

SBU Agency Commission Structure

FY 25-26 (January 2026)

Motor Scheme FY 2025-26

CVE+ CVT (Combined Slab) Scheme for all States excluding Uttar Pradesh & Karnataka	Slab (CVE+CVT)	Comp- Green	Comp- Red	SATP - Green	SATP Red
	0-50K	10%	Base only	10%	0%
	50-1 Lakhs	15%		15%	
	1-3 Lakhs	17%		17%	
	3-6 Lakhs	19.5%		19.5%	
	6 Lakhs & above	22%		22%	
*Route buses will be restricted to maximum 17.5% excluding Bihar state . Travellers and school Bus will be excluded from route buses and considered as green risk(to be mentioned in Policy issued) ** Harvester in Punjab will be included in the above Slab.					
PCP (Comp and SAOD Slab) - All States	Slab	Comp - OD		SATP Green	SATP Red
	0-20 K	20%	2.50%	0%	15%
	20K and Above	25%			
Two Wheeler- All States		Comp - OD	Comp - TP	SATP Green	SATP Red
	No Slab	Base only	Base only	Base only	0%
					Base only

Terms & Conditions for Motor (CVE,PCP,TWP):

- All payout in Motor SATP (CVE,PCP,TWP) will be as per heat map enclosed.
- Comprehensive commercial vehicle will be as per CVE comprehensive heat map.
- Code change cases would be eligible for base commission only.

NCR RTOs to be covered under Delhi State

	CVE RTO	PCP RTO
Faridabad	HR38, HR87, HR98	HR51, HR29, HR87, HR98
Gurgaon	HR55, HR72	HR26, HR98
Noida	UP16	UP16
Ghaziabad	UP14	UP14

Mumbai RTOs in Maharashtra for Two Wheeler SATP

RTO	LOCATION	NEAREST SBU
MH01	MH-01 Tardeo RTO Office - South Mumbai	Fort
MH02	MH-02 Andheri RTO Office - Western Suburb Mumbai	Andheri
MH03	MH-03 Wadala RTO Office - South Mumbai	Chembur
MH04	Thane	Thane
MH05	Kalyan	Kalyan EBK
MH06	Pen , Raigad	Panvel EBK
MH43	Vashi , Navi Mumbai	Vashi
MH46	Panvel, Navi Mumbai	Panvel EBK
MH47	Borivali,Mumbai	Borivali
MH48	Vasai-Virar	Vasai -EBK
MH-56	Thane Rural	Thane

Declined RTOs of Rajasthan (20K to 40K GVW CVE and CVT)

ALWAR	RJ02
BHARATPUR	RJ05
BHIWADI	RJ40
DAUSA	RJ29
KARAULI	RJ11
SHAHAPURA	RJ34
KOTPUTLI	RJ52
DHOLPUR	RJ32

No Payout will be given on the CVE business of above RTOs except for the SBUs from which they actually pertain to.

Uttar Pradesh & Karnataka Commercial Vehicle Motor Scheme FY 2025-26

CVE+ CVT (Combined Slab) For Preferred RTOs	Slab (CVE+CVT)	Comp- Green	Comp- Red	SATP - Green	SATP Red
	0-50K	10%	Base only	10%	0%
	50-1 Lakhs	15%		15%	
	1-3 Lakhs	17%		17%	
	3-6 Lakhs	19.5%		19.5%	
	6 Lakhs & above	22%		22%	
<ul style="list-style-type: none"> Agents with EILR <90% would be eligible for 10% commission on CVE Comprehensive Red Segment. Agents with EILR >90% would be eligible for Base commission on CVE Comprehensive Red Segment. 					

Non-Motor Campaign FY 2025-26

Non Motor	Slab	Non Motor other than KSN	GPA/GMC	Red	Red Declined
	0-50K	Base only	Base only	Base only	Base only
	50-1 Lakhs	20%			
	1-3 Lakhs	22.5%			
	3-5 Lakhs	25%			
	5 & above	27.5%			
<ul style="list-style-type: none"> Non Preferred segment will be eligible only for Base payout only in Fire Segment. * Non preferred segment will be considered for GWP Slab purpose . * KSN, GMC and GPA will not form part of Non Motor GWP slab. Only base commission will be paid on GMC & GPA. * All extensions and endorsements will be eligible for previous year payout (Tran-1) Battery Operated Bikes will be a part of Non Motor Volume Scheme List of selected Occupancy in the table will be eligible for green segment IRDA. V2 for these renewal policies with Nil claim will be paid as per monthly slab payout and policies with claim will be eligible for only IRDA) . 					

