# Tata AIG General Insurance Agent Commission Chart 2026:

Tata AIG's **agent commission structure** is designed to reward agents for both initial sales and ongoing renewals. The commissions vary based on the type of insurance policy, with **motor insurance** generally offering **higher commissions due** to the frequency of policy renewals, while **health** and **home insurance** may provide different structures.

## 1. Motor Insurance Commission:

Motor insurance, particularly car and bike policies, tends to have the highest commissions in the general insurance industry. The commission structure for motor insurance is tiered based on the type of policy sold.

**First-Year Commission:**

- **Private Car Insurance**:
    - **10% to 15%** of the first-year premium.
    - This varies depending on the policy's sum insured and additional covers chosen by the customer.
- **Two-Wheeler Insurance**:
    - **12% to 18%** of the first-year premium.
    - This is slightly higher than car insurance due to the smaller premiums for two-wheeler policies.
- **Commercial Vehicle Insurance**:
    - **8% to 12%** of the first-year premium.
    - **Tata AIG Insurance Commission** is generally lower for commercial vehicles due to larger policy sizes but higher premium amounts.

**Renewal Commission**:

- **Private Car Insurance**:
    - **5% to 7%** of the renewal premium.
    - **Tata AIG insurance agent commission** is earned on renewals, which is crucial for long-term earnings.
- **Two-Wheeler Insurance**:
    - **6% to 8%** of the renewal premium.
- **Commercial Vehicle Insurance**:
    - **4% to 6%** of the renewal premium.

Tata AIG incentivizes its agents to retain customers; hence, the recurring commission structure for renewals.

## 2. Health Insurance Commission:

Health insurance policies tend to have lower upfront **Tata AIG health insurance agent commission chart** compared to motor insurance. However, they are valuable for agents as they offer **ongoing renewal commissions** over time.

**First-Year Commission**:

- **Individual Health Insurance**:
  - **10% to 15%** of the first-year premium, depending on the plan chosen.
- **Family Floater Plans**:
  - **12% to 18%** of the first-year premium.
  - Family plans tend to offer slightly higher commissions due to their higher premiums.
- **Critical Illness & Top-up Plans**:
  - **8% to 12%** of the first-year premium.
  - These policies are often sold as add-ons to health insurance policies, so commissions may vary.

**Renewal Commission**:

- **Individual Health Insurance**:
  - **4% to 6%** of the renewal premium.
- **Family Floater Plans**:
  - **5% to 7%** of the renewal premium.
- **Critical Illness Plans**:
  - **3% to 5%** of the renewal premium.

While the first-year commissions on health insurance may seem lower, the renewal commissions can lead to steady, passive income over time, especially if the agent has a large client base.

## 3. Home Insurance Commission:

Home insurance is typically a less frequent purchase, so commissions may be more modest compared to motor or health insurance.

**First-Year Commission**:

- **Home Insurance (Individual)**:
  - **7% to 12%** of the first-year premium.
  - The premiums for home insurance policies tend to be lower than health or motor insurance, so the commissions reflect that.

**Renewal Commission**:

- **Home Insurance**:
  - **3% to 5%** of the renewal premium.
- **Contents Insurance (Add-on)**:

    - **4% to 6%** of the renewal premium.

Home insurance policies often have a shorter renewal cycle (annual), which means agents can earn renewal commissions each year, albeit at a lower rate compared to motor or health policies.

## 4. Travel Insurance Commission:

Travel insurance policies are typically short-term, which makes them a one-off sale, but they are an important product, especially for agents working in tourism-heavy regions.

**First-Year Commission**:

- **Single Trip Policies**:
    - **10% to 15%** of the premium, depending on the coverage.
- **Multi-Trip Policies**:
    - **12% to 18%** of the first-year premium.
    - These policies are usually sold to frequent travelers and provide higher premiums.

**Renewal Commission**:

- **Single Trip Policies**:
    - No renewal commission, as these are one-time policies.
- **Multi-Trip Policies**:
    - **3% to 5%** of the renewal premium, if the client renews.

Since these are often one-time policies, the commission structures tend to be higher for the first year but do not include recurring income.

## 5. Business Insurance Commission:

Business or commercial policies generally have lower commissions but offer large premiums, which makes them lucrative for agents who focus on corporate clients.

**First-Year Commission**:

- **Commercial Insurance (Business)**:
    - **6% to 10%** of the first-year premium.

**Renewal Commission**:

- **Commercial Insurance**:
    - **3% to 5%** of the renewal premium.

These policies are typically multi-year, so agents have the potential for higher total commissions if they manage to secure large business clients.

## Tata AIG General Insurance Agent Commission Chart 2026 In Table:

Tata AIG General Insurance offers a competitive commission structure to its agents, with attractive earnings opportunities for **motor**, **health**, and **home insurance** products. Understanding the commission structure and taking advantage of Tata AIG's **incentive programs** can help agents maximize their earnings in 2026. Agents should focus on long-term client retention, cross-selling products, and meeting their sales targets to earn both **first-year** and **renewal commissions**.

Here is a detailed **commission table** for different types of insurance policies:

| Insurance Product | First-Year Commission | Renewal Commission | Notes |
|---|---|---|---|
| **Motor Insurance** | | | |
| Private Car Insurance | 10% to 15% of premium | 5% to 7% of renewal premium | Commissions based on car model and coverage |
| Two-Wheeler Insurance | 12% to 18% of premium | 6% to 8% of renewal premium | Higher commission for two-wheeler policies |
| Commercial Vehicle Insurance | 8% to 12% of premium | 4% to 6% of renewal premium | Lower commission for commercial policies |
| **Health Insurance** | | | |
| Individual Health Insurance | 10% to 15% of premium | 4% to 6% of renewal premium | Dependent on policy sum insured and coverage |
| Family Floater Plans | 12% to 18% of premium | 5% to 7% of renewal premium | Higher commission for family policies |
| Critical Illness & Top-Up Plans | 8% to 12% of premium | 3% to 5% of renewal premium | Usually sold as add-ons |
| **Home Insurance** | | | |
| Home Insurance (Individual) | 7% to 12% of premium | 3% to 5% of renewal premium | Lower premiums result in lower commissions |
| Contents Insurance (Add-on) | 8% to 12% of premium | 4% to 6% of renewal premium | Add-ons to home policies |
| **Travel Insurance** | | | |
| Single Trip Policy | 10% to 15% of premium | No renewal commission | One-time policies with higher commissions |
| Multi-Trip Policy | 12% to 18% of premium | 3% to 5% of renewal premium | Typically sold to frequent travelers |
| **Business Insurance** | | | |
| Commercial Insurance (Business) | 6% to 10% of premium | 3% to 5% of renewal premium | Large premiums but lower commission rates |

## Key Points to Remember

- **First-Year Commissions**: Higher for **motor** and **health insurance** products, especially for policies with higher premiums like **family floater health plans** or **commercial vehicle insurance**.
- **Renewal Commissions**: Significant for agents who build long-term relationships with clients. Motor and health insurance offer the most generous renewal commissions.
- **Incentives**: Tata AIG offers **performance bonuses** and **special campaigns** to help agents boost their earnings.
- **Product Focus**: Agents may earn more by focusing on policies with **higher premiums** (e.g., family plans, commercial vehicle insurance).