

GRID FOR THE MONTH OF FEBRUARY 2023 - NORTH EAST
ASSAM, NAGALAND, MEGHALAYA, MIZORAM, TRIPURA, ARUNACHAL PRADESH, SIKKIM, MANIPUR

VEHICLE	SEGMENT	INSURANCE COMPANY	RTO	REMARKS	SK%		
PRIVATE CAR	Comp.	Reliance, FGI, Bajaj, Digit(Non High End), Liberty(Non High End)	All RTOs	Points on OD (Bajaj, Icici, Tata & Royal Diesel Non NCB Decline)	16		
		Icici - Non high end			13		
		Royal - All Fuel (Except High End)			8		
		Rest All Other Companies			11		
		HDFC - Petrol	All RTOs	-	13		
		HDFC - Diesel, CNG, LPG, Electric		-	8		
		HDFC - Petrol		-	11		
		HDFC - Diesel, CNG, LPG, Electric	Tripura, Mizoram, Meghalaya	-	7		
		Iffco Tokio - All Fuels With NCB Only	All RTOs	Points on OD in High End Vehicles (ON NET)	11		
		SAOD	Reliance, FGI, Bajaj, Liberty	All RTOs	Bajaj Deisel NON NCB Decline	16	
	Hdfc (Non Petrol), Iffco, Sompco,SBI, Chola, RSA		5				
	Rest All Other Companies		12				
	Third Party	Digit - Petrol, CNG, LPG	All RTOs	-	8		
		Hdfc - Petrol	Nagaland, Sikkim, Assam, Arunachal Pradesh, Manipur, Tripura, Mizoram, Meghalaya	-	13		
		Future - All Fuel	System RTO's	-	15		
		Edelweiss - All Fuel	System RTO's	-	10		
		Icici - Petrol, Diesel	Assam	-	6		
		Icici - Petrol	North East	-	8		
		Icici - Diesel		5			
		Chola - All Fuel - Above 1500 cc	All RTOs	-	9		
		Reliance - Petrol, CNG, LPG	All RTOs	-	8		
		Royal Sundaram - Petrol Above 1500 cc	All RTOs	-	21		
		RSA - Diesel Above 1500 cc - Upto 10 Years	Manipur, Meghalay, Mizoram	-	16		
			Sikkim, Tripura	-	13		
	Nagaland	-	11				
TWO WHEELER	Comp.	Bajaj - Scooter - Old	North East	Allowed RTOs : AS 04,05,06,07,09,16,18,21,23,27 @ ML 05 @ MZ 01 @ SK 01 @ TR 03,04	21		
		Icici - Scooter - Above 100cc - New	All RTOs	1+5- With CPA Only (Hero Decline)	10		
		Icici - Scooter - Old	All RTOs	1+1	24		
		Reliance - Scooter - New	All RTOs	1+5	24		
		Reliance - Upto 150 cc - New	All RTOs	Excluding Hero	5		
		Hdfc - Scooter	All RTOs	With CPA	13		
				Without CPA	11		
		Digit - Scooter - New	All RTOs	1+5 (Except Nagaland & Orissa)	10		
		Digit - E Scooter	All RTOs	1+1 (Except Nagaland)	13		
		Digit - Scooter - Old	All RTOs	1+1 (Except Nagaland)	24		
		Future - Scooter & Bike - New & Old	All RTOs	1+1 & 1+5	16		
		Chola - Scooter - New & Old	All RTOs	1+1 1+5 - 3% Additional with CPA	15		
		Chola - Bike - New & Old	All RTOs	(Excluding Hero, RE & Yamaha New Vehicle)	8		
		Digit - Bikes Upto 155 CC Old	All RTOs	1+1 (Except Nagaland)	13		
		Icici - Bike Upto 150 cc	All RTOs	Excluding Yamaha & Bajaj : Less 3% without CPA	10		
		Icici - Electric Two Wheeler New	All RTOs	1+5	13		
		Icici - Royal Enfield - Old	Assam	1+1 @ Less 3% Without CPA	5		
		Bajaj - Bike	North East	Allowed RTOs : AS 04,05,06,07,09,12,15,16,18,21,23,27 @ ML 05 @ MZ 01 @ SK 01 @ TR 03,04	18		
	Hdfc - Bikes Upto 600 cc	All RTOs	With CPA	7			
			Without CPA	5			
	SAOD	All Companies	All RTOs	-	12		
		Digit - Scooter	All RTOs	Nagaland Decline	24		
		Icici - Scooter	All RTOs	-	24		
		Hdfc - Scooter	Sikkim, Tripura, Manipur	-	23		
		Chola - Scooter	All RTOs	3% Additional With CPA	15		
		Future - Scooter & Bike	All RTOs	-	16		
	Third Party	Digit - Bike - Upto 150 cc	All RTOs	Nagaland & Orissa Decline	13		
		Icici - Bikes - Upto 150 cc	All RTOs	Excluding Yamaha & Bajaj : Less 3% without CPA	11		
		TAXI - Up to 6+1	Comprehensive & Third Party	Reliance	All RTOs	Non Nil Dept.	20
				Reliance	All RTOs	Nil Dept	13
Iffco Tokio				All RTOs	7-11 Seater	8	
Bajaj - Comp.				All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	9	
Bajaj - TP (6+ 1 STR)	All RTOs			Seating Capacity 6+1	11		
Digit	Nagaland			Tata Magic Decline for Assam	13		
TRACTOR	Comp. & Third Party	Iffco Tokio	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	8		
		Icici - Comp. - New Only	All RTOs	Decline RTOs AS 11	13		
		Icici - Comp.	All RTOs	Grid on JCB, Caterpillar & Tata Hitachi.	14		
MIS-D	Comp. & Third Party	Iffco Tokio	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	8		
		Hdfc - Upto 3500 GVW	Assam	-	8		
COMMERCIAL VEHICLES - LCV - GCV - Below 3500 GVW	Comp.	Royal - Upto 2000 GVW	All RTOs	Above 5 Years	26		
		Digit - Upto 2500 GVW	Assam	-	21		
			North East	All Makes Excluding Tata & Maruti	20		
			Good NL	-	17		
		Icici - New	All RTOs	Mahindra - New	13		
		Hdfc - Upto 3500 GVW - TP	Assam, Manipur	-	15		
			Tripura	-	17		
			Meghalaya	-	20		
		Reliance - Upto 2500 GVW	All RTOs	-	16		
		Tata	All RTOs	-	18		
	Comp. & Third Party	Iffco Tokio	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	9		
		Royal - 2000 to 2500 GVW - TP	All RTOs	-	21		
		Royal Sundaram - 2500 to 3000 GVW -TP	All RTOs	-	15		
		Bajaj - Upto 2500 GVW	All RTOs	-	18		
		Future - Comp.	All RTOs	M&M Decline	11		
		Future - TP	All RTOs	-	26		
		Icici	All RTOs	Tata / Maruti - Old	19		
		Digit - Upto 3500 GVW	Assam	-	21		
		Digit - Upto 3500 GVW - Comp.	North East	Tata & Maruti	19		
		Digit - Upto 3500 GVW - TP	Good NL	-	16		
COMMERCIAL VEHICLES - 3500 to 7500 GVW	Comp. & TP	Digit - Upto 2500 GVW - TP	Assam	-	21		
			North East	All Makes Excluding Tata & Maruti	20		
			Good NL	-	19		
		Iffco Tokio	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	8		
		Digit - 12000 to 40000 GVW - Age Upto 5 years	Assam	6			

