



HEAD OFFICE NO:24, WHITES ROAD, CHENNAI - 600014.  
CIN: U93090TN1938GOI000108

FROM	TO
MARKETING DEPARTMENT HEAD OFFICE CHENNAI	ALL REGIONAL CHIEFS/ LCB CHIEFS
REF: HO:MKTG:CIR: 04:26-27	DATED: 30.03.2026

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**SUB: PAYMENT OF COMMISSION TO INSURANCE AGENTS, POSPs(Direct), MISPs(Direct)  
AND INSURANCE INTERMEDIARIES w.e.f 01.04.2026**

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We are pleased to inform that based on the performance and feedback from our Technical departments and inputs received from various stakeholders, the competent authority has approved a revised commission structure for Insurance Agents, POSPs(Direct), MISPs(Direct) and Insurance Intermediaries w.e.f 01.04.2026 as per attached Annexures.

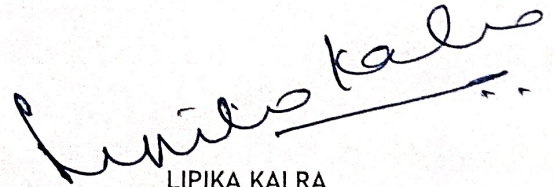
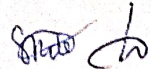
Please note the following,

1. Commission will be calculated based on the premium accounted for during the financial year 2026-27.
2. In case of Incoming Coinsurance, the commission/brokerage beyond our commission structure shall only be approved by respective domain department at Head Office for FY 26-27. However, Reward/Incentive shall be payable only on our share of premium as per our Reward/Incentive policy effective at that time.
3. Portal charges to Insurance Agents and POSPs(Direct) shall continue to be paid for policies issued through portal as per the following criteria and Portal incentives stands withdrawn w.e.f 01.04.2026,
  - a. For premium between Rs.201 - Rs.500, portal charge shall be Rs.20/policy.
  - b. For premium above Rs.500, portal charges shall be Rs.50/policy.
4. Motor Additional Incentives for Private cars shall be paid to the Eligible intermediaries as per the Annexure of Motor LOB.
5. Incentive of Rs.100/- per policy for creation and linking of ABHA ID to the policy will be paid to Insurance Agents, POSPs(Direct) and IMF under Health LOB.

Disbursement for Point no:3,4 and 5 shall be under Incentive module.

Please note that the final authority for interpretation/clarification on commission structure lies with the competent authority at Head Office.

All ROs are advised to bring this to the notice of all concerned.

  
LIPIKA KALRA  
GENERAL MANAGER  


<b>Annexure A1</b>		
INTERMEDIARY COMMISSION/BROKERAGE FIRE DEPARTMENT		
S.No.	Line of Business	Maximum proposed Commission/ Brokerage % w.e.f. 01/04/2026
1	Bharat Griha Raksha/UVGR	35%
2	BSUS /BLUS/UVUS (other than below mentioned occupancy)	28%
3	All other Fire Products (SI less than or equal to Rs. 2500 crores) - Other than below mentioned occupancy	28%
4	Large Risk (Single location SI more than Rs. 2500 crore) *	14% **
5	Stand alone consequential loss Policy	As per main policy
6	SAT / Terrorism as per pool	5%
7	Disposable Diaper Manufacturing (2231)	6.50%
8	Electric Generation Stations - Hydro (2270)	10.00%
9	Foamed Plastics Manufacturing and/or converting plants (2084)	10.00%
10	Cotton Gin and Press Houses (2063)	10.00%
11	Foam Rubber Manufacturing (2085)	10.00%
12	Chemical manufacturing (using materials with Flash Point below 32°C), Bulk Drug Manufacturing , carbon black mfg ( using materials with flash point below 32°C ( 2043)	11.50%
13	Plastic Goods manufacturing ( excluding Foam plastics)calorific value upto 15,00btu/lb. ( 2148)	11.50%
14	Plastic Goods manufacturing ( excluding Foam plastics)calorific value above 15,00btu/lb. ( 2216)	11.50%
15	Chemical manufacturing (others), Pharmaceuticlas, Toiletry Product, carbon mfg ( using materials with flash point above 32 °C) (2044)	11.50%
20	Stand Alone Storage of Coal, Stand Alone storage of Cotton, Salt Bunds, Risks located in Bhiwandi	11.50%
16	Cardborad Box Manufacturing (2033)	15.00%
17	Carpenters, Wood wool Manufacturing, Furniture Manufacturing and other wood worker shops (excluding saw mill) (2034)	15.00%
18	Carpet and Druggger Manufacturing ( Cotton/jute/wool) (2035)	15.00%
19	Carpet and Druggger Manufacturing (others) (2036)	15.00%
21	Coir Factories (2057)	15.00%
22	Explosives / Blasting Factories (2078)	15.00%
23	Jute Mills (2111)	15.00%
24	Man made Fibre Manufacturing (others) (2122)	15.00%
25	Man made Fibre Manufacturing (using cellouse) (2121)	15.00%
26	Mattress and Pillow making (2125)	15.00%
27	Paint - Nitrocellulose (2142)	15.00%
28	Paint (Others) & Varnish Factories (2141)	15.00%

