IndusInd Nippon Life Insurance strengthens its Integrated Channel growth initiatives

Deepens focus in Prayagraj and other high potential markets
Reimagines the Future of Insurance Distribution

Prayagraj, October 24, 2026: IndusInd Nippon Life Insurance Company Limited (INLIC) is strengthening its distribution strategy with the Integrated Channel, a modern model designed to expand insurance access while creating new opportunities for professionals to build and grow their own businesses. Beginning with its expansion in Prayagraj, the initiative reflects the company's renewed approach to reaching customers beyond conventional distribution structures and addressing the untapped potential for life insurance in India's Tier 2 cities.

India's economic progress, rising household incomes and greater financial awareness have created new opportunities for financial services. However, life insurance remains underpenetrated across many markets, highlighting the need for distribution models that are more flexible, accessible and responsive to local customer needs. INLIC's Integrated Channel seeks to address this gap by bringing diverse distributor segments together on a common platform, combining local market understanding with technology-enabled business development.

Unlike traditional distribution structures that can be defined by fixed formats and operating frameworks, the Integrated Channel brings together tied, variable agency and direct sales that offers professionals greater flexibility to participate in the insurance business and grow on their own terms. It brings together different distribution segments under one platform, enabling individuals to build teams, develop customer relationships and establish a strong presence in their cities, backed by the company's brand, training, technology, marketing and business support.

Prayagraj represents an important and high potential market for this approach as the government has also termed it as one of the Smart Cities of India. As the city continues to evolve, the opportunity lies in connecting more households with long-term financial protection and retirement solutions, while enabling local professionals to participate in the growth of the insurance sector.

Through the Integrated Channel, INLIC aims to strengthen its local presence by empowering distributors to understand customer needs, build relationships and develop sustainable businesses. The initiative also creates an opportunity for professionals with varied backgrounds and career aspirations to explore entrepreneurship within a structured, supported ecosystem.

Commenting on the initiative, **Ashish Vohra, Executive Director and Chief Executive Officer, IndusInd Nippon Life Insurance**, said, "The future of insurance will depend not just on the solutions we offer, but also on how effectively we connect with people. We need to

create an environment where professionals with ambition and an understanding of their communities can turn that potential into a meaningful business. The Integrated Channel is a step in that direction. As we expand our presence in Prayagraj, our focus is on creating a model that brings together entrepreneurial energy, institutional support and technology to make insurance distribution more relevant to the way India is changing."

Technology is central to the Integrated Channel's approach. With digital tools, data-led insights and evolving AI capabilities, INLIC aims to make distribution more responsive, productive and scalable. These capabilities can help streamline processes, support better decision-making and enable distributors to devote more time to customer engagement and business development.

A key enabler is DigiDaftar, which supports distributor empowerment through digital processes and technology-led productivity. By simplifying distributor-facing activities and enabling a more connected way of working, DigiDaftar is intended to help distributors operate more efficiently as they build and grow their businesses.

The company's broader focus on technology is guided by its "instant" approach, aimed at improving distributor gratification, empowering employees and making customer servicing more seamless. The company is also investing towards initiatives that will help make a more agile, digitally enabled distribution ecosystem that can respond to changing customer expectations and support growth across markets.

Alongside its distribution initiatives, INLIC continues to focus on helping customers prepare for different stages of life through its range of protection, savings, wealth creation and retirement planning solutions.

For customers planning their retirement, INLIC Nishchit Pension offers a guaranteed lifelong income solution, with an annuity rate of up to 11.56%, subject to the applicable product terms and conditions. The solution is designed to help customers plan for a more financially secure retirement by providing an income stream for life.

The initiative is a step towards supporting the broader industry ambition of *Insurance for All by 2047*, by exploring new ways to connect with customers and strengthen insurance distribution across India.

About IndusInd Nippon Life Insurance

IndusInd Nippon Life Insurance is a leading private life insurance company in India, committed to helping individuals and families plan, protect, and build their financial future. The company brings together the legacy of IndusInd International Holdings Ltd. (IIHL) and Nippon Life, representing global excellence, discipline, and trust. As of FY2026, IndusInd Nippon Life Insurance reported its highest-ever financial performance, with net profits rising 15% to ₹248 crore and an 18% growth in New Business Premium. The insurer maintains a highly stable financial footprint with a solvency ratio of 218%, significantly above the statutory requirement, and a strong claims settlement ratio of 98.94%. The company serves over 10 million policyholders through an active network of 713 branches and 68,793 distributors.

The Company has been consistently certified as a Great Place To Work, recognized as the most innovative life insurer in 2025. The Company caters to five distinct segments, namely Protection, Child, Retirement, Savings & Investment, and Health - for individuals as well as Groups/Corporate entities.

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About IndusInd International Holdings Limited

IndusInd International Holdings Limited (IIHL), promoter of IndusInd Bank, is a Mauritius-based investment platform, conceived by late S.P. Hinduja and his brothers, Gopichand (late), Prakash and Ashok along with globally dispersed Super HNWI shareholders from the Indian diaspora. IIHL has, over the years, invested in a wide range of financial services across several jurisdictions, building on its roots in the banking sector and is dedicated to value creation for its global shareholders. IIHL's vision is to be a Global Financial Services Institution with a commitment to excellence in innovation, speed, and strict compliance with the principles of good corporate governance. Today, IIHL's para-banking portfolio includes IndusInd Bank, IIHL Bank & Trust in the Bahamas; IndusInd General Insurance, IndusInd Nippon Life Insurance, IndusInd Securities - all three held through IndusInd Capital in India; and a majority stake in Invesco Asset Management India.

About Nippon Life

Founded in 1889, Nippon Life is the core company of the Nippon Life group, which consists of multiple group companies operating life insurance and asset management businesses in the Asia-Pacific region and globally and is the largest private asset owner in Japan. With about 172,869 employees, Nippon Life has over 15 million customers and about ¥118,862 Billion in total assets.

*Ranked as one of the top 10 largest life insurance companies in the world by S&P Global and World's #111 largest company by revenue (Fortune Global 500, 2026)

For more information visit www.nissay.co.jp/global

*Source: https://www.nipponlifebenefits.com/DATAFOLDER/cs/NLB01084-10.pdf