

All Regional In-charges

**Our Ref: HO(Mktg)/2025-26/Schemes/9
CMD Sectt.'s Master circular No.: 44/2025-26
Dated- 29th December, 2025**

Re: - Remuneration and Reward Scheme for Individual Agents, POSPs and Intermediaries (excluding MISPs & Auto-Tie-Ups) w.e.f 1st January, 2026 to 31st March, 2026

We are pleased to inform you that the Competent Authority has approved the following Remuneration and Reward Scheme for Individual Agents, POSPs and Intermediaries (excluding MISPs & Auto-Tie-Ups) (across all Regions) for the IVth Quarter of FY-2025-26 i.e. w.e.f. 1st January, 2026 to 31st March, 2026:-

A (i). Retail Health Segment

| S.No. | Policies or Products | Max. Commission IVth Qtr, 2025-26 where the max. age of eldest person covered is <=45 years | | | | |
|-------|--|---|---|---|---|---|
| | | Remuneration (as % of Premium) (a) | Reward on Renewals (as % of Premium) (b) | Reward on Fresh/New to NIC (as % of Premium) (c) | Commission on Renewals (as % of Premium) (a+b) | Commission on Fresh/New to NIC (as % of Premium) (a+c) |
| 1 | National Mediclaim Policy | 22.50% | 10% | 12% | 32.50% | 34.50% |
| 2 | National SuperTop-Up Mediclaim | 22.50% | 10% | 15% | 32.50% | 37.50% |
| 3 | Arogya Sanjeevani Policy - National | 22.50% | 10% | 12% | 32.50% | 34.50% |
| 4 | National Young India Mediclaim Policy | 22.50% | 10% | 15% | 32.50% | 37.50% |
| 5 | National Young India Mediclaim Plus Policy | 22.50% | 10% | 15% | 32.50% | 37.50% |
| 6 | New National Parivar Mediclaim Policy | 22.50% | 5% | 8% | 27.50% | 30.50% |
| 7 | National Parivar Mediclaim Plus Policy | 22.50% | 5% | 10% | 27.50% | 32.50% |
| 8 | National Mediclaim Plus Policy | 22.50% | 5% | 10% | 27.50% | 32.50% |
| 9 | Vidyaarthi Mediclaim for Students | 22.50% | 12% | 15% | 34.50% | 37.50% |
| 10 | Overseas Mediclaim (B & H) | 22.50% | 0% | 0% | 22.50% | 22.50% |
| 11 | Overseas Mediclaim (Corporate Frequent Traveller | 22.50% | 0% | 0% | 22.50% | 22.50% |
| 12 | National Critical Illness | 22.50% | 10% | 15% | 32.50% | 37.50% |
| 13 | Critical Illness | 22.50% | 0% | 0% | 22.50% | 22.50% |

A (ii). Retail Health Segment

| Products or Policies | Max. Commission IVth Qtr, 2025-26 where the max. age of eldest person covered is > 45 years to <=60 Years | | | Max. Commission IVth Qtr, 2025-26 where the max. age of eldest person covered is > 60 Years | | |
|--|---|---------------------------------|---------------------------------------|---|---------------------------------|---------------------------------------|
| | Remuneration (as % of Premium) (a) | Reward (as % of Premium) (b) | Commission (as % of Premium) (a+b) | Remuneration (as % of Premium) (a) | Reward (as % of Premium) (b) | Commission (as % of Premium) (a+b) |
| Retail Health Products except in A (iii) | 17.50% | 0% | 17.50% | 10.00% | 0% | 10.00% |

A(iii). Retail Health Segment

| S.No. | Policies or Products | Max. Commission IVth Qtr, 2025-26 where the max. age of eldest person covered is <=45 yrs | | | Max. Commission IVth Qtr, 2025-26 where the max. age of eldest person covered is >45 yrs to <=50 yrs | | |
|-------|---------------------------------|---|--------------------------|---------------------------------|--|--------------------------|---|
| | | Remuneration (as % of Premium) | Reward (as % of Premium) | Commission on (as % of Premium) | Remuneration (as % of Premium) | Reward (as % of Premium) | Commission on (as % of Premium) (Remuneration + Reward) |
| 1 | National Overseas Travel Policy | 22.50% | 15% | 37.50% | 17.50% | 15% | 32.50% |
| 2 | Overseas Mediclaim (E & S) | 22.50% | 15% | 37.50% | 17.50% | 15% | 32.50% |

| S.No. | Policies or Products | Max. Commission IVth Qtr, 2025-26 where the max. age of eldest person covered is >50 yrs to <=60 yrs | | | Max. Commission IVth Qtr, 2025-26 where the max. age of eldest person covered is >60 yrs | | |
|-------|---------------------------------|--|--------------------------|---------------------------------|--|--------------------------|---|
| | | Remuneration (as % of Premium) | Reward (as % of Premium) | Commission on (as % of Premium) | Remuneration (as % of Premium) | Reward (as % of Premium) | Commission on (as % of Premium) (Remuneration + Reward) |
| 1 | National Overseas Travel Policy | 17.50% | 0.00% | 17.50% | 10.00% | 0.00% | 10.00% |
| 2 | Overseas Mediclaim (E & S) | 17.50% | 0.00% | 17.50% | 10.00% | 0.00% | 10.00% |

Specific Conditions:-

1. Only Retail Health policies mentioned in the above table will be eligible.
2. "Fresh/New" policies shall mean policies which are new to NIC and not a renewal of NIC in their immediate preceding year. However, policies which are renewals of other Companies in the immediate preceding year shall be considered as "Fresh/New" to NIC Policies.
3. Migrated Policies (within the Company) will not be treated as Fresh/New (to NIC) policy.
4. The reward shall not be applicable on the add-on premium (eg. Home Care Treatment, Add-on and Non-Medical Expenses Add-On), if opted.

