



An Explanation of Insurance “Write-Off” Categories

Cat S and Cat N cars are insurance write-offs. Cat C and Cat D cars are the exact same insurance write-offs, except they are using the old format. Where Cat C and Cat D labels were used to denote minor damage on cars, in 2017, it was decided that the letters ‘S’ and ‘N’ would be clearer for consumers.

When you hear ‘write-off’, you’re probably quite worried. We suspect you’ve arrived at this page because the used car you’re currently eyeing up has the label ‘Cat S’ or ‘Cat N’ against it. If you’re trying to work out if this is your lucky day, or you’re about to buy a lemon, keep reading.

It’s easy to think that if a car is considered a write-off by an insurance company, then it’s completely totalled. But there are still plenty of used cars on the market labelled as Cat C and Cat D, as well as the new ‘Cat S’ and ‘Cat N’ however, so it’s important to know what these categories mean for your potential buy.

What does Cat C mean on a car?

Cat C cars means insurance companies decided that, for them, the damage to the cars in this state, though repairable, aren’t cost-effective. It’s important to note that they factor more than just the parts and labour i.e. administration, into their equations.

Generally, Cat C cars are repairable, but the cost of repair could be more than the value of the car.

Category C cars are now known as Category S. The ‘S’ means ‘Structurally Damaged’. This is more serious than Cat D/N.

What is a Cat D car?

Cat D is now known as Cat N. The ‘N’ stands for ‘Non-Structural’ damage. This means the mechanics are likely to be sound, but the aesthetic may have needed a bit of work. Cat C cars are less appealing than Cat D (N) because of this difference.



Why do insurance companies' write-off cars if they are still driveable?

A write-off occurs when your insurance company states that repairing a car is too expensive in relation to how much the car is worth.

Buying a Cat C car

While buying any insurance write-off will come with challenges regardless of the category, a Cat C (S) car could be particularly tough. Why? For a start, the structure of the car has been damaged. While there has been a repair, no one knows how good that repair will be.

Once a repair is completed on a Cat C car, it has to be re-registered with the DVLA before it can go back on the road. If you are considering a car which is Cat C, please ensure the seller has done this registration. This doesn't have to be done with a Cat N vehicle.

Because there's now a flaw in the Cat C car, there's a bigger chance of it going wrong. This means your insurance policy is likely to be a bit higher. Finally, when it comes to selling it on, you'll probably get a lower price. Now, on the one hand, this is to be expected. If you just bought a 2021 Ford Fiesta with 30,000 miles on the clock for £5,000, it's not too good to be true. However, you're not going to be able to sell it for the price of a Fiesta that hasn't been written-off (c £20,000).

If you're trying to part-ex, the dealerships will definitely offer you less. While you don't have to declare the Cat C/S status when selling privately, when the potential buyer comes to get preliminary quotes, the insurer will likely let them know. This wastes your time and theirs, so it's perhaps best to mention it on the advert so you don't lose the sale.

Repairing a Cat D vehicle

You might be able to repair a Cat D car for less than it's worth and by default, retain some of the value of the asset. However, don't forget to factor in insurance admin, transportation and other costs that might make it cost-prohibitive to fix.



Insurance write-off (total loss) categories:

- Category A write-off – These vehicles are usually burnt-out and they must be totally crushed including all spare parts
- Category B write-off – These vehicles cannot return to road and the shell must be crushed, but their spare parts may be salvaged and sold for spares
- Category S write-off – Repairable, but cost of repair is more than the value of car. Has been determined to have some sort of structural damage (previously category C)
- Category N write-off – Again repairable, but it would cost more than the car's value to fix. Shouldn't have sustained any structural damage (previously category D)

Insurance categories for other damage:

- Category F car – These vehicles have minor fire damage and the insurers have decided not to repair them
- Category X car – These vehicles are repairable and have minor damage