

ManipalCigna Health Insurance Company Limited

Policy for Payment of Commission or Remuneration or Reward to Insurance Agents and Insurance Intermediary

Owner: Distribution Operations and Sales Strategy

Approver: ManipalCigna Board of Directors

Version: V12.0

Effective Date: 6th August, 2025

Review History

<u>Date of Review</u>	<u>Changes to Section</u>	<u>Review initiated by</u>	<u>Review signed off by</u>	<u>Review Approved by</u>	<u>Version Number</u>	<u>Effective from</u>
January 11, 2017	N.A.	Rupa Mogaveera	Jyoti Punja	Board of Directors	v1.0	April 1, 2017
August 10, 2018		Vishal Surana Vimesh Shah	Vishal Surana	Board of Directors	V2.0	August 10, 2018
October 31, 2018		Vimesh Shah	Vishal Surana	Board of Directors	V3.0	November 2, 2018
July 31, 2019	Annual Review	Gautam Upadhya	Vishal Surana	Board of Directors	V4.0	August 2, 2019
November 5, 2019		Shiv Sahu	Priya Gilbile	Board of Directors	V5.0	November 13, 2019
January 28, 2020		Vishal Surana	Shashank Chaphekar	Board of Directors	V6.0	February 6, 2020
July 27, 2020	Annual Review	Vishal Surana	Shashank Chaphekar	Board of Directors	V7.0	August 5, 2020

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<u>July 19, 2021</u>	<u>Annual Review</u>	<u>Vishal Surana</u>	<u>Shashank Chaphekar</u>	<u>Board of Directors</u>	<u>V8.0</u>	<u>August 5, 2021</u>
<u>May 02, 2022</u>	<u>Annual Review</u>	<u>Vishal Surana</u>	<u>Shashank Chaphekar</u>	<u>Board of Directors</u>	<u>V9.0</u>	<u>May 11, 2022</u>
<u>March 31, 2023</u>	<u>Annual Review</u>	<u>Vishal Surana</u>	<u>Shashank Chaphekar</u>	<u>Board of Directors</u>	<u>V10.0</u>	<u>April 1, 2023</u>
<u>August 2, 2024</u>	<u>Annual Review</u>	<u>Vishal Surana</u>	<u>Shashank Chaphekar</u>	<u>Board of Directors</u>	<u>V11.0</u>	<u>August 2, 2024</u>
<u>July 29, 2025</u>	<u>Annual Review</u>	<u>Nilesh Garia</u>	<u>Shashank Chaphekar</u>	<u>Board of Directors</u>	<u>V12.0</u>	<u>August 6, 2025</u>