

No Claims Discount Stepback Scale

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

Insenture Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority (No. 923592)

Insenture Underwriting Services Limited is registered in England & Wales (No. 11410947)

2021 Average NCD Scales

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

Private Car (A-Plan scheme)	
NCD Years	Factor
0	+0%
1	-25%
2	-35%
3	-40%
4	-45%
5	-50%
6+	-52%

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

Private Hire	
NCD Years	Factor
0	+10%
1	-20%
2	-30%
3	-40%
4	-50%
5	-50%
6+	-50%

Public Hire	
NCD Years	Factor
0	+0%
1	-28%
2	-46%
3	-53%
4	-59%
5	-63%
6+	-63%

Cost of Protected NCD

Previous fault claims in the last 36 months	Additional Premium
0 Fault Claims	+10%
1 Fault Claims	+15%

Previous fault claims in the last 36 months	Additional Premium
0 Fault Claims	+10%
1 Fault Claims	+15%

Previous fault claims in the last 36 months	Additional Premium
0 Fault Claims	+10%
1 Fault Claims	+10%