

Payout Grid wef 01/12/2026			
Retail Health Grid - New Business (Sum Insured above 10 lkhs)			
Monthly Premium		Pay out	
0 - 15 K		22.50%	
15k - 40 K		27.50%	
40 K -75 K		32.50%	
75 K -1.5 LKHS		37.50%	
ABOVE 1.5 LKHS		42.50%	
Retail Health Grid - New Business (Sum Insured 5 lkhs to 9 lkhs)			
Monthly Premium		Pay out	
0 - 15 K		10.00%	
15k - 40 K		15.00%	
40 K -75 K		20.00%	
75 K -1.5 LKHS		25.00%	
ABOVE 1.5 LKHS		30.00%	
Retail Health Grid - Renewal & Portability Cases			
Fresh Health -1st Renewal		25%	
Fresh Health- 2nd Renewal		20%	
Fresh Health -3rd Renewal		As per Loss Ratio	
Agents getting 5% due to high LR and not being Business Active for the month get a quarter correction opportunity by doing 50K of new business			
Quarters being calendar year qtrs. Qtrs-JFM/AMJ/JAS/OND			
Portability Sum Insured >10 lkhs		15%	
PERSONAL ACCIDENT POLICY			
Monthly Premium		Comm Payable	
0-25000		20.00%	
25001-75000		22.50%	
75001-150000		25.00%	
150001-200000		27.50%	
200001-300000		30.00%	
>300001		32.50%	
3Wh PCV			
Upto 50K	50k to 2 lkhs	Above 2 Kkhs	RTOs
35.00%	37.50%	40.00%	(RTOs of THRISSUR, MALAPPURAM, KANNUR) KL-08 , KL-10 , KL-13 , KL-45 , KL-46 , KL-47 , KL-48 , KL-53 , KL-54 , KL-55 , KL-58 , KL-59 , KL-64 , KL-65 , KL-71 , KL-75 , KL-78 , KL-84 , KL-86
30.00%	32.50%	35.00%	(RTOs of PALAKKAD & KOZHIKODE) KL- 11 , KL-09 , KL-18 , KL-49 , KL-50 , KL-51 , KL-52 , KL-56 , KL-57 , KL-70 , KL-76 , KL-77 , KL-85
25.00%	27.50%	30.00%	(RTOs of PATHANAMTHITTA, ALAPPUZHA, IDUKKI, ERNAKULAM & KASARAGOD) KL-03 , KL-04 , KL-06 , KL-07 , KL-14 , KL-17 , KL-26 , KL-27 , KL-28 , KL-29 , KL-30 , KL-31 , KL-32 , KL-37 , KL-38 , KL-39 , KL-40 , KL-41 , KL-42 , KL-43 , KL-44 , KL-60 , KL-62 , KL-63 , KL-66 , KL-
15.00%	17.50%	20.00%	(RTOs of THIRUVANANTHAPURAM, KOLLAM, KOTTAYAM, WAYANAD & Others) KL-01 , KL-02 , KL-05 , KL-12 , KL-16 , KL-19 , KL-20 , KL-21 , KL-22 , KL-23 , KL-24 , KL-25 , KL-33 , KL-34 , KL-35 , KL-36 , KL-61 , KL-67 , KL-72 , KL-73 , KL-74 , KL-80 , KL-81 , KL-82
Inspection Not Required (T+2 basis)			
DECLINED MODEL		ATUL	
IMT 23 COVERAGE		UPTO 15 YEARS	
4 wh GCV below 2.5 tonnes			
Premium Slab		OD	
Upto 50K	19.50%	TP	
50k to 2 lkhs	19.50%	61%	
Above 2 Kkhs	19.50%	63.50%	
Age of Acceptance		66%	
Declined Model		Upto 15 years	
Mahindra Bolero all models			
IMT 23 COVERAGE		UPTO 15 YEARS	

4 wh GCV 7.5 k to 12 k tonnes				
Premium Slab	OD	TP		
Upto 50K	19.50%	31.00%		
50k to 2 lkhs	19.50%	33.50%		
Above 2 Kkhs	19.50%	36.00%		
4 wh GCV 12 k to 20 k tonnes				
Premium Slab	OD	TP		
Upto 50K	19.50%	25.00%		
50k to 2 lkhs	19.50%	27.50%		
Above 2 Kkhs	19.50%	30.00%		
School Buses For Jan , Feb & March 2026				
Premium Slab			Net	
Upto 50K			72.00%	
50k to 2 lkhs			74.50%	
Above 2 Kkhs			77.00%	
Age of Acceptance	Upto 15 years			
Discount	95.00%			
IMT 23 COVERAGE	UPTO 15 YEARS			
Private Cars-Comprehensive Only				
Business Slab	OD Rate			
0-50000	19.50%			
50000-100000	21.00%			
100001-250000	22.50%			
250001-500000	25.00%			
500000-1000000	27.50%			
> 1000000	30.00%			
Miscellaneous Category Vehicles				
Other than Tractor and Crane	15%			
Age of Acceptance	15 Years			
Discount	70%			
Cranes Below 12 tonnage	15%			
Age of Acceptance	15 Years			
Discount	50%			
Non Motor Except Corporate Broking- Sub to Sum Insured <100 Crs				
LOB	0-50	51-70	71- 80	81 And Above
FIRE-Up to SI 100 Crores	22.50%	22.50%	22.50%	22.50%
ENGINEERING	27.50%	27.50%	27.50%	25.00%
ALL PACKAGE POLICIES	25.00%	25.00%	25.00%	25.00%
JEWELLERS BLOCK				20.00%
FIR BSS PACKAGE				25.00%
WMC				
Slab	PAYOUT			
0-50000	22.50%			
50001-100000	25.00%			
100001-150000	27.50%			
>150001	30.00%			
ALL LIABILITY POLICIES	25.00%			
MARINE CARGO- Except Corporate Broking				
Slab	PAYOUT			
0-25000	20.00%			
25001-50000	22.50%			
50001-75000	25.00%			
75001 to 125000	27.50%			
>125000	30.00%			
Travel Product				
Monthly Premium	Comm Payable			
Upto-25 K	40.00%			
25K TO 50 K	45.00%			
50K TO 75 K	47.50%			
75K TO 1 LKH	50.00%			
1LKH TO 2 LKHS	52.50%			
ABOVE 2 LKHS	55.00%			