29	Paint factories (water based) (2140)	15.00%
30	Paper and Cardboard Mills( including Lamination) (2144)	15.00%
31	Particle Board Manufacturing (2145)	15.00%
32	Polyester Film Manufacturing/ BOPP Film Manufacturing (2149)	15.00%
33	Rope Works ( Plastic) , Assembling of Plastic Goods such as Toys and the like ( 2163)	15.00%
34	Saw Mills (including Timber Merchants premises where sawing is done ) (2169)	15.00%
35	Surgical Cotton Manufacturing (2181)	15.00%
36	Transporter's Godowns & Godowns of clearingand forwarding agents (Materials stroed in Godwon & silos) (4005)	15.00%
37	Transporter's Godowns & Godowns of clearingand forwarding agents (Materials stored in open) (4016)	15.00%
38	Storage of Category I (Materials stroed in Godwon & silos) (4002)	20.00%
39	Storage of Category I (Materials stored in open) (4013)	20.00%
40	Storage of Category II (Materials stroed in Godwon & silos) (4003)	15.00%
41	Storage of Category II (Materials stored in open) (4014)	15.00%
42	Storage of Category III (Materials stroed in Godwon & silos) (4004)	15.00%
43	Storage of Category III (Materials stored in open) (4015)	15.00%
44	Shopping malls(other than Multiplexes) (2230)	30.00%
45	Places of worships (1002)	30.00%
46	Libraries (1003)	30.00%
47	Museums (1004)	30.00%
48	Schools, Colleges (1005)	30.00%
49	Hospitals including X-ray and other Diagnostic clinics (1006)	30.00%
50	Office premises, Meeting Rooms (1007)	30.00%
51	Auditoriums, Planetarium (1008)	30.00%
52	Mess Houses, Clubs (1009)	30.00%
53	Marriage Halls (1010)	30.00%
54	Educational and Research Institutes imparting training in various crafts (1012)	30.00%
55	Lodging/Boarding Houses (1013)	30.00%
56	Indoor stadiums, Health Club, Gymnasium and Swimming pool (1016)	30.00%
57	Sports Galleries, Outdoor stadiums (1022)	30.00%
58	Data Processing/Call Centres/ Business Process Outsourcing Centres (1029)	30.00%
59	Airport Terminal Buildings (including all facilities like Cafes, Shops etc) (2006)	30.00%
60	Electronic Software Parks/ Electronic Software Developement Unit/s (2073)	30.00%

**Note:**

**\*1. Material Damage plus Business Interruption in a single location as per large risk definition of IRDAI**

2. In case of Government Policies / Schemes, the Commission / remuneration shall be payable as per Govt. Notifications / Tender