Selected Category	Occupancy
Yellow	Shops (Goods otherwise)
Yellow	Solar Power Plant *
Yellow	Wind Mills
Green	Engg Workshop- Structural Steel
Green	Rice Mills
Green	Oil Mills (Veg)
Green	Seafood/Meat Processing
Yellow	Shops (Goods otherwise)
Yellow	Solar Power Plant *

KSN Scheme- RTO Wise

	Slab (CVE+CVT)	Old	New
Punjab, Haryana and Uttar Pradesh	0-50K	14%	14%
	>50K	20%	20%
Rajasthan	Slab (CVE+CVT)	Old	New
	0-50K	14%	14%
Madhya Pradesh	>50K	24%	24
	Slab (CVE+CVT)	Old	New
Chattisgarh, Maharashtra, West bengal, Tamil Nadu and Telangana, Assam, Bihar , Jharkhand, Odisha , Mumbai,	0-50K	14%	14%
	>50K	24%	30%
Rest Of India	Slab (CVE+CVT)	Old	New
	0-50K	IRDA	IRDA
	>50K	IRDA	IRDA

Retail Health Scheme

Fresh Health Policy Payout On Sum Insured Basis (From 1st Policy Onwards)

Policy with Sum Insured	Payout
3 Lacs and above Sum Insured for a single policy	30%

Own Renewal Health Policy Payout

Each Policy	Payout
Additional payout on Sum Insured Increment .(Increased Sum insured in the policy should be minimum 5 Lacs and above to avail this extra commission). For example (Renewal policy with SI 1 Lac will be eligible for 10% extra only when the new Sum Insured reaches 5 Lacs and above).	15% 10% (Total 25%)

Terms & Conditions :

Policies under debtors are not eligible for scheme.

Critical Illness (CIB) will be restricted to IRDA Payout

Policies with only 50K Sum Insured increment will not be considered for additional payout for Increment of Sum Insured . Minimum 1 Lac SI additional would be required to be considered for additional payout

Fresh Health Policies with Sum Insured less than 3 Lacs will be eligible for only IRDA Payout

Comprehensive Commercial Vehicle Heat Map

Make	ASSAM & NE	DELHI	UTTRAKHAND	CHHATTISGARH	MP	HR	HP	J&k	PB	RJ	BIHAR	UP	JHARKHAND	ORISSA	WEST BENGAL	AP	TELANGANA	GUJARAT	KARNATAKA	MUMBAI	GOA	MH	KERALA	TAMIL NADU
A.1 GVW upto 7500 kg	Green	Green	Green	Green	Red	Green	Green	Green	Red	Green	Green	Red	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
A.1 GVW 7500-12000 kg	Green	Red	Green	Green	Red	Red	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Green
A.1 GVW 12000-20000 kg	Green	Red	Green	Green	Red	Red	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Green
A.1 GVW 20000-40000 kg	Green	Red	Green	Green	Green	Red	Green	Green	Red	Green	Green	Red	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Green
A.1 GVW GT 40000 kg	Green	Red	Green	Green	Red	Red	Green	Green	Green	Red	Green	Red	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Green
A2-GOODS CARRYING (PRIVATE)	Green	Red	Red	Green	Red	Green	Green	Green	Red	Green	Green	Red	Green	Green	Red	Green	Green	Red	Green	Green	Green	Green	Green	Red
A3-THREE WHEELER (PUBLIC)	Green	Green	Green	Green	Green	Red	Red	Green	Red	Red	Green	Red	Green	Green	Red	Green	Green	Green	Green	Green	Green	Red	Green	Green
A4-THREE WHEELER (PRIVATE)	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Red	Green	Green	Green	Green	Green	Green	Green	Green	Green
B1	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Red	Green
C1A-TAXI	Green	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Green
C1B- SEATING CAPACITY 02-06	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
C2- SEATING CAPACITY 06-10	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
C2- SEATING CAPACITY 11-18	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Red
C2- SEATING CAPACITY 19-36	Green	Green	Green	Red	Red	Red	Green	Red	Green	Red	Green	Red	Green	Green	Green	Green	Green	Red	Red	Red	Red	Green	Green	Red
C2- SEATING CAPACITY 37-60	Green	Red	Green	Red	Red	Red	Green	Red	Green	Red	Green	Red	Green	Red	Green	Green	Red	Red	Red	Red	Red	Green	Green	Red
C2- SEATING CAPACITY GREATER THAN 60	Green	Green	Green	Red	Red	Green	Green	Green	Red	Green	Red	Green	Green	Green	Green	Green	Green	Red	Red	Red	Green	Green	Green	Red
C3-THREE WHEELERS	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Green	Green	Green	Green
C4-TWO WHEELERS	Green	Red	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Red	Green	Green	Green	Green	Green
CLASS E	Green	Red	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Green	Red	Green	Green	Red	Green	Green	Green
CLASS F	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Red	Green	Green	Green
CLASS G	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
D-AMBULANCE	Green	Red	Red	Green	Red	Red	Green	Red	Red	Red	Green	Red	Green	Green	Green	Green	Green	Red	Red	Red	Green	Green	Green	Red
D-EXCAVATORS	Green	Red	Red	Green	Green	Red	Green	Red	Red	Green	Green	Red	Green	Green	Green	Green	Green	Red	Red	Red	Green	Green	Green	Green
D-MOBILE CRANES	Green	Red	Red	Green	Green	Red	Green	Red	Red	Green	Green	Green	Green	Green	Green	Green	Green	Red	Red	Red	Green	Green	Green	Red
D-OTHERS	Green	Green	Red	Green	Green	Red	Green	Red	Green	Green	Green	Red	Green	Green	Green	Green	Green	Red	Red	Red	Green	Green	Green	Green
D-PUBLICITY VANS	Green	Red	Red	Green	Green	Red	Green	Red	Red	Green	Green	Red	Green	Green	Green	Green	Green	Red	Red	Red	Green	Green	Green	Red
D-TRACTOR	Green	Red	Red	Green	Red	Red	Green	Red	Red	Red	Green	Red	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Red	Red
D-TRANSIT MIXTURES	Green	Green	Red	Green	Green	Red	Green	Green	Red	Green	Green	Red	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Red
E-RICKSHAW	Green	Red	Green	Green	Green	Red	Green	Green	Green	Red	Green	Green	Green	Red	Red	Green	Green	Red	Red	Red	Green	Green	Green	Green