B. Group Health Insurance:

| Policies or Products | Max. Commission IVth Qtr, 2025-26 | | |
|---|--|-------------------------------------|--|
| | Remuneration (as % of Premium) | Reward (as % of Remuneration) | Commission on (as % of Premium) (Remuneration + Reward) |
| Health-Group (Employer-Employee only) - Annual | 7.50% | 20% | 9.00% |
| Health-Group (Non Employer-Employee groups – not formed solely for availing insurance as defined in IRDA Group Guidelines of 14 th July, 2005) –Annual | 7.50% | 20% | 9.00% |
| Health – Group* (credit linked upto 5 years) | 10.00% | 20% | 12.00% |
| Health-Govt Scheme | As specified in the Government Scheme/Notification | | |

* As per the provisions specified under IRDAI (Protection of Policyholder's Interests, operations and allied matters of insurers) Regulations, 2024.

Specific Conditions:-

1. Procurement cost (Remuneration + Reward+ TPA Charges) must be factored in while finalizing the premium for Group Health Insurance Policies. It may be noted that in case the office does not factor in the "Reward" while finalizing the premium, then the Agent or POSP or Intermediary won't be eligible for any reward.
2. The procurement cost against GMC (Group Health Policies) has to be manually calculated by the respective office & revision of default Commission % in EASI should be suitably adjusted.
3. Correct GL codes for disbursement of Reward/Incentive against GMC Policies are to be used.
4. Rewards will not be payable on Policies where remuneration is not payable.



C. Motor Business (excluding Auto-Tie up & MISD):

I. Package Policy, SAOD, Long Term and SATP

| Type of Vehicle & Policy or Product | | Age/Year | Max. Commission IVth Qtr, FY-2025-26 as a % of Premium) (Remuneration +Reward) | | | | | |
|-------------------------------------|---|------------------------------|--|-------|----------------------------------|-------|--|--------------|
| | | | Remuneratio n (as a % of Premium) | | Reward (as a % of Premium) | | Commission as a % of Premium) (Remuneration +Reward) | |
| | | | OD | TP | OD | TP | OD | TP |
| 2-wheeler | Bundled Policy (1+5) | New Vehicle | 17.50 | 10.00 | 10.00 | 20.00 | 27.50 | 30.00 |
| | Bundled Policy (1+5) | 2nd Year Onwards | 0.00 | 10.00 | 0.00 | 7.50 | 0.00 | 17.50 |
| | Stand-Alone OD Policy | Upto 10 Years | 17.50 | 0.00 | 5.00 | 0.00 | 22.50 | 0.00 |
| | | > 10 Years | 17.50 | 0.00 | 0.00 | 0.00 | 17.50 | 0.00 |
| | Package Policy | Upto 3 Years | 17.50 | 10.00 | 5.00 | 5.00 | 22.50 | 15.00 |
| | Package Policy | >3 Years to <=10 Years | 17.50 | 10.00 | 5.00 | 5.00 | 22.50 | 15.00 |
| | Package Policy | >10 Years to <=15 Years | 17.50 | 10.00 | 2.50 | 2.50 | 20.00 | 12.50 |
| | Package Policy | >15 Years | 17.50 | 10.00 | 0.00 | 0.00 | 17.50 | 10.00 |
| | Long Term Two Wheeler Package Policy for New Vehicles (5+5) | New Vehicle | 17.50 | 10.00 | 10.00 | 20.00 | 27.50 | 30.00 |
| | Long Term Two Wheeler Package Policy for New Vehicles (5+5) | 2nd Year Onwards | 17.50 | 10.00 | 7.50 | 0.00 | 25.00 | 10.00 |
| Pvt. Car | Long Term Two Wheeler Package Policy (MCYLT) | up 10 years (For Every Year) | 17.50 | 10.00 | 5.00 | 5.00 | 22.50 | 15.00 |
| | Bundled Policy (1+3) | New Vehicle | 17.50 | 10.00 | 10.00 | 10.00 | 27.50 | 20.00 |
| | Bundled Policy (1+3) | 2nd Year Onwards | 0.00 | 10.00 | 0.00 | 5.00 | 0.00 | 15.00 |
| | Stand-Alone OD Policy | Upto 10 Years | 17.50 | 0.00 | 5.00 | 0.00 | 22.50 | 0.00 |
| | | > 10 Years | 15.00 | 0.00 | 0.00 | 0.00 | 15.00 | 0.00 |
| | Package Policy | Upto 3 Years | 17.50 | 10.00 | 5.00 | 5.00 | 22.50 | 15.00 |



