

# New Beginnings. Bigger Wins.

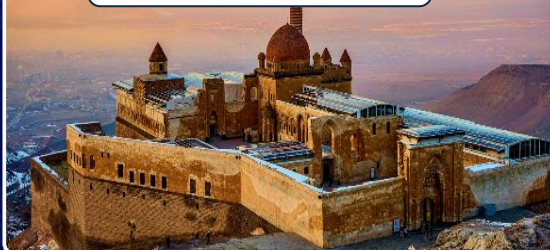
## PBP One Program (CY26)

# Travel the World with Us

Dubai

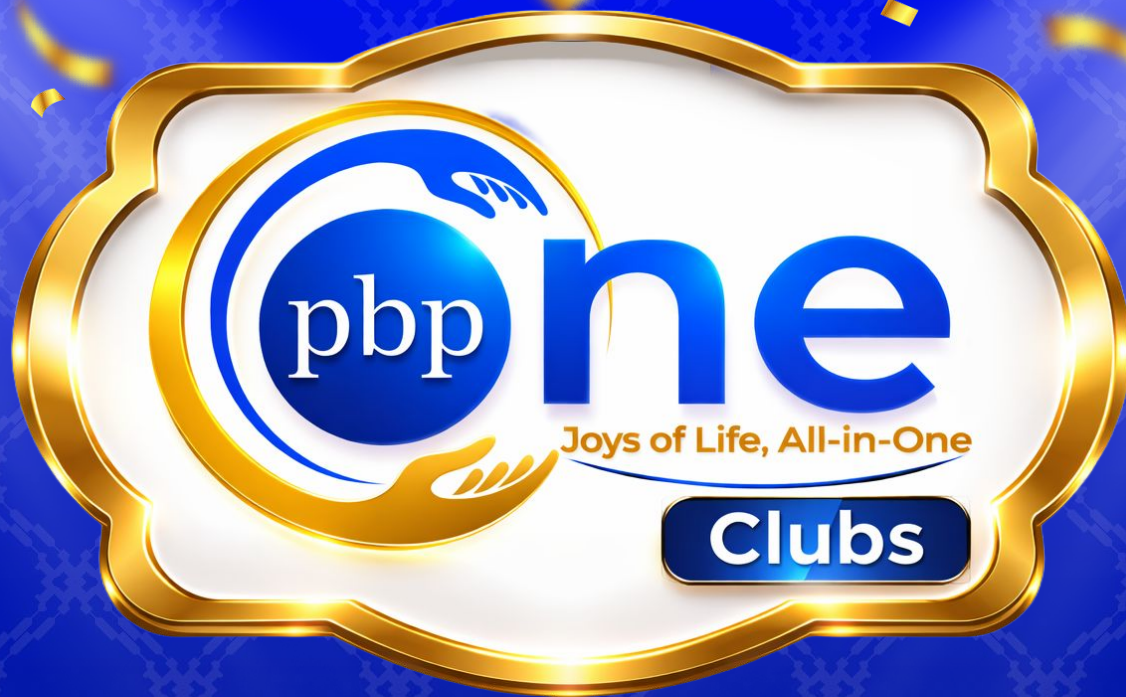


Armenia



Paris





**Jan- Dec CY 2026**

## QUARTERLY + ANNUAL MAXIMIZATION!



**Exclusive Annual  
& Quarterly Clubs**



**Assured and  
Variable Benefits**



**Unlock Special  
Boosters  
(Like Family Pass)**



**Win Lottery Tickets  
and stand a chance to  
win DUBAI tickets**





Club (Net Weighted Premium)	Variable Benefit "PBP" Coins Min Rs. 75K Net Weighted Premium / month		Assured Benefits
<p><b>2.5 lakh*</b> Net Weighted Premium</p>	<p>Every ₹10K (Net Weighted Premium)</p>	<p>2 Months Active – 10 Coins 3 Months Active – 20 Coins</p>	<p>Branded Merchandise + Wellness Plan for Family + Training</p>
<p><b>5 lakh*</b> Net Weighted Premium</p>	<p>Every ₹20K (Net Weighted Premium)</p>	<p>2 Months Active – 40 Coins 3 Months Active – 60 Coins</p>	
<p><b>10 lakh*</b> Net Weighted Premium</p>	<p>Every ₹50K (Net Weighted Premium)</p>	<p>2 Months Active – 150 Coins 3 Months Active – 250 Coins</p>	

**Wellness Plan**

**Training**

**Rewards Kit**

**Trophies and Certificates**

BUSINESS WEIGHTAGES	
BU	Multiplier
Motor	1.0x
Life	1.5x
Health	4x
SME	1.25x

- Potential to Earn PBP Coins per quarter : 1 Lakhs PBP Coins
- Contest Coins will be added under PBP Coins which can be used for redemptions.

