

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.