

# Linkage of Insurance Premium with Traffic Violation

ADDENDUM TO THE REPORT OF WORKING GROUP CREATED BY IRDAI

30<sup>TH</sup> NOVEMBER 2020

Smt T L Alamelu  
Member (Non-Life)  
Insurance Regulatory and Development Authority of India  
Hyderabad

Dear Madam,

**Addendum to The Report of the Working Group to examine and recommend linking of motor insurance premium with traffic violations**

This has reference to the formation of above working group by you vide IRDAI order IRDA / NL / ORD / MISC / 153/ 09 / 2019 dated 6<sup>th</sup> Sept 2019. The report of this working group was submitted to the Authority on 30<sup>th</sup> November 2019 followed by presentation to Hon'ble Chairman, IRDAI on 13<sup>th</sup> December 2019 and to Hon'ble Lieutenant Governor, Delhi on 3<sup>rd</sup> February, 2020.

The working group received a Delhi Traffic Police letter dated 18<sup>th</sup> Aug 2020 through IRDAI on 20<sup>th</sup> August 2020 sharing some observations about the categorization of various traffic offences. The working group sought a meeting with the officials of Delhi Traffic Police to better understand their viewpoint on the subject. Due to travel restrictions arising out of Covid-19, face-to-face meeting could not happen but the working group could virtually meet the officials of Delhi Police on 11<sup>th</sup> November, 2020. The views expressed by Delhi Traffic Police are valid and are borne out of their vast experience on the subject and necessitate some minor changes in the traffic hazard categorization.

The addendum to the report explaining the changes in the main report is appended in the ensuing pages. Also attached with this addendum, is the main report incorporating the changes by appropriately recording of the date of these changes.

Place: Mumbai  
Date: 30<sup>th</sup> November 2020

Anurag Rastogi  
Chairman of the Working Group

**Members**

Shri Rakesh Paweriya <sup>1</sup>	Shri Vinay Verma
Shri Parwaiz Ahmed <sup>2</sup>	Shri Amitabh Jain
Shri Ravinder Soni	Shri Pankaj Jain
Ms Anjitha Chepyala	Shri Jacob Kunapally
	Ms Nimisha Srivastava

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<sup>1</sup> Member till 21<sup>st</sup> Oct, 2019

<sup>2</sup> Member w.e.f. 22nd Oct, 2019 in place of Mr Paweriya

## Addendum

1. On page 14 of the report, in the “Table of Offence clusters and Violation Points”, the word “Signal” in the offence code “THZ 8” may be replaced by “Signs” so as to read “Traffic Signs” instead of “Traffic Signal”.
2. On page 52 of the report, in the table of “Traffic Violation Points” the word “Signal” in the offence code “THZ 8” may be replaced by “Signs” so as to read “Traffic Signs” instead of “Traffic Signal”.
3. In Annexure 2 on page 70 of the report, the “List of Traffic Offences Categorized by Offence Type for Calculating Violation Points” may be replaced by the table on page 4 of this addendum, as suggested by Delhi Traffic Police and fully agreed by Working Group.

### List of Traffic Offences Categorized by Offence Type for Calculating Violation Points

Offence Code	Offence Cluster	Offence	Section
THZ 1	Drunk Driving	Driving under influence of Alcohol and Drugs.	185 MVA
THZ 2	Dangerous Driving	Jumping a red light	184 MVA
		Violating a stop sign	184 MVA
		Use of handheld communications devices while driving	184 MVA
		Passing or Overtaking other vehicles in manner contrary to law	184 MVA
		Driving against the authorized flow of traffic	184 MVA
		Driving in any manner that falls far below what would be expected of a competent and careful driver	184 MVA
		Driving when mentally and physically unfit to drive	186 MVA
THZ 3	Disobeying Police	Violation of directions of a Police Officer or misbehavior with a Police Officer	179 (1) MVA
		Withholding of information	179 (2) MVA
THZ4	Over Speeding	Racing or speeding on public roads.	189 MVA
		Driving above the permitted Speed limits by the Traffic police.	112/183 MVA
		Abetment for going over the speed limit	112/183 MVA
		Without Speed Governor	66.1/192 (a) MVA
THZ5	Driving W/O License/Insurance/PUCC	Driving without License	3/181 MVA
		Without Insurance	146/196 MVA
		Driving after being disqualified	182 (1) MVA
		Offences made by juveniles (below 18 years)	199 A MVA
		Allowing unauthorized person to drive	5/180 MVA
		Without PUCC	115/CMVR /190 (2) MVA
THZ 6	Wrong lane driving/plying during No Entry	Not driving in the proper lane	6 MVDR/177 A MVA
		Driving on foot path	39 MVDR/177 A MVA
		Violation of No Entry (restriction) Timings by Goods Vehicles	115/194 (1) MVA
		Driving in NMV lanes	115 MVA/194 (1) MVA
THZ 7	Hazardous Goods carriage	Transportation of dangerous goods by common carriers	3,13 or a notification u/s 14 / 18 of The Carriage by Road Act, 2007
THZ 8	Violation of Mandatory Traffic Sign.	Violating the yellow line	119/177 MVA
		Violating the Mandatory Signs.	119/177 MVA
THZ 9	Overloading	High and Long/Load in vehicles	194-1A MVA
		Going over the limit of weight and limitation on use.	113/194(1) MVA
		Carriage of Extra passengers on Transport Vehicle	194 A MVA
		Obstructive Driving (Extra Passenger on Driver Seat)	125/177 MVA
		Overloading of two wheeler	128/194 C MVA
THZ 10	Safety Measures	Driving without safety belt or child restraint system	194 (B) 1 MVA
		Plying unfit vehicle/unsafe condition	56/192 (1) MVA read with 52 MVA
		Without Helmet	129/194 D MVA
THZ 11	Vehicle modification	Alteration in a motor vehicle (retro fitting of motor vehicle parts)	182 A (4) MVA
		Vehicle without RUPD & LUPD.	124 CMVR/ 190(2) MVA
		Using Modified Silencer	39/192 (1) MVA read with 52 MVA
		Use of Pressure Horn.	39/192 (1) MVA read with 52 MVA
THZ 12	Wrong Parking	Improper/Obstructive Parking	122/177 MVA
		Picking Passenger without stand	66(1)/192-A MVA