

# THE MOTOR VEHICLES (THIRD PARTY INSURANCE BASE PREMIUM AND LIABILITY) RULES, 2022<sup>1</sup>

*In exercise of the powers conferred by sub-section (2) of section 147 of the Motor Vehicles Act, 1988 (59 of 1988), the Central Government in consultation with the Insurance Regulatory and Development Authority of India, hereby makes the following rules, namely:—*

**1. Short title and commencement.**—(1) These rules may be called as the Motor Vehicles (Third Party Insurance Base Premium and Liability) Rules, 2022.

(2) They shall come into force on 1st June, 2022.

**2. Base premium and liability.**—The base premium for third party insurance for unlimited liability for the various classes of vehicles shall be as specified in the Tables given below; namely:—

**Table I**

Category	Vehicle Type	Rates (Rs)
(1)	(2)	(3)
	<b>Private Cars</b>	
	Not exceeding 1000 cc	2,094
	Exceeding 1000 cc but not exceeding 1500 cc	3,416
	Exceeding 1500 cc	7,897
	<b>Two Wheelers</b>	
	Not exceeding 75 cc	538
	Exceeding 75 cc but not exceeding 150 cc	714
	Exceeding 150 cc but not exceeding 350 cc	1,366
	Exceeding 350 cc	2,804
<b>A1</b>	<b>Goods Carrying Commercial Vehicles (other than 3 wheelers)</b>	
	GVW not exceeding 7500 kgs.	16,049
	Exceeding 7500 kgs but not exceeding 12000 kgs.	27,186
	Exceeding 12000 kgs but not exceeding 20000 kgs.	35,313
	Exceeding 20000 kgs but not exceeding 40000 kgs.	43,950
	Exceeding 40000 kgs.	44,242

1. Vide G.S.R. 394(E ), dated 25th May, 2022, published in the Gazette of India, Pt. II, Sec. 3(i), No. 373, dated 25-5-2022.

Category	Vehicle Type	Rates (Rs)
(1)	(2)	(3)
A2	Goods Carrying Motorised Three Wheelers and Motorised Pedal Cycles – Public Carriers	
	except e-carts	4,492
A3	Goods Carrying Motorised Three Wheelers and Motorised Pedal Cycles – Private Carriers	
	except e-carts	3,922
B	Trailers	
	Agricultural Tractors upto 6 HP	910
	Other vehicles including Miscellaneous & Special Type of Vehicles (Class-C),(For each trailer, for more please multiply by no. of trailers)	2,485

Table II

Category	Vehicle Type	Rates (Rs.)	
		Basic Rate	Per Licensed Passenger
(1)	(2)	(3)	(4)
C1a	Four wheeled vehicles used for carrying passengers for hire or reward with carrying capacity not exceeding 6 passengers		
	Not exceeding 1000 cc	6,040	1,162
	Exceeding 1000 cc but not exceeding 1500 cc	7,940	978
	Exceeding 1500 cc	10,523	1,117
C1b	Three wheeled vehicles used for carrying passengers for hire or reward with carrying capacity not exceeding 6 passengers		
	except e-rickshaw	2,539	1,214
C2	Four or more wheeled vehicles used for carrying passengers with carrying capacity exceeding 6 passengers for hire or reward		
	Educational institution bus	12,192	745
	Other than educational institution Bus	14,343	877
C3a	Motorised three wheeled passenger vehicles used for carrying passengers for hire or reward with carrying capacity exceeding 6 passengers but not exceeding 17 passengers	6,763	1,349



Category	Vehicle Type	Rates (Rs.)	
		Basic Rate	Per Licensed Passenger
(1)	(2)	(3)	(4)
C3b	Motorised three wheeled passenger vehicles used for carrying passengers for hire or reward with carrying capacity exceeding 17 passengers	15,502	948
C4	<b>Motorised Two wheelers used for carrying passengers for hire or reward</b>		
	Not exceeding 75 cc	861	580
	Exceeding 75 cc but not exceeding 150 cc	861	580
	Exceeding 150 cc but not exceeding 350 cc	861	580
	Exceeding 350 cc	2,254	580

Table III

Category	Vehicle Type	Rates (Rs.)
(1)	(2)	(3)
D	<b>Special Types of Vehicles</b>	
	Pedestrian controlled Agricultural Tractors with Horse Power rating not exceeding 6HP, Hearses and Plane Loaders	1,645
	Other Miscellaneous & Special types of vehicles	7,267
E	<b>Motor Trade (Road Transit Risks)</b>	
	Distance not exceeding 2400 kms.	1,175
	Distance exceeding 2400 kms.	1,412
Fa	<b>Motor Trade (Road Risks) (Excluding Motorised Two Wheelers) – (Named Driver or Trade Certificate)</b>	
	1st named driver or certificate	1,498
	For additional drivers/ certificates up to five (per driver/ certificate)	725
	For additional Drivers/ Certificates exceeding five but not exceeding 10 (per driver/ certificate)	467
	For additional Drivers/ Certificates exceeding ten but not exceeding 15 (per driver/ certificate)	404

