

# Vehicle Insurance Agent Commission Chart 2025:

Vehicle insurance agent commissions in India are influenced by several factors, including the type of policy, vehicle category, and regulatory guidelines set by the Insurance Regulatory and Development Authority of India (IRDAI). Below is a general overview of the auto insurance agent commission structure:

Policy Type	Vehicle Category	Commission Rate
Comprehensive Policy	Private Four-Wheelers	Up to 15% of the Own Damage (OD) premium
	Two-Wheelers	Up to 17.5% of the OD premium
	Commercial Vehicles	Up to 15% of the OD premium; additional 1.5% on Third-Party (TP) premium for vehicles aged 4 years and above
Standalone Third-Party Policy	All Vehicle Types	1.75% of the premium