

**FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES**

(Amount in Rs. Crore)

	PARTICULARS	For the Quarter ended Dec. 31, 2024	Upto the Quarter ended Dec. 31, 2024	For the Quarter ended Dec. 31, 2023	Upto the Quarter ended Dec. 31, 2023
	Commission				
	Direct – First year premiums	1,958.19	6,725.80	2,520.50	6,977.17
	- Renewal premiums	3,347.41	9,485.91	3,295.23	9,094.40
	- Single premiums	131.08	385.69	122.70	333.12
	Gross Commission	5,436.68	16,597.40	5,938.43	16,404.69
	Add: Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	-	-	-	-
	Net Commission	5,436.68	16,597.40	5,938.43	16,404.69
	Rewards	528.98	999.89	936.12	1,308.72
	TOTAL	5,965.66	17,597.29	6,874.55	17,713.41
	Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
	Individual agents	5,895.68	17,385.94	6,788.97	17,485.71
	Corporate Agents-Bank/FII/HFC	36.22	100.66	43.86	112.95
	Corporate Agents-Others	4.42	16.07	5.59	15.62
	Brokers	1.55	4.80	1.64	4.02
	Micro Agents	17.12	45.38	17.91	42.01
	Direct Business-Online	-	-	-	-
	Direct Business-Others	-	-	-	-
	Common Service Centre (CSC)	4.45	28.16	10.59	35.22
	Web Aggregators	-	-	-	-
	IMF (Insurance Marketing Firm)	6.20	16.20	5.88	17.70
	Point of Sale (Direct) POSLI	0.02	0.08	0.11	0.18
	Others	-	-	-	-
	Commission and Rewards on (Excluding Reinsurance) Business written :	5,965.66	17,597.29	6,874.55	17,713.41
	In India	5,958.70	17,579.61	6,869.43	17,698.44
	Outside India	6.96	17.68	5.12	14.97