SATP (CVE,PCP,TWP) Vehicle Heat Map

STATE	PCP#LT100 0 CC	PCP#1000 CC -1500 CC	PCP#GT150 0 CC	TWP	A1: Public Use LT7.5K	A1: Public Use (7.5K To 40K)	A1: Public Use (GT 40K)	A2,A3,A4	Bus (11-18 *1)	Bus (19-60 *1)	C1B Auto Rickshaw	C1A (1-6 *1) Taxi	C2 (7-10 *1) Maxi Cab	D-CLASS& Others Total
	PCP#LT100 0 CC	PCP#1000 CC -1500 CC	PCP#GT150 0 CC											
DELHI	Red	Red	Green	Green	Red	Red	Red	Red	Green	Red	Red	Green	Green	Red
HARYANA	Red	Red	Red	Green	Red	Red	Red	Red	Green	Red	Green	Green	Red	Red
HIMACHAL PRADESH	Red	Green	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Red
JAMMU AND KASHMIR	Red	Green	Green	Green	Green	Green	Green	Green	Red	Red	Red	Red	Green	Red
MADHYA PRADESH	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Red	Green	Green	Red
PUNJAB	Red	Red	Green	Green	Red	Red	Red	Red	Green	Red	Green	Green	Red	Red
RAJASTHAN	Red	Red	Red	Red	Green	Green	Red	Green	Green	Red	Green	Red	Green	Red
UTTAR PRADESH	Red	Red	Green	Red	Red	Red	Red	Red	Green	Red	Red	Green	Green	Red
UTTRAKHAND	Red	Red	Green	Green	Green	Green	Red	Red	Green	Green	Green	Green	Green	Red
ASSAM	Red	Green	Green	Red	Green	Red	Green	Red	Green	Green	Green	Green	Green	Red
NE (EXCLUDING ASSAM)	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
BIHAR	Red	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Green	Green
CHHATTISGARH	Red	Red	Green	Red	Red	Green	Red	Green	Red	Red	Green	Green	Green	Green
JHARKHAND	Green	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green	Red	Green
ORISSA	Red	Green	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green
WEST BENGAL	Red	Green	Green	Green	Red	Green	Green	Green	Green	Red	Green	Green	Green	Green
GOA	Red	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Green	Green	Green
GUJARAT	Red	Red	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Green	Red
MAHARASHTRA	Red	Red	Green	Red	Green	Green	Red	Green	Green	Red	Green	Green	Red	Red
MUMBAI	Green	Green	Green	Green	Green	Green	Green	Green	Green	Red	Green	Green	Red	Red
ANDHRA PRADESH	Red	Red	Green	Green	Red	Green	Red	Green	Green	Red	Green	Green	Green	Red
KARNATAKA	Red	Red	Green	Red	Green	Red	Red	Red	Red	Red	Red	Red	Green	Red
KERALA	Red	Green	Green	Red	Green	Green	Red	Red	Green	Red	Green	Green	Green	Red
TAMIL NADU	Red	Red	Green	Red	Green	Green	Green	Red	Red	Red	Red	Green	Green	Red
TELANGANA	Red	Red	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Red
HO	Red	Red	Green	Green	Green	Green	Red	Red	Red	Red	Red	Green	Red	Green
MNC	Red	Green	Green	Green	Red	Green	Green	Green	Green	Green		Green	Green	Green