


Indian Motor Tariff Premium Rates for Motor Insurance Cover | Ready Reckoner | FY 2022-23 | WEF 1st June, 2022.

PRIVATE CAR					TARIFF Vr 2.0	2W SCOOTER/ MOTORCYCLE				
AGE	ZONE	<1000 CC	1001-1500 CC	>1500 CC	 NCB SLAB 1 Yr - 20% 2 Yr - 25% 3 Yr - 35% 4 Yr - 45% 5 Yr - 50% Protected	AGE	Zone	>75 - 150CC	>150-350CC	>350CC
Up to 5 Years	'A' Zone	3.127	3.283	3.440		Up to 5 Years	'A' Zone	1.708	1.793	1.879
	'B' Zone	3.039	3.191	3.343			'B' Zone	1.676	1.760	1.844
5 to 7 Years	'A' Zone	3.283	3.447	3.612		5 to 7 Years	'A' Zone	1.793	1.883	1.973
	'B' Zone	3.191	3.351	3.510			'B' Zone	1.760	1.848	1.936
Above 7 Years	'A' Zone	3.362	3.529	3.698		Above 7 Years	'A' Zone	1.836	1.928	2.020
	'B' Zone	3.267	3.430	3.596			'B' Zone	1.802	1.892	1.982
1 YEAR TP PREM		2,094	3,416	7,897		1 Yrs <=75 TP : 538		714	1,366	2,804
3 Yrs Single TP PREM		6,521	10,640	24,596		5 Yrs <=75 TP :		3,851	7,365	15,117
KW SEGMENTS PC		<30KW	30-65 KW	>65KW		ELECTRIC		<3 KW	3-7 KW	7-16 KW
ELECTRIC	1 Year	1,780	2,904	6,712	1 Year TP		457	607	1,161	2,383
	3 Yrs	5,543	9,044	20,907	5 Yrs TP		2,466	3,273	6,260	12,849

Compulsory Deductibles Pvt Car <=1500 CC - INR 1000 & >1500 CC - INR 2000 Two Wheeler-INR 100/-
Geographical Zones For Pvt Car & TW - [Zone A : Ahmedabad, Bangaluru, Hyderabad, Mumbai, New Delhi & Pune] [Zone B: Rest Of India]

GCV - Public Carriers Othr Than 3W (A1)			
Vehicle Age	'C' Zone	'B' Zone	'A'
Up to 5 Years	1.726	1.743	1.751
5 to 7 Years	1.770	1.787	1.795
Above 7 Years	1.812	1.830	1.839
GCV TP Rates A1 - Public Carriers	Up To 7500 Kg		16,049
	7501 - 12000 Kg		27,186
	12000 - 20000 Kg		35,313
	20001 - 40000 Kg		43,950
> 40001 Kgs		44,242	

3W PCV <=6 Psgr (C1 B)			
Vehicle Age	'A' Zone	'B' Zone	'C' Zone
Up to 5 Years	1.278	1.272	1.260
5 to 7 Years	1.310	1.304	1.292
Above 7 Years	1.342	1.336	1.323
3WH PCV TP - 2,539, Psgr- 1,214 e-Rick.TP-1,648, Psgr-789			

TAXI 4W <=6 Psgr (C1 A)				
AGE	RTO	<1000 CC	1001-1500	>1500 CC
Up to 5 Years	'A' Zone	3.284	3.448	3.612
	'B' Zone	3.191	3.351	3.510
Up to 5 Years	'A' Zone	3.366	3.534	3.703
	'B' Zone	3.271	3.435	3.598
Above 7 Years	'A' Zone	3.448	3.620	3.793
	'B' Zone	3.351	3.519	3.686
NON	TP PREM	6,040	7,940	10,523
ELECTRIC	PER PSGR	1,162	978	1,117
KW SEGMENTS		<30KW	30-65 KW	>65KW
ELECTRIC	TP PREM	5,134	6,749	8,945
	PER PSGR	988	831	949

3W GCV - Public Carriers (A2)			
Vehicle Age	'C' Zone	'B' Zone	'A'
Up to 5 Years	1.640	1.656	1.664
5 to 7 Years	1.681	1.697	1.706
Above 7 Years	1.722	1.739	1.747
3W GCV TP - 4,492 e-Rick. TP - 3,139			

BUS & MAXI >= 4W & >6 Psgr (C2)				
PCV More Than 6+1 Str (BUS)	AGE	'C' Zone	'B' Zone	'A'
	<=5 Yrs	1.656	1.672	1.680
	>5 -7 Yrs	1.697	1.714	1.722
	> 7 Yrs	1.739	1.756	1.764
Add. OD	<= 18	19 - 36	37-60 PSGR	>60 PSGR
Basic Prem	350 + OD	450 + OD %	550 + OD %	680 + OD %

3WH PCV >6 & <17 Psgr (C3 A)			
Vehicle Age	'C' Zone	'B' Zone	'A'
Up to 5 Years	1.759	1.777	1.785
5 to 7 Years	1.803	1.821	1.830
Above 7 Years	1.847	1.866	1.874
C3 3WH TP : 6,763, 1,349 e-Rick. TP 5,749, 1,147			
3W GCV - Private Carriers (A3)			
Vehicle Age	'A' Zone	'B' Zone	'C' Zone
<=5 Yrs	1.165	1.159	1.148
>5 -7 Yrs	1.194	1.188	1.177
> 7 Yrs	1.223	1.217	1.205
TP Prem 3WH GCV - 3,922		3Wh e-Rick.- 3,211	

School Bus TP 12,192, Psgr-745 | Other TP 14,343, Psgr- 877
 E-School Bus TP 10,363, Psgr- 633 | Other TP 12,192, Psgr- 74
 School Maxi / Bus Which is owned by educational institution Only.

Misc-D Special Vehicles			
Vehicle Age	'C' Zone	'B' Zone	'A'
Up to 5 Years	1.190	1.202	1.208
5 to 7 Years	1.220	1.232	1.238
Above 7 Years	1.250	1.262	1.268
TP Prem For Agri Tractor & Othr Misc-D Vehicle :			
Misc-D Class	OD Rate - 1.05 TP PREM -		
Agriculture	OD Rate - 0.87% TP PREM -		

Electric/Electronic Fittings/CNG/LPG Kit 4% Extra./ TP Rs 60 /-

Motor Trade (Road Transit Risks) Excluding 2W			
Distance	Rate	Distance	Rate
Up to120 Kms	25%	2000 to 2400 Kms	65%
120 to 400 Kms	30%	2400 to 2800 Kms	80%
400 to 800 Kms	35%	2800 to 3200 Kms	85%
800 to 1200 Kms	40%	3200 to 3600 Kms	95%
1200 to 1600 Kms	50%	Exceed 3600 Kms	1%
1600 to 2000 Kms	55%	TP PREM Motor Trade	
Distance not exceeding 2400 kms. TP-		Distance exceeding 2400 kms. TP - 1,412	

Motor Trade (Road Risks) (Motorised 2W)
 1st named driver or Trade certificate - TP 515
 For each additional Driver/ Trade Certificate - TP 257
 Insurance may not buy happiness but its Absence can Destroy Happiness"
 Disclaimer: Its Ready Ref. Only For Motor tariff Rates. Ref. IRDA Website -
<https://www.irdai.gov.in/> Can call Toll Free No. 155255 or 1800 4254 732