## NET WEIGHTED PREMIUM (NWP)

### How is Net Weighted Premium Calculated?

The targets are based on net premium & applied weightages, with each business vertical having its own product weightages, BU weightages, business hygiene parameters, and insurer weightages if any. Whenever an Agent Partner/POSP does business in any business vertical, the business (net premium) is multiplied by the respective weightage.

The targets follow a blended approach-meaning Agent Partner/POSP can achieve their targets by doing business in any business vertical, and their total business across all verticals will be combined to calculate the overall achievement of that Agent Partner/POSP against the target.

## QUARTERLY CLUBS & ANNUAL CLUBS

There are three quarterly clubs – **IMPERIAL, ROYAL, and CROWN** respectively. Upon qualifying quarterly clubs, Agent Partners/POSP's can unlock the assured benefits and variable coins benefit & take the maximum advantage.

For annual clubs, there are three clubs – **MASTERS, CBO & ONE Club**. Upon qualifying clubs, Agent Partners/POSP's can unlock the international conference trip, assured benefits & take maximum advantage.

The NWP targets are based on net premium & applied weightages plus quarterly crown club qualifications, with each business vertical having its own product weightages, BU weightages, business hygiene parameters, and insurer weightages. Whenever an Agent Partner/POSP does business in any Business vertical, the business (net premium) is multiplied by the respective weightage.

The targets follow a blended approach-meaning Agent Partner/POSP can achieve their targets by doing business in any business vertical, and their total business across all verticals will be combined to calculate the overall achievement of that Agent Partner/POSP against the target.

## HOW CROWN / ROYAL / IMPERIAL ARE ACHIEVED & PBP COINS EARNED

There are three quarterly clubs – **IMPERIAL, ROYAL, and CROWN** respectively. Upon qualifying, Agent Partners/POSP's can unlock the assured benefits and variable coins benefit & take the maximum advantage. The targets are based on Net weighted Premium (Applying Product, Insurer, Business weightages and boosters if any). The targets follow a blended approach-meaning Agent Partner/POSP can achieve their targets by doing business in any of the 4 business verticals, and their total business across all verticals will be combined to calculate the overall achievement of that partner against the target. Addition to assured benefits, Agent Partners/POSP's are also eligible for variable benefits as PBP Coins based on their performance and construct criteria.

### How to earn\* Variable "PBP Coins"



#### IMPERIAL CLUB

If an Agent Partner/POSP is active for 2 months (with a minimum of ₹75K NWP per month), they will earn 10 Coins for every ₹10K NWP of the quarterly business.

If an Agent Partner/POSP is active for 3 months (with a minimum of ₹75K NWP per month), they will earn 20 Coins for every ₹10K NWP of the quarterly business.



#### ROYAL CLUB

If an Agent Partner/POSP is active for 2 months (with a minimum of ₹75K NWP per month), they will earn 40 Coins for every ₹20K NWP of the quarterly business.

If an Agent Partner/POSP is active for 3 months (with a minimum of ₹75K NWP per month), they will earn 60 Coins for every ₹20K NWP of the quarterly business.



#### CROWN CLUB

If an Agent Partner/POSP is active for 2 months (with a minimum of ₹75K NWP per month), they will earn 150 Coins for every ₹50K NWP of the quarterly business.

If an Agent Partner/POSP is active for 3 months (with a minimum of ₹75K net weighted per month), they will earn 250 Coins for every ₹50K NWP of the quarterly business.



**Wellness Plan**

**Rewards Kit & Merchandise Gift**

**R&R & Conclave Invite**

**Exclusive Training**



**Wellness Plan**

**Rewards Kit & Merchandise Gift**

**R&R & Conclave Invite**

**Exclusive Training**



**Wellness Plan**

**Rewards Kit & Merchandise Gift**

**R&R & Conclave Invite**

**Exclusive Training**

## NEW CALENDAR YEAR MORE REWARDING, MORE OPPORTUNITIES

CY – Jan to Dec'26

**A NEW BEGINNING. A BIGGER JOURNEY.**

CY'26 marks the start of an exciting new chapter in the PBP One journey

### Business Weightages

BU	Multiplier
Motor	1.0x
Life	1.5x
Health	4x
SME	1.25x

- Product Weightages Applies. Varies for all LOBs
- Additional Business Hygiene criteria may apply

- With refreshed program structures, powerful new features, and enhanced benefits, this cycle is built to reward consistency, accelerate growth, and celebrate excellence.




**DUBAI**  
75Lakh\*(NWP)  
+  
1 Time  
Crown Qualified






**ARMENIA**  
1.5Crore\*(NWP)  
+  
2 Times  
Crown Qualified






**PARIS**  
2.5Crore\*(NWP)  
+  
3 Times  
Crown Qualified



*Annual Clubs is based on the Net weighted premium targets and quarterly clubs' qualification criteria. Following are the conditions for each club:*



### To Qualify in Masters' Club:

An Agent Partner/POSP must achieve minimum 75 Lakhs net weighted premium & must qualify at least 1 time crown club in the entire calendar year 2026.



