

La disciplina del Bonus/Malus

Regole evolutive della classe di merito di Compagnia

Classe di merito di Compagnia	Numero di sinistri nel periodo di osservazione									
	0 sinistri		1 sinistro		2 sinistri		3 sinistri		4 sinistri	
Polizza Auto	Classe BM	Var %*	Classe BM	Var %*	Classe BM	Var %*	Classe BM	Var %*	Classe BM	Var %*
1L	1L	0.0%	1H	2.0%	1E	5.2%	1B	8.4%	02	26.8%
1I	1L	-1.0%	1G	2.0%	1D	5.1%	1A	12.6%	03	31.9%
1H	1I	-1.0%	1F	2.0%	1C	5.2%	01	17.7%	04	38.8%
1G	1H	-1.0%	1E	2.0%	1B	5.2%	02	23.0%	05	42.6%
1F	1G	-1.0%	1D	2.0%	1A	9.3%	03	28.0%	06	48.0%
1E	1F	-1.0%	1C	2.0%	01	14.2%	04	34.7%	07	55.8%
1D	1E	-1.0%	1B	2.0%	02	19.4%	05	38.4%	08	61.9%
1C	1D	-1.0%	1A	6.1%	03	24.2%	06	43.6%	09	70.4%
1B	1C	-1.0%	01	10.8%	04	30.7%	07	51.2%	10	76.3%
1A	1B	-4.8%	02	11.4%	05	29.2%	08	51.1%	11	79.7%
01	1A	-5.3%	03	10.9%	06	28.3%	09	52.2%	12	86.6%
02	01	-5.3%	04	11.7%	07	29.2%	10	50.7%	13	111.2%
03	02	-4.8%	05	10.3%	08	29.0%	11	53.5%	14	138.8%
04	03	-5.9%	06	8.8%	09	29.0%	12	58.2%	15	167.8%
05	04	-3.6%	07	11.5%	10	30.0%	13	82.2%	16	204.5%
06	05	-4.6%	08	11.6%	11	32.7%	14	106.5%	17	260.7%
07	06	-6.0%	09	11.5%	12	36.8%	15	131.5%	18	307.0%
08	07	-4.7%	10	11.1%	13	55.8%	16	160.3%	18	287.9%
09	08	-5.9%	11	11.9%	14	74.1%	17	204.0%	18	264.9%
10	09	-4.3%	12	17.3%	15	98.5%	18	249.1%	18	249.1%
11	10	-6.6%	13	31.0%	16	118.8%	18	226.2%	18	226.2%
12	11	-8.8%	14	41.9%	17	147.9%	18	197.5%	18	197.5%
13	12	-16.3%	15	41.6%	18	149.1%	18	149.1%	18	149.1%
14	13	-15.8%	16	40.7%	18	109.6%	18	109.6%	18	109.6%
15	14	-16.1%	17	46.5%	18	75.8%	18	75.8%	18	75.8%
16	15	-15.2%	18	49.0%	18	49.0%	18	49.0%	18	49.0%
17	16	-19.5%	18	20.0%	18	20.0%	18	20.0%	18	20.0%
18	17	-16.7%	18	0.0%	18	0.0%	18	0.0%	18	0.0%

* Si precisa che per "Var %" si intende la variazione percentuale di premio della garanzia responsabilità civile dovuta alla sola variazione della classe di merito di Compagnia.

Regole evolutive della classe di conversione universale CU

PROVENIENZA	ASSEGNAZIONE				
	Classe di merito	0 sinistri	1 sinistro	2 sinistri	3 sinistri
01	1	3	6	9	12
02	1	4	7	10	13
03	2	5	8	11	14
04	3	6	9	12	15
05	4	7	10	13	16
06	5	8	11	14	17
07	6	9	12	15	18
08	7	10	13	16	18
09	8	11	14	17	18
10	9	12	15	18	18
11	10	13	16	18	18
12	11	14	17	18	18
13	12	15	18	18	18
14	13	16	18	18	18
15	14	17	18	18	18
16	15	18	18	18	18
17	16	18	18	18	18
18	17	18	18	18	18