

FORM ML-C-COMMISSION SCHEDULE
Name of the Insurer: Zurich Kotak General Insurance Company (India) Limited
(Formerly Known as Kotak Mahindra General Insurance Company Limited)
Registration No. 152 and Date of Registration with the IRDAI November 13, 2015

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024	For the Quarter Ended September,30 2024	Up to the Quarter Ended September,30 2024
	Commission & Remuneration	251	578	64	146	-	-	64	146	3,033	5,481	1,459	2,893	4,492	8,387	4,261	7,539	699	1,220	3	4	4,522
Rewards	(6)	(8)	8	14	-	-	8	14	(6)	(5)	-	-	(6)	(5)	(73)	(17)	69	10	-	-	(69)	(17)
Distribution Fees	293	751	72	160	-	-	72	160	3,029	5,480	1,459	2,893	4,468	8,283	4,188	7,522	663	1,230	3	4	4,854	8,256
Gross Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Commission on Re-Insurance Accepted	78	66	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-Insurance Ceded	167	497	9	22	-	-	9	22	1,392	2,311	300	340	1,392	2,350	1,412	2,349	256	493	0	0	1,688	2,938
Net Commission	154	338	63	138	-	-	63	138	1,774	3,169	1,159	2,694	3,133	5,893	2,776	5,177	407	727	3	4	3,166	5,958
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																						
Individual Agents	19	39	16	24	-	-	16	24	139	277	53	86	211	362	35	86	2	2	-	-	57	88
Corporate Agents-Banks/BI/NEC	129	299	9	15	-	-	9	15	264	436	-	-	294	426	1,812	3,347	658	1,221	-	-	2,379	4,472
Corporate Agents-Others	54	112	-	-	-	-	-	-	139	277	108	202	242	499	1,027	3,665	0	(3)	0	0	1,927	3,662
Insurance Brokers	92	391	47	121	-	-	47	121	1,810	3,229	1,060	2,040	2,870	5,319	287	512	3	6	3	4	293	522
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSP (Direct)	-	-	-	-	-	-	-	-	3	6	-	-	6	6	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	1	2	0	0	1	2	0	1	-	-	-	-	-	1
Insurance Marketing Firm	0	0	-	-	-	-	-	-	10	14	1	1	11	15	1	2	-	-	-	-	-	1
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	644	1,199	237	455	881	1,654	2	2	-	-	0	-	-	2
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	293	751	72	160	-	-	72	160	3,029	5,480	1,459	2,893	4,468	8,283	4,188	7,522	663	1,230	3	4	4,854	8,256
Commission and Rewards on (Excluding Reinsurance) Business written:																						
In India	293	751	72	160	-	-	72	160	3,029	5,480	1,459	2,893	4,468	8,283	4,188	7,522	663	1,230	3	4	4,854	8,256
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health	
	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023	For the Quarter Ended September,30 2023	Up to the Quarter Ended September,30 2023
	Commission & Remuneration	212	545	34	81	-	-	34	81	2,588	4,999	759	1,824	2,343	6,823	2,803	3,689	295	598	-	-	2,098
Rewards	(1)	(5)	1	(5)	-	-	1	(5)	(2)	(86)	-	(5)	24	(193)	3	(10)	0	(3)	-	-	1	(13)
Distribution Fees	213	534	34	79	-	-	35	79	2,606	4,813	759	1,829	3,367	6,642	2,304	3,659	295	598	-	-	2,599	4,267
Gross Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Commission on Re-Insurance Accepted	(4)	22	-	-	-	-	-	-	79	2,606	4,813	759	1,829	3,367	6,642	2,304	3,659	295	598	-	-	2,599
Less: Commission on Re-Insurance Ceded	299	864	22	49	-	-	22	49	1,122	1,781	99	112	1,221	1,893	1,171	1,946	193	348	-	-	1,361	2,294
Net Commission	(90)	(63)	12	30	-	-	13	30	1,484	3,032	660	1,717	2,146	4,749	1,133	1,713	102	250	-	-	1,238	1,963
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																						
Individual Agents	7	10	0	3	-	-	0	3	78	132	10	22	88	154	40	61	1	1	-	-	41	62
Corporate Agents-Banks/BI/NEC	46	89	0	1	-	-	0	1	112	194	0	0	113	194	931	1,422	288	460	-	-	1,229	1,882
Corporate Agents-Others	35	57	-	-	-	-	-	-	65	130	0	0	65	145	968	1,338	(10)	117	-	-	904	1,474
Insurance Brokers	85	301	29	64	-	-	29	64	2,687	3,641	982	1,337	3,280	4,978	106	166	2	0	-	-	108	166
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	0	0	-	-	-	-	-	-	1	(0)	0	(0)	1	-	0	0	0	0	-	-	-	-
Insurance Marketing Firm	0	0	-	-	-	-	-	-	1	1	0	0	1	1	0	0	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	0	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	0	(0)	-	-	-	-	-	-	422	672	177	466	599	1,118	4	7	0	0	-	-	4	7
Other (to be specified)	40	97	5	11	-	-	5	11	(750)	42	(18)	12	(808)	54	234	802	0	0	-	-	234	802
TOTAL	213	534	35	79	-	-	35	79	2,606	4,813	759	1,829	3,367	6,642	2,304	3,659	295	598	-	-	2,599	4,267
Commission and Rewards on (Excluding Reinsurance) Business written:																						
In India	213	534	35	79	-	-	35	79	2,606	4,813	759	1,829	3,367	6,642	2,304	3,659	295	598	-	-	2,599	4,267
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