### To Qualify in CBO Club:

An Agent Partner/POSP must achieve minimum 1.5 Crores net weighted premium & must qualify at least 2 times crown club in the entire calendar year 2026.



### To Qualify in One Club:

An Agent Partner/POSP must achieve minimum 2.5 Crores net weighted premium & must qualify at least 3 times crown club in the entire calendar year 2026.



**DUBAI**

International Conference with R&R  
+ Meet our Top Management

**GMC Plan**

**Exclusive Training**



**ARMENIA**

International Conference with R&R  
+ Meet our Top Management

**GMC Plan**

**Exclusive Training**

**DOUBLE MDRT**  
CBO CLUB



**PARIS**

International Conference with R&R  
+ Meet our Top Management

**GMC Plan**

**Exclusive Training**

**TRIPLE MDRT**  
ONE CLUB

# JFM BOOSTER

## Family Pass

WIN 2 TICKETS TO YOUR DREAM DESTINATION

**HIT 50%**

Any Annual Club Target In JFM



Please note on the below Condition/s

Family pass redemption/ utilization is subject to the Agent Partner/POSP qualifying in the overall main annual slab target criteria. In case, Agent Partner/POSP fails to meet remaining 50% achievement criteria of any annual club, but satisfies the lower club pass (50%) & 100% annual qualification criteria, then they are eligible for 2 tickets of the lower club (basis overall NWP). This is subject to Agent Partner/POSP meeting all other defined T&Cs of clubs, business & hygiene criteria (Which means, the JFM booster benefit will get forfeited if the overall annual slab target is not achieved).

<p>Your JFM Target <b>37.5L</b> NWP</p>	<p>Your JFM Target <b>75L</b> NWP</p>	<p>Your JFM Target <b>1.25Cr</b> NWP</p>
<p><b>DUBAI</b> <b>75L*(NWP)</b></p>	<p><b>ARMENIA</b> <b>1.5Cr*(NWP)</b></p>	<p><b>PARIS</b> <b>2.5Cr*(NWP)</b></p>
<p><b>JFM Booster Advantage/ Reward</b> Get 1 assured family pass*/ ticket to International Conference</p>		
<p><b>Life</b></p>	<p><b>Life</b></p>	<p><b>Life</b></p>

**The JFM'26 Booster is a quarter-specific accelerator for Jan–Feb–Mar 2026 that:**

- Rewards early performance
- Helps Agent Partner/POSP unlock additional assured international family travel tickets
- Works only if the Agent Partner/POSP finally qualifies the yearly Annual Clubs as well

## How the Booster Works – Step by Step

1. Each Annual Club has a total yearly NWP target + Crown Club Qualification Criteria
2. In JFM'26, Agent Partner/POSP must achieve at least 50% of that club NWP annual target mentioned
3. If Agent Partner/POSP does this:
  - They unlock family pass for an International Conference

### NOTE

- Agent Partner/POSP must still achieve 100% of the Annual Club target by year-end
- Otherwise, the booster benefit is forfeited

## Club-wise Condition & Rewards

Club	Target (NWP)	JFM Booster Condition	Reward Unlocked*
Masters' Club	₹75 Lakhs	≥ ₹37.5 Lakhs in JFM	Dubai – 1 Family Pass
CBO Club	₹1.5 Crores	≥ ₹75 Lakhs in JFM	Armenia – 1 Family Pass
ONE Club	₹2.5 Crores	≥ ₹1.25 Crores in JFM	Paris – 1 Family Pass



# JETSET DUBAI LOTTERY

Win Exclusive **DUBAI** Lottery Ticket



Agent Partners/POSP'S Qualifying for Annual Clubs will be excluded from Lottery ticket benefit

If an Agent partner's/POSP's joining quarter is such that they participate in fewer than four quarters in the program year, eligibility for the raffle will be determined as follows:

1. For Agent Partner/POSP Joining between April - June - Min 2 Crown + 1 Imperial/ Royal
2. For Agent Partner/POSP Joining between July - September, -2 Crown is mandatory
3. No. of lottery indicate the number of entries in the draw.
4. Maximum of 1 ticket can be won by the agent partner/POSP via Lottery
5. The draw is basis chance & no assured reward is guaranteed. Winners qualify for Dubai

Note:  
Agent Partners/POSP's joining between October and November will not be eligible for the lottery, as they can qualify for a maximum of only one Crown, which does not meet the eligibility threshold.

## Eligibility: Quarterly Clubs Qualification

# Lucky Draw Criteria 1

Lottery Tickets Criteria

No. of Lottery Tickets

In this Calendar year



1X



In this Calendar year



2X



In this Calendar year



3X



Draw will be executed single time once Annual CY26 data will be finalized. Separate draws will be executed for both the above criteria. The number of lottery tickets indicate increased chance of winning and max 1 ticket can be won by the Agent Partners/POSP.

