

**GRID FOR THE MONTH OF JANUARY 2023 - CENTRAL
MADHYA PRADESH , CHATTISGRAH**

VEHICLE	SEGMENT	INSURANCE COMPANY	RTO	REMARKS	SK%	
PRIVATE CAR	Comp.	Reliance, FGI, Bajaj , Digit(Non High End), Liberty	All RTOs	Points on OD (Bajaj Icici, Tata, Royal Diesel Non NCB Decline)	16	
		Rest All Other Companies			10	
		HDFC- Petrol	Indore		17	
		HDFC - Diesel, CNG, LPG, Electric			12	
		HDFC- Petrol	CG, Rest of MP		13	
		HDFC - Diesel, CNG, LPG, Electric			9	
		Icici	MP- Petrol		12	
			MP- Diesel		10	
			Indore		12	
			Iffco Tokio		All RTOs	With NCB Only (On Net)
	SAOD	Reliance, FGI, Bajaj (Diesel with NCB & Petrol) , Digit	All RTOs	-	16	
		HDFC (Diesel), Iffco, Chola		-	5	
		Rest All Other Companies		-	12	
	Third Party	Digit - Petrol, CNG, LPG	CG 04,07,10,12	-	10	
			MP 09,23,26	-	8	
		Royal - Petrol - Above 1500 CC	Raipur, Bhopal, Indore	MP 01,02,03,04,09,23,54 CG 01,02,03,04	24	
			Rest of CG, Rest of MP		22	
		Royal - Diesel _ Above 1500 cc_ Age upto 10 Years	Raipur, Bhopal	MP 01,02,03,04,23,54 CG 01,02,03,04	16	
		Royal - Petrol & Diesel _1000 to 1500 cc	Bhopal	MP 01,02,03,04,	11	
		HDFC - Petrol	Indore	-	13	
Reliance - Diesel		CG 10,28	-	11		
Reliance - Petrol, CNG, LPG		CG 13	-	18		
ICICI - Petrol		Indore	-	11		
ICICI - Petrol & Diesel	Rest of MP & CG	-	7			
Iffco Tokio	CG	-	6			
TWO WHEELER	Comp.	Bajaj - All Verient	MP, CG	Decline RTOs : MP 05,06,11,14,19,20,21,28,30,31,32,41,4 2,45,46,47,49,50,67,68,69 CG 01,02,12,16,17,19 to 24,26	18	
		Future - All Verient	All RTOs	1+1, 1+5	16	
		Icici - Scooters	Indore	1+5 - With CPA Only	22	
			Rest of MP, CG	(Except Hero Makes)	19	
		ICICI - Scooters	All RTOs	1+1- 3% Less Without CPA	25	
		ICICI - Electric Two Wheeler	CG	New Only	16	
		ICICI- Royal Enfield - 1+1	Indore	3% Less Withour CPA	13	
		Digit - Scooter			25	
		Digit - Bikes upto 150 CC	Good CG	1+1	13	
		Digit - Scooter	Good MP		16	
		Digit - Electric Two Wheeler	All RTOs	1+5	15	
		Reliance - Scooter	MP	1+5	25	
			CG	Excluding Hero	22	
		Reliance - Upto 150 CC	All RTOs		7	
		Reliance - Scooter	MP	1+1	25	
		Chola - Scooter		-	16	
		Chola - Bike	CG	-	10	
		HDFC - Scooter	All RTOs	With CPA	14	
			Without CPA	11		
	HDFC - Bikes Upto 600 CC	All RTOs	With CPA	8		
			Without CPA	5		
	SAOD	All Companies	All RTOs	-	12	
		Digit - Scooter			25	
		Digit - Bikes upto 150 CC	Good CG		13	
		Digit - Scooter	Good MP		19	
		Future - All Verient	All RTOs	-	16	
		HDFC - Scooter	All RTOs	-	25	
		Royal Sundaram - Scooter	MP		19	
Royal Sundaram - Bike		MP	Upto 150 cc	9		
Royal Sundaram - Bike		INDORE	Upto 150 cc	12		
Reliance - Scooter		MP	-	25		
Chola - Scooter	CG	-	16			
ICICI - Scooters	All RTOs	1+1- 3% Less Without CPA	25			
3 Wheeler - GCV (D-Van)	Comp. & Third Party	Tata	MP, CG	-	22	
		Future	All RTOs	-	25	
		Icici	Indore			21
			MP			15
			CG			11
		Icici	Indore			17
			MP	E- Loader		25
			CG			17
		Royal Sundaram - Comp.	All RTOs	0-4 years	22	
		Royal Sundaram - Comp.	All RTOs	5 and above years	24	
RSA	All RTOs	E-Ricksaw	27			
RSA	All RTOs	E-Ricksaw	27			
Icici	Indore		28			
Icici	MP		27			
	Indore , CG	E-Ricksaw	19			
HDFC	Raipur, Indore, Bhopal	Excluding E-Ricksaw	16			
Digit	Indore & Raipur	Only Petrol	29			
Future	All RTOs		25			
Tata	Indore	-	21			
Iffco Tokio	All RTOs		9			
Taxi - Upto 6+1	Third Party	Royal	CG	4-10 STR	13	
		Royal	CG	Seating Capacity 11 to 18	5	
		Bajaj	CG	-	16	

