

For example:

- Jean, a RoadStar at level -12, has a chargeable claim. She moves four levels, to -8. Her discount changes from 43 per cent on basic coverage to 40 per cent.
- Jenny, at surcharge level +3, is already paying a 30 per cent surcharge. She'll move six steps as the result of a chargeable claim. At the new level of +9, she will be paying a 165 per cent surcharge.

You can regain your discount level even after a crash. After your claim, you will move one level down the scale with each claim-free year of driving. In just three consecutive years of claim-free driving you return to your pre-claim level on the scale if you had a discount, or to the base rate if you were in a surcharge position.

Protecting your discount if