

## Security for clients with our 3 year premium stability plan



### Protect policyholders' premiums from market pressures.

Treble 20 is a legally binding, long-term agreement overarching 3 annual contracts of insurance which can be bolted on to any of our products\*



#### Rating structure fixed for three years

Save time and money in year 2 and 3 without the need to obtain a quote.



#### Pay premiums based on the performance of your fleet

Avoid being penalised due to market pressures or the poor accident record of others.



#### Effective forecasting of future insurance costs

Pre-agreed parameters allow cash flow planning with a transparent relationship between premium and claim costs.



#### Premium payment plan available

On each annual contract which is subject to a T20 agreement.



#### Annual premium increases are capped

Should a fleet experience a large loss.



#### Annual premium reductions of 20% can be achieved

Should the policy run well.

\*with the exception of Camatics which has its own 3 year LTA wording.



### Premium pricing calculated using a preset and fixed adjustment scale

Premium per vehicle change	
0%	-20%
1% - 19%	-15%
20% - 29%	-10%
30% - 39%	-5%
40% - 47%	0%
48% - 62%	+5%
63% - 67%	+10%
68% - 72%	+15%
73% - 77%	+20%
78% - 82%	+25%
83% - 87%	+30%
88% and above	+35%



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.

## **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 monitor claims activity?**

We will issue an extraction listing at month 10 and the operating loss ratio is calculated using this listing which is then binding. We strongly recommend brokers access the broker portal for a listing and schedule a claims review meeting ahead of extraction and make any relevant representations to claims.

## **Can a policyholder move brokers during a T20 agreement?**

Yes – but it will be dependant on whether a broker has chosen to be named and included in the agreement. Only brokers with a DCL agency can be appointed and transfers are agreed at our absolute discretion.

## **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 only ever base the renewal premium on the previous claims year up to month 10.

## **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 annual contracts of insurance.

## **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. You can apply the T20 agreement to all products except Haul In One and Camatics which has its own dedicated 3 year policy wording that includes the same premium adjustment scale.

## **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 the client implements the more likely they are to see premium savings. Three year options are available with Connect and Camatics which also have additional excess waiver benefits if clients are looking to bolster their commitment to managing risk.