

Star Health Insurance Agent Commission Chart 2026:

Quality in policy writing has always been a priority for Star Health. We have made care to offer additional [commission to agents](#) with lower ICR percentages since we think that agents are crucial in risk selection (for example, an agent at Chairman Club with ICR

Chairman club agents with ICRs greater than 75% are eligible for a commission of just 32%, while those with ICRs up to 60% are eligible for a **Star Health insurance agent commission** of 35%.

As of February 2026, Star Health and Allied Insurance Co. Ltd. has structured its [agent commissions](#) to reward performance and policy quality. The **Star Health insurance agent commission rates** are influenced by the agent's club membership and the Incurred Claims Ratio (ICR). See below the [Star Health Agent commission chart](#).

Star Health Insurance Agent Commission Structure:

Agents are categorized into various clubs based on their business performance. The [star health agent commission](#) percentages vary accordingly. See the [Star Health Commission structure below](#).

Club Membership	Maximum Commission Rate
Chairman Elite Gold Club	Up to 40%
Chairman Club	32% - 35%
Managing Director (MD) Club	30%

Note: The exact commission within the Chairman Club depends on the agent's ICR. For instance, an ICR up to 60% qualifies for a 35% commission, while an ICR above 75% qualifies for a 32% commission.

Key Factors Influencing Commissions:

- **Incurred Claims Ratio (ICR):** Agents with lower ICRs are rewarded with higher commissions, emphasizing the importance of quality underwriting.
- **Performance Review:** Agent performance is reviewed quarterly. Maintaining or upgrading club status depends on meeting specific business targets.

For new agents, Star Health designates them as "Rising Stars," providing a clear pathway for progression based on performance.