3. For Floater policies - Even if one location is Bhiwandi, the commission structure shall be as per Bhiwandi risk

4. For multiple location policies - Only the Bhiwandi locations shall have commission of Bhiwandi risk

**\*\*5. For Large risk and FAC based policies the brokerage mentioned shall be confirmed only with**

INTERMEDIARY COMMISSION/BROKERAGE  
ENGG DEPARTMENT

S.No.	Line of Business	Maximum proposed Commission/Brokerage % w.e.f. 01/04/2026
1	Advance Loss Of Profit Policy	14%
2	Boiler And Pressure Plant Insurance Policy	20%
3	Civil Engg Completed Risks	20%
4	Contractors All Risks Policy other than mentioned below	28%
5	Contractors Plant Machinery	20%
6	Deterioration of Stock	25%
7	E E I	15%
8	Machinery Breakdown Insurance Policy	15%
9	Machinery Loss Of Profit Insurance Policy	As per Main Policy
10	Marine Cum Erection Insurance	28%
11	Storage Cum Erection Insurance	28%
12	Mega Risk (Sum Insured above Rs.2500 Crores)	14%*
13	Hydro Power Plants ( Risk code 80603,81603, 82603,83603,84603 )	14%
14	Petrochemical Plants / Petrochemical refineries ( Risk Code 152403,151503)	20%
15	Road in North Eastern States ( Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim )	14%
16	Roads in J & K, Uttarakhand and Himachal Pradesh	10%
17	All Other Engineering Products (SI less than or equal to Rs.2500 Crores)	28%
18	SAT / Terrorism as per pool	5%

Note : 1. In case of Government Policies / Schemes the Commission / remuneration shall be payable as per Govt. Notifications / Tender

\*2. For Large risk and FAC based policies the brokerage mentioned shall be confirmed only with approval from Head Office

INTERMEDIARY COMMISSION/BROKERAGE  
MOTOR DEPARTMENT

Sub Annexure 1

Two Wheelers Electric and Non-Electric

Class of Vehicles	Cubic Capacity (CC) Band	Existing Pay-out (w.e.f. 01-01-2026)		Maximum proposed Commission/Brokerage % w.e.f. 01/04/2026	
		Commission	States (based on Registration of Vehicle)	Commission	States (based on Registration of Vehicle)
Two Wheeler (Bundled /Package /SATP)	Upto 150 CC	5.00%	States (based on Registration of Vehicle)	5.00%	Tamil Nadu, Kerala, Karnataka, Madhya Pradesh, Assam
		22.50%	Other than above States	27.50%	Other than above States
	Above 150 CC and Less than 350 CC	5.00%	Tamil Nadu, Kerala, Karnataka, Madhya Pradesh, Assam	5.00%	Tamil Nadu, Kerala, Karnataka, Madhya Pradesh, Assam
		22.50%	Other than above States	22.50%	Other than above States
	Above 350 CC	5.00%	Tamil Nadu, Kerala, Karnataka, Madhya Pradesh, Assam	5.00%	Tamil Nadu, Kerala, Karnataka, Madhya Pradesh, Assam
		17.50%	Other than above States	17.50%	Other than above States
	Electric Vehicles	5.00%	Tamil Nadu, Kerala, Karnataka, Madhya Pradesh, Assam	5.00%	Tamil Nadu, Kerala, Karnataka, Madhya Pradesh, Assam
		22.50%	Other than above States	22.50%	Other than above States
Two Wheeler (SAOD)	All bands including Electric	20.00%	All States	20.00%	All States

PASSENGER CARRYING VEHICLE (Electric & Non-Electric Vehicles)

Class of Vehicles	Passenger Carrying Capacity	Existing Pay-out (w.e.f. 01-01-2026)		Maximum proposed Commission/Brokerage % w.e.f. 01/04/2026	
		Commission	States (based on Registration of Vehicle)	Commission	States (based on Registration of Vehicle)
4 W PCV > 6 passengers	PCC<=10 (All Fuel)	10.00%	Haryana, Rajasthan	10.00%	Haryana, Rajasthan
		20.00%	Other than above States	20.00%	Other than above States
	10<PCC<=20 (All Fuel)	10.00%	Tamil Nadu, Karnataka	10.00%	Tamil Nadu, Karnataka
		20.00%	Other than above States	20.00%	Other than above States
	20<PCC<=30 (Except EV)	7.50%	Tamil Nadu, Madhya Pradesh, Uttar Pradesh	7.50%	Tamil Nadu, Madhya Pradesh, Uttar Pradesh
		10.00%	Other than above States	10.00%	Other than above States
	30<PCC<=40 (Except EV)	5.00%	All States	5.00%	All States
	40<PCC<=50 (Except EV)	5.00%		5.00%	
	50<PCC<=60 (Except EV)	5.00%		5.00%	
	PCC>60 (Except EV)	5.00%		5.00%	
	PCC>20 (Electric Vehicle)	10.00%		10.00%	

