

# Disability Health Insurance Agent Commission Chart 2025:

In 2025, the commission structure for agents selling disability health insurance in India and globally is evolving with changing consumer demands and regulatory influences. While commission rates can vary depending on the insurance provider, product type, and region, here is a generalized chart breakdown:

Policy Type	First-Year Commission	Renewal Commission (Year 2+)
Individual Short-Term Disability	20% – 35%	5% – 10%
Individual Long-Term Disability	25% – 40%	7% – 12%
Group Disability Insurance	10% – 20%	3% – 7%
Supplemental Disability Riders	15% – 25%	5% – 8%
Employer-Paid Plans	5% – 15%	2% – 5%