

**GRID FOR THE MONTH OF JANUARY 2023- REST OF SOUTH TAMILNADU , KERALA , PONDICHERY**

VEHICLE	SEGMENT	INSURANCE COMPANY	RTO	REMARKS	SK%
PRIVATE CAR	Comp.	Reliance, FGI, Bajaj, Digit( Non High End), Liberty, Sompco ( With NCB ), Chola	All RTOs	Bajaj, Royal Non NCB Decline ( ON OD )	16
		Royal - Petrol			14
		Rest All Other Companies			11
		Icici - Petrol & Diesel with NCB	Chennai		16
		Hdfc - Petrol	Rest of South		11
		Hdfc - Diesel, CNG, LPG	All RTOs		12
	SAOD	Reliance, FGI, Bajaj, Liberty, Chola, Sompco Digit ( Non High End )	All RTOs	Bajaj, Royal Diesel Non NCB Decline	7
		Hdfc (Diesel), Ifco, SBI, PSUs, Royal			16
		Rest All Other Companies			13
		Digit - Petrol, LPG, CNG			5
		Chennai, Coimbatore			11
		Allowed RTOs 01 to 07,09 to 14,18			8
	Third Party	Andaman			19
		Icici - All Fuels	All RTOs		8
		Chola - Above 1500 cc - All Fuels	All RTOs		9
		Future - All Fuels	System RTOs		15
		Edelweiss - All Fuels	System RTOs		11
		Reliance - Petrol, CNG, LPG	All RTOs		5
		Royal - 1000cc to 1500cc - Petrol, CNG, LPG	Kollam , Kottiyam	Allowed RTOs KL 02, 05, 24, 34, 61, 80, 82	11
		Royal - Above 1500 cc - Petrol, LPG, CNG	Chennai	Allowed RTOs 01 to 07,09 to 14,18, 22, 85	24
			Kanchipuram, Salem, Madurai	Allowed RTOs TN 21, 27, 30, 54, 58, 64, 90	25
			Calicut, Ernakulam, Kollam, Kottiyam, Thiruvananthapuram	Allowed RTOs KL 01,02,05,07,11,15,16,19,20,21,22,24,34,39,42,43,57,61,63,74,76,77,80,81,82,85	24
			PY, TN, KL		21
			Calicut, Ernakulam, Kollam, Kottiyam, Thiruvananthapuram	Allowed RTOs KL 01,02,05,07,11,15,16,19,20,21,22,24,34,39,42,43,57,61,63,74,76,77,80,81,82,85	16
			Rest of Kerala		14
		Royal - Above 1500 cc - Age Upto 10 Years - Diesel	Tiruchy, Erode, Namakkal, Salem, Vellore	Allowed RTOs TN 23,27,28,30,33,45,54,81,86,88,90	14
		Digit - Above 1500 cc - Diesel	Andaman		13
		TWO WHEELER	Comp.	Bajaj - Scooter - Old	Tamil Nadu
Tamil Nadu	Allowed RTOs : TN 02,06,12,20,30,33,38,41,59,70,72				15
Kerala	Allowed RTOs : KL 03,04,11,13,20,24,29,32,39,41,45,49,57,58,60				20
Bajaj - Bike - Old	Tamil Nadu			Allowed RTOs : TN 05,07,11,13,14,15,21,22,28,32,43,46,50,51,54,55,56,58,66,67,68,69,73,74,75,76,84,86,88,90,99	18
	Tamil Nadu			Allowed RTOs : TN 02,06,12,20,30,33,38,41,59,70,72	15
	Kerala			Allowed RTOs : KL 03,04,11,13,20,24,29,32,39,41,45,49,57,58,60	18
Future - Scooter & Bike - Old & New	All RTOs			1+1 & 1+5	16
Chola - Scooter - Old & New	Tamil Nadu			1+1 , 1+5 - With CPA - 3% Additional ( Excluding Hero, RE & Yamaha New Vehicle )	15
Chola - Bike - Old & New					8
Digit - Scooter - Old	Chennai, Coimbatore, Andaman			1+1 - Allowed RTOs TN 01 to 14, 18,22,37,38,66,85,87,99	22
	Rest of Tamil Nadu			1+1	17
	Kerala			1+1	19
Digit - Scooter - New ( 1+ 5 )	Chennai, Coimbatore			Allowed RTOs TN 01 to 14, 18,22,37,38,66,85,87,99	11
	Andaman				22
Digit Bikes Upto 155 CC ( Old & New )	Andaman			1+1 & 1+5	19
Digit - Escooter	All RTOs			Registered - 1+1	13
Icici- Scooters - New (1+5) ( Above 100cc )	Coimbatore			1+5- With CPA Only	20
	Kerala			(Except Hero All Location)	11
Icici - Scooter - Old	Chennai , ROTN				22
	Coimbatore				24
	Kerala			With CPA Only 1+1	20
Reliance - Scooter	All RTOs			1+5 - Excluding Hero	7
Reliance - Bikes Upto 150 CC					25
