Tata AIA Life Insurance Agent Commission Chart 2026:

Tata AIA Agents **earn commissions** based on the **policy type, premium amount, and payment mode** (single vs. regular premium).

Tata AIA Life Insurance Agent Commission Structure:

See below the **Tata AIA commission structure**...

Policy Type	1st Year Commission	2nd & 3rd Year	4th Year Onwards
Regular Premium Plans	30-35%	7.5%	5%
Single Premium Plans	2%	-	-
Term Insurance Plans	30-35%	7.5%	5%
Pension Plans	7.5%	2%	2%

Example:

If an agent sells a **₹50,000 annual premium policy**, they earn:

- **₹15,000 – ₹17,500 (30-35%) in the first year**
- **₹3,750 (7.5%) in the 2nd & 3rd years**
- **₹2,500 (5%) from the 4th year onwards**

Tata AIA Agent Commission Calculator:

A **Tata AIA Life Insurance Commission** Calculator helps agents estimate their earnings based on the type of policy sold, premium amount, and **Tata AIA agent** commission rates.

How to Calculate Tata AIA Life Insurance Agent Commission?

Formula:

- **1st Year Commission** = (Annual Premium) × (Commission % for 1st Year)
- **2nd & 3rd Year Commission** = (Annual Premium) × (Commission % for 2nd & 3rd Year)
- **4th Year Onwards Commission** = (Annual Premium) × (Commission % from 4th Year)

Example:

Regular Premium Plan (₹50,000 Annual Premium, 30% Commission)

- **1st Year Commission:** ₹50,000 × 30% = **₹15,000**
- **2nd & 3rd Year Commission:** ₹50,000 × 7.5% = **₹3,750 per year**
- **4th Year Onwards:** ₹50,000 × 5% = **₹2,500 per year**