^* Amounts in INR Crores



Particulars	Miscellaneous																(Amount in Rs. Lakhs)			
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total			
	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024	For the Quarter Ended September, 30 2024	Up to the Quarter Ended September, 30 2024		
Commission & Remuneration	7	12	4	6	74	128	-	-	-	-	-	-	292	571	9,792	17,777	88,987	18,995		
Rewards	-	-	-	-	6	11	-	-	-	-	-	-	-	20	39	(46)	35	4	231	
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grass Commission	7	13	5	7	80	149	-	-	-	-	-	-	-	312	605	9,746	17,813	10,111	18,724	
Add: Commission on Re-insurance Accepted	-	-	-	-	-	3	6	-	-	-	-	-	-	-	-	3	6	31	72	
Less: Commission on Re-insurance Ceded	4	1	0	0	42	81	-	-	-	-	-	-	-	98	203	3,161	5,513	3,480	6,052	
Net Commission	6	12	5	7	41	74	-	-	-	-	-	-	-	214	402	6,585	12,306	6,602	12,764	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																				
Individual Agents	1	3	0	0	12	13	-	-	-	-	-	-	-	7	11	288	477	303	540	
Corporate Agents/Banks/IRL/NEC	3	6	1	1	8	23	-	-	-	-	-	-	-	229	409	3,066	5,332	3,203	5,561	
Corporate Agents/Others	0	0	-	-	-	-	-	-	-	-	-	-	-	18	36	2,192	4,197	2,246	4,309	
Insurance Brokers	3	4	4	6	60	121	-	-	-	-	-	-	-	67	153	3,207	6,127	3,436	6,620	
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MSP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	6	3	
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	1	
Insurance Marketing Firm	-	-	0	0	0	0	-	-	-	-	-	-	-	0	1	12	18	12	18	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	7	4	
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	883	1,656	883	1,656
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	7	13	5	7	80	149	-	-	-	-	-	-	-	312	605	9,746	17,813	10,111	18,724	
Commission and Rewards on (Excluding Reinsurance) Business written:																				
In India	7	13	5	7	80	149	-	-	-	-	-	-	-	312	605	9,746	17,813	10,111	18,724	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

⁽¹⁾ Details under Rule 10(2)

Particulars	Miscellaneous																(Amount in Rs. Lakhs)		
	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segments		Total Miscellaneous		Grand Total		
	For the Quarter Ended September, 30 2023	Up to the Quarter Ended September, 30 2023	For the Quarter Ended September, 30 2023	Up to the Quarter Ended September, 30 2023	For the Quarter Ended September, 30 2023	Up to the Quarter Ended September, 30 2023	For the Quarter Ended September, 30 2023	Up to the Quarter Ended September, 30 2023	For the Quarter Ended September, 30 2023	Up to the Quarter Ended September, 30 2023	For the Quarter Ended September, 30 2023	Up to the Quarter Ended September, 30 2023	For the Quarter Ended September, 30 2023	Up to the Quarter Ended September, 30 2023	For the Quarter Ended September, 30 2023	Up to the Quarter Ended September, 30 2023	For the Quarter Ended September, 30 2023	Up to the Quarter Ended September, 30 2023	
Commission & Remuneration	5	9	1	2	83	126	-	-	-	-	-	-	199	353	6,240	11,389	6,488	12,002	
Rewards	0	(5)	-	-	0	(2)	-	-	-	-	-	-	5	(9)	25	(230)	27	(25)	
Distribution Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grass Commission	5	9	1	2	69	126	-	-	-	-	-	-	199	353	6,240	11,389	6,488	12,002	
Add: Commission on Re-insurance Accepted	-	-	-	-	0	1	-	-	-	-	-	-	16	16	16	17	12	39	
Less: Commission on Re-insurance Ceded	1	1	1	2	46	88	-	-	-	-	-	-	85	164	2,719	4,642	2,890	5,055	
Net Commission	4	8	-	-	23	39	-	-	-	-	-	-	129	205	3,527	6,764	3,620	6,986	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																			
Individual Agents	1	1	-	-	1	1	-	-	-	-	-	-	5	7	136	225	143	238	
Corporate Agents/Banks/IRL/NEC	2	3	-	-	0	0	-	-	-	-	-	-	160	245	1,024	2,319	1,370	2,380	
Corporate Agents/Others	1	0	-	-	0	0	-	-	-	-	-	-	8	16	1,022	1,831	1,607	1,950	
Insurance Brokers	1	4	1	2	76	109	-	-	-	-	-	-	27	62	3,473	5,311	3,587	5,676	
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MSP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Web Aggregators	0	(9)	-	-	-	-	-	-	-	-	-	-	0	(9)	1	-	1	-	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41	73	41	73	
Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	602	1,136	602	1,136	
Other (to be specified)	0	1	-	0	12	16	-	-	-	-	-	-	(1)	28	(581)	501	(516)	609	
TOTAL	5	9	1	2	69	126	-	-	-	-	-	-	199	353	6,240	11,389	6,488	12,002	
Commission and Rewards on (Excluding Reinsurance) Business written:																			
In India	5	9	1	2	69	126	-	-	-	-	-	-	199	353	6,240	11,389	6,488	12,002	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

⁽¹⁾ Details under Rule 10(2)