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[Get rewarded for good driving behaviour if you are in Pune](#)

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Disha Sanghvi

- The government has emphasized that traffic violation history be considered as a parameter to fix motor insurance premiums
- Bajaj Allianz General Insurance is looking to offer a discount on motor insurance premium on declaration basis for citizens following safe driving behaviour in the city

Bajaj Allianz General Insurance Co Ltd has announced a reward system for citizens who maintain a good driving track record in Pune. The insurer has tied up with Pune Traffic Police to offer special pricing on motor insurance policies for those vehicle drivers who follow the traffic regulations ardently.

In a press release, the commissioner of Pune police Dr Venkatesham said, "The police is looking at constantly improving the safety of citizens which also requires that those plying on the road follow all the traffic rules and regulations. For our road safety initiative for 2020, along with Bajaj Allianz General Insurance, we want to appreciate and reward those citizens who have been mindful and dutiful in adhering to traffic rules."

In response to a query, the insurer said it is looking to offer a discount between 5-15% on motor insurance premium on declaration basis for citizens following safe driving behaviour in the city. The insurer's response further stated that a customer will share a declaration stating that they have ardently followed traffic rules and regulations. The insurer will further verify the information from the traffic police on an 'as and when' needed basis and accordingly provide the benefit to the customer.

As a part of the amendments to the Motor Vehicles Act, the government last year emphasized that traffic violation history be considered as a parameter to fix motor insurance premiums. Until now, the premiums were, typically, dependent on the car's make, model and variant. However, with Bajaj Allianz making this announcement in Pune, it looks like the motor insurance industry is ready to adopt global practices by rewarding good driving practices.

"It is unfortunate how many people lose their lives on a day to day basis due to accidents that happen on Indian roads. Through this association with the Pune traffic police, we want to offer better insurance pricing for citizens of Pune who adhere to traffic rules, thus encouraging safe driving behavior," said Tapan Singhel, MD and CEO, Bajaj Allianz General Insurance Co.