COMMERCIAL VEHICLE - GCV - Below 3500 GVW	Comp. & Third Party	Icici- Upto 3500 GVW	Indore	Tata / Maruti New & Old	28
			MP		17
			CG		6
		Royal - Upto 2000 GVW	MP	Upto 4 Year	22
		Royal - Upto 2000 GVW	MP	Above 4 Years	24
	Royal - Upto 2000 GVW	CG	-	29	
	HDFC - Upto 3500 GVW	CG	-	9	
	Icici- Upto 3500 GVW	Indore	Ashok Leyland - New	20	
	Third Party	Royal - 2000 to 2500 GVW	MP	-	17
		Royal - Above 2500 to 3000 GVW	MP	-	12
	Comp. & Third Party	Icici- Upto 3500 GVW	Indore	Mahindra OLD	13
		Tata - Upto 2500 GVW	MP, CG	-	22
		Future - Upto 3500 GVW	All RTOs	Excluding Mahindra	25
			Indore		28
		Icici- Upto 3500 GVW	MP	Ashok Leyland - Old	13
		CG		17	
Digit - Upto 3500 GVW			Tata & Maruti	26	
Digit - Upto 2500 GVW		Good CG	All Makes - Excluding Tata & Maruti	26	
COMMERCIAL VEHICLE - GCV - Above 3500 GVW	Third Party	Royal - 7000 to 12000 GVW	MP	-	14
			CG	-	18
		Royal - 12000 to 25000 GVW	CG	-	13
			MP	-	13
		Royal - 25001 to 40000 GVW	CG	-	13
			MP	-	8
		Royal - Above 3000 to 7000 GVW	MP	-	8
		Icici- 12000- 40000 GVW - COMP & TP	Indore	Truck & Trailer Declined Allowed Only Above 7 Years	5
		Icici- Above 40000 GVW - COMP & TP	Indore	Truck Declined Allowed Only Above 7 Years	5
		HDFC - 7500 to 40000 GVW - Comp.	CG	OD Discount Upto 70%	8
				OD Discount Above 71%	5
		HDFC - Upto 3500 GVW		-	19
		HDFC - 3500 to 7500 GVW		-	13
HDFC - 7500 to 20000 GVW	-	11			
HDFC - Above 40000 GVW - Comp.		Discount Upto 70%	6		
SCHOOL BUS	Comp. & TP	DIGIT	All RTOs	School Bus with School/College & Institute Name	38
		Bajaj			35
		Reliance			36
		Tata	MP	School Bus with School/College & Institute Name	33
		Icici	MP	School Bus on Other Name	30
		Icici	MP	Above 10 Seater (School Vans Decline)	34
		Icici	CG		33
STAFF BUS	Comp. & TP	Icici	All RTOs	Upto 10 Seater	22
		Digit	All RTOs	-	29
			Indore		20
		Icici	MP		20
			CG		14
TRACTOR	Comp.	Bajaj - Comp. & TP	MP	-	27
			CG		13
		HDFC - New Only	CG		8
				Old Tractor Discount upto 50%	8
MISD	Comp.	Icici	MP, CG	Grid applicable only on JCB, Caterpillar & TATA Hitachi	16
			CG	Only New JCB	28
			Indore	Grid applicable only on JCB, Caterpillar & TATA Hitachi	8
		IFFCO TOKIO - Comp & TP	All RTOs		9

TERMS & CONDITION @ ALL POINTS ON NET -1ST YEAR PREMIUM