

FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES

(Amount in Rs. Crore)

	PARTICULARS	For the Quarter ended Sept. 30, 2025	Upto the Quarter ended Sept. 30, 2025	For the Quarter ended Sept. 30, 2024	Upto the Quarter ended Sept. 30, 2024
	Commission				
	Direct – First year premiums	2,189.73	3,933.10	2,973.30	5,047.55
	- Renewal premiums	3,379.18	6,461.13	3,329.65	6,247.22
	- Single premiums	203.24	327.49	238.61	336.86
	Gross Commission	5,772.15	10,721.72	6,541.56	11,631.63
	Add: Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	-	-	-	-
	Net Commission	5,772.15	10,721.72	6,541.56	11,631.63
	Rewards *	-	-	-	-
	TOTAL	5,772.15	10,721.72	6,541.56	11,631.63
	Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
	Individual agents	5,672.41	10,560.19	6,453.35	11,490.26
	Corporate Agents-Bank/FII/HFC	39.41	65.71	39.05	64.44
	Corporate Agents-Others	3.84	7.40	6.81	11.65
	Brokers	4.48	6.72	1.88	3.25
	Micro Agents	37.00	54.22	21.08	28.26
	Direct Business-Online**	-	-	-	-
	Direct Business-Others	-	-	-	-
	Common Service Centre (CSC)	5.76	9.75	13.90	23.71
	Web Aggregators	-	-	-	-
	IMF (Insurance Marketing Firm)	9.24	17.71	5.46	10.00
	Point of Sale (Direct) POSLI	0.01	0.02	0.03	0.06
	Others	-	-	-	-
	Commission and Rewards on (Excluding Reinsurance) Business written :	5,772.15	10,721.72	6,541.56	11,631.63
	In India	5,766.22	10,709.73	6,536.15	11,620.91
	Outside India	5.93	11.99	5.41	10.72

Note:-

* To comply with the IRDAI (Actuarial, finance and Investment Functions of Insurers) Regulations, 2024, Rewards has been regrouped under respective line of commission under Schedule 2.

** Commission on Business procured through Company website