PASSENGER CARRYING VEHICLE (Electric & Non-Electric Vehicles)					
Class of Vehicles	Passenger Carrying Capacity	Existing Pay-out (w.e.f. 01-01-2026)		Maximum proposed Commission/Brokerage % w.e.f. 01/04/2026	
		Commission	States (based on Registration of Vehicle)	Commission	States (based on Registration of Vehicle)
Two Wheeled (Passenger Carrying Vehicles)	All CC Bands	10.00%	All States	10.00%	All States
	Electric Vehicles	10.00%		10.00%	
Three Wheeled (Passenger Carrying Vehicles)	All Bands (including Electric)	25.00%	Madhya Pradesh	25.00%	Madhya Pradesh
		40.00%	Other than above States	40.00%	Other than above States
Educational Institution and Staff Buses	All Passenger Carrying Capacity (including Electric)	62.50%	All States	62.50%	All States
Taxis	All CC Bands (including Electric)	15.00%	Haryana, Karnataka, Rajasthan, Tamil Nadu, Uttar Pradesh, Madhya Pradesh	15.00%	Haryana, Karnataka, Rajasthan, Tamil Nadu, Uttar Pradesh, Madhya Pradesh
		25.00%	Other than above States	25.00%	Other than above States
GOOD CARRYING VEHICLE (Electric & Non-Electric Vehicles)					
Class of Vehicles	GVW in Kgs	Existing Pay-out (w.e.f. 01-01-2026)		Maximum proposed Commission/Brokerage % w.e.f. 01/04/2026	
		Commission	States (based on Registration of Vehicle)	Commission	States (based on Registration of Vehicle)
Good Carrying Vehicle	a. GVW<=2000	20.00%	Uttar Pradesh	20.00%	Uttar Pradesh (Except RTOs listed in Sub Annexure-2)
		57.50%	Other than above State	57.50%	Other than above State
	b. 2000<GVW<=3500	15.00%	Haryana, Madhya Pradesh, Rajasthan, Tamil Nadu, Uttar Pradesh	15.00%	Haryana, Madhya Pradesh, Rajasthan, Tamil Nadu, Uttar Pradesh (Except RTOs listed in Sub Annexure-2)
		50.00%	Other than above States	50.00%	Other than above States
	c. 3500<GVW<=7500	10.00%	Haryana, Madhya Pradesh, Rajasthan, Tamil Nadu, Uttar Pradesh	10.00%	Haryana, Madhya Pradesh, Rajasthan, Tamil Nadu, Uttar Pradesh (Except RTOs listed in Sub Annexure-2)
		27.50%	Other than above States	27.50%	Other than above States
	d. 7500<GVW<=10000	10.00%	Madhya Pradesh, Rajasthan, Tamil Nadu	10.00%	Madhya Pradesh, Rajasthan, Tamil Nadu
		17.50%	Other than above States	17.50%	Other than above States
	e. 10000<GVW<=12000	2.50%	All States	2.50%	All States

GOOD CARRYING VEHICLE (Electric & Non-Electric Vehicles)						
Class of Vehicles	GVW in Kgs	Existing Pay-out (w.e.f. 01-01-2026)		Maximum proposed Commission/Brokerage % w.e.f. 01/04/2026		
		Commission	States (based on Registration of Vehicle)	Commission	States (based on Registration of Vehicle)	
Good Carrying Vehicle	f. 12000<GVW<=20000	5.00%	Haryana, Madhya Pradesh, Rajasthan, Tamil Nadu, Uttar Pradesh, Karnataka, Kerala	5.00%	Haryana, Madhya Pradesh, Rajasthan, Tamil Nadu, Uttar Pradesh, Karnataka, Kerala	
		15.00%	Other than above States	15.00%	Other than above States	
	g. 20000<GVW<=25000	5.00%	Haryana, Madhya Pradesh, Rajasthan, Tamil Nadu, Uttar Pradesh, Karnataka, Kerala	5.00%	Haryana, Madhya Pradesh, Rajasthan, Tamil Nadu, Uttar Pradesh, Karnataka, Kerala	
		15.00%	Other than above States	15.00%	Other than above States	
	h. 25000<GVW<=32000	2.50%	Haryana, Madhya Pradesh, Rajasthan, Tamil Nadu, Uttar Pradesh, Karnataka, Kerala	2.50%	Haryana, Madhya Pradesh, Rajasthan, Tamil Nadu, Uttar Pradesh, Karnataka, Kerala	
		12.50%	Other than above States	12.50%	Other than above States	
	i. 32000<GVW<=40000	5.00%	All States	5.00%	All States	
	j. GVW>40000	0.00%	Haryana, Madhya Pradesh, Rajasthan, Tamil Nadu, Uttar Pradesh, Karnataka, Kerala	0.00%	Haryana, Madhya Pradesh, Rajasthan, Tamil Nadu, Uttar Pradesh, Karnataka, Kerala	
		5.00%	Other than above States	5.00%	Other than above States	
	k. E-Cart	50.00%	All States	50.00%	All States	
	Misc Vehicles, Motor Trade and Standalone CPA					
	Class of Vehicles	Bands / Vehicle Type	Existing Pay-out (w.e.f. 01-01-2026)		Maximum proposed Commission/Brokerage % w.e.f. 01/04/2026	
Commission			States (based on Registration of Vehicle)	Commission	States (based on Registration of Vehicle)	
Misc Vehicles	Ambulances	20.00%	All States	20.00%	All States	
	Agricultural Tractors w.e.f 1-1-26	25.00%		40.00%		
	Agricultural Tractors w.e.f 5-3-26	40.00%		10.00%		
	All other Miscellaneous Vehicles	10.00%				
Motor Trade	Road Risk, Transit & Internal Risk	5.00%	All States	5.00%	All States	
Standalone CPA	-	15.00%	All States	15.00%	All States	