| | | | | | | | | |
|---------------------|---|---|-------|-------|-----------|-----------|--------------|--------------|
| | Package Policy | >3 Years to <=10 Years | 17.50 | 10.00 | 5.00 | 5.00 | 22.50 | 15.00 |
| | Package Policy | >10 Years to <=15 Years | 15.00 | 10.00 | 0.00 | 5.00 | 15.00 | 15.00 |
| | Package Policy | >15 Years | 15.00 | 10.00 | 0.00 | 0.00 | 15.00 | 10.00 |
| | Long Term Private Car Package Policy for New Vehicles (3+3) | New Vehicle | 17.50 | 10.00 | 10.0 0 | 10.0 0 | 27.50 | 20.00 |
| | Long Term Private Car Package Policy for New Vehicles (3+3) | 2nd Year Onwards | 17.50 | 10.00 | 10.0 0 | 10.0 0 | 27.50 | 20.00 |
| Commercial Vehicles | Package Policy for School / Educational Institutional Buses | New Vehicle | 20.00 | 20.00 | 30.0 0 | 30.0 0 | 50.00 | 50.00 |
| | | Other than New Vehicle Irrespectiv e of Age | 20.00 | 20.00 | 25.0 0 | 25.0 0 | 45.00 | 45.00 |
| | Package Policy- G.C.V. With GVW <=3000 Kgs | New Vehicle | 15.00 | 5.00 | 40.0 0 | 50.0 0 | 55.00 | 55.00 |
| | | Other than New Vehicle Upto 10 Years | 15.00 | 5.00 | 30.0 0 | 40.0 0 | 45.00 | 45.00 |
| | | >10 Years to <=15 Years | 15.00 | 5.00 | 30.0 0 | 40.0 0 | 45.00 | 45.00 |
| | | >15 Years | 10.00 | 5.00 | 15.0 0 | 20.0 0 | 25.00 | 25.00 |
| | Package Polcy-G.C.V. with GVW >3000 Kgs to <=7500 Kgs | New Vehicle | 15.00 | 5.00 | 20.0 0 | 30.0 0 | 35.00 | 25.00 |
| | | Other than New Vehicle Upto 10 Years | 15.00 | 5.00 | 10.0 0 | 20.0 0 | 25.00 | 25.00 |
| | | >10 Years to <=15 Years | 15.00 | 5.00 | 5.00 | 10.0 0 | 20.00 | 15.00 |
| | | > 15 Years | 15.00 | 5.00 | 0.00 | 0.00 | 15.00 | 5.00 |
| | Package Policy-G.C.V with GVW > 7500 kgs to <=12000 Kgs | New Vehicle | 15.00 | 5.00 | 5.00 | 15.0 0 | 20.00 | 15.00 |
| | | Other than New Vehicle | 15.00 | 5.00 | 5.00 | 7.50 | 20.00 | 12.50 |



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|---|--|-------------------------|-------|------|-------|-------|--------------|--------------|
| | | Upto 10 Years | | | | | | |
| | | >10 Years to <=15 Years | 10.00 | 5.00 | 0.00 | 5.00 | 10.00 | 10.00 |
| | | > 15 Years | 10.00 | 5.00 | 0.00 | 2.50 | 10.00 | 7.50 |
| Package Policy-G.C.V with GVW > 12000 kgs to <=20000 Kgs | | Upto 10 Years | 15.00 | 5.00 | 5.00 | 5.00 | 20.00 | 10.00 |
| | | >10 Years to <=15 Years | 10.00 | 5.00 | 0.00 | 2.50 | 10.00 | 7.50 |
| | | > 15 Years | 10.00 | 5.00 | 0.00 | 0.00 | 10.00 | 5.00 |
| Package Policy-G.C.V with GVW > 20000 kgs to <=34000 Kgs | | Upto 10 Years | 15.00 | 5.00 | 0.00 | 5.00 | 15.00 | 10.00 |
| | | >10 Years to <=15 Years | 10.00 | 5.00 | 0.00 | 5.00 | 10.00 | 10.00 |
| | | > 15 Years | 10.00 | 5.00 | 0.00 | 0.00 | 10.00 | 5.00 |
| Package Policy-G.C.V. with GVW > 34000 Kgs to <=40000 Kgs | | Upto 10 Years | 5.00 | 5.00 | 0.00 | 2.50 | 5.00 | 7.50 |
| | | >10 Years to <=15 Years | 5.00 | 5.00 | 0.00 | 0.00 | 5.00 | 5.00 |
| | | > 15 Years | 2.50 | 2.50 | 0.00 | 0.00 | 2.50 | 2.50 |
| Package Policy-G.C.V. with GVW > 40000 Kgs to <=48000 Kgs | | Upto 10 Years | 5.00 | 2.50 | 0.00 | 0.00 | 5.00 | 2.50 |
| | | >10 Years to <=15 Years | 5.00 | 2.50 | 0.00 | 0.00 | 5.00 | 2.50 |
| | | > 15 Years | 2.50 | 2.50 | 0.00 | 0.00 | 2.50 | 2.50 |
| Package Policy-G.C.V. with GVW > 48000 Kgs | | Upto 10 Years | 5.00 | 2.50 | 0.00 | 0.00 | 5.00 | 2.50 |
| | | >10 Years to <=15 Years | 2.50 | 2.50 | 0.00 | 0.00 | 2.50 | 2.50 |
| | | > 15 Years | 2.50 | 0.00 | 0.00 | 0.00 | 2.50 | 0.00 |
| Package Policy- 3 Wheeler (P.C.V.) | | Upto 5 Years | 15.00 | 5.00 | 15.00 | 25.00 | 30.00 | 30.00 |
| | | >5 Years to <= 10 Years | 15.00 | 5.00 | 15.00 | 15.00 | 30.00 | 20.00 |
| | | >10 Years to | 15.00 | 5.00 | 0.00 | 0.00 | 15.00 | 5.00 |



