

Commission Master for Insurance Products

Insurance Provider: ICICI Prudential Life Insurance Co. Ltd.

PRODUCT NAME	PREMIUM PAYING TERM	FIRST YEAR COMMISSION	RENEWAL COMMISSION FROM 2ND YEAR TILL PREMIUM PAYING TERM		
			2 nd yr to 5 th yr	3 rd yr	4 th yr onwards till Premium Paying Term
Cash Advantage	5	15%	5%		
	7	21%	5%		
	10	30%	5%		
Savings Suraksha	5	15%	5%		
	7	21%	5%		
	10	30%	5%		
	11	33%	5%		
	12 to 30	35%	5%		
Future Perfect	5	15%	5%		
	7	21%	5%		
	10	30%	5%		
	15 / 20	35%	5%		
Life Time Classic	Single Premium	2%	NA		
	5	15%	2%		
	6	15%	2%		
	7 and above	21%	2%		
Elite Life Super	Single Premium	2%	NA		
			RENEWAL COMMISSION		
			2 nd yr to 5 th yr	6 th yr onwards till Premium Paying Term	
	5	14%	2%	1%	
	6	14%	2%	1%	
Smart Life	7 and above	20%	2%	1%	
	Single Premium	2%	NA		
	Regular Pay	9%	2%		
Guaranteed Wealth Protector	Single Premium	2%	NA		
	5	9%	2%		
Easy Retirement RP	Regular Premium	Premium < Rs. 500,000 : 5%	Premium < Rs. 500,000 2%		
		Premium Rs. 500,000 – Rs. 999,999 : 2%	Premium Rs. 500,000 – Rs. 999,999: 2%		
		Premium >=Rs. 1,000,000: 0.5%	Premium >=Rs. 1,000,000: 0.5%		
Easy Retirement SP	Single Premium	Single Premium < Rs.10,00,000 : 2%			
		Single Premium >= Rs.10,00,000 : 0.5%			
iCare II	Single Premium	2%	NA		
			RENEWAL COMMISSION		
			2 nd yr	3 rd yr	4 th yr onwards till Premium Paying Term
	5	15%	7.50%	7.50%	5%
	10	30%	7.50%	7.50%	5%
	15/20/25/30	35%	7.50%	7.50%	5%

PRODUCT NAME	PREMIUM PAYING TERM	FIRST YEAR COMMISSION	RENEWAL COMMISSION			
			2 nd – 3 rd yrs		4 th yr onwards till Premium Paying Term	
iProtect Smart	Single Premium	7.5%	NA			
	Regular Premium					
	Less than 10 years	25%	7.50%		5%	
	>= 10 years	40%	7.50%		5%	
	Limited Premium					
	5,6 years	40%	2%		2%	
	7 to 9 years	40%	3%		3%	
	10 years and above	40%	4%		4%	
60 less current age	40%	4%		4%		
Heart / Cancer Protect	Single Premium	2%	NA			
	5	15%	7.50%		5%	
	6	18%	7.50%		5%	
	7	21%	7.50%		5%	
	8	24%	7.50%		5%	
	9	27%	7.50%		5%	
	10	30%	7.50%		5%	
	11	30%	7.50%		5%	
12 - 47	30%	7.50%		5%		
Loan Protect			RENEWAL COMMISSION			
			2 nd yr	3 rd yr	4 th yr	5 th yr
	Single Premium	2%	NA			
	5	15%	7.50%	7.50%	5%	5%
Group Loan Secure	Single Premium	5%	NA			
Immediate Annuity	Single Premium	2%	NA			
IPRU1 Wealth	Single Premium	1%	NA			

Insurance provider: Royal Sundaram General Insurance Co Ltd.

PRODUCT NAME	COMMISSION*	
Group Health Insurance (Employer - Employee only)	7.5%	
Group Health Insurance (Non-Employer - Employee)	15%	
Group Personal Accident (Employer - Employee only)	7.5%	
Group Personal Accident (Non-Employer - Employee)	15%	
Health Xs & Super Health Xs	15%	
Hospital Cash	15%	
Personal Accident	15%	
360 Degree Business Shield (considering its Fire- corporate)	12%	
Fire (Standalone) – Retail	16.5%	
Fire (Standalone) – Corporate	11.5%	
Fire & Burglary – Retail	16.5%	
Fire & Burglary – Corporate	11.5%	
Home Protector Plan : Building cover only	16.5%	
Home Protector Plan : Home Contents only	16.5%	
Lifeline	15%	
Gruh Suraksha : Building cover only	16.5%	
Gruh Suraksha : Content cover only	16.5%	
Smart Cash Plan	15%	
Car Shield	Private Vehicle – Comprehensive	
Year / Age of Vehicle	Own Damage	Third Party Damage
Certificate of registration – 1st to 3rd year	15%	Nil
Certificate of registration – 4th year onwards	15%	2.5%

Insurance provider: Max Bupa Health Insurance Co Ltd.

PRODUCT NAME	COMMISSION*
Go Active Health Insurance Plan	15%
Heartbeat version 4	15%
Health Assurance version 2	15%
Health Companion version 3	15%
Group Health Insurance	15%

Insurance provider: Bharti AXA General Insurance Co. Ltd.

PRODUCT NAME	COMMISSION*		
Smart traveller insurance policy	15%		
Smart super health insurance policy	15%		
Standard fire & special perils insurance	11.5%		
Universal Protection Insurance Policy	15%		
Smart drive private car insurance policy	Year (Certificate of registration)	Comprehensive cover	Standalone cover
	1 st to 3 rd year	15% (Own Damage(OD) Portion) + (Nil – Third Party(TP) Portion)	2.5%
	4 th year onwards	15% (OD Portion) + (2.5 – TP Portion)	2.5%

*For Royal Sundaram General Insurance Co Ltd., Max Bupa Health Insurance Co Ltd. & Bharti AXA General Insurance Co. Ltd. products, the commission rates mentioned above are also applicable on Renewal of policies.

Disclaimer

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