Category	Vehicle Type	Rates (Rs.)
(1)	(2)	(3)
Fb	<b>Motor Trade (Road Risks) (Motorised Two Wheelers) – (Named Driver or Trade Certificate)</b>	
	1st named driver or certificate	515
	For each additional Driver/ Certificate	257

Table IV

Category of Vehicle	Rates (Rs.)
(1)	(2)
<b>New Private Car – Three year single premium</b>	
Not exceeding 1000 cc	6,521
Exceeding 1000 cc but not exceeding 1500 cc	10,640
Exceeding 1500 cc	24,596
<b>New Two Wheeler – Five year single premium</b>	
Not exceeding 75 cc	2,901
Exceeding 75 cc but not exceeding 150 cc	3,851
Exceeding 150 cc but not exceeding 350 cc	7,365
Exceeding 350 cc	15,117

Table V  
Rates for Electric vehicles

Category	Vehicle Type	Rates (Rs)
(1)	(2)	(3)
	<b>Private Cars</b>	
	Not exceeding 30 KW	1,780
	Exceeding 30 KW but not exceeding 65 KW	2,904
	Exceeding 65 KW	6,712
	<b>Two Wheelers</b>	
	Not exceeding 3 KW	457
	Exceeding 3 KW but not exceeding 7 KW	607
	Exceeding 7 KW but not exceeding 16 KW	1,161
	Exceeding 16 KW	2,383
A1	<b>Goods Carrying Commercial Vehicles (other than 3 wheelers)</b>	
	GVW not exceeding 7500 kgs.	13,642
	Exceeding 7500 kgs but not exceeding 12000 kgs.	23,108
	Exceeding 12000 kgs but not exceeding 20000 kgs.	30,016



Category	Vehicle Type	Rates (Rs.)
(1)	(2)	(3)
	Exceeding 20000 kgs but not exceeding 40000 kgs.	37,357
	Exceeding 40000 kgs.	37,606
A2	Goods Carrying Motorised Three Wheelers and Motorised Pedal Cycles – Public Carriers	
	e-carts	3,139
A3	Goods Carrying Motorised Three Wheelers and Motorised Pedal Cycles – Private Carriers	
	e-carts	3,211

Table VI

Long term rates for electric vehicles – Private  
Cars and Two wheelers

Category of Vehicle	Rates (Rs.)
(1)	(2)
<b>New Private Car – Three year single premium</b>	
Not exceeding 30 KW	5,543
Exceeding 30 KW but not exceeding 65 KW	9,044
Exceeding 65 KW	20,907
<b>New Two Wheeler – Five year single premium</b>	
Not exceeding 3 KW	2,466
Exceeding 3 KW but not exceeding 7 KW	3,273
Exceeding 7 KW but not exceeding 16 KW	6,260
Exceeding 16 KW	12,849

Table VII

Rates for Electric vehicles – Passenger carrying

Vehicle type	KW Segments	Basic TP premium (Rs.)	Premium per licensed passenger (Rs.)
(1)	(2)	(3)	(4)
C1a (Four wheeled vehicles used for carrying passengers for hire or reward with carrying capacity not exceeding 6 passengers)	Not exceeding 30 KW	5,134	988
	Exceeding 30 KW but not exceeding 65 KW	6,749	831
	Exceeding 65 KW	8,945	949

Vehicle type	KW Segments	Basic TP premium (Rs.)	Premium per licensed passenger (Rs.)
(1)	(2)	(3)	(4)
C1b (Three wheeled vehicles used for carrying passengers with carrying capacity not exceeding 6 passengers)	e-rickshaw	1,648	789
C2 (Four or more wheeled vehicles used for carrying passengers with carrying capacity exceeding 6 passengers for hire and reward)	Educational institution bus	10,363	633
	Other than educational institution bus	12,192	745
C3a (Motorised three wheeled passenger vehicles used for carrying passengers for hire or reward with carrying capacity exceeding 6 passengers but not exceeding 17 passengers)	-	5,749	1,147
C3b (Three wheeled vehicles used for carrying passengers for hire and reward with carrying capacity exceeding 17 passengers)	-	13,177	806
C4 (Motorised Two Wheelers used for carrying passengers for hire or reward)	Not exceeding 3 KW	732	493
	Exceeding 3 KW but not exceeding 7 KW	732	493
	Exceeding 7 KW but not exceeding 16 KW	732	493
	Exceeding 16 KW	1916	493

Table VIII  
Quadricycle

Category	Vehicle Type	Rates (Rs.)	
		Basic Rate	Per Licensed Passenger
(1)	(2)	(3)	(4)
Quadricycle	Private Car	2,094	N/A
	Electric private Car (Not exceeding 30 KW)	1,780	N/A
	Commercial Vehicles not exceeding 500 CC	2,539	1,214