| | | | | | | | |
|---|--|-------------------------|-------|------|------|-------|--------------|
| | | <=15 Years | | | | | |
| | | > 15 Years | 10.00 | 5.00 | 0.00 | 0.00 | 10.00 |
| Package Policy- 4 Wheeler (P.C.V.) carrying capacity upto 6 Passengers (Taxi) | | Upto 5 Years | 15.00 | 5.00 | 5.00 | 10.00 | 20.00 |
| | | >5 Years to <= 10 Years | 10.00 | 5.00 | 2.50 | 7.50 | 12.50 |
| | | >10 Years to <=15 Years | 7.50 | 5.00 | 0.00 | 2.50 | 7.50 |
| | | > 15 Years | 5.00 | 5.00 | 0.00 | 0.00 | 5.00 |
| Package Policy- 4 Wheeler (P.C.V.) carrying capacity > 6 to <= 20 Passengers | | Upto 5 Years | 15.00 | 5.00 | 0.00 | 10.00 | 15.00 |
| | | >5 Years to <= 10 Years | 10.00 | 5.00 | 0.00 | 5.00 | 10.00 |
| | | >10 Years to <=15 Years | 5.00 | 5.00 | 0.00 | 0.00 | 5.00 |
| | | > 15 Years | 2.50 | 5.00 | 0.00 | 0.00 | 2.50 |
| Package Policy- 4 Wheeler (P.C.V.) carrying capacity > 20 to <= 36 Passengers | | Upto 5 Years | 10.00 | 5.00 | 0.00 | 0.00 | 10.00 |
| | | >5 Years to <= 10 Years | 7.50 | 5.00 | 0.00 | 0.00 | 7.50 |
| | | >10 Years to <=15 Years | 5.00 | 5.00 | 0.00 | 0.00 | 5.00 |
| | | > 15 Years | 2.50 | 5.00 | 0.00 | 0.00 | 2.50 |
| Package Policy- 4 Wheeler (P.C.V.) carrying capacity > 36 Passengers | | Upto 10 Years | 5.00 | 5.00 | 0.00 | 0.00 | 5.00 |
| | | >10 Years to <=15 Years | 5.00 | 2.50 | 0.00 | 0.00 | 5.00 |
| | | > 15 Years | 2.50 | 2.50 | 0.00 | 0.00 | 2.50 |
| Package Policy- 2 Wheeler (P.C.V.) | | Upto 10 Years | 10.00 | 5.00 | 0.00 | 0.00 | 10.00 |
| | | >10 Years to <=15 Years | 10.00 | 5.00 | 0.00 | 0.00 | 10.00 |
| | | > 15 Years | 10.00 | 5.00 | 0.00 | 0.00 | 10.00 |
| Ambulances | | Upto 10 Years | 15.00 | 5.00 | 0.00 | 0.00 | 15.00 |
| | | >10 Years to | 10.00 | 5.00 | 0.00 | 0.00 | 10.00 |

| | | | | | | | | |
|---|---|---------------------------------|-------|-------|-------|--------------|--------------|--------------|
| | | <=15 Years | | | | | | |
| | | > 15 Years | 10.00 | 5.00 | 0.00 | 0.00 | 10.00 | 5.00 |
| Package Policy for Agriculture Tractors under Misc. Class D, E-rickshaw & E-carts | Upto 5 Years | 15.00 | 5.00 | 15.00 | 25.00 | 30.00 | 30.00 | |
| | | | | 00 | 00 | | | |
| | >5 Years to <= 10 Years | 15.00 | 5.00 | 0.00 | 10.00 | 15.00 | 15.00 | |
| | >10 Years to <=15 Years | 5.00 | 5.00 | 0.00 | 2.50 | 5.00 | 7.50 | |
| Package Policy for other Misc. Class D Vehicles | > 15 Years | 5.00 | 5.00 | 0.00 | 2.50 | 5.00 | 7.50 | |
| | Upto 10 Years | 15.00 | 5.00 | 2.50 | 2.50 | 17.50 | 7.50 | |
| | >10 Years to <=15 Years | 15.00 | 5.00 | 0.00 | 0.00 | 15.00 | 5.00 | |
| Package Policy- Class E, F & G | > 15 Years | 15.00 | 5.00 | 0.00 | 0.00 | 15.00 | 5.00 | |
| | Upto 10 Years | 10.00 | 5.00 | 0.00 | 0.00 | 10.00 | 5.00 | |
| | >10 Years to <=15 Years | 10.00 | 5.00 | 0.00 | 0.00 | 10.00 | 5.00 | |
| 2-Wheeler | Stand Alone TP | Upto 3 Years | 0.00 | 15.00 | 0.00 | 0.00 | 0.00 | 15.00 |
| | Stand Alone TP | > 3 Years | 0.00 | 15.00 | 0.00 | 0.00 | 0.00 | 15.00 |
| | 5 Years Long Term SATP (New Vehicle) | New Vehicle | 0.00 | 15.00 | 0.00 | 0.00 | 0.00 | 15.00 |
| | 5 Years Long Term SATP (New Vehicle) | 2nd Year Onwards | 0.00 | 15.00 | 0.00 | 0.00 | 0.00 | 15.00 |
| | Long Term Two Wheeler Liability Only (LTA) | up to 10 years (For Every Year) | 0.00 | 10.00 | 0.00 | 0.00 | 0.00 | 10.00 |
| Private Car | Stand Alone TP | Upto 3 Years | 0.00 | 15.00 | 0.00 | 0.00 | 0.00 | 15.00 |
| | Stand Alone TP | > 3 Years | 0.00 | 15.00 | 0.00 | 0.00 | 0.00 | 15.00 |
| | 3 Years Long Term SATP (New Vehicle) | New Vehicle | 0.00 | 15.00 | 0.00 | 0.00 | 0.00 | 15.00 |
| | 3 Years Long Term SATP (New Vehicle) | 2nd Year Onwards | 0.00 | 15.00 | 0.00 | 0.00 | 0.00 | 15.00 |
| Commercial Vehicles- | Stand Alone TP for School/College/Institutional Buses | Upto 3 Years | 0.00 | 20.00 | 0.00 | 30.00 | 0.00 | 50.00 |

