Commission Structure

I. Group Insurance:

Commission structure for Group Insurance Product

This commission structure is for all the Credit Life Business (Insurance of Borrower/ Co-borrower/ Spouse of the Borrowers). This commission is applicable for the insurance for the following loan segment

RFS - Micro Loans:

1. Group Loan
2. Agri Loan
3. Individual Loan

EFS – Loans:

1. Affordable Housing Loan
2. Micro housing loan
3. MSE Loan

Vehicle Loans:

1. Two Wheeler Loan

The maximum commission or remuneration as a percentage of premium that is allowed for credit life insurance products offered by life insurers is as under:

Table I – Group

Category of Credit Life Insurance Product or Policy	**Maximum Commission/ Remuneration on Single Premium payable to insurance agent/ insurance intermediary**
Group Pure Risk (incl Group credit)	5%

II. Retail Insurance:

1) General/Health Insurance:

The maximum commission or remuneration as a percentage of premium that is allowed for general insurance is as under:

BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LTD				
Product Name	**Product Tenure**	**Commission%**	**Renewal Commission %**	**Insurer Name**
Star Package Policy	Up to 3 Years	15	15	BAGIC
Group Health insurance	1	7.5	7.5	BAGIC
Marine Insurance	1	16.5	16.5	BAGIC
Workmen Compensation	1	16.5	16.5	BAGIC
Cyber Security	1	12.5	12.5	BAGIC
M-Care Product	1	15	15	BAGIC
Shopkeeper Policy	1	16.5	16.5	BAGIC
Commercial Package Policy	1	16.5	16.5	BAGIC
Global Personal Guard Policy	1	15	15	BAGIC
EMI Coverage Product	1	15	15	BAGIC
Contractors All Risk Policy	1	16.5	16.5	BAGIC
Credit Link Health Insurance plan	1	15	15	BAGIC

ICICI Lombard General Insurance Company Ltd.			
PRODUCT_CODE	PRODUCT_NAME	TYPE_OF_PRODUCT	CA_IRDA_RATE
4140	HEALTH BOOSTER	RETAIL	15
4057	CATTLE INSURANCE	CORPORATE	16.5
4084	EDUCATIONAL INSTITUITION PACKAGE POLICY	CORPORATE	16.5
4088	MALLS/MULTIPLEX COMPREHENSIVE INSURANCE POLICY	CORPORATE	16.5
4089	PETROL STATION PACKAGE POLICY	CORPORATE	16.5
4005	GROUP PERSONAL ACCIDENT	CORPORATE	15
4046	HOME INSURANCE	CORPORATE	16.5
2004/A	MARINE HULL INSURANCE POLICY	CORPORATE	11.5
2001	MARINE	CORPORATE	16.5
4018	PERSONAL ACCIDENT	RETAIL	15
4024	PROF. INDEMNITY (CA'S)	CORPORATE	12.5
4031	CREDIT INSURANCE	CORPORATE	12.5
4021/A	PROFESSIONAL INDEMNITY POLICY FOR MEDICAL PRACTITIONERS	RETAIL	12.5
4164	COMMERCIAL CYBER LIABILITY	RETAIL	12.5
4010	WORKMAN'S COMPENSATION INSURAN	CORPORATE	12.5
4078	PRODUCT RECALL GUARANTEE AND F	CORPORATE	12.5
4077	LIVESTOCK INSURANCE	CORPORATE	12.5
3001/O	PRIVATE CAR	RETAIL	15
4056	CYBER LIABILITY INSURANCE	CORPORATE	12.5
1003	INDUSTRIAL ALL RISK	CORPORATE	11.5
4111	PERSONAL ACCIDENT	RETAIL	15
4021	PROF. INDEMNITY (DOCTORS)	CORPORATE	12.5
4015i	GROUP HEALTH INSURANCE	CORPORATE	7.5
6001	AVIATION HULL INSURANCE	CORPORATE	12.5
4001/R	ALL RISK	RETAIL	12.5
4148	GROUP SAFEGUARD INSURANCE	RETAIL	15
1011	STANDARD FIRE & PERILS POLICY	CORPORATE	11.5
4070	KIDNAP AND RANSOM INSURANCE	CORPORATE	12.5
4049	CREDIT CARD PACKAGE POLICY	RETAIL	12.5
4137	EXTENDED WARRANTY	RETAIL	12.5
4023	PROF. INDEMNITY (ENGINEERS)	CORPORATE	12.5
3003	GCV	RETAIL	15
4017	MERCHANT COVER	CORPORATE	12.5
4017	MERCHANT COVER	CORPORATE	16.5
4049	CREDIT CARD PACKAGE POLICY	RETAIL	16.5
4031	CREDIT INSURANCE	CORPORATE	16.5
4032	CREDIT INSURANCE.	CORPORATE	12.5
4032	CREDIT INSURANCE.	CORPORATE	16.5
4020	PRODUCT LIABILITY	CORPORATE	12.5
4022	PROF. INDEMNITY (MEDICAL EST)	CORPORATE	12.5
4024	PROF. INDEMNITY (CA'S)	CORPORATE	16.5
4025	DIRECTORS AND OFFICERS POLICY	CORPORATE	12.5
4066	CGL	CORPORATE	12.5
4067	CLINICAL TRIALS	CORPORATE	12.5
4076	EMPLOYMENT PRACTICES LIABILITY	CORPORATE	12.5
4074	Carrier's Legal Liability	CORPORATE	12.5