# JETSET DUBAI LOTTERY

Win Exclusive **DUBAI** Lottery Ticket



Agent Partners/POSP's Qualifying for Annual Clubs will be excluded from Lottery ticket benefit

- If an Agent Partner's/POSP's joining quarter is such that they participate in fewer than four quarters in the program year, they will not be eligible for this Lottery.
1. They can qualify for the other lottery subject to them doing min 2 Times Crown (as defined in the draw criteria 1 table).
  2. The No. of lottery tickets indicate how many entries are there in the lottery pool.
  3. Maximum of 1 ticket can be won by the agent partner/POSP via Lottery.
  4. The draw is basis chance & no assured reward is guaranteed. Winners qualify for Dubai destination.

Note: Agent Partners/POSP's joining in OND will not be eligible for the lottery, as they can qualify for a maximum of only one Crown, which does not meet the eligibility threshold.

## Eligibility: Quarterly Clubs Qualification

# Lucky Draw Criteria 2

Lottery Tickets Criteria	No. of Lottery Tickets
<p><b>In this Calendar year</b></p>  <p>3 Times + 1 Time</p>	<p><b>1X</b></p> 
<p><b>In this Calendar year</b></p>  <p>4 Times</p>	<p><b>1X</b></p> 

Draw will be executed single time once Annual CY26 data will be finalized. Separate draws will be executed for both the above criteria. The number of lottery tickets indicate increased chance of winning and max 1 ticket can be won by the Agent Partners/POSP.

Agent Partners/POSP's can earn lottery tickets for a Dubai international conference, based on their lottery qualifications.

- The more consistently an agent partner/POSP qualifies across quarter (*as per criteria*), the higher their chances of winning lottery tickets
- There are 2 independent draw criteria
- Maximum win per agent partner/POSP = 1 Dubai trip
- Lottery is chance based (not assured)
- Agent Partners/POSP's qualify for **Quarterly Clubs** (Crown / Royal / Imperial)
- At the end of the program year, their quarterly performance is evaluated for qualification check
- Based on how many times they qualified:
  - They unlock 1, 2, or 3 lottery tickets
- More tickets = higher probability of winning



- Possible new features will be announced as per BU discretion.
- Detailed T&Cs and additional criteria to follow shortly.
- Business Hygiene Criteria will apply for each BU.
- Check PBP One online Platform / Emails for further details.

- Insurer-Specific Weightages / Multiplier Boosters.
- The Company may announce Insurer-Specific Weightages, Multiplier Boosters from time to time during the program period.



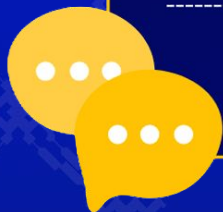
## Program Queries

 [programsupport@pbpone.com](mailto:programsupport@pbpone.com)

 08069658445

 Monday to Saturday

10 AM to 7 PM



## Net Weighted Premium (NWP)

### How is Net Weighted Premium Calculated?

The targets are based on net premium & applied weightages, with each business vertical having its own product weightages, BU weightages, business hygiene parameters, and insurer weightages if any. Whenever an Agent Partner/POSP does business in any Business vertical, the business (net premium) is multiplied by the respective weightage.

The targets follow a blended approach-meaning Agent Partner/POSP can achieve their targets by doing business in any business vertical, and their total business across all verticals will be combined to calculate the overall achievement of that partner against the target.

Business Vertical	Gross Premium (₹)	Product Weightage (A)	Insurer weightage (B)	BU Weightage (C)	Final Net weighted premium (₹) (A x B x C)
Motor	10,00,000	1x	1x	1x	10,00,000
Life	6,00,000	1x	1x	1.5x	9,00,000
Health	3,00,000	1x	1x	4x	12,00,000
SME	4,00,000	1x	1x	1.25x	5,00,000
CL	2,00,000	1x	1x	1.25x	2,50,000
All Verticals	—	—	—	—	<b>₹38.5 Lakhs</b>

**Note:**

- 1) The Net weighted premium (NWP) obtained can have an additional multiplier (D) in terms of Insurer booster which is insurer specific and shall apply uniformly across all product categories applicable
- 2) In case of Health renewals, the product weightage will not apply and instead, Persistency weightage will apply.