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|--|---|--------------|------|-------|------|-------|-------------|--------------|
| | Stand Alone TP for School/Educational Institutional Buses | > 3 Years | 0.00 | 20.00 | 0.00 | 25.00 | 0.00 | 45.00 |
| | Stand Alone TP for GCVs with GVW up to 3000 kgs | Upto 3 Years | 0.00 | 10.00 | 0.00 | 30.00 | 0.00 | 40.00 |
| | | > 3 Years | 0.00 | 10.00 | 0.00 | 30.00 | 0.00 | 40.00 |
| | Stand Alone TP for GCVs with GVW > 3000 kgs to <=7500 kgs | Upto 3 Years | 0.00 | 10.00 | 0.00 | 10.00 | 0.00 | 20.00 |
| | | > 3 Years | 0.00 | 10.00 | 0.00 | 10.00 | 0.00 | 20.00 |
| | Stand Alone TP for GCVs with GVW >7500 kgs to <=12000 kgs | Upto 3 Years | 0.00 | 7.50 | 0.00 | 0.00 | 0.00 | 7.50 |
| | | > 3 Years | 0.00 | 7.50 | 0.00 | 0.00 | 0.00 | 7.50 |
| | Stand Alone TP for GCVs with GVW >12000 kgs to <=20000 kgs | Upto 3 Years | 0.00 | 7.50 | 0.00 | 0.00 | 0.00 | 7.50 |
| | | > 3 Years | 0.00 | 7.50 | 0.00 | 0.00 | 0.00 | 7.50 |
| | Stand Alone TP for GCVs with GVW >20000 kgs to <=34000 kgs | Upto 3 Years | 0.00 | 7.50 | 0.00 | 0.00 | 0.00 | 7.50 |
| | | > 3 Years | 0.00 | 7.50 | 0.00 | 0.00 | 0.00 | 7.50 |
| | Stand Alone TP for GCVs with GVW >34000 kgs to <=40000 kgs | Upto 3 Years | 0.00 | 5.00 | 0.00 | 0.00 | 0.00 | 5.00 |
| | | > 3 Years | 0.00 | 5.00 | 0.00 | 0.00 | 0.00 | 5.00 |
| | Stand Alone TP for GCVs with GVW >40000 kgs to <=48000 kgs | Upto 3 Years | 0.00 | 2.50 | 0.00 | 0.00 | 0.00 | 2.50 |
| | | > 3 Years | 0.00 | 2.50 | 0.00 | 0.00 | 0.00 | 2.50 |
| | Stand Alone TP for GCVs with GVW >48000 kgs | Upto 3 Years | 0.00 | 2.50 | 0.00 | 0.00 | 0.00 | 2.50 |
| | | > 3 Years | 0.00 | 2.50 | 0.00 | 2.50 | 0.00 | 5.00 |
| | Stand Alone TP for 3 Wheeler (P.C.V.) | Upto 3 Years | 0.00 | 2.50 | 0.00 | 2.50 | 0.00 | 5.00 |
| | | > 3 Years | 0.00 | 2.50 | 0.00 | 2.50 | 0.00 | 5.00 |
| | Stand Alone TP- 4 Wheeler (P.C.V.) carrying capacity upto 6 Passengers (Taxi) | Upto 3 Years | 0.00 | 2.50 | 0.00 | 2.50 | 0.00 | 5.00 |
| | | > 3 Years | 0.00 | 2.50 | 0.00 | 2.50 | 0.00 | 5.00 |
| | Stand Alone TP- 4 Wheeler (P.C.V.) carrying capacity > 6 to <= 20 Passengers | Upto 3 Years | 0.00 | 2.50 | 0.00 | 2.50 | 0.00 | 5.00 |
| | | > 3 Years | 0.00 | 2.50 | 0.00 | 2.50 | 0.00 | 5.00 |
| | Stand Alone TP- 4 Wheeler (P.C.V.) carrying capacity > 20 to <= 36 Passengers | Upto 3 Years | 0.00 | 2.50 | 0.00 | 0.00 | 0.00 | 2.50 |
| | | > 3 Years | 0.00 | 2.50 | 0.00 | 0.00 | 0.00 | 2.50 |
| | Stand Alone TP- 4 Wheeler (P.C.V.) carrying capacity > 36 Passengers | Upto 3 Years | 0.00 | 2.50 | 0.00 | 0.00 | 0.00 | 2.50 |
| | | > 3 Years | 0.00 | 2.50 | 0.00 | 0.00 | 0.00 | 2.50 |
| | Stand Alone TP- 2 Wheeler (P.C.V.) | Upto 3 Years | 0.00 | 2.50 | 0.00 | 0.00 | 0.00 | 2.50 |
| | | > 3 Years | 0.00 | 2.50 | 0.00 | 0.00 | 0.00 | 2.50 |
| | Stand Alone TP for Ambulances | Upto 3 Years | 0.00 | 2.50 | 0.00 | 5.00 | 0.00 | 7.50 |

| | | | | | | | | |
|---|--------------|-----------|------|------|-------|-------------|--------------|-------------|
| | | > 3 Years | 0.00 | 2.50 | 0.00 | 5.00 | 0.00 | 7.50 |
| Stand Alone TP for Agriculture Tractors under Misc. Class D, E-rickshaw & E-carts | Upto 3 Years | 0.00 | 2.50 | 0.00 | 5.00 | 0.00 | 7.50 | |
| | > 3 Years | 0.00 | 2.50 | 0.00 | 10.00 | 0.00 | 12.50 | |
| Stand Alone TP for other Misc. Class- D Vehicles | Upto 3 Years | 0.00 | 2.50 | 0.00 | 2.50 | 0.00 | 5.00 | |
| | > 3 Years | 0.00 | 2.50 | 0.00 | 5.00 | 0.00 | 7.50 | |
| Stand Alone TP for Class- E, F & G Vehicles | Upto 3 Years | 0.00 | 2.50 | 0.00 | 2.50 | 0.00 | 5.00 | |
| | > 3 Years | 0.00 | 2.50 | 0.00 | 2.50 | 0.00 | 5.00 | |

