United India General Insurance Agent Commission Chart 2026:

United India Insurance Company (UIIC) does **not appear to publish a universal public commission chart** covering every insurance product. IRDAI states that insurers determine the actual commission conditions within the applicable regulatory framework.

However, UIIC's intermediary portal currently highlights the following **revised commission rates**:

Insurance business	Policy type/category	Agent commission
Health	Fresh policy, age 0–50 years	**40%**
Health	Renewal policy, age 0–50 years	**20%**
Motor	School/institution buses and vehicles with GVW up to 3,500 kg	**45%**
Fire	Bharat Griha Raksha / United Value Griha Raksha	**35%**

These are the rates specifically highlighted by UIIC's intermediary portal; they should **not be interpreted as a universal 2026 rate for every UIIC product or every agent/intermediary arrangement**.

Example Calculation

If the applicable premium is ₹10,000:

Commission rate	Commission on ₹10,000
20%	₹2,000
35%	₹3,500
40%	₹4,000
45%	₹4,500

Important: Commission is generally calculated on the premium/eligible premium component specified under the applicable UIIC commission structure, so the actual payable amount can differ from simply applying the percentage to the total amount paid by the customer.