## Assumptions (for all examples):

- 1) Here we are assuming JFM quarterly targets as same for all 4 quarters for illustrative purposes
- 2) Hygiene Criteria apply for annual clubs, will be checked at end of the year. Not considered for Illustrations

Club	Monthly Net Weighted Business (₹) (Jan/ Feb/ Mar)	Monthly Gate (₹75K) criteria Met	Active Months	Quarterly Qualification Target Criteria (JFM)	Quarterly calculated Net weighted premium	Qualification Result	Coin calculation	Coins Earned
<b>Imperial – Success</b>	1.10L / 1.05L / 1.15L	All Met	3	₹3.00L	₹3.30L	✓ Imperial	$(3.3L \div 10K) \times 20$	<b>660</b>
<b>Aspire</b>	80K / 72K / 1.10L	2 Met	2	₹3.00L	₹2.62L	✗ Imperial	Not Applicable	–
<b>Royal – Success</b>	3.30L / 3.50L / 67K	2 Met	2	₹5.50 L	₹7.47L	✓ Royal	$(7.47L \div 20K) \times 40$	<b>1,480</b>
<b>Crown – Success</b>	5.80L / 5.90L / 5.80L	All Met	3	₹12L	₹17.5L	✓ Crown	$(17.5L \div 50K) \times 250$	<b>8,750</b>

# ANNUAL CLUBS

Scenario	Quarterly Performance (JFM / AMJ / JAS / OND)	Crown Achieved (Quarter-wise)	Total Crown Count	Annual NWP Achieved (₹)	Target Achieved For	Crown Requirement	Final Annual Club	Outcome Explanation
<b>Masters – Direct Qualification</b>	Crown / Crown / Royal / Crown	JFM ✓ AMJ ✓ OND ✓	<b>3 Crowns</b>	88.5 Lakhs	Masters (≥75L)	≥1 Crown	<b>Masters</b>	Annual NWP met + Crown criteria comfortably met
<b>Masters – Downgrade from CBO</b>	Crown / – / – / –	JFM ✓	<b>1 Crown</b>	1.50 Cr	CBO (≥1.5 Cr)	✗ Needs 2 Crowns	<b>Masters</b>	Business achieved for CBO but Crown shortfall forces downgrade
<b>Masters – Borderline Case</b>	Royal / Royal / Royal / Crown	OND ✓	<b>1 Crown</b>	82 Lakhs	Masters (≥75L)	≥1 Crown	<b>Masters</b>	Only one Crown achieved across year, still sufficient for Masters
<b>CBO – Direct Qualification</b>	Crown / Royal / Crown / Crown	JFM ✓ JAS ✓ OND ✓	<b>3 Crowns</b>	1.515 Cr	CBO (≥1.5 Cr)	≥2 Crowns	<b>CBO</b>	Both Annual NWP & Crown conditions satisfied
<b>CBO – Missed Due to Crown Shortfall</b>	Crown / Royal / Royal / –	JFM ✓	<b>1 Crown</b>	1.60 Cr	CBO (≥1.5 Cr)	✗ Needs 2 Crowns	<b>Masters</b>	Despite higher business, insufficient Crown consistency
<b>ONE CLUB – Direct Qualification</b>	Crown / Crown / Royal / Crown	JFM ✓ AMJ ✓ OND ✓	<b>3 Crowns</b>	3.02 Cr	ONE (≥2.5 Cr)	≥3 Crowns	<b>ONE</b>	Highest club achieved on both dimensions
<b>ONE CLUB – Downgrade to CBO</b>	Crown / Crown / Royal / –	JFM ✓ AMJ ✓	<b>2 Crowns</b>	2.6 Cr	ONE (≥2.5 Cr)	✗ Needs 3 Crowns	<b>CBO</b>	Target achieved, but Crown gap leads to downgrade
<b>Late Momentum Case</b>	– / – / Crown / Crown	JAS ✓ OND ✓	<b>2 Crowns</b>	1.55 Cr	CBO (≥1.5 Cr)	≥2 Crowns	<b>CBO</b>	Strong finish salvages CBO qualification