II. Personal Accident

| Type | Max. Commission IVth Qtr, 2025-26 | | |
|---|-------------------------------------|----------------------------|---|
| | Remuneration (as a % of Premium) | Reward (as a % of Premium) | Commission as a % of Premium) (Remuneration +Reward) |
| Stand Alone CPA | 10% | 0% | 10% |
| Compulsory Personal Accident cover under Third Party/Package Insurance Policy (*) | 10% | 0% | 10% |
| PA named/unnamed cover under TP | 10% | 0% | 10% |

Specific Conditions:-

1. For Bundled & Long Term Policies Remuneration/Rewards will be paid on the yearly premium only and not on the total premium.
2. For Pay as you Drive policy, the remuneration/reward will be same as per the respective policy type.
3. This Scheme shall not be applicable for Auto Tie-ups & MISPs.
4. **For Two Wheelers**, the remuneration on Motor Own Damage (OD) and Third Party (TP) premium is reduced to **10% and 5% of the premium** respectively and no reward will be payable on Motor OD and TP Premium on i. Bundled and/or Long Term Policies (First Year and Subsequent Years) ii. Stand Alone Own Damage Policy iii. Package Policy iv. Stand Alone Third Party Policy with regard to the following **88 nos. of RTOS:**

| S.No. | State Name | RTO Name | RTO Code |
|-------|----------------|------------------|----------|
| 1 | Andhra Pradesh | Eluru | AP37 |
| 2 | Assam | Karimganj | AS10 |
| 3 | Assam | Nalbari | AS14 |
| 4 | Assam | Goalpara | AS18 |
| 5 | Assam | Guwahati - AS 25 | AS25 |

| | | | |
|----|----------------|-----------------|------|
| 6 | Haryana | Meham - HR 12 | HR12 |
| 7 | Karnataka | Mysore | KA09 |
| 8 | Karnataka | Hassan | KA13 |
| 9 | Karnataka | Shimoga | KA14 |
| 10 | Karnataka | Sagar - KA | KA15 |
| 11 | Karnataka | Chitradurga | KA16 |
| 12 | Karnataka | Chikmagalore | KA18 |
| 13 | Karnataka | Bailahongal | KA24 |
| 14 | Karnataka | Gulbarga | KA32 |
| 15 | Karnataka | Raichur | KA36 |
| 16 | Karnataka | Koppal | KA37 |
| 17 | Karnataka | Bhalki | KA39 |
| 18 | Karnataka | Gokak | KA49 |
| 19 | Kerala | Alapuzha | KL04 |
| 20 | Kerala | Attingal | KL16 |
| 21 | Kerala | Parasala | KL19 |
| 22 | Kerala | Neyyattinkara | KL20 |
| 23 | Kerala | Nedumangad | KL21 |
| 24 | Kerala | Kottarakara | KL24 |
| 25 | Kerala | Punalur | KL25 |
| 26 | Kerala | Adoor | KL26 |
| 27 | Kerala | Thiruvalla | KL27 |
| 28 | Kerala | Mallappally | KL28 |
| 29 | Kerala | Kanjirappally | KL34 |
| 30 | Kerala | Perumbavoor | KL40 |
| 31 | Kerala | North Paravur | KL42 |
| 32 | Kerala | Wadakkancherry | KL48 |
| 33 | Kerala | Pattambi | KL52 |
| 34 | Kerala | Ponnani | KL54 |
| 35 | Kerala | Kunnathur | KL61 |
| 36 | Kerala | Kuttanad | KL66 |
| 37 | Maharashtra | Mumbai East | MH03 |
| 38 | Maharashtra | Nashik | MH15 |
| 39 | Madhya Pradesh | Hoshangabad | MP05 |
| 40 | Madhya Pradesh | Muraina-Chambal | MP06 |
| 41 | Madhya Pradesh | Khargone | MP10 |
| 42 | Madhya Pradesh | Dhar | MP11 |
| 43 | Madhya Pradesh | Khandwa | MP12 |
| 44 | Madhya Pradesh | Mandsor | MP14 |
| 45 | Madhya Pradesh | Sagar - MP | MP15 |
| 46 | Madhya Pradesh | Chatarpur | MP16 |
| 47 | Madhya Pradesh | Satna | MP19 |