HEAVY COMMERCIAL VEHICLES - GCV - 7500 GVW and Above	Comprehensive	Digit - 12000 to 40000 GVW - Age Above 5 years	Assam	Excluding Volvo and Scania	8
		Iffco Tokio - Comp. & TP	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	9
		Reliance - 12000 - 40000 GVW	All RTOs	Only Ashok Leyland & Tata	8
	Third Party	Digit - 12000 to 40000 GVW - Age Upto 5 years	Assam		6
		Digit - 12000 to 40000 GVW - Age Above 5 years	Assam, Nagaland	Excluding Volvo and Scania	8
		Iffco Tokio	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	8
		Reliance - 12000 - 40000 GVW	All RTOs	Only Ashok Leyland & Tata	8
		Hdfc - 12000 to 20000 GVW	Arunachal, AS, ML, MZ	Nagaland Declined	7
		Hdfc - 20000 to 40000 GVW	Sikkim, Tripura, Manipur	Nagaland Declined	10
		Royal - 7000 to 12000 GVW	All RTOs		5
3 Wheeler PCV - Auto (PCV)	Comp.	Bajaj - E Rickshaw	All RTOs	-	11
		Iffco Tokio	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	8
		Royal - E-Rickshaw	All RTOs	-	26
		Icici - E Rickshaw New	All RTOs	-	26
		Tata - All Fuel	All RTOs	E- Rickshaw Decline	18
	Comp. & Third Party	Digit - CNG & Petrol	All RTOs	Nagaland Decline	27
		Digit - E- Rickshaw	All RTOs	Nagaland Decline	25
		Bajaj - CNG & Petol	All RTOs	-	24
		Bajaj - E Rickshaw - TP	All RTOs	-	24
		Future - Comp.	All RTOS	Excluding Mahindra	11
3 Wheeler GCV (D Van)	Comp.	Future - TP			26
		Bajaj	All RTOs	Including E Rickshaw	13
		Royal Sundaram	All RTOs	Above 5 Years	27
		Hdfc	Assam	-	9
		Icici - Petrol , Diesel, CNG	All RTOs	-	9
	Third Party	Tata	All RTOs	-	18
		Reliance - Comp.	All RTOs	Non Diesel	16
		Bajaj	All RTOs	Including E Rickshaw	18
		Royal Sundaram	All RTOs	Upto 2000 GVW	20
		Icici - E - loader - New	All RTOs	-	25
SCHOOL BUS	Comp. & Third Party	Hdfc	Assam, Manipur	-	16
			Meghalaya	-	21
			Tripura	-	19
		Digit	All RTOs	School Bus with School/College Name	34
		Iffco Tokio	All RTOs	School Bus on Other Name	33
		Icici	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	8
		Reliance	All RTOs	Above 10 Seater (School Vans Decline)	33
		Tata	All RTOs	Upto 10 Seating	22
		Chola	All RTOs	On School Name	33
		Bajaj	All RTOs	On Other Name	30
STAFF BUS	Comp. & Third Party	Digit			27
		Iffco Tokio	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	9
		Tata			24
		Icici		Above 18 Seater	17