• Applicable for all Policy Types New, Renewal, Roll over & SATP.

PRIVATE CAR					
Policy Type	Segment	Business Type	Fuel Type	Existing Pay-out	Maximum proposed Commission/Brokerage % w.e.f. 01/04/2026
				Commission	Commission
Bundled (1+3)	Diesel vehicles upto 1500 cc	New	Non-Electric	10.00%	10.00%
	All vehicles above 2500 cc except Tata, Maruti, Mahindra, Toyota, Hyundai, Honda and Kia			10.00%	10.00%
	Other than above two segments			27.50%	27.50%
Package	Diesel vehicles upto 1500 cc	Renewal/Roll over	Non-Electric	5.00%	5.00%
	All vehicles above 2500 cc except Tata, Maruti, Mahindra, Toyota, Hyundai, Honda and Kia			5.00%	5.00%
	Other than above two segments			20.00%	20.00%
SAOD	All vehicles	All business type	Non-Electric	12.00%	12.00%
SATP	Diesel vehicles upto 1500 cc			5.00%	5.00%
	All vehicles above 2500 cc except Tata, Maruti, Mahindra, Toyota, Hyundai, Honda and Kia			5.00%	5.00%
	Other than above two segments	20.00%	20.00%		
Bundled (1+3)	All vehicles	New	Electric	27.50%	27.50%
Brand New SAOD/ Brand New SATP	All vehicles	New	Electric	22.50%	22.50%
Package/SAOD/SATP	All vehicles	Renewal/Roll over		17.00%	17.00%

- The private cars registered under the preferred city RTOs as per the Sub Annexure-3 are proposed for 40% commission.
- Commission will be calculated on Net Premium (OD & TP ),
- Commission applicable to all distribution channels excluding OEM Tie-ups
- Commission shall be paid on TP premium accounted on yearly premium for bundled policies.

**Additional Incentive for Private Car only**

**Additional Per Policy Incentive for all policy type for Individual Agents, Direct POSP, MISP (Direct) and Insurance Marketing Firms only**

Private Car -CC Bands / Types	OD	TP	STATES
1. >1000 CC and upto 1200 CC	2.5%	15%	Other Than Karnataka, Haryana, Madhya
1. >1500 CC and upto 2000 CC	2.5%	15%	All States
1. > 2000 CC	10%	10%	Other than Karnataka, Haryana, Madhya Pradesh, Tamil Nadu, Rajasthan and Uttar Pradesh
No additional incentive for Private Car upto 1000 CC and >1200 CC upto 1500 CC			

INTERMEDIARY COMMISSION/BROKERAGE  
MOTOR DEPARTMENT

Sub Annexure 2

Preferred RTOs for GCV segment from excluded states

A. Goods Carrying vehicle Upto 2000kgs

		UP 11	UP12	UP 13	UP 14	Commission %
(i)	Uttar Pradesh State RTO	UP 15	UP 16	UP 17	UP 18	57.50%
		UP 25	UP 31	UP 32	UP 33	
		UP 34	UP 35	UP 37	UP 44	
		UP 53	UP 64	UP 65	UP 66	
		UP 67	UP 70	UP 77	UP 78	
		UP 80	UP 81	UP 82	UP 85	