# JFM BOOSTER (EXAMPLES)

Scenario	JFM / AMJ / JAS / OND Quarterly Result	Crown Achieved (Quarter-wise)	Total Crowns	JFM Quarter business	Annual NWP Achieved (₹)	Annual Club Eligible	JFM 50% Threshold Met	Booster Valid	Final Ticket Outcome (Pass+ Ticket as a part of club qualification)	Reason
Masters – Success	Crown / Royal / Crown / Crown	JFM ✓ JAS ✓ OND ✓	3	40L	78L	Masters	✓ (₹40L ≥ ₹37.5L)	✓ (for Master Club)	2× Dubai Tickets	JFM booster + annual club both satisfied
Masters – JFM Met, Annual Missed	Crown / Royal / Royal / –	JFM ✓	1	50L	68L	✗	✓ (₹50L ≥ ₹37.5L)	✓ (for Master Club)	✗ No Ticket	JFM alone not sufficient and annual club criteria not qualified
Masters – Annual Met, JFM Missed	Royal / Crown / Crown / –	AMJ ✓ JAS ✓	2	6L	80L	Masters	✗ (JFM 50% not achieved)	✓ (for Master Club)	1× Dubai Pass	Only annual reward, no booster
CBO –Success	Crown / Crown / Royal / Crown	JFM ✓ AMJ ✓ OND ✓	3	80L	1.62 Cr	CBO	✓ (₹80L ≥ ₹75L)	✓ (for CBO Club)	2× Armenia Pass	Criteria fulfilled for both in CBO Club
CBO – JFM Met, Target Met, Crown Shortfall	Crown / Royal / Royal / –	JFM ✓	1	80L	1.55 Cr	falls to Masters	✓ (₹80L ≥ ₹75L)	✓ (for Master Club)	2× Dubai Pass	Business high but Crown insufficient for CBO
CBO – JFM Met, Annual CBO Missed	Crown / Crown / Royal / –	JFM ✓ AMJ ✓	2	50L	1.30 Cr	falls to Masters	✓ (₹50L ≥ ₹37.5L)	✓ (for Master Club)	2× Dubai Pass	CBO Club net weighted premium not achieved
ONE –Success	Crown / Crown / Royal / Crown	JFM ✓ AMJ ✓ OND ✓	3	1.35Cr	2.6 Cr	ONE	✓ (₹1.35 Cr ≥ ₹1.25 Cr)	✓ (for One Club)	2× Paris Pass	Booster + annual both valid
ONE – JFM Met, Target Met, Crown Shortfall	Crown / Crown / Royal / –	JFM ✓ AMJ ✓	2	90L	2.7 Cr	CBO	✓ (₹90L ≥ ₹75L)	✓ (for CBO Club)	2× Armenia Pass	Crown shortfall downgrades tickets
ONE – JFM Met, One Club Annual Missed	Crown / Crown / Royal / Royal	JFM ✓ AMJ ✓	2	1.55Cr	2.3 Cr	falls to CBO	✓ (₹1.55 Cr ≥ ₹1.25 Cr)	✓ (for CBO Club)	2× Armenia Pass	One club Annual Target not met but met CBO Club Target
OND Joiner	Crown	OND ✓	1	NA	85L	Masters	✗	✗	1× Dubai Pass	Annual only, no booster

Type of Draw	Scenario	JFM / AMJ / JAS / OND Quarterly Club Status	Crown Achieved (Q-wise)	Royal Achieved (Q-wise)	Total Crown Count	Total Royal Count	Draw Type Applied	Ticket Eligibility	Lottery Tickets Earned	Reason / Explanation
Draw 1	Balanced Consistency Case	Crown / Crown / Royal / Imperial	JFM ✓ AMJ ✓	JAS ✓	2	1	Crown Consistency	✓	1	Meets 2 Crown + 2 other clubs' rule
Draw 1	High Crown Dominance	Crown / Crown / Crown / Royal	JFM ✓ AMJ ✓ JAS ✓	OND ✓	3	1	Crown Consistency	✓	2	Strong Crown repetition
Draw 1	Perfect Crown Year	Crown / Crown / Crown / Crown	All quarters	None	4	0	Crown Consistency	✓	3	Maximum probability
Draw 2	Royal Excellence Case	Royal / Royal / Crown / Royal	JAS ✓	JFM ✓ AMJ ✓ OND ✓	1	3	Royal Focus	✓	1	Royal consistency rewarded
Draw 2	Pure Royal Case	Royal / Royal / Royal / Royal	None	All quarters ✓	0	4	Royal Focus	✓	1	Crown not mandatory here
Draw 1 / Draw 2	Mixed Success Case	Crown / Royal / No Club qualified / Imperial	JFM ✓	AMJ ✓	1	1	None	✗	0	Minimum conditions not met
Draw 1	Mid-Year Joiner – Eligible	— / Crown / Crown / Imperial	AMJ ✓ JAS ✓	—	2	0	Crown Consistency	✓	1	Special mid-year rule applied
Draw 2	Mid-Year Joiner – Not Eligible	— / Royal / Royal / Imperial	None	AMJ & JAS ✓	0	2	None	✗	0	Crown mandatory even for joiners

Type of Draw	Scenario	JFM / AMJ / JAS / OND Quarterly Club Status	Crown Achieved (Q-wise)	Royal Achieved (Q-wise)	Total Crown Count	Total Royal Count	Draw Type Applied	Ticket Eligibility	Lottery Tickets Earned	Reason / Explanation
Draw 1	OND Joiner Case	— / — / — / Crown	OND ✓	—	1	0	None	✗	0	Minimum 2 Crown not possible
Draw 2	High Business, Low Consistency	Royal / — / Royal / Imperial	None	JFM & JAS ✓	0	2	None	✗	0	Business volume irrelevant
Draw 1	Late Qualification Case – Joined in AMJ	— / Royal / Crown / Crown	JAS ✓ OND ✓	AMJ ✓	2	1	Crown Consistency	✓	1	Late momentum still counts
Draw 1	One-Spike Case	Crown / — / — / —	JFM ✓	—	1	0	None	✗	0	Single Crown insufficient
Draw 1	3 Quarter Qualification Case	Crown / Crown / Crown / Imperial	JFM ✓ AMJ ✓ JAS ✓	—	3	0	Crown Consistency	✓	2	Imperial counted as “other club”
Draw 1 / Draw 2	All Clubs but No Crown	Royal / Imperial / Royal / Imperial	None	JFM & JAS ✓	0	2	None	✗	0	Crown is entry gate
Note	Max Benefit Rule	Any qualifying pattern	—	—	—	—	—	—	Max 1 Trip	Chance-based, not assured Both Draws will be conducted separately