Long term rates – Three years single premium:

Category	Vehicle Type	Rates (Rs.)
(1)	(2)	(3)
Quadricycle	New Private Car	6,521
	New Electric private Car (Not exceeding 30 KW)	5,543

**Note.—**

- I. Educational institution bus means an omnibus, which is owned by a college, school or other educational institution and used solely for the purpose of transporting students or staff of the educational institution in connection with any of its activities.
- II. A discounted price of 50% of the premium based on the Indian Motor Tariff shall be allowed to a private car registered as Vintage Car.
- III. A discount of 7.5% on the premium shall be allowed for Hybrid Electric Vehicle.
- IV. All rates of premium shall be rounded off to the nearest rupee.
- V. The category of vehicles under the Tables shall have the meaning assigned to a particular category of vehicles under Central Motor Vehicle Rules, 1989.



पक्ष बीमा आधार प्रीमियम और देयता) नियम, 2022 में और संशोधन करने के लिए निम्नलिखित नियम बनाती है, अर्थात्:-

1. (1) इन नियमों का संक्षिप्त नाम मोटर यान (तृतीय पक्ष बीमा आधार प्रीमियम और देयता) संशोधन नियम, 2024 है।

(2) ये राजपत्र में उनके प्रकाशन की तारीख से प्रवृत्त होंगे।

2. मोटर यान (तृतीय पक्ष बीमा आधार प्रीमियम और देयता) नियम, 2022 के नियम 2 में –

(i) सारणी ii में, श्रेणी सी1बी से संबंधित प्रविष्टियों में, स्तंभ (3) और (4) के अधीन प्रविष्टियों के स्थान पर, क्रमशः, निम्नलिखित प्रविष्टियां रखी जाएंगी, अर्थात्: - "2,371" और "1,134"

(ii) सारणी vii में, श्रेणी सी1बी से संबंधित प्रविष्टियों में, स्तंभ (3) और (4) के अधीन प्रविष्टियों के स्थान पर, क्रमशः निम्नलिखित प्रविष्टियां रखी जाएंगी, अर्थात्: - "1,539" और "737"

[फा. सं. आरटी -11036/194/2021-एमवीएल]

महमूद अहमद, अपर सचिव

**टिप्पण:** मूल नियम भारत के राजपत्र, असाधारण, भाग II, खंड 3, उप खंड (ii) में अधिसूचना संख्या सा.का.नि. 394(अ), तारीख 25 मई, 2022 द्वारा प्रकाशित किए गए थे।

### MINISTRY OF ROAD TRANSPORT AND HIGHWAYS NOTIFICATION

New Delhi, the 5th January, 2024

**G.S.R. 32(E).**—WHEREAS draft rules further to amend the Motor Vehicles (Third Party Insurance Base Premium and Liability) Rules, 2022, were published, as required under sub-section (1) of section 212 of the Motor Vehicle Act, 1988 (59 of 1988), *vide* notification of the Government of India in the Ministry of Road Transport and Highways, number G.S.R. 441(E) dated the 14th June, 2023 in the Gazette of India, Extraordinary, Part-II, section 3, sub-section (i), inviting objections and suggestions from all persons likely to be affected thereby before the expiry of the period of thirty days from the date on which the copies of the Gazette containing the said notification were made available to the public;

AND WHEREAS, copies of the official Gazette in which the said notification was published, were made available to the public on the 15th June, 2023;

AND WHEREAS, the objections and suggestions received from the public in respect of the said draft rules have been duly considered by the Central Government;

Now, therefore, in exercise of the powers conferred by sub-section (2) of section 147 of the Motor Vehicles Act, 1988 (59 of 1988), the Central Government, in consultation with the Insurance Regulatory and Development Authority, hereby makes the following rules further to amend the Motor Vehicles (Third Party Insurance Base Premium and Liability) Rules, 2022, namely:-

1. (1) These rules may be called the Motor Vehicles (Third Party Insurance Base Premium and Liability) Amendment Rules, 2024.
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Motor Vehicles (Third Party Insurance Base Premium and Liability) Rules, 2022, in rule 2, –
  - (i) in Table II, in the entries relating to category C1b, for the entries under Columns (3) and (4), the following entries shall, respectively, be substituted, namely:- “2,371” and “1,134”.
  - (ii) in Table VII, in the entries relating to category C1b, for the entries under Columns (3) and (4), the following entries shall, respectively, be substituted, namely:- “1,539” and “737”.

[F. No. RT-11036/194/2021-MVL]

MAHMOOD AHMED, Addl. Secy.

**Note :** The principal rules were published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), *vide* notification number G.S.R. 394(E) dated the 25<sup>th</sup> May, 2022.