

Fire Insurance Agent Commission Chart 2025:

See below the Fire Insurance [agent commission](#) chart 2025...

Type of Policy	Sum Insured (Range)	Policyholder Type	Commission Range (%)
Standard Fire & Special Perils (SFSP)	₹10 lakh – ₹5 crore	Industrial/Commercial	10% – 12%
SFSP	₹10 lakh – ₹50 lakh	Residential	12% – 15%
Bharat Sookshma Udyam Suraksha	Up to ₹5 crore	MSME	12% – 15%
Bharat Laghu Udyam Suraksha	₹5 crore – ₹50 crore	MSME	10% – 12%
Add-ons (e.g., Earthquake, Terrorism)	Any	All	15% – 20% (on add-on premium)
Fire Floater Policies (for multiple locations)	₹10 crore+	Corporates	5% – 8%
Renewal (All Types)	Any	All	2% – 4% lower than the new policy rate

Commission by Channel (2025):

Distribution Channel	Commission Range	Notes
Individual Agent	10% – 15%	Higher for retail and MSME
Corporate Agent (Bank/NBFC)	5% – 8%	Volume-based earnings
Insurance Broker	7% – 10%	Industrial/fire floater policies
PoSP (Point of Sale Person)	8% – 12%	Limited to simple fire products
Digital Platforms	3% – 6%	Lower commissions, higher scalability