B. Goods Carrying vehicle 2000 to 3500 Kgs

		UP 11	UP 12	UP 13	UP 14	Commission %
(i)	Uttar Pradesh State RTO	UP 15	UP 16	UP 17	UP 18	50%
		UP 25	UP 31	UP 32	UP 33	
		UP 34	UP 35	UP 37	UP 44	
		UP 53	UP 64	UP 65	UP 66	
		UP 67	UP 70	UP 77	UP 78	
		UP 80	UP 81	UP 82	UP 85	
(ii)	Haryana State RTO	HR 38	HR 55	HR 73	HR 74	
		HR 76	HR 98			
(iii)	Tamil Nadu State RTO	TN 01	TN 02	TN 03	TN 04	
		TN 05	TN 06	TN 07	TN 09	
		TN 10	TN 11	TN 12	TN 13	
		TN 14	TN 18	TN 22	TN 43	
		TN 51	TN 55	TN 58	TN 59	
		TN 61	TN 64	TN 65	TN 67	
		TN 74	TN 76	TN 82	TN 84	
(iv)	Rajasthan State RTO	RJ 03	RJ 06	RJ 07	RJ 10	
		RJ 13	RJ 14	RJ 15	RJ 17	
		RJ 18	RJ 19	RJ 20	RJ 21	
		RJ 22	RJ 23	RJ 25	RJ 26	
		RJ 27	RJ 29	RJ 30	RJ 31	
		RJ 32	RJ 45	RJ 46	RJ 50	
		RJ 54	RJ 57	RJ 60		

C. Goods Carrying vehicle 3500 -7500 Kgs

		UP 14	UP 16	UP 18	UP 25	Commission %
(i)	Uttar Pradesh State RTO	UP 31	UP 32	UP 33	UP 44	27.50%
		UP 64	UP 66	UP 67	UP 78	
(ii)	Haryana State RTO	HR 76	HR 98			
(iii)	Tamil Nadu State RTO	TN 01	TN 02	TN 03	TN 04	
		TN 05	TN 06	TN 07	TN 09	
		TN 10	TN 11	TN 12	TN 13	
		TN 14	TN 18	TN 22	TN 43	
		TN 51	TN 55	TN 58	TN 59	
		TN 61	TN 64	TN 65	TN 67	
		TN 74	TN 76	TN 82	TN 84	
(iv)	Rajasthan State RTO	TN 85	TN 95			
		RJ 06	RJ 10	RJ 14	RJ 17	
		RJ 18	RJ 20	RJ 22	RJ 23	
		RJ 25	RJ 26	RJ 29	RJ 32	
		RJ 45	RJ 60			

INTERMEDIARY COMMISSION/BROKERAGE  
MOTOR DEPARTMENT

Sub Annexure 3

Preferred RTOs of identified Cities and the state of Kerala eligible for 40% commission

Private car

Commission for all Channels (except OEMs), all segments except diesel upto 1500cc

		TN 01	TN 02	TN 03	TN 04	Commission %
(i)	Chennai City	TN 05	TN 06	TN 07	TN 09	
		TN 10	TN 11	TN 12	TN 13	
		TN 14	TN 18	TN 22	TN 85	
(ii)	Delhi City	DL 01	DL 02	DL 03	DL 04	
		DL 05	DL 06	DL 07	DL 08	
		DL 09	DL 10	DL 11	DL 12	
		DL 13				
(iii)	Bangalore City	KA 01	KA 02	KA 03	KA 04	
		KA 05	KA 09	KA 12	KA 41	
		KA 50	KA 51	KA 52	KA 53	
		KA 57	KA 58	KA 59		
(iv)	Mumbai City	MH01	MH02	MH03	MH47	
		MH48				
(v)	Ahmedabad City	GJ 01	GJ 27	GJ 38		
(vi)	Hyderabad City	AP 09	AP 10			
		TS 08	TS 09	TS 10	TS 11	
		TS 12	TS 13	TS 14		
		TG 08	TG 09	TG 10	TG 11	
		TG 12	TG 13	TG 14		
(vii)	Pune City	MH12	MH14	MH53	MH54	
(viii)	Vizag City	AP 31	AP 32	AP 33	AP 34	
		AP 39	AP 40			
(ix)	Jaipur City	RJ 14	RJ 45	RJ 60		
(x)	Vadodara & Surat	GJ 05	GJ 06			
(xi)	Kerala State	All RTOs except KL 15				

