

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 <u>THRISSUR, MALAPPURAM, KANNUR</u>) 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 <u>PALAKKAD & KOZHIKODE</u>) 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 <u>PATHANAMTHITTA, ALAPPUZHA, IDUKKI, ERNAKULAM & KASARAGOD</u>) 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 <u>THIRUVANANTHAPURAM, KOLLAM, KOTTAYAM, WAYANAD & Others</u>) 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	TP		
Upto 50K	19.50%	61%		
50k to 2 lkhs	19.50%	63.50%		
Above 2 Kkhs	19.50%	66%		
Age of Acceptance		Upto 15 years		
Declined Model		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-ComprehensiveOnly				
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%		
Miscaleneous Category Vehicles				
Other than Tractor and Crane		15%		
Age of Accptance		15 Years		
Dsicount		70%		
Cranes Below 12 tonnage		15%		
Age of Acceptance		15 Years		
Dsicount		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%		