



| NCB Years | Average NCB Discount Awarded in 2017 |
|-----------|--------------------------------------|
| 0         | 0%                                   |
| 1         | 10%                                  |
| 2         | 11%                                  |
| 3         | 12%                                  |
| 4         | 13%                                  |
| 5         | 15%                                  |
| 6         | 17%                                  |
| 7         | 20%                                  |
| 8         | 23%                                  |
| 9         | 27%                                  |
| 10        | 27%                                  |
| 11        | 27%                                  |
| 12        | 27%                                  |
| 13        | 27%                                  |
| 14        | 28%                                  |
| 15        | 28%                                  |
| 16        | 28%                                  |
| 17+       | 28%                                  |

| NCD at Policy Inception | Non Protected Bonus                  |         |          |          |          |          | Protected Bonus                      |         |          |          |          |          |
|-------------------------|--------------------------------------|---------|----------|----------|----------|----------|--------------------------------------|---------|----------|----------|----------|----------|
|                         | Number of years NCD at Policy Expiry |         |          |          |          |          | Number of years NCD at Policy Expiry |         |          |          |          |          |
|                         | 0 claims                             | 1 claim | 2 claims | 3 claims | 4 claims | 5 claims | 0 claims                             | 1 claim | 2 claims | 3 claims | 4 claims | 5 claims |
| 0                       | 1                                    | 0       | 0        | 0        | 0        | 0        | N/A                                  | N/A     | N/A      | N/A      | N/A      | N/A      |
| 1                       | 2                                    | 0       | 0        | 0        | 0        | 0        | 2                                    | 1       | 1        | 0        | 0        | 0        |
| 2                       | 3                                    | 0       | 0        | 0        | 0        | 0        | 3                                    | 2       | 2        | 0        | 0        | 0        |
| 3                       | 4                                    | 1       | 0        | 0        | 0        | 0        | 4                                    | 3       | 3        | 1        | 0        | 0        |
| 4                       | 5                                    | 2       | 0        | 0        | 0        | 0        | 5                                    | 4       | 4        | 2        | 0        | 0        |
| 5                       | 6                                    | 3       | 1        | 0        | 0        | 0        | 6                                    | 5       | 5        | 3        | 1        | 0        |
| 6                       | 7                                    | 3       | 1        | 0        | 0        | 0        | 7                                    | 6       | 6        | 3        | 1        | 0        |
| 7                       | 8                                    | 3       | 1        | 0        | 0        | 0        | 8                                    | 7       | 7        | 3        | 1        | 0        |
| 8                       | 9                                    | 3       | 1        | 0        | 0        | 0        | 9                                    | 8       | 8        | 3        | 1        | 0        |
| 9                       | 10                                   | 3       | 1        | 0        | 0        | 0        | 10                                   | 9       | 9        | 3        | 1        | 0        |
| 10                      | 11                                   | 3       | 1        | 0        | 0        | 0        | 11                                   | 10      | 10       | 3        | 1        | 0        |
| 11                      | 12                                   | 3       | 1        | 0        | 0        | 0        | 12                                   | 11      | 11       | 3        | 1        | 0        |
| 12                      | 13                                   | 3       | 1        | 0        | 0        | 0        | 13                                   | 12      | 12       | 3        | 1        | 0        |
| 13                      | 14                                   | 3       | 1        | 0        | 0        | 0        | 14                                   | 13      | 13       | 3        | 1        | 0        |
| 14                      | 15                                   | 3       | 1        | 0        | 0        | 0        | 15                                   | 14      | 14       | 3        | 1        | 0        |
| 15                      | 16                                   | 3       | 1        | 0        | 0        | 0        | 16                                   | 15      | 15       | 3        | 1        | 0        |
| 16                      | 17                                   | 3       | 1        | 0        | 0        | 0        | 17                                   | 16      | 16       | 3        | 1        | 0        |
| 17+                     | 17+                                  | 3       | 1        | 0        | 0        | 0        | 17+                                  | 17      | 17       | 3        | 1        | 0        |

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