- The program is applicable for certified individual Agent Partner/POSP (IP) only. Businesses sourced under the certified IP code will only be considered.
- The PBP One Clubs and PBP Coins whether used separately or together are part of the PBP One program
- The PBP One Club program starts on **1st January 2026 & ends on 31st December 2026** (after which a new/fresh business, coins earning cycle and benefits will start.)
- The company reserves the right to change or modify the terms and conditions in case of any ambiguity & dispute.
- Program benefits, slab business targets, LOB weightages, product mix and rewards may change at the company's discretion.
- Participation in this Program means the Agent Partner/POSP has read, understood, and confirms his/her acceptance of these terms and conditions.
- By enrolling in this Program, Agent Partner/POSP agrees to receive communication(s) from the company relating to the program, and Agent Partner/POSP unconditionally agrees not to make any claim or raise any complaint against the company in this respect.
- Agent Partner/POSP agrees that the company shall not be liable for any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with the program or with the acceptance, possession, redemption, or use of reward.
- Benefits under the PBP One Loyalty Program shall be strictly calculated on a per IP Code basis.
- Aggregation, pooling, or merging of business, performance, targets, or achievements across multiple IP Codes is not permitted under any circumstances.
- Each IP Code shall be treated as a separate and independent entity for the purpose of eligibility, qualification, rewards, and benefits under the Program.

- The company shall not be liable for any loss or damage due to an Act of God, Governmental actions, or other force majeure circumstance and shall not be liable to pay any amount as compensation or otherwise for any such loss.
- The program shall be void in any state where prohibited by law. In such case, the company shall not be liable to provide any free cashback, gift(s), or compensation to the participants on any account.
- The Agent Partner/POSP grants the company the right to publish and broadcast, in any media and anywhere in the world, their name, image, photograph, and any other relevant information related to the Program (except where prohibited by law). This right may be exercised for editorial, advertising, promotional, marketing, or other purposes, without the need for any further permission, consent, or consideration in any form.
- The decision of the company about the Program and matters incidental thereto shall be final and binding on the Agent Partner/POSP.
- Agent Partner/POSP agrees that the Company may share their information with the third-party service providers for the purpose of redemption of benefits of the program and the Agent Partner/POSP shall not make any claim or raise any complaint against the Company in this regard.
- All the OTP's & official communications regarding PBD One Redemption will be sent on your registered phone number and email id.
- On all rewards/ earnings through the program, TDS may apply as per prevailing Government laws and may need to be borne by the Agent Partner/POSP.
- The company reserves the right to change or terminate the entire Program at any time without assigning any reason or giving prior notice. In such an event, any rewards/ Coins accumulated so far may or may not be allowed to be redeemed and will be at the sole discretion of the company.
- This is a motivational and voluntary participation-based program offered by the company, nothing herein creates any relationship of agency, partnership, employer-employee, etc., with you, and the relationship between us is independent.
- The company reserves the right to use the Agent Partner's/POSP's personal information for promotional activities.

- The program cycle runs from January to December each year.
- PBP Coins are allocated after applying product weightages, business weightages on the net premium collected.
- Business weightages apply for Motor (X), Life (1.5x), Health (4x), and CL (1.25x) business achievements.
- Travel insurance will be considered same as Health with same business weightages.
- Minimum Rs 75K net weighted premium per month is considered as active month for variable coins calculation in a quarter.
- Contest rewards will get credited as PBP Coins for qualifying Agent Partner / POSP.
- For quarterly clubs, partners receive assured benefits & Variable PBP Coins, subject to qualification criteria defined.
- Quarterly assured benefits will be open to claim post the quarter conclusion
- Quarterly variable coins will be credited to the agent partners/POSP's (*they can check on the portal*) post the quarter is concluded.
- Annually club qualification will be evaluated for the entire year until **December 2026**, and the benefits will be disbursed post **December 2026**.
- A maximum of 1 Lakh PBP coins (variable) can be earned per quarter.
- All targets, coins & rewards are subject to audit and validation.
- Agent Partners/POSP's may be required to submit GST invoice against PBP Coins redeemed.
- At the time of finalizing the Quarterly Club qualifying partner data for a particular quarter, the highest club qualified by the partner during that quarter will be considered final, and benefits will be disbursed only for the highest club qualified by that partner for that particular quarter.
- Similarly, at the time of finalizing the Annual Club qualifying partner data post **31st December 2026**, the highest annual club qualified by the partner will be considered final, and benefits will be disbursed only for the highest club qualified by that partner under the Annual Club.

