

NCD Stepback Scale - All Schemes



NCD Prior to Renewal	Claims in Previous 3 years	Claims in Current Insurance Year	NCD at Next Renewal
5+ Years protected	0	1	5+ Years protected
5+ Years protected	0	2	5+ Years unprotected
5+ Years protected	0	3	3 Years unprotected
5+ Years protected	0	4	1 Years unprotected
5+ Years protected	0	5	Nil
5+ Years protected	1	1	5 Years unprotected
5+ Years protected	1	2	3 Years unprotected
5+ Years protected	1	3	1 Years unprotected
5+ Years protected	1	4	Nil
4+ Years protected	0	1	4+ Years protected
4+ Years protected	0	2	4+ Years unprotected
4+ Years protected	0	3	2 Years unprotected
4+ Years protected	0	4	Nil
4+ Years protected	1	1	4+ Years unprotected
4+ Years protected	1	2	2 Years unprotected
4+ Years protected	1	3	Nil

Current Years NCD	NCD at Renewal if No Fault Claims Made	NCD at Renewal if One Fault Claim Made	NCD at Renewal if Two Fault Claims Made	NCD at Renewal if More Than Two Fault Claims Made
0	1	0	0	0
1	2	0	0	0
2	3	0	0	0
3	4	1	0	0
4	5	2	0	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9+	9+	3	1	0

Average NCD Scales

West Bay

NCD Years	Private Car	Private Car (Applied)	Commercial Vehicle	Private Hire	Public Hire
0	+13%	+13%	+5%	+10%	0%
1	-22%	-22%	-25%	-20%	-28%
2	-36%	-36%	-35%	-30%	-46%
3	-40%	-40%	-40%	-40%	-53%
4	-45%	-45%	-45%	-50%	-59%
5	-50%	-50%	-50%	-50%	-63%
6+	-52%	-52%	-52%	-50%	-63%

Tradex

NCD Years	Private Car	Commercial Vehicle
0	+10%	+5%
1	-20%	-25%
2	-35%	-35%
3	-40%	-40%
4	-45%	-45%
5	-50%	-50%
6+	-52%	-52%

Cost of Protected NCD

West Bay

Previous fault claim(s) in the last 36 months	Private Car	Private Car (Applied)	Commercial Vehicle	Private Hire	Public Hire
0 Fault Claims	+10%	+10%	+10%	+10%	+10%
1 Fault Claims	+15%	+15%	+15%	+10%	+10%

Tradex

Previous fault claim(s) in the last 36 months	Private Car	Commercial Vehicle
0 Fault Claims	+10%	+10%
1 Fault Claims	+15%	+15%