1001	STANDARD FIRE & PERILS POLICY	CORPORATE	16.5
4002	BURGLARY INS POL	CORPORATE	16.5
4003	FIDELITY GUAR INS POL	CORPORATE	16.5
4082	JEWELLERS BLOCK	CORPORATE	12.5
4082	JEWELLERS BLOCK	CORPORATE	16.5
5002	ENGINEERING	CORPORATE	12.5
5006	ERECTION ALL RISKS	CORPORATE	12.5
5006	ERECTION ALL RISKS	CORPORATE	16.5
4129	INTERNATIONAL TRAVEL	RETAIL	15
3004/B	PCV	RETAIL	15
3005	TWO WHEELER	RETAIL	17.5

2) Life Insurance:

Bajaj Allianz Life Insurance Company Ltd								
PRODUCT NAME	ULIP / NON ULIP	PPT/ Premium	Base Comm.	AFYC (Bonus Comm)	2	3	4	5
LIFELONG ASSURE	TRADITIONAL	10	20	10	2	2	2	2
LIFELONG ASSURE	TRADITIONAL	15 & 20	25	0	2	2	2	2
YOUNG_ASSURE	TRADITIONAL	5	9	3	3	3	2	2
YOUNG_ASSURE	TRADITIONAL	7	15	4	3	3	2	2
YOUNG_ASSURE	TRADITIONAL	12	20	5	4	4	2	2
YOUNG_ASSURE	TRADITIONAL	15	26	5	4	4	4	4
YOUNG_ASSURE	TRADITIONAL	20	30	5	4	4	4	4
LIFE ETOUCH ONLINE TERM SHIELD	TRADITIONAL	ANY TERM	40	0	2	2	2	2
Life Income Assure	TRADITIONAL	5	12	3	6	6	4	4
Life Income Assure	TRADITIONAL	7	17	4	6	6	4	4
Life Income Assure	TRADITIONAL	10	25	5	6	6	4	4
Life Income Assure	TRADITIONAL	12	30	5	6	6	4	4
POS GOAL SURAKSHA	TRADITIONAL	PPT 5 YRS	15	-	2	2	2	2
POS GOAL SURAKSHA	TRADITIONAL	PPT 7 YRS	20	-	2	2	2	2
POS GOAL SURAKSHA	TRADITIONAL	PPT 10 YRS	25	-	2	2	2	2
POS GOAL SURAKSHA	TRADITIONAL	PPT 12 YRS	35	-	2	2	2	2
Guaranteed Income Goal	TRADITIONAL	5	15	-	2	2	2	2
Guaranteed Income Goal	TRADITIONAL	7	21	-	2	2	2	2
Guaranteed Income Goal	TRADITIONAL	10	30	-	2	2	2	2
Guaranteed Income Goal	TRADITIONAL	12	35	-	2	2	2	2
Smart Protect Goal	TRADITIONAL – PURE RISK COVER	All PPT	40	-	3	3	2	2
Smart Protect Goal	TRADITIONAL – ROP	5	15	-	3	3	2	2
Smart Protect Goal	TRADITIONAL – ROP	6	18	-	3	3	2	2

