

S.No.	Point of Difference	VLE INS (POSP)	RAP
1	<b>Training &amp; Registration</b>	<a href="http://15.206.9.238/vleinsurance/">http://15.206.9.238/vleinsurance/</a> <ul style="list-style-type: none"> <li>• Registration Fees - Rs. 200/-</li> <li>• Re-appear for exam - Rs. 100/-</li> <li>• Online Training of 15 hours</li> <li>• Appear For Exam - passing Marks - 10/25</li> <li>• License given by CSC as soon as exam passed</li> </ul>	<a href="http://13.126.173.165/insurance/">http://13.126.173.165/insurance/</a> <ul style="list-style-type: none"> <li>• Registration Fees - Rs. 350/-</li> <li>• Re-appear for exam - Rs.175/-</li> <li>• Online Training - 20 modules/assessments</li> <li>• Appear for Exam - passing marks - 35/100</li> <li>• License given by IRDAI (within 10-15 days of passing the exam)</li> </ul>
2	<b>Limits on Insurance Products</b>	<u>Life Insurance</u> - Same for both RAP/VLE INS <u>General Insurance</u> - All POSP products	<u>Life Insurance</u> - Same for both RAP/VLE INS <u>General Insurance</u> - All products with Sum Insured Limit twice that of VLE INS products.
3	<b>Products being offered</b>	Life Insurance (Cash Back) <u>Upcoming -</u> Motor Third Party Motor Comprehensive Personal Accident Health Insurance Fire Insurance Travel Insurance	Life Insurance (Khata, Cashback) Motor Third Party Motor Comprehensive Personal Accident Health Insurance Fire Insurance Travel Insurance
4	<b>Insurance Companies Associated</b>	India First Life Insurance Company Ltd  <u>Upcoming-</u> Bajaj Allianz General Insurance Co. Ltd. Future Generali General Insurance Co. Ltd. HDFC ERGO General Insurance Co. Ltd. ICICI Lombard General Insurance Co. Ltd. IFFCO TOKIO General Insurance Co. Ltd. Reliance General Insurance Co. Ltd. Royal Sundaram General Insurance Co. Ltd. Shriram General Insurance Co. Ltd. Universal Sompo General Insurance Co. Ltd.	India First Life Insurance Co. Ltd. Bajaj Allianz General Insurance Co. Ltd. Future Generali General Insurance Co. Ltd. HDFC ERGO General Insurance Co. Ltd. ICICI Lombard General Insurance Co. Ltd. IFFCO TOKIO General Insurance Co. Ltd. New India Assurance Co. Ltd. The Oriental Insurance Co. Ltd Reliance General Insurance Co. Ltd. Royal Sundaram General Insurance Co. Ltd. Shriram General Insurance Co. Ltd. TATA AIG General Insurance Co. Ltd. United India General Insurance Co. Ltd. Universal Sompo General Insurance Co. Ltd.  <u>Upcoming -</u> Cholamandalam General Insurance Co. Ltd. Kotak Life Insurance Co. Ltd. SBI General Insurance Co. Ltd.

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**Commission Structure  
(For CSC) - same for  
RAP & VLE INS POSP**

S.NO.	PRODUCT	COMMISSION (CSC SHARE)
1	<b>Motor Comprehensive</b>	
		Age of Vehicle 0-3 Years
	Other than 2 wheeler	15% of OD Premium
	2 wheeler	17.50% of OD Premium
		Age of Vehicle > 4 years
	Other than 2 wheeler	15% of OD Premium + 2.5 % of TP Premium
2 wheeler	17.50% of OD Premium + 2.5 % of TP Premium	
2	<b>Motor Third Party</b>	
	All Vehicles	2.50% of TP Premium
3	<b>Health Insurance</b>	15% of Premium
4	<b>Fire Insurance</b>	16.50% of Premium
5	<b>Marine Cargo</b>	16.50% of Premium
6	<b>Miscellaneous</b>	
	Personal Accident	16.50% of Premium
	Farmer Package policy	16.50% of Premium
	Hospital Cash	16.50% of Premium
	Travel Insurance	16.50% of Premium