Icici - Electric Two Wheeler	All RTOs			New Only	16
	Kerala			13	
Icici - 1+1- Royal Enfield	Chennai, Coimbatore		Without CPA Less 2.5%	11	
Royal Sundaram - Scooter	Kerala		1+1	18	
	Madurai		Excluding - Tiruppur, Salem, Namakkal, Erode, Coimbatore Districts)	27	
	Tamil Nadu			23	
Hdfc - Scooter	All RTOs		With CPA ( Without CPA 5% Less )	14	
	All RTOs		With CPA ( Without CPA 5% Less )	8	
SAOD	All Companies		All RTOs		12
	Future - Scooter & Bike		All RTOs		16
	Icici - Scooter		Coimbatore		24
			Kerala		19
	Icici - 1+1- Royal Enfield		Chennai, Coimbatore	Without CPA Less 2.5%	11
			Kerala		16
	Royal Sundaram - Scooter		Madurai, Tiruchy		24
			Tamil Nadu		21
	Reliance - Scooter		All RTOs		16
	Hdfc - Scooter		PY		24
			KL, TN		16
	Digit - Scooter	Chennai, Coimbatore, Andaman	Allowed RTOs TN 01 to 14, 18,22,37,38,66,85,87,99	20	
Kerala			19		
Rest of Tamil Nadu			13		
Digit - Bikes Upto 155 CC	Andaman		20		
TAXI - Upto 6+1	Comp. & Third Party	Bajaj	Andaman & Nicobar		16
		Bajaj - TP	Kerala		11
		Digit - Non Diesel - TP - Upto 5 Seater	Tamil Nadu	Allowed RTOs TN 01 to 07, 09 to 14, 18,20,22,37,38,66,85,87,90	9
		Reliance	Coimbatore		11
			Chennai	Non Nil Dept	6

COMMERCIAL VEHICLES - LCV - GCV -Below 3500 GVV	Comp. & Third Party	Hdfc - Upto 3500 GVV	Kerala	-	28		
		Digit - Upto 1600 GVV	Tamil Nadu, Pondicherry	-	9		
		Digit - Upto 2500 GVV	TN	-	26		
		Royal - Upto 2000 GVV	Kerala	-	23		
			Kerala	-	30		
			TN	0-4 Years	16		
			Chennai	Age 5 to 10 Years	30		
			Rest of Tamil Nadu	Age 5 to 10 Years	25		
			Chennai, Coimbatore, Salem, Trichy	Above 10 Years	30		
		Royal - 2001 - 2500 GVV	Rest of TN	Above 10 Years	27		
		Liberty - Upto 3500 GVV	All RTOs	Above 10 Years	13		
		Future - Upto 3500 GVV	Kerala	-	13		
	Third Party	Bajaj - Upto 3500 GVV	All RTOs	Excluding - Mahindra Make	10		
			Andamans & Nicobar	-	25		
			Chennai	-	11		
			ROTN	-	16		
			Kerala	Exclude M&M Bolero and Pickup	16		
			Future - Upto 3500 GVV	All RTOs	Excluding - Mahindra Make	27	
		Hdfc - Upto 3500 GVV	Kerala	-	22		
			Tamil Nadu, Pondicherry	-	16		
			Digit - Upto 2500 GVV	TN	-	26	
			Digit - Upto 2500 GVV	Kerala	-	16	
			Reliance - Upto 2500 GVV	Kerala	-	26	
				Chennai, Coimbatore	-	24	
	Rest of Tamil Nadu	-		22			
	Tamil Nadu	-		23			
	Tata - Upto 2500 GVV	All RTOs		Above 10 Years	17		
	Tata - 2500 to 3500 GVV	All RTOs		Without CPA 200/- Rs Less	25		
	Comp. & Third Party	Chola- Upto 2500 GVV	Chennai, Coimbatore	-	22		
			Kerala	TATA & Maruti - Old	12		
			ROTN	-	9		
			Coimbatore	Mahindra OLD	13		
			Tamilnadu	-	6		
			Coimbatore	Ashok Leyland - OLD	18		
		Icici- Upto 3500 GVV	Kerala	-	7		
			COMMERCIAL VEHICLES - GCV - Above 3500 GVV	Comprehensive	HDFC - 12000-40000 GVV	Kerala	ODD Upto 70%
HDFC - Above 40000 GVV					-	11	
HDFC - 12000-40000 GVV					-	11	
Tata- 3501-12000 GVV - TP					Tamilnadu	ODD Above 70%	5
Digit - 3501-7500 GVV					Good TN	-	8
Digit - 3501-7500 GVV - TP	-	Age Above 5 Years			8		
COMMERCIAL VEHICLES - GCV - Above 3500 GVV	Third Party	Digit - 3501-7500 GVV		Andamans	-	16	
		Digit - 3501-7500 GVV - TP		-	13		
		HDFC - 12000- 20000 GVV		Kerala	-	13	
		HDFC - 20000 - 40000 GVV		-	8		
		Digit - 12001 & Above		-	Above 5 Years	14	
