



Cat C insurance write-off category

Occasionally classic cars are seen offered for sale mentioning a **Cat C write-off classification**. In some cases the disclosure of Cat C is not clear and in any case a potential buyer will need to understand what that classification means and the consequent effect it can have on the value of the car and its attraction to any future buyers. Routine care is needed when buying a classic car, not least making thorough checks on the vehicle and any write-off classification that may have been allocated to the car. An additional factor is the write-off categories were changed when new categories were introduced in October 2017. Many classic cars will have been made and sold prior to that date and a few may have had accident damage that resulted in an earlier write-off category like Cat C or Cat D. Here we explain the earlier and current write off categories.

Old Cat C and Cat D insurance write-off categories

New vehicle write-off categories were introduced in 2017, but there are still many Cat C and Cat D cars seen on the used car market, particularly classic cars. Until October 2017, if a car was declared as an insurance write-off but could safely be repaired and returned to the road, it would be placed in either the Cat C or Cat D insurance write-off categories.

What is a Cat C or Cat D write-off?

A "write-off" is how insurers used to classify a car that was too expensive or was uneconomic to repair. This classification was usually made after a collision, or when damage was caused by a flood, fire, act of vandalism or damage during a vehicle theft. The final outcome will be that the insurer will pay an agreed amount to the vehicle's owner, but then the insurance company keeps the car - or the "salvage" - to dispose of it as they see fit and retain the proceeds of any sale.

Prior to October 2017, a written-off car that could be safely and legally repaired and returned to the road would be given either a Category C or Category D designation by the motor vehicle insurer, depending on the extent of the damage and their assessment of the cost of carrying out the necessary repair work.

- **Cat C**

While a car that was given a Cat C could legally be returned to the road, in using that category the insurance company deemed the cost of repair exceeds the car's value – in effect an "uneconomic repair". A third-party seller may still purchase a written-off vehicle (by purchasing the salvage

from the insurer) with the intention of repairing the car and then selling it on. A key requirement is a Cat C car must be re-registered with the Driver and Vehicle Licensing Agency (DVLA) before it can be resold.

- **Cat D**

Cars given a Cat D were less seriously damaged and could be put back on the road for a cost that was less than the value of the car before the accident, making them theoretically economical to repair. However the additional costs for the insurer, for example administration and transport costs, could have taken the overall cost of the claim to a level where the insurer considered it wasn't worth their while. Cat D was usually applied to cars that have received milder cosmetic damage rather than anything more serious, particularly no structural damage which would have likely incurred more significant repair costs. Cat D cars do not need to be re-registered with the DVLA before being sold on.

What are the current insurance write-off categories?

After a review in 2017, the ABI has updated the salvage code, in order to shift focus away from the mere cost of repair and instead highlight structural issues that affect safety. The categories are now **A, B, S and N**. The **Cat S and Cat N** categories replaced the earlier Cat C and Cat D, and have been in use ever since. Rather than focusing purely on the cost of repair, these newer categories highlight the extent of the damage.

[GOV.UK write-off categories](https://gov.uk/write-off-categories) & [GOV.UK buying guidance](https://gov.uk/buying-guidance)

Cat A cars (or scrap cars)

Scrap only. For cars so badly damaged they should be crushed and never re-appear on the road. Even salvageable parts must be destroyed.

Cat B – or cars broken up for parts

Body shell should be crushed. Signifies extensive damage, although some parts are salvageable. Should never re-appear on road, although reclaimed parts can be used in other road-going vehicles.

Cat S - or cars with structural damage

Cat S means the vehicle has suffered structural damage. This could include a bent or twisted chassis, or a crumple zone that has collapsed in a crash. Cat S damage is more than just cosmetic, therefore, and the vehicle will need to be professionally repaired. Also, it won't be safe to drive until then.

Cat N - or cars with non-structural damage

Vehicles graded Cat N have not sustained structural damage, so the issue may be cosmetic, or a problem with the electrics that isn't economical to repair. Don't assume such vehicles are drivable, however; non-structural faults may include brakes, steering or other safety-related parts.

Obviously the fact that previous write-off categories will be discoverable from insurance records however well any repairs have been made, the value of the car will be permanently affected, and when purchasing it can be used to argue the price down, but it must be born in mind again when the time comes to dispose of it. A car with a history of being written off will never be attractive to the collector market. So buyers should be cautious about any vehicle that's classified as Cat C or Cat D and make thorough checks – a physical inspection, online checks and careful checks with the seller.