

# 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 Underwriter's 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.



T: 01245 459700

Redwing House, Colchester Road, Chelmsford, Essex. CM2 5PB