



## UNITED INDIA INSURANCE COMPANY LIMITED

Regd. & Head Office: 24, Whites Road, Chennai-600014

From	To
Marketing Department Head Office Chennai	All Regional Chiefs / LCB Chiefs
Ref:HO:MKTG:CIR:23:2025-26	Dated : 30 <sup>th</sup> December, 2025

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**Sub: Amendment in Payment of Commission & Incentive / Rewards to  
Insurance Agents, Intermediaries or Insurance Intermediaries for the FY 2025-26  
in Motor LOB w.e.f 01.01.2026**

This is with reference to our circulars regarding the payment of commission, incentives and rewards to Insurance Agents, Intermediaries and Insurance Intermediaries for the FY 2025-26.

We are pleased to inform you that the Competent Authority has approved a revised commission structure for Insurance Agents, Intermediaries, including POSPs (Direct), IMFs, and MISPs (Direct) other than OEM/Auto Tie-Ups, as per the attached Annexure A.

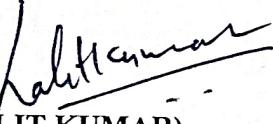
The highlights of the amended scheme are as follows:

1. This amended scheme will come into effect on 01.01.2026. The commission will be calculated based on the premium accounted for during FY 2025-26.
2. The commission and incentives in the Motor LOB are clubbed together and will be paid as "Commission" upon completion of each month.
3. As per Ref:HO:MKTG:CIR:20:2025-26 dated 09/10/2025, for the Private Car segment, the additional incentive as mentioned under the head "Additional Incentive w.e.f. 01/10/2025" shall continue to be paid separately to the applicable intermediaries only.
4. For E-carts and School/Institution buses, the State criteria has been removed.
5. Three-Wheeler PCV Segment – All Bands – Electric & Non Electric:
  - a. Kerala and Tamil Nadu have been moved to preferred states, while only Madhya Pradesh remains as non-preferred state.
  - b. The proposed commission has been increased to 40% for all states except Madhya Pradesh. For Madhya Pradesh, the commission will remain at 25% as per the existing slab.



6. In GCV Segment ( $7500 \text{ kg} < \text{GVW} \leq 10000 \text{ kg}$ ): Haryana and Uttar Pradesh have been moved to preferred states.
7. In GCV Segment ( $32000 \text{ kg} < \text{GVW} \leq 40000 \text{ kg}$ ): The commission has been increased to 5% for all states.
8. In PCV  $> 20$  passenger carrying capacity (4 or more-wheeled vehicles), **Electric Vehicles**: The commission has been increased to 10%.

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

  
(LALIT KUMAR)  
DEPUTY GENERAL MANAGER

**COMMISSION STRUCTURE - MOTOR DEPARTMENT w.e.f. 01-01-2026 upto 31-03-2026**

ANNEXURE - A

Two Wheelers Electric and Non-Electric					
Class of Vehicles	Cubic Capacity (CC) Band	Existing Pay-out		Proposed Pay-out	
		Commission & Incentive	States (based on Registration of Vehicle)	Commission	States (based on Registration of Vehicle)
Two Wheeler (Bundled /Package /SATP)	Upto 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		Proposed Pay-out	
		Commission & Incentive	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
		5.00%	All States	5.00%	All States
	30<PCC<=40 (Except EV)	5.00%		5.00%	
	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)	5.00%		10.00%	

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**PASSENGER CARRYING VEHICLE (Electric & Non-Electric Vehicles)**

Class of Vehicles	Passenger Carrying Capacity	Existing Pay-out		Proposed Pay-out	
		Commission & Incentive	States (based on Registration of Vehicle)	Commission	States (based on Registration of Vehicle)
Two Wheeled (Passenger Carrying Vehicles)	All CC Bands Electric Vehicles	10.00% 10.00%	All States	10.00% 10.00%	All States
Three Wheeled (Passenger Carrying Vehicles)	All Bands (including Electric)	25.00% 37.50%	Kerala, Madhya Pradesh, Tamil Nadu Other than above States	25.00% 40.00%	Madhya Pradesh Other than above States
Educational Institution and Staff Buses	All Passenger Carrying Capacity (including Electric)	30.00% 62.50%	Karnataka, Rajasthan, Tamil Nadu, Madhya Pradesh All States	62.50%	All States
Taxis	All CC Bands (including Electric)	15.00% 25.00%	Haryana, Karnataka, Rajasthan, Tamil Nadu, Uttar Pradesh, Madhya Pradesh Other than above States	15.00% 25.00%	Haryana, Karnataka, Rajasthan, Tamil Nadu, Uttar Pradesh, Madhya Pradesh Other than above States

**GOOD CARRYING VEHICLE (Electric & Non-Electric Vehicles)**

Class of Vehicles	GVW in Kgs	Existing Pay-out		Proposed Pay-out	
		Commission & Incentive	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
		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
		45.00%	Other than above States	45.00%	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
		27.50%	Other than above States	27.50%	Other than above States
	d. 7500<GVW<=10000	10.00%	Haryana, Uttar Pradesh, 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

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**GOOD CARRYING VEHICLE (Electric & Non-Electric Vehicles)**

Class of Vehicles	GVW in Kgs	Existing Pay-out		Proposed Pay-out	
		Commission & Incentive	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	2.50%	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%	Other than Haryana, Madhya Pradesh, Rajasthan, Tamil Nadu, Uttar Pradesh, Karnataka, Kerala	50.00%	All States

**Misc Vehicles, Motor Trade and Standalone CPA**

Class of Vehicles	Bands / Vehicle Type	Existing Pay-out		Proposed Pay-out	
		Commission & Incentive	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	25.00%		25.00%	
	All other Miscellaneous Vehicles	10.00%		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	Proposed Pay-out
				Commission & Incentive	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/Rollover	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	Renewal/Rollover	22.50%	22.50%
Package/SAOD/SATP	All vehicles	Renewal/Rollover		17.00%	17.00%

- The proposed Commission includes the incentive pay-out for the Motor LOB,
- Commission will be calculated on Net Premium (OD & TP),
- Commission applicable to all distribution channels excluding OEM Tie-ups
- Commission shall be paid on the 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 Pradesh and Tamil Nadu
1. >1500 CC and upto 2000 CC	2.5%	15%	All States
2. Electric Vehicles			
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			

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