| | | | |
|----|----------------|--------------------|------|
| 48 | Madhya Pradesh | Jabalpur | MP20 |
| 49 | Madhya Pradesh | Katni | MP21 |
| 50 | Madhya Pradesh | Seoni | MP22 |
| 51 | Madhya Pradesh | Chhindwara | MP28 |
| 52 | Madhya Pradesh | Bhind | MP30 |
| 53 | Madhya Pradesh | Datia | MP32 |
| 54 | Madhya Pradesh | Tikamgarh | MP36 |
| 55 | Madhya Pradesh | Sehore | MP37 |
| 56 | Madhya Pradesh | Rajgarh - MP | MP39 |
| 57 | Madhya Pradesh | Vidisha | MP40 |
| 58 | Madhya Pradesh | Dewas | MP41 |
| 59 | Madhya Pradesh | Shajapur | MP42 |
| 60 | Madhya Pradesh | Jhabua | MP45 |
| 61 | Madhya Pradesh | Badwani | MP46 |
| 62 | Madhya Pradesh | Betul | MP48 |
| 63 | Madhya Pradesh | Narsinghpur | MP49 |
| 64 | Madhya Pradesh | Mandla - MP 51 | MP51 |
| 65 | Madhya Pradesh | Sidhi - MP 53 | MP53 |
| 66 | Madhya Pradesh | Singrauli | MP66 |
| 67 | Orissa | RTO,BHUBANESWAR-II | OD33 |
| 68 | Pondicherry | Oulgaret | PY05 |
| 69 | Rajasthan | Bharatpur | RJ05 |
| 70 | Rajasthan | Pali | RJ22 |
| 71 | Rajasthan | Tonk | RJ26 |
| 72 | Tamil Nadu | Krishnagiri | TN24 |
| 73 | Tamil Nadu | Namakkal North | TN28 |
| 74 | Tamil Nadu | Cuddalore | TN31 |
| 75 | Tamil Nadu | Villupuram | TN32 |
| 76 | Tamil Nadu | Thanjavur | TN49 |
| 77 | Tamil Nadu | Pudukottai | TN55 |
| 78 | Tamil Nadu | Dindigul | TN57 |
| 79 | Tamil Nadu | Periyakulam | TN60 |
| 80 | Tamil Nadu | Kumbakonam | TN68 |
| 81 | Tamil Nadu | Marthandam | TN75 |
| 82 | Tamil Nadu | Namakkal - South | TN88 |
| 83 | Tripura | Santurbazar | TR08 |
| 84 | Uttar Pradesh | Aligarh | UP81 |
| 85 | West Bengal | Tamluk - WB 30 | WB30 |
| 86 | West Bengal | Contai - WB 32 | WB32 |
| 87 | West Bengal | Jalpaiguri - WB 72 | WB72 |
| 88 | West Bengal | Diamond Harbour | WB98 |



D. Non-Motor & Non-Health Business

I. Fire and Engg.:

| Segment | Products or Policies | Max. Commission IVth Qtr. FY 2025-26 | | | |
|-----------------------------|--------------------------------------|---|--------------------------|---|-------|
| | | Remuneration % of Premium | Reward % of Remuneration | Commission as a % of Premium) (Remuneration +Reward) | |
| Fire | NBGR & NBGR Plus | 16.50 | 120% | 36.30 | |
| | NBLUS & NBLUS Plus | 16.50 | 87.50% | 30.94 | |
| | NBSUS & NBSUS Plus | 16.50 | 50% | 24.75 | |
| | SFSP/IAR/FLOP/Mega Risk | Max. SI at the top location is <=Rs.1000 crores (Material Damage & BI combined) | 11.50 | 169% | 30.94 |
| | | Max. SI at the top location is > Rs.1000 crores to <=Rs.2500 crores (Material Damage & BI combined) | 11.50 | 169% | 30.94 |
| Engineering | BPP, CECR, DOS(P) & DOS(OTP) | 12.50 | 100% | 25.00 | |
| | CPM, MI (MBD), EEI | 12.50 | 0% | 12.50 | |
| | CAR, EAR, MCE, SCE, ALOP, MLOP, BLOP | Max. SI at the top location is <=Rs.2500 crores (Material Damage & BI combined) | 12.50 | 100% | 25.00 |
| Fire and Engineering | Terrorism (as per pool) | 5.00 | 0% | 5.00 | |
| | Terrorism (SAT) | RI Driver (As per advice from HO, Tech. Deptt. | | | |



II. Fire and Engg.:

| Segment | Products or Policies | Max. Commission IVth Qtr., FY 2025-26 | | | | |
|--------------------|--------------------------------------|---|----------------------|---|---------|--|
| | | Max. Remuneration INR | Max. Reward INR | Max. Commission INR | Remarks | |
| Fire | SFSP/IAR/FLOP /Mega Risk | Max. SI at the top location is > Rs.2500 crores (Material Damage & BI combined) | 6.25% of Premium (a) | 300% of (a) multiplied by Rs. 2500 crores divided by Max. Sum Insured at top location (b) | (a+b) | The reward component shall be negotiable by HO Fire & Engg. Deptt on case to case basis. |
| Engineering | CAR, EAR, MCE, SCE, ALOP, MLOP, BLOP | Max. SI at the top location is > Rs.2500 crores (Material Damage & BI combined) | 6.25% of Premium (c) | 300% of (c) multiplied by Rs. 2500 crores divided by Max. Sum Insured at top location (d) | (c+d) | |

Specific Conditions:

1. Occupancies under Fire Deptt. not eligible for Reward are :

- i. Paper, Cardboard Mfg (Risk Codes 2033 & 2144), ii. Chemical Mfg (Risk Codes 2043 & 2044), iii. Cotton (Risk Codes 2063 & 2064), iv. Foam Mfg (Risk Codes 2084 & 2085), v. Plastic Mfg (Risk Codes 2148 & 2216), vi. Hydal Power (Risk Code 2070), vii. Vehicle Stored in open (Risk Code 4019), viii. Cat-III in open (Risk Code 4015), ix. Book Binders, Envelope and Paper Bag Manufacturing (Risk Code-2020), x. Coal/Coke/Charcoal ball and briquettes Manufacturing (Risk Code-2054), xi. Coal Processing Plants (Risk Code-2055), xii. Contractors Plant and Machinery (Risk Codes 2061, 2209), xiii. Disposable Diaper Manufacturing (Risk Code-2231), xiv. Jute Mills (Risk Code-2111), xv. Paint Factories (Risk Codes 2140, 2141, 2142, 2175)

