

(₹ lakhs)																																							
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total		
	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26	For Q4 2025-26	Up to Q4 2025-26			
Commission & Remuneration	1,217	13,759	261	1,678	1	5	262	1,684	19,643	71,765	21,809	89,841	41,453	1,61,606	6,309	25,904	1,471	4,717	657	3,126	8,438	33,746	72	442	113	820	569	3,157	1	(25)	-	-	470	1,750	51,115	2,01,498	52,593	2,16,940	
Rewards	730	2,247	97	117	-	12	97	129	4,165	10,166	129	10,388	4,293	20,555	2,112	3,934	263	714	127	136	2,502	4,784	24	31	38	93	195	325	1	1	-	-	54	65	7,107	25,854	7,935	28,230	
Distribution fees	-	-	-	-	-	-	-	-	664	2,989	535	4,182	1,198	7,171	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,198	7,171	1,198	7,171	
Gross Commission	1,947	16,006	358	1,796	1	17	359	1,813	24,472	84,921	22,473	1,04,411	46,945	1,89,332	8,421	29,838	1,735	5,431	784	3,262	10,940	38,531	96	473	150	912	764	3,482	2	(23)	-	-	524	1,817	59,421	2,34,524	61,727	2,52,343	
Add: Commission on Re-insurance Accepted	366	1,282	290	297	-	-	290	297	-	-	-	-	-	-	-	67	-	-	-	-	-	67	-	-	253	254	80	211	-	-	401	401	(0)	733	933	1,389	2,512		
Less: Commission on Re-insurance Ceded	(4,149)	8,130	27	673	(2)	56	25	729	3,397	30,762	9,572	39,189	12,969	69,951	1,930	4,015	402	1,604	51	291	2,383	5,910	2	36	4	154	1,303	3,967	(2)	4	5,167	19,398	(130)	81	21,696	99,501	17,582	1,08,360	
Net Commission	4,462	9,158	621	1,420	3	(39)	624	1,381	21,075	54,159	12,901	65,222	33,976	1,19,381	6,491	25,890	1,333	3,827	733	2,971	8,557	32,688	94	437	399	1,012	(459)	(274)	4	(27)	(4,766)	(18,997)	653	1,735	38,458	1,35,955	45,544	1,46,494	

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

Individual Agents	493	2,666	141	536	-	-	-	141	536	2,305	5,768	1,946	12,460	8,251	18,228	2,583	6,923	245	457	109	444	2,937	7,825	66	301	70	268	219	880	-	-	-	-	-	101	369	7,644	27,871	8,278	31,073
Corporate Agents-Banks/FII/HFC	311	1,079	2	10	-	-	2	10	397	882	426	837	823	1,719	2,531	-	8,258	78	188	1	7	2,610	8,453	2	11	0	2	11	35	-	-	-	-	-	162	551	3,608	10,772	3,922	11,860
Corporate Agents-Others	234	745	0	0	-	-	0	0	1,568	6,020	517	1,705	2,084	7,724	767	-	2,117	50	124	163	448	980	2,689	0	0	5	18	0	0	-	-	-	-	-	52	220	3,122	10,652	3,356	11,398
Insurance Brokers	905	11,489	212	1,244	1	17	213	1,261	16,432	60,438	13,819	59,323	30,251	1,19,762	2,439	-	12,243	1,334	4,593	506	2,331	4,278	19,167	28	160	75	624	533	2,562	2	(23)	-	-	207	676	35,375	1,42,927	36,494	1,55,677	
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MISP (Direct)	-	-	-	-	-	-	-	-	741	3,477	535	4,420	1,275	7,896	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Web Aggregators	0	0	-	-	-	-	-	-	28	156	4	66	32	222	3	4	2	2	0	0	4	6	0	0	0	0	0	-	-	-	-	-	-	0	0	-	1,276	7,896	1,276	7,896
Insurance Marketing Firm	3	25	2	6	-	-	2	6	172	562	39	154	211	716	22	85	4	7	0	1	26	93	0	0	0	1	1	4	-	-	-	-	-	0	1	239	815	245	846	
Common Service Centers	-	-	-	-	-	-	-	-	0	1	0	17	0	18	0	3	-	0	0	-	0	3	-	-	-	-	-	-	-	-	-	-	-	-	0	21	0	21		
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	0	1	(0)	(0)	-	-	(0)	(0)	2,829	7,617	5,187	25,430	8,015	33,047	77	205	22	60	5	31	104	296	-	-	-	-	(0)	(0)	-	-	-	-	0	0	8,120	33,343	8,120	33,344		
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	1,947	16,006	358	1,796	1	17	359	1,813	24,472	84,921	22,473	1,04,411	46,945	1,89,332	8,421	29,838	1,735	5,431	784	3,262	10,940	38,531	96	473	150	912	764	3,482	2	(23)	-	-	522	1,817	59,421	2,34,524	61,727	2,52,342		
Commission and Rewards on (Excluding Reinsurance) Business written :																																								
In India	1,947	16,006	358	1,796	1	17	359	1,813	24,472	84,921	22,473	1,04,411	46,945	1,89,332	8,421	29,838	1,735	5,431	784	3,262	10,940	38,531	96	473	150	912	764	3,482	2	(23)	-	-	522	1,817	59,421	2,34,524	61,727	2,52,342		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Particulars									Miscellaneous																												(₹ lakhs)			
	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 Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25	For Q4 2024-25	Up to Q4 2024-25		
Commission & Remuneration	1,296	11,559	332	1,478	(0)	(2)	332	1,475	13,912	51,838	11,573	70,882	25,485	12,279	4,216	19,140	830	4,344	513	2,391	5,559	25,874	146	635	61	776	553	3,613	15	(12)	-	-	331	1,338	32,151	1,54,943	33,779	1,67,977		
Rewards	819	2,169	(50)	57	(0)	0	(50)	57	(4,099)	11,007	18,665	18,665	14,566	29,672	1,291	1,891	305	1,970	9	28	1,604	3,888	37	102	81	258	94	158	(14)	1	-	-	12	36	16,382	34,115	17,150	36,342		
Distribution fees	-	-	-	-	-	-	-	-	(183)	1,902	633	2,992	450	4,894	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	450	4,894	450	4,894	
Gross Commission	2,115	13,728	282	1,535	(0)	(2)	282	1,533	9,629	64,746	30,872	92,539	40,501	1,57,285	5,507	21,031	1,135	6,314	522	2,419	7,164	29,762	184	737	142	1,034	647	3,771	1	(11)	-	-	342	1,374	48,983	1,93,952	51,380	2,09,213		
Add: Commission on Re-insurance Accepted	230	941	6	8	-	-	6	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	27	9	35	-	-	-	-	1	1	12	63	248	1,012		
Less: Commission on Re-insurance Ceded	7,203	20,790	64	209	(7)	63	57	272	9,738	37,454	2,438	8,600	12,176	46,054	2,517	12,307	260	3,521	18	98	2,795	15,926	4	34	21	145	700	2,822	1	17	4,616	17,758	20	26	20,334	82,782	27,594	1,03,844		
Net Commission	(4,858)	(6,121)	224	1,334	7	(65)	231	1,269	(109)	27,292	28,434	83,399	28,325	1,11,231	2,990	8,722	875	2,793	504	2,321	4,369	13,836	180	703	123	916	(44)	(28)	(4,616)	(17,758)	323	1,349	28,661	1,11,233	24,034	1,06,384				