Smart Protect Goal	TRADITIONAL – ROP	7	21	-	3	3	2	2
Smart Protect Goal	TRADITIONAL – ROP	8	24	-	3	3	2	2
Smart Protect Goal	TRADITIONAL – ROP	9	27	-	3	3	2	2
Smart Protect Goal	TRADITIONAL – ROP	10	30	-	3	3	2	2
Smart Protect Goal	TRADITIONAL – ROP	11	33	-	3	3	2	2
Smart Protect Goal	TRADITIONAL – ROP	12 AND ABOVE	35	-	3	3	2	2
Flexi Income Goal	Traditional	Variant 1&2 (5 -12 yrs PPT)	Min(3*PPT% ,35%)	-	5	5	2	2
Flexi Income Goal	Traditional	Variant 1(PPT 13-20 yrs)	35	-	5	5	2	2

ICICI Prudential Life Insurance Company Ltd					
ICICI Pru Lakshya - Life Long	**Premium Payment Term**	**Year 1**	**Year 2**	**Year 3**	
	5	15%	4%	2%	
	7	21%	4%	4%	
	10	30%	4%	4%	
	12	35%	4%	4%	
	15	35%	4%	4%	
ICICI Pru Lakshya - Wealth	**Premium Payment Term**	**Year 1**	**Year 2**	**Year 3**	
	5	15%	4%	2%	
	7	21%	4%	4%	
	10	30%	4%	4%	
	12	35%	4%	4%	
	15	35%	4%	4%	
ICICI Pru POS - iProtect Smart	**PPT**	**Premium Payment Term**	**Year 1**	**Year 2 & 3**	**Thereafter**
	Limited Pay/Regular Pay	Less than 10 years	PPT X 3%	7.5%	5.0%
	Limited Pay/Regular Pay	Greater than equal to 10 years	40.0%	7.5%	5.0%
ICICI Pru Savings Suraksha					
	PPT	**Category* C**	**Year 2 - till pay**		
	5	15.0%	5%		
	7	21.0%			
	10	30.0%			
	11	33.0%			
	12 to 30	35.0%			
ICICI pru ICare II	**PPT**	**Year 1**	**Year 2 & 3**	**Thereafter**	
	Less than 10 years	25.0%	7.5%	5.0%	
	Greater than equal to 10 years	40.0%	7.5%	5.0%	

ICICI Pru Heart / Cancer Protect	**PPT**	**Year 1**	**Years 2 & 3**	**Thereafter till PPT**	
	5 - 10	3 times PPT (%)	7.5%	5.0%	
	11 - 40	30%	7.5%	5.0%	
Future Perfect	**Premium Payment Term**	**Year 1**	**Year 2 onwards**		
	5, 7 &10	3% times PPT	5%		
	15 & 20	35%	5%		
Cash Advantage	**PPT**	**Category* C**	**Year 2- till PPT**		
	5	15.0%	5%		
	7	21.0%			
	10	30.0%			
ICICI Pru Assured Saving Insurance Plan	**Premium Mode**	**PPT**	Year 1 **Category* C**	**Year 2- till PPT**	
	Annual	5	15.00%	5.00%	
		7	21.00%	5.00%	
		10	30.00%	5.00%	
	Non-Annual	5	10.00%	5.00%	
		7	15.00%	5.00%	
		10	21.00%	5.00%	
ICICI Pru Anmol Bachat	**PPT**	**Year 1**	**Year 2 & 3**	**Year 4 onwards**	
	5	**15%**	**7.5%**	**5.0%**	
	7	**21%**	**7.5%**	**5.0%**	
	10	**30%**	**7.5%**	**5.0%**	