

Understand your Car Insurance Premium

- Example/ Working/ Computation Logic of Car Third-Party Insurance Premium calculation:

The third-party premium is determined by Insurance Regulatory and Development Authority of India (IRDAI). The **Premium of Rs. 2072** has been computed for a **4-wheeler of 799 engine cubic capacity (CC)**.

- Third-Party premium = Rs. 2072
- **Total Premium = Rs. 2072 (excluding taxes)**

Rates are for Private Car Liability only – NAVI General Insurance. Product UIN: IRDAN155RP0001V01201718

Understand your Bike Insurance Premium

- Example/ Working/ Computation Logic of Bike Third-Party Insurance Premium Calculation:

The third-party premium is determined by Insurance Regulatory and Development Authority of India (IRDAI). The **Premium of Rs. 752** has been computed for a **2-wheeler of 100 engine cubic capacity (CC)**.

- Third-Party premium = Rs. 752
- **Total Premium = Rs. 752 (excluding taxes)**

Rates are for Two-Wheeler Liability Only Policy – NAVI General Insurance. Product UIN: IRDAN155RP0002V01201718

- Example/ Working/ Computation Logic of Bike Comprehensive Insurance Premium Calculation:

The comprehensive two-wheeler premium is a total of the own damage premium and third-party liability premium. While third party premium is determined by Insurance Regulatory and Development Authority of India (IRDAI), the own damage premium is calculated according to the insured declared value (IDV) of the vehicle, which, in simple terms is the present market value of your vehicle. The following figures have been provided by Bengaluru RTO to arrive at the aforementioned comprehensive third-party premium for a **2-wheeler of 100 engine cubic capacity (CC)**, whose **IDV is Rs 22,351**. A **no claim bonus (NCB) of 25%** has been applied.

- OD premium = Rs. 99
- TP premium = Rs. 752
- **Total Premium = Rs. 851 (excluding taxes)**

Rates are for COCORide Two-Wheeler Package Policy – NAVI General Insurance. Product UIN: IRDAN155RP0001V01201819

For revised Motor Third Party Premium Rates for FY 2019–20, click [here](#)

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