2. Occupancies under CAR/EAR Engg. Deptt not eligible for Reward are-

- i. CAR/EAR for Hydro Power Project (Risk Codes 080603, 081603, 082603, 083603, 084603), ii. Works in water (CAR Risk Code - 111127), iii. Tunnels above sea level (CAR Risk Code - 131157), iv. Tunnels below sea level (CAR Risk Code - 132167), v. Bridges on rivers (CAR Risk Code - 133147)

3. For Fire and Engg. Policies (irrespective of SI) rated on the basis of Reinsurer's terms, Loss Limit or Higher Excess, the reward shall also be negotiable by the HO, Fire & Engineering Department on case to case basis. The maximum reward payable for such policies will remain same as per CMD Sectt's Master Circular No. 02/2025-265 dated 01st April, 2025.

4. Incentives/Rewards against above mentioned policies won't be paid on policies where remuneration is not payable.

III. Marine Cargo & Marine Hull:

| Type | Max. Commission IVth Qtr, 2025-26 | | |
|-------------------------------------|-----------------------------------|-----------------------------|--|
| | Remuneration (as % of Premium) | Reward (as % of Premium) | Commission (as % of Premium) (Remuneration + Reward) |
| Marine Cargo | 16.50% | 5% | 21.50% |
| Marine Hull: Port Package | 11.50% | 10% | 21.50% |
| Marine Hull: Builder Risk Insurance | 11.50% | 10% | 21.50% |
| Marine Hull: All other Products | 11.50% | 5% | 16.50% |

Specific Conditions:

1. Incentives/Rewards against above mentioned policies won't be paid on policies where remuneration is not payable.

IV. Non-Motor & Non-Health (Other than Fire, Engg. & Marine):

| S.No. | Parameter | Max. Commission IVth Qtr. FY 2025-26 | | | | |
|-------|--|--------------------------------------|-----------------------------|----------------|---|----------------|
| | | Remuneration % of Premium | Reward % of Remuneration | | Commission as a % of Premium) (Remuneration +Reward) | |
| | | | For Fresh/New | For Renewal | For Fresh/New | For Renewal |
| 1 | National Drone Insurance Policy (Aviation), National Women Safety, National Young Women Advantage, National Teacher's Suraksha, National Domestic Travel, Employee's Compensation (EC), Personal Accident (other than GPA) | 17.50% | 60.00% | 30.00% | 28.00% | 22.75% |
| 2 | Banker's Indemnity Insurance | 12.50% | 0.00% | | 12.50% | |
| 3 | SCP-Extended Warranty Insurance | 12.50% | 0.00% | | 12.50% | |
| 4 | SCP-Sports Insurance (cricket) | 12.50% | 0.00% | | 12.50% | |
| 5 | SCP-Sports Insurance (other than cricket) | 12.50% | 20.00% | | 15.00% | |
| 6 | SCP-Crime Insurance | 12.50% | 0.00% | | 12.50% | |
| 7 | SCP-Cyber Insurance | 17.50% | 20.00% | | 21.00% | |
| 8 | SCP-Event Cancellation (other than sports) | 17.50% | 25.00% | | 21.88% | |

| | | | | | | |
|----|--|-------------------------------------|--------|--------|--------|--------|
| 9 | SCP-Film Insurance | 17.50% | 25.00% | | 21.88% | |
| 10 | SCP-Exhibition | 17.50% | 25.00% | | 21.88% | |
| 11 | SCP-Custom Duty | 17.50% | 50.00% | 25.00% | 26.25% | 21.88% |
| 12 | SCP-All others | 17.50% | 0.00% | | 17.50% | |
| 13 | Tailormade GPA Policies- (Issued to Bank for their Account Holders & Card Holders) | 12.50% | 0.00% | | 12.50% | |
| 14 | Shopkeepers Insurance, Office Package, Householders Insurance, MSME Package Policy, Vyapar Suraksha Policy, Hotel Motel and Restaurants Insurance | 17.50% | 50.00% | 25.00% | 26.25% | 21.88% |
| 15 | Cattle Insurance | 12.50% | 0.00% | | 12.50% | |
| 16 | Gramin Janta Personal Accident Policy (Group) | 12.50% | 0.00% | | 12.50% | |
| 17 | All other Miscellaneous/Liability Policies | 17.50% | 40.00% | 20.00% | 24.50% | 21.00% |
| 18 | All Miscellaneous Policies/Liability (RI Driven) | As per advice from HO, Tech. Deptt. | | | | |

Specific Conditions:

1. Incentives/Rewards against above mentioned policies won't be paid on policies where remuneration is not payable.

All the General Conditions as specified in the Reward Scheme and Remuneration Scheme for "Individual Agents, POSPs & Intermediaries (excluding MISPs & Auto-Tie-ups)" as per CMD Sectt's Master Circular No. 02/2025-26 dated 1st April, 2025 and CMD Sectt's Master Circular No. 01/2025-26 dated 1st April, 2025 will remain same for 4th Quarter of the Current Financial Year i.e. the period from 1st January, 2026 to 31st March, 2026.



(Praveen Kumar Gupta)
Chief Manager

Cc to – All Corporate Management
All Regional Agency Co-ordinators
HO(IT) Department.
All HO Technical Departments