



2023 CMA REVIEW
January 2024

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

Tradex

| NCD Years | Private Car | Commercial Vehicle | Private Hire | Public Hire |
|-----------|-------------|--------------------|--------------|-------------|
| 0 | N/A | N/A | +10% | 0% |
| 1 | -20% | -25% | -20% | -28% |
| 2 | -35% | -35% | -30% | -46% |
| 3 | -40% | -40% | -40% | -53% |
| 4 | -45% | -45% | -50% | -59% |
| 5 | -50% | -50% | -50% | -63% |
| 6+ | -52% | -52% | -50% | -63% |

Cost of Protected NCD



West Bay

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

Tradex

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