INTERMEDIARY COMMISSION/BROKERAGE MISC DEPARTMENT			
S.No.	Line of Business	Existing % age of commission	Maximum proposed Commission/Brokerage % w.e.f. 01/04/2026
<b>LIABILITY</b>			
1	Carriers Legal Liability	25%	25.00%
2	Commercial General Liability	25%	25.00%
3	Directors And Officers Liability	25%	25.00%
4	Employee Compensation	25%	27.50%
5	Errors and Omissions	25%	25.00%
6	Kidnap and Ransom Insurance	20%	20.00%
7	Other Liability	25%	25.00%
8	Political Risk Insurance Policy	20%	20.00%
9	Product Liability	20%	22.50%
10	Professional Indemnity / Professional Indemnity (Doctor)	25%	25.00%
11	Public Liability Act	25%	25.00%
12	Public Liability Industrial / Non Industrial	25%	25.00%
13	Stock Broker Indemnity Policy	10%	12.50%
14	Uni Executive Protect - Directors and Officers Policy	25%	27.50%
15	United Cyber Kavach	25%	30.00%
16	United Cyber Secure	20%	22.50%
17	All Other Liability Products	20%	20.00%
<b>PERSONAL ACCIDENT INDIVIDUAL</b>			
18	Personal Accident Individual	25%	25.00%
19	Uni Study Care	25%	25.00%
20	Saral Suraksha Bima	25%	27.50%
21	Sampurna Suraksha Bima	25%	27.50%
22	All Other Individual PA Policies	15%	20.00%

PERSONAL ACCIDENT GROUP			
23	Unistudy Care Group	25%	27.50%
24	Student Safety	25%	27.50%
25	All types of Group Personal Accident Policies: Tailor made	10%	10.00%
26	All types of Group Personal Accident Policies: excluding Tailor made	15%	15.00%
27	All Other PA Group Policies	15%	15.00%
PACKAGE POLICIES			
28	All Risk Insurance	25%	25.00%
29	Bankers Indemnity	10%	12.50%
30	Burglary Insurance	25%	25.00%
31	Compact Insurance	25%	27.50%
32	Dukan Mitra	25%	27.50%
33	Fidelity Guarantee	15%	15.00%
34	Film Production	15%	17.50%
35	Hoarding Insurance	15%	15.00%
36	Householders Package Policy	25%	27.50%
37	Jewellers Block	25%	25.00%
38	LPG Traders	25%	25.00%
39	Money Insurance	25%	27.50%
40	Neon Sign	25%	27.50%
41	Plate Glass	25%	27.50%
42	Shopkeepers Package Policy	25%	27.50%
43	Special Contingency	15%	15.00%
44	TV Insurance	15%	17.50%
45	Uni Care Policy	25%	27.50%
46	Uni Home Care	15%	17.50%
47	Uni MSME Protect Insurance	15%	17.50%
48	United Surety Insurance	15%	15.00%
49	Terrorism	5%	5.00%
50	All other Misc. Products	15%	17.50%

INTERMEDIARY COMMISSION/BROKERAGE  
RURAL DEPARTMENT

S.NO	NAME OF THE PRODUCT	EXISTING COMMISSION %	Maximum proposed Commission/Brokerage % w.e.f. 01/04/2026
1	Group Janata Personal Accident Policy (REVAMPED )	20%	20%
2	Janata Personal Accident Policy Individual (REVAMPED)	20%	15%
3	Blood Stock Insurance	15%	10%
4	Raj Rajeshwari Mahila Kalyan - Individual	15%	15%
5	Raj Rajeshwari Mahila Kalyan	15%	15%
6	Bhagyashree Child Welfare - Individual	15%	15%
7	Bhagyashree Child Welfare	15%	15%
8	Agricultural Pumpset Insurance	20%	20%
9	Animal Driven Cart Insurance	15%	15%
11	Brackishwater Shrimp Insurance ( REVAMPED)	NA	15%
12	Freshwater Fish Insurance (REVAMPED)	NA	15%
13	Bio Gas Plant Insurance	15%	15%
14	Livestock insurance (cattle/Calf//Heifer/Camel/ pig/mule/horse/pony/ donkey /mare)	15%	15%
15	Cycle Rickshaw Insurance	15%	15%
16	Duck Or Quail Insurance	15%	15%
17	Dairy Package Policy	20%	15%
18	Elephant Insurance Policy	15%	15%
19	Farmers Package Insurance Policy	25%	15%
20	Failed Well Insurance Policy	15%	15%
21	Plantation Insurance	20%	15%
22	Honey Bee Insurance Policy	20%	15%
23	Handloom Weavers Package Policy	20%	15%
24	Kissan Credit Card Insurance Policy	25%	15%
25	Pedal Cycle Insurance	15%	15%
26	Pet Dog Insurance	20%	15%
27	Poultry Insurance	15%	15%
28	Rural Women Package Policy	15%	15%
29	Rural Accident Package Policy	25%	15%
30	Sericulture Insurance	15%	15%
31	Salt Works Insurance	15%	15%
32	Tribal Package Policy	15%	15%

