

# Car Insurance No Claims Discount Scales

The number of no claims years that you declare to us and the amount advised to you by us of any no claims discount/bonus shown on your quotation or premium breakdown corresponds to the scale below.

**Important – Please note the final quote you get, net of no claims discount, is the one that matters. Gross or base premiums, percentages and points on the scale vary between insurers.**

## Zurich Motorstar Policy

Point on Scale	Percentage
1 Year	15%
2 Years	25%
3 Years	35%
4 Years	45%
5 +Years	55%

**Zurich Example** – If you declare 3 years no claims bonus then your no claims discount amount will be equivalent to a 35% discount built into your premium calculation.

## Allianz Policy

Point on Scale	Percentage
1 Year	34%
2 Years	40%
3 Years	44%
4 Years	47%
5 Years	51%
6 Years	54%
7 Years	58%
8 Years	61%
9 Years	64%

**Allianz Example** – If you declare 3 years no claims bonus then your no claims discount amount will be equivalent to a 44% discount built into your premium calculation.

## Aviva Policy

Point on Scale	Percentage
1 Year	10%
2 Years	20%
3 Years	30%
4 Years	40%
5 +Years	50%

**Aviva Example** – If you declare 3 years no claims bonus then your no claims discount amount will be equivalent to a 30% discount built into your premium calculation.

## Axa Policy

Point on Scale	Percentage
1 Year	10%
2 Years	20%
3 Years	30%
4 Years	40%
5 +Years	50%

**Axa Example** – If you declare 3 years no claims bonus then your no claims discount amount will be equivalent to a 30% discount built into your premium calculation.

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