

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2
	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	
Commission & Remuneration	1,766	9,862	268	870	(1)	1	267	871	16,203	30,249	21,238	40,947	37,441	71,196	6,180	12,920	1,218	2,105	815	1,799	8,213	16,823	116	297	87	356	266	1,386	(1)	(27)	-	-	301	819	46,424	90,850	48,457	1,01,584
Rewards	329	1,028	1	11	7	12	9	22	1,575	3,682	4,147	6,731	5,722	10,413	547	1,582	258	431	1	5	806	2,018	1	4	1	4	93	109	0	(0)	-	-	1	6	6,624	12,554	6,961	13,604
Distribution fees	-	-	-	-	-	-	-	-	532	1,301	1,001	1,730	1,533	3,032	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,533	3,032	1,533	3,032
Gross Commission	2,094	10,890	268	880	7	13	275	893	18,309	35,232	26,387	49,409	44,696	84,641	6,728	14,501	1,476	2,535	816	1,804	9,019	18,840	117	302	87	360	359	1,495	(1)	(27)	-	-	302	825	54,581	1,06,436	56,951	1,18,220
Add: Commission on Re-insurance Accepted	221	644	3	4	-	-	3	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	62	70	-	-	-	-	(1)	(0)	61	71	286	719	
Less: Commission on Re-insurance Ceded	990	10,418	457	582	4	13	461	595	9,430	17,594	9,774	17,962	19,204	35,556	3,147	5,093	358	468	93	173	3,598	5,734	15	28	57	120	882	1,797	4	5	7,725	12,386	105	145	31,589	55,771	33,041	66,784
Net Commission	1,325	1,116	(186)	302	3	(183)	302	8,879	17,638	16,613	31,447	25,492	49,085	3,580	9,408	1,118	2,067	723	1,631	5,421	13,106	102	274	30	241	(461)	(232)	(5)	(32)	(7,725)	(12,386)	199	680	23,053	50,736	24,195	52,154	

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

Individual Agents	543	1,695	100	266	-	-	100	266	1,013	2,150	3,362	6,875	4,374	9,025	1,378	2,857	78	122	97	267	1,554	3,246	73	193	70	137	199	422	-	-	-	-	77	180	6,346	13,204	6,989	15,165	
Corporate Agents-Banks/FII/HFC	199	450	2	4	-	-	2	4	124	175	92	92	217	268	1,690	3,201	11	41	2	4	1,703	3,246	4	7	1	1	8	14	-	-	-	-	72	178	2,004	3,713	2,205	4,167	
Corporate Agents-Others	145	313	(0)	(0)	-	-	(0)	(0)	1,305	2,855	333	755	1,638	3,611	354	739	(10)	23	152	181	496	943	0	0	5	8	0	0	-	-	-	-	66	156	2,206	4,718	2,351	5,031	
Insurance Brokers	1,205	8,426	164	607	7	13	171	620	13,586	25,221	14,580	26,372	28,166	51,593	3,263	7,569	1,383	2,329	556	1,329	5,203	11,227	40	102	13	214	151	1,057	1	(27)	-	-	87	310	33,659	64,475	35,034	73,521	
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MISP (Direct)	-	-	-	-	-	-	-	-	663	1,512	1,086	1,870	1,749	3,382	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,749	3,382	1,749	3,382
Web Aggregators	(0)	(0)	-	-	-	-	-	-	43	95	18	19	61	114	(0)	1	(0)	(0)	-	-	(1)	1	0	0	(0)	(0)	-	-	-	-	-	-	(0)	(0)	60	115	60	115	
Insurance Marketing Firm	3	7	2	3	-	-	2	3	136	236	29	76	164	312	(3)	46	1	2	0	0	(1)	48	(0)	(0)	0	0	1	2	-	-	-	-	0	1	164	364	169	373	
Common Service Centers	-	-	-	-	-	-	-	-	1	1	15	17	15	18	(1)	1	0	0	-	-	(1)	1	-	-	-	-	-	-	-	-	-	-	-	-	15	19	15	19	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	0	0	-	-	-	-	-	-	1,441	2,985	6,872	13,332	8,313	16,318	45	88	12	18	9	22	65	128	-	-	-	-	-	-	-	-	-	-	0	0	8,378	16,446	8,378	16,446	
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	2,094	10,890	268	880	7	13	275	893	18,309	35,232	26,387	49,409	44,696	84,641	6,728	14,501	1,476	2,535	816	1,804	9,019	18,840	117	302	87	360	359	1,495	1	(27)	-	-	302	825	54,581	1,06,436	56,951	1,18,220	
Commission and Rewards on (Excluding Reinsurance) Business written :																																							
In India	2,094	10,890	268	880	7	13	275	893	18,309	35,232	26,387	49,409	44,696	84,641	6,728	14,501	1,476	2,535	816	1,804	9,019	18,840	117	302	87	360	359	1,495	1	(27)	-	-	302	825	54,581	1,06,436	56,951	1,18,220	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2	For Q2	Up to Q2
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
Commission & Remuneration	2,241	8,450	371	1,072	0	4	371	1,076	13,808	23,027	12,562	29,223	26,370	52,250	5,153	11,148	1,329	2,529	508	1,357	6,989	15,034	156	337	200	452	1,043	2,251	(2)	15	-	-	361	696	35,117	71,034	37,729	80,560
Rewards	423	1,285	69	88	-	0	69	88	6,576	10,867	-	-	6,576	10,867	0	198	385	820	-	9	385	1,027	26	34	10	106	0	24	3	15	-	-	0	8	7,000	12,079	7,493	13,453
Distribution fees	-	-	-	-	-	-	-	-	636	1,052	517	1,093	1,152	2,145	-	0	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	1,152	2,145	1,152	2,145
Gross Commission	2,664	9,735	439	1,160	0	4	439	1,164	21,019	34,947	13,079	30,315	34,098	65,262	5,153	11,346	1,714	3,349	508	1,365	7,375	16,060	182	371	211	558	1,044	2,275	1	30	-	-	359	703	43,269	85,259	46,372	96,158
Add: Commission on Re-insurance Accepted	16	439	-	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	1	11	-	-	-	(0)	(0)	20	30	36	470	
Less: Commission on Re-insurance Ceded	3,572	10,635	120	99	5	35	125	134	8,737																													