



NCD Years	Average NCD Discount Awarded in 2025
0	0%
1	10%
2	10%
3	10%
4	10%
5	10%
6	10%
7	10%
8	12%
9	13%
10	14%
11	14%
12	15%
13	15%
14	16%
15	17%
16	17%
17+	17%

NCD at Policy Inception	Non Protected Discount						Protected Discount					
	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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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority - Reg No. 202795

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