

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

(Amount in Rs. Crore)

	<b>PARTICULARS</b>	<b>For the Quarter ended March 31, 2024</b>	<b>Upto the Quarter ended March 31, 2024</b>	<b>For the Quarter ended March 31, 2023</b>	<b>Upto the Quarter ended March 31, 2023</b>
	Commission				
	Direct – First year premiums	3,420.35	10,397.52	3,727.68	10,791.81
	- Renewal premiums	4,021.16	13,115.56	3,872.82	12,507.00
	- Single premiums	152.44	485.56	169.28	514.76
	<b>Gross Commission</b>	<b>7,593.95</b>	<b>23,998.64</b>	<b>7,769.78</b>	<b>23,813.57</b>
	Add: Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	-	-	-	-
	<b>Net Commission</b>	<b>7,593.95</b>	<b>23,998.64</b>	<b>7,769.78</b>	<b>23,813.57</b>
	<b>Rewards</b>	651.76	1,960.48	512.60	1,280.01
	<b>TOTAL</b>	<b>8,245.71</b>	<b>25,959.12</b>	<b>8,282.38</b>	<b>25,093.58</b>
	<b>Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):</b>				
	Individual agents	8,137.12	25,622.83	8,177.65	24,795.02
	Corporate Agents -Others	9.87	25.49	8.11	21.60
	Brokers	2.09	6.11	1.93	4.51
	Micro Agents	23.27	65.28	23.69	58.68
	Direct Business - Online	-	-	-	-
	Direct Business - Others	-	-	-	-
	Common Service Centre (CSC)	12.27	47.49	10.90	18.93
	Web Aggregators	-	-	-	-
	IMF	7.27	24.97	3.49	20.95
	Others :- Banks & POSPLI	53.82	166.95	56.61	173.89
	<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>	<b>8,245.71</b>	<b>25,959.12</b>	<b>8,282.38</b>	<b>25,093.58</b>
	In India	8,234.67	25,933.11	8,275.23	25,072.38
	Outside India	11.04	26.01	7.15	21.20