)</b>	<b>(220)</b>	<b>13</b>	<b>(4,262)</b>	<b>109</b>	<b>(8,601)</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>															
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 <sup>c</sup>															
MISP (Direct)															
Web Aggregators															
Insurance Marketing Firm															
Common Service Centers															
Micro Agents															
Point of Sales (Direct)															
Other - Direct business	(7,339)	(6)	(6)	(12)	(3,292)	(956)	(950)	(341)	0	(1,799)	(628)	-	(7,966)	0	(15,317)
<b>TOTAL</b>	<b>(7,889)</b>	<b>(14)</b>	<b>(6)</b>	<b>(20)</b>	<b>(3,504)</b>	<b>(954)</b>	<b>(1,057)</b>	<b>(351)</b>	<b>(6)</b>	<b>(1,799)</b>	<b>(716)</b>	<b>-</b>	<b>(8,386)</b>	<b>0</b>	<b>(16,295)</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>															
- 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