- Product weightages (WAPE) apply and vary across BUs/LOBs.
- Business hygiene parameters and BU-specific eligibility criteria apply for both Quarterly and Annual Clubs.
- Quarterly Clubs run in four cycles (Jan–Mar, Apr–Jun, Jul–Sep, Oct–Dec); Annual Club runs Jan–Dec.
- Quarterly slab targets may change every quarter at the Company’s discretion.
- PBP Variable Coins and Contest Coins can be redeemed only during Redemption Carnivals.
- Coins, assured benefits, or rewards cannot be encashed or converted to cash/kind.
- All unused PBP Coins lapse after the final redemption window post calendar-year closure.
- Assured benefits cannot be converted into coins.
- Annual International Conferences will be held in 2027; dates will be announced later.
- The Company reserves the right to modify the program at any time.



- Agent Partner/POSP shall be fully responsible for maintaining the confidentiality of the password and redemption of coins. The company shall, in no case, be responsible and liable for any misuse or wrongful redemption of the same.
- PBP Coins/calculation cycle will be fixed for a calendar year only and will not carry forward to the next calendar year. Even in the case of Life (monthly EMI policies), the same will not be considered for the next cycle. The program will reset and start from 0 coins & no benefits starting 1st January' 27.
- The rewards, benefits, value of coins, and privileges of this program are offered at the sole discretion of the company and are subject to change without any prior notice.
- Agent Partner/POSP qualifying and achieving the parameters announced as part of the Program shall be eligible for benefits & coins as decided by the company from time to time.
- Rewards are subject to applicable tax laws/ TDS/ 194R and subject to change from time to time as per Government laws.
- Any tax applicable on the reward thereof under this Program will be borne by the Agent Partner/POSP.
- All values in INR.
- The final list of rewards and their availability is subject to change based on the number of qualifiers.
- In case the Agent Partner/POSP gets terminated or leaves the program in between, redemption/ benefits will be based on the sole discretion of the company.

- Special deals will be excluded from all calculations.
- The program is on policy submission/ Booking month and for Life insurance business, coins shall be available for redemption after 45 days of Booking month (i.e. on policy issuance/ Free look period completion).
- Once the coins calculation is complete and approved by the company, the Agent Partner/POSP shall be intimated about the coins he/she has earned under the program and the same shall be credited to the Agent Partner's/ POSP's PBP One account as decided by the company and will be communicated to the Agent Partner/POSP.
- For EMI/ monthly/quarterly premium payment cases only collected net premium will be considered for slab qualification
- Once PBP Coins are credited on the platform, they may become eligible for redemption, pending approval from relevant stakeholders and management's final decision.
- All decimal coins in numerical values will be rounded off to the nearest integer value.



- Booster is applicable on the overall blended program construct across all LOBs.
- Partners not active / present in the PBP system on or before **31st March 2026** will not be eligible.
- Tentative qualifying results will be announced after the **45-day free-look period** post quarter closure and after applying all applicable T&Cs, business and hygiene criteria.
- Final eligibility at year-end will be subject to company policies and applicable business hygiene parameters.
- Qualification under the JFM Booster does **not** guarantee qualification for the main Annual Club.
- Family Pass is applicable only to **close / immediate family members or associates**, subject to submission of required details before bookings. Management reserves the right to qualify or disqualify in case of incorrect information.
- Family Pass is **non-transferable, non-encashable**, and cannot be redeemed during the calendar year. Group travel will be executed post CY closure as per the company's predefined timelines.

- The lottery draw will be executed **once**, post finalisation of **Annual CY26 data**.
- **Separate draws** will be conducted for **Lottery 1** and **Lottery 2**.
- The number of lottery tickets earned represents **multiple entries**, thereby **increasing the chance of winning**.
- **Maximum one (1) lottery win per partner** is permitted across each lottery.
- Annual lottery execution will take place **after completion of the annual program** and **45-day free-look period closure**.
- Earning lottery tickets **does not guarantee participation or winning** in the draw.
- In case an agent partner/POSP is found **non-compliant** with any business construct, eligibility criteria, hygiene parameters, BU-specific rules, or company policies, **management reserves the right to disqualify the partner and forfeit the lottery ticket(s)**, even if tickets have already been earned.
- The number of lottery tickets indicates the **number of entries** in the draw.
- The draw is **purely chance-based**, and **no assured reward** is guaranteed.
- **Lottery winners qualify for the Dubai reward**, subject to fulfilment of all applicable terms, conditions, and company approvals.

- The Company may announce **Insurer-Specific Weightage Updates or Multiplier Boosters** from time to time during the program period.
- These boosters may be **applicable to a specific Line of Business (LOB) or across multiple LOBs**, as defined in the respective announcement.
- Such boosters will be **valid only for a specified time period**, as per the criteria communicated by the Company.
- These insurer-specific boosters will be **over and above the existing weightages and multipliers** defined under the program construct and will be applied in addition to the prevailing program criteria.

THANK  
YOU