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

Individual Agents	452	2,041	94	449	-	-	-	94	449	492	3,871	4,664	11,730	5,156	15,601	1,007	4,498	137	330	78	397	1,221	5,225	116	439	74	276	182	809	-	-	-	-	-	58	338	6,806	22,688	7,343	25,177
Corporate Agents-Banks/FII/HFC	421	1,556	6	14	-	-	7	14	190	533	(63)	(0)	127	533	2,751	7,985	441	4	492	4	12	3,197	12,088	11	25	2	5	18	40	-	-	-	-	-	179	586	3,353	13,276	3,942	14,847
Corporate Agents-Others	159	592	0	0	-	-	0	0	1,559	6,221	486	1,778	2,045	7,999	429	853	10	259	14	16	452	1,127	(0)	0	-	0	0	0	0	-	-	-	-	37	37	2,535	9,164	2,694	9,756	
Insurance Brokers	1,060	9,526	180	1,071	(0)	(2)	180	1,069	6,209	45,156	15,512	50,799	21,721	95,954	1,243	7,235	538	1,579	416	1,934	2,197	10,748	56	272	67	753	445	2,918	1	(11)	-	-	69	411	24,556	1,11,046	25,796	1,21,642		
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MISP (Direct)	-	-	-	-	-	-	-	-	164	2,249	954	3,313	1,118	5,562	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	1,118	5,562	1,118	5,562	
Web Aggregators	0	0	-	0	-	-	-	0	38	211	2	5	40	217	(1)	4	0	0	(0)	(0)	(1)	4	0	0	0	0	0	0	-	-	-	-	0	0	40	221	40	221		
Insurance Marketing Firm	3	12	0	1	-	-	0	1	79	273	32	98	111	371	3	56	0	0	0	1	3	56	0	0	0	0	2	3	-	-	-	-	0	1	115	432	118	445		
Common Service Centers	-	-	-	-	-	-	-	-	4	29	8	25	12	54	3	7	0	0	-	-	3	7	-	-	-	-	-	-	-	-	-	-	-	-	15	60	15	60		
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	1	1	(0)	0	-	-	(0)	0	894	6,203	9,276	24,791	10,170	30,994	73	393	9	54	10	60	92	507	(0)	0	-	0	(0)	0	-	-	-	-	0	0	10,262	31,502	10,263	31,503		
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	2,115	13,728	282	1,535	(0)	(2)	282	1,533	9,629	64,746	30,872	92,539	40,501	1,57,285	5,507	21,031	1,135	6,314	522	2,419	7,164	29,762	184	737	142	1,034	647	3,771	1	(11)	-	-	342	1,374	48,982	1,93,952	51,380	2,09,213		
Commission and Rewards on (Excluding Reinsurance) Business written :																																								
In India	2,115	13,728	282	1,535	(0)	(2)	282	1,533	9,629	64,746	30,872	92,539	40,501	1,57,285	5,507	21,031	1,135	6,314	522	2,419	7,164	29,762	184	737	142	1,034	647	3,771	1	(11)	-	-	342	1,374	48,982	1,93,952	51,380	2,09,213		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Note: '0' denotes amounts less than Rs. 50,000