		Tata- 3501-12000 GVV		Tamilnadu	-	5	
		Royal - 3000 to 7000 GVV	Kerala	-	4		
		Royal - 7000 to 12000 GVV	Chennai, Coimbatore, Madurai, Tiruchy, Kanchipuram	-	13		
			Rest of TN	-	5		
			Calicut, Malappuram	Allowed RTOs KL 10,11,54,57,65,,76,77,80,84,85	15		
			Rest of Kerala	-	11		
			Tamil Nadu, PY, Coimbatore, Salem	-	6		
			Royal Sundaram - 12000 - 25000 GVV	Rest of TN	Upto 10 Years	6	
		Royal Sundaram - 12000 - 25000 GVV	Calicut, Malappuram	-	11		
		Royal Sundaram - 12000 - 25000 GVV	Rest of Kerala	Upto 10 Years	11		
		Royal Sundaram - 12000 - 25000 GVV	Ernakulam	Above 10 Years	6		
		Royal Sundaram - 25001 - 40000 GVV	Salem, Kerala	-	11		
		THREE WHEELER - GCV ( D- Van )	Comp. & Third Party	Bajaj - 7500 to 20000 GVV	Kerala	-	6
Kerala	All Ages				11		
Chennai, Coimbatore, ROTN	0-4 Years				16		
ROTN	-				13		
Chennai	-				30		
Coimbatore, Tiruchy	5-10 Years				27		
Third Party	Royal		ROTN	-	24		
			Chennai	-	30		
			Chennai, Coimbatore, Salem, Tiruchy	-	30		
			Madurai, Kancipuram, ROTN	Above 10 Years	27		
			Kerala	-	9		
			Andamans	-	16		
Comp. & Third Party	Digit	Calicut, Malappuram	-	31			
		Chennai	-	24			
		Kancipuram, Rest of Kerala	-	23			
		Madurai , Tiruchy	-	22			
		Coimbatore , Ernakulam	-	13			
		PY, Rest of TN	-	13			
THREE WHEELER - PCV - ( Auto )	Comp.	Digit	Kerala	-	6		
			Andamans	-	19		
			Coimbatore, Kerala, Chennai	E- Loader	15		
			Tamil Nadu	-	23		
			All RTOs	Without CPA 200/- Rs Less	25		
			Chennai, Coimbatore	Kerala Declined	13		
THREE WHEELER - PCV - ( Auto )	Comp.	Bajaj	ROTN	-	9		
			Andaman & Nicobar	-	25		
			TN	CNG & Petrol	13		
			Kerala	Exckuding - Kerala	10		
			Kerala	-	13		
			TN, PY	Exckuding - Kerala	10		
	Third Party	Bajaj	ROTN	E-Rickshaw Excluding Chennai	19		
			Andaman & Nicobar	-	25		
			ROTN	-	22		
			Chennai	CNG & Petrol	19		
			Kerala	-	8		
			ROTN	E-Rickshaw Excluding Chennai	16		
Third Party	Bajaj	TN, PY	Exckuding - Kerala	27			
		Kerala	Exckuding - Kerala	24			
		Chennai, Coimbatore, Kochi, Trivendrum	Allowed RTOs TN 01 to 10, 37,38,66 KL 01,07,43	16			

	Comp. & Third Party	Icici - Petrol & CNG	Kerala	In Kerala Only Old Rickshaw	24
			Coimbatore	TN Declined	18
			Chennai	-	14
		Icici - E rickshaw	Coimbatore, Kerala	-	16
			Tamil Nadu	-	27
		Digit - Petrol & CNG	Kerala	Bajaj & TVS Only	16
		Digit - Petrol & CNG	Chennai, Coimbatore	TN @ 01 to 07,09 to 14,18,20,22,37,38,66,85,87,99	25
		Digit - Petrol & CNG	BAD TN	-	14
		Digit - Petrol & CNG	ANDAMANS	-	30
Royal	All RTO's	E-Rickshaw	27		
TRACTOR	Comp. & Third Party	Icici- Comp. - New	Tamil Nadu	Only New Tractor Decline TN 24, 70	14
			Tamil Nadu	Without Trailer	13
		Reliance	Kerala	-	8
MISD	Comp.	Icici	ROTN	JCB, Caterpillar & Tata Hithachi Only	17
			Chennai, Coimbatore, KL	-	9
SCHOOL BUS	Comp. & Third Party	Digit	All RTOs	School Bus with School Name	34
				School Bus on other name	33
				School Bus with School Name	34
		Reliance	All RTO's	School Bus without School Name	32
		Tata		-	30
		Chola	All RTO's	-	33
		Bajaj	All RTO's	-	28
Icici	Chennai, Coimbatore, ROTN	Above 10 Seater ( Except School Vans)	31		
STAFF BUS	Comp.& Third Party	Tata, Chola	All RTOs	-	29
		Icici	Tamil Nadu	Above 18 Seater ( Chennai Decline )	12
		Digit	All RTOs	-	26