

Commission Disclosure

Details of the commission which Indusind Bank as Corporate Agent is eligible to earn from sale of Insurance (Both Life & Non-Life) are as follows:

Life Insurance

Product Category	First Year Commission range	Renewal Commission range
Pension Plan	2%	NA
Protection Plan	2% - 40%	2% - 10%
Savings & Investment Plans	1% - 40%	0.5% - 10%

Non-Life Insurance

The maximum commission or remuneration as a percentage of premium that is allowed for general insurance is as under:

Product Category /Line of Business	Maximum remuneration payable to Insurance Intermediary
Motor OD	15%
Motor TP**	2.5%
5 Years Long Term Motor Package Insurance Policies for New Two Wheelers (Only OD commission and Nil for TP)	1 st Year – 17.5% 2 nd Year – 10% 3 rd Year – 10% 4 th Year – 5% 5 th Year – 5%
3 Years Long Term Motor Package Insurance Policies for New Private Car (Only OD commission and Nil for TP)	1 st Year – 15% 2 nd Year – 10% 3 rd Year – 5%
Bundled Cover with One Year OD and 5 years Motor Third Party insurance for New Two wheelers (Only OD commission and Nil for TP)	17.5%
Bundled Cover with One Year OD and 5 years Motor Third Party insurance for New Private Car (Only OD commission and Nil for TP)	15%
Fire Retail	16.5%
Fire Corporate (Risks with SI < Rs 5 cr only)	11.5%
Marine Cargo	16.5%
Marine Hull	11.5%
Miscellaneous Retail	16.5%
Miscellaneous-Corporate / Group	12.5%
Miscellaneous - Corporate (Engineering Risks with SI > 2,500 Crs)	6.25%
Health Individual*	15%
Health Group (Employer-Employee) Annual	7.5%
Health Group (Non-Employer-Employee groups)	15%
Health Group (Credit linked up to 5 years)	15%

Health Government Scheme	As specified in the Govt. Scheme/ Notification.
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**Includes annual single premium and multi-year single / regular premium*

***TP Premium commission to be Nil for 1-3rd year of registration, commission applicable only from 4th year of registration onwards*

Note: The commission varies depending upon the Product in each category, tenure, amount of premium and premium paying term.

Indusind Bank Limited is a Composite Corporate Insurance Agent of **Tata AIA Life Insurance Company Ltd., ICICI Prudential Life Insurance Company Ltd., Tata AIG General Insurance Company Ltd., Cholamandalam MS General Insurance, Reliance General Insurance Ltd. and Care Health Insurance Company Ltd.** under **Corporate Agent license no. CA0001** issued by **Insurance Regulatory & Development Authority of India (IRDAI)**, and does not underwrite the risk or acts as an insurer.

The Insurance Contract will be between the Insurers and the Insured and not between the Corporate agent and the Insured. Indusind Bank Ltd (IBL) is a registered Corporate Agent and there is no direct or indirect linkage between the Banking Services offered by IBL and the usage of the insurance product offered by Insurers. Customer's Participation in insurance product is purely on voluntary basis and IBL is not responsible for any claim, dispute, liability, loss or shortfall resulting from the products offered by Insurers.