FOR INSURERS AND BROKERS

Insurer pilot brief: evidence for every ODC move

Fewer transit losses on over-dimensional and over-weight cargo, and a record that underwriters and claims teams can rely on. Every move is inspected to a fixed standard, checked by a second person and locked into one evidence file before the truck moves.

THE PROOF

2×
reduction in loss ratio, transformer client

1.3×
reduction in loss ratio, chiller client

0.5×
inspection expenses, both clients

Loss ratios on annual turnover and survey fees, two clients (not named), April to December 2025. The basis is in the research papers on SSRN (https://papers.ssrn.com/abstract=6067067) and Zenodo (https://zenodo.org/records/18044161). Client-reported, not a guarantee. The data behind the platform: 207 trips and 242 inspections, anonymised (Analytics).

What stands behind each move

- **Documents read and cross-checked:** invoice, LR, eWay Bill, vehicle RC and driver licence, against the declared cargo and vehicle.
- **A fixed 10-photo evidence standard** before dispatch: front, sides, rear, nameplate, lashing and ODC markers.
- **Limits and securing checked:** length, breadth and height against the MoRTH over-dimension thresholds, payload against the vehicle, and lashing capacity against the 1.5× weight rule.
- **Two people, always:** the inspector (maker) captures and confirms, an independent checker approves or returns it. Every correction carries a logged reason.
- **Unloading is evidenced too:** a four-stage photo protocol and incident logging to final rest.
- **See it for yourself:** three real reports, redacted: one cleared, one with a lashing gap, one stopped for overloading.
- **One locked file:** a PDF report and archive with a QR code, ready for underwriting, claims and regulators.

Pilot scope and terms

Two categories, MoRTH and non-MoRTH, which you switch between in the app. The pilot data holds only the unit of measure, quantity and HSN code of what was floated: no names and no values.

Pilot terms*: Diwali 2026 enterprise founding partners: qualify and contract by 8 November 2026 for up to 30 included inspections before 2027; billing from 1 January 2027. Offer and full terms. *Terms and conditions apply.

Insurers and brokers can also bid on ODC movements, one inspection or a repeat programme: place a bid.

To request a pilot: iCargoFinsure, Cargofin Softwares Pvt Ltd, icargofinsure.com/insurer-pilot-brief.html

Educational brief, not an underwriting opinion, a permit or a certified calculation.