

The DCL Treble 20 Agreement

The DCL Treble 20 Agreement is a unique and innovative contract. Legally binding it provides premium stability through a predetermined rating structure over three years.

Frequently asked questions:-

- **Does DCL allow any discount for the Treble 20 Agreement?**
This is often the case, but at the Underwriters discretion
- **Does the Policyholder pay three years premium upfront?**
No – the premiums are paid annually for the year ahead. The premium for years two and three are not known at inception
- **Does DCL issue Claims Experience at each renewal?**
No – only once the agreement reaches the end of the three year deal
- **What information is provided to keep on top of claims?**
DCL will provide a Claims Listing at each renewal, this is done at month 10 and renewal terms are calculated based on this listing. Brokers should request a claims listing at around month 9 and make any representations regarding reserves at that point. At the close of month 10 the loss ratio is calculated and is then binding
- **Can the policy transfer to another Broker within the Agreement**
Yes - Policyholders can change broker assuming DCL have a TOBA with the new Broker. Any transfers of agency requests are subject to our standard procedure
- **What would happen if the first year's claims deteriorated and the policyholder was in the second year of the Agreement, would DCL look to recover any additional premium?**
No – we would only be looking at the current year to base the renewal premium.
- **Can the client exit the Agreement at any point?**
No – This is a legally binding three year agreement and premiums are due for the full three years
- **How are claims in month 11 or 12 of a policy year taken into account?**
These claims are not included in any calculations but equally any settlements or reserve reductions which occur in these months are not included
- **Can you apply the Treble 20 Agreement to the Haul-in-One product?**
No
- **Is the Carraig Premium Finance available under a Treble 20 policy?**
Yes, the same rules apply as if it was a 12 month fleet policy.
- **Does the Treble 20 include the client having to use telematics?**
No - The Treble 20 is purely a premium stability programme although the more risk management they implement the more likely they are to see premium savings. If the client is looking at telematics. DCL have a separate product, Camatics, which includes connected cameras, an excess waiver and has the Treble 20 scale built in.