

## Average NCD Discount Tables

### Driving Tuition Discount Table

Number of Years No Claims Discount	Average NCD Discount in 2017
One Years NCD	32%
Two Years NCD	42%
Three Years NCD	52%
Four Years NCD	61%
Five Years NCD	66%
Six Years NCD	67%
Seven Years NCD	68%
Eight Years NCD	69%
Nine Years NCD	70%

### Conviction Scheme Discount Table

Number of Years No Claims Discount	Average NCD Discount in 2017
One Years NCD	20%
Two Years NCD	26%
Three Years NCD	31%
Four Years NCD	33%
Five Years NCD	33%
Six Years NCD	33%
Seven Years NCD	33%
Eight Years NCD	33%
Nine Years NCD	33%

### Manual Validation Scheme Discount Table

Number of Years No Claims Discount	Average NCD Discount in 2017
One Years NCD	23%
Two Years NCD	31%
Three Years NCD	35%
Four Years NCD	39%
Five Years NCD	41%
Six Years NCD	42%
Seven Years NCD	43%
Eight Years NCD	44%
Nine Years NCD	44%

### Specialist - Combined Discount Table

Number of Years No Claims Discount	Average NCD Discount in 2017
One Years NCD	30%
Two Years NCD	40%
Three Years NCD	50%
Four Years NCD	55%
Five Years NCD	60%
Six Years NCD	62%
Seven Years NCD	64%
Eight Years NCD	66%
Nine Years NCD	66%

TableMarkerstudy Insurance Services Ltd, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD. Markerstudy Insurance Services Limited previously traded as Zenith Marque Insurance Services Limited and, from 1st July 2018, incorporates the business of Zenith Insurance Management (UK) Limited and Markerstudy Limited.

Markerstudy Insurance Services Limited registered in England and Wales (No. 2135730) with registered office at 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB.

Authorised and regulated by the Financial Conduct Authority (No. 475572). Markerstudy Insurance Services Limited is an appointed service provider to Zenith Insurance Plc and Markerstudy Insurance Company Limited.