INTERMEDIARY COMMISSION/BROKERAGE MARINE DEPARTMENT			
Sl No	Line of Business	Type of Business	Maximum proposed Commission/Brokerage % w.e.f. 01/04/2026
1	Cargo	Annual Policy	20.0%
		Open Policy/STOP	22.5%
		Declaration Policy	20.0%
		Special Declaration Policy	20.0%
		All other products under Marine Cargo	20.0%
2	Hull	Ocean Going Vessels	16.5%
		Fishing Vessels	20.0%
		Builder's Risk Insurance	17.5%
		Port Package Policy	17.5%
		Inland Vessels	15.0%
		Ship Repairers Liability	17.5%
		War Risk	17.5%
		Dredger Vessels	20.0%
		Jetties and Pontoons	20.0%
		Yatch & Speed Boats	20.0%
		Terrorism	5.0%
		All other products under Marine Hull	20.0%

INTERMEDIARY COMMISSION/BROKERAGE OIL AND ENERGY DEPARTMENT		
S.No.	Line of Business	Maximum proposed Commission/ Brokerage % w.e.f. 01/04/2026
1	Rotor Wing Aircraft	10%
2	Trainee Aircraft	10%
3	Fixed Wing Aircraft	17.5%
4	Standalone Liability	17.5%

## INTERMEDIARY COMMISSION/BROKERAGE :: HEALTH DEPARTMENT

S.No	Line of Business	Maximum proposed Commission/ Brokerage % w.e.f. 01/04/2026		
		Zone	Age Band	Fresh & Renewal
1	Individual Health Policy / Family Medicare Policy / Arogya Sanjeevani Policy	ZONE A	0 to 45	7.50%
			46 to 60	7.50%
			Above 60 yrs	3%
		ZONE B	0 to 45	20%
			46 to 60	15%
			Above 60 yrs	5%
		ZONE C	0 to 45	20%
			46 to 60	15%
			Above 60 yrs	5%
2	Super Top-Up Medicare Policy	ZONE A	0 to 45	20%
			46 to 60	15%
			Above 60 yrs	3%
		ZONE B	0 to 45	30%
			46 to 60	20%
			Above 60 yrs	5%
		ZONE C	0 to 45	30%
			46 to 60	20%
			Above 60 yrs	5%
3	Yuvaan Health Insurance Policy	ZONE A	0 to 45	10%
			46 to 60	10%
			Above 60 yrs	10%
		ZONE B	0 to 45	20%
			46 to 60	20%
			Above 60 yrs	20%
		ZONE C	0 to 45	25%
			46 to 60	25%
			Above 60 yrs	25%
4	Overseas Travel / Mediclaim Policies	ALL Zones	0 to 45	20%
			46 to 60	20%
			Above 60 yrs	20%
5	Samaveshi Suraksha Health Insurance Policy	ALL Zones	0 to 45	3%
			46 to 60	3%
			Above 60 yrs	3%
6	Standard Group Policy	ALL Zones	0 to 45	10%
			46 to 60	10%
			Above 60 yrs	10%
7	United Shramik Seva Health Insurance Policy	ALL Zones	0 to 45	10%
			46 to 60	10%
			Above 60 yrs	10%
8	Uni Criticare Policy	ALL Zones	0 to 45	25%
			46 to 60	25%
			Above 60 yrs	25%
9	Group Tailormade Policy & Uni Group Health Insurance	<b>Negotiated Basis</b>		
10	SPECTRA Health Insurance Policy	ALL Zones	0 to 45	5%
			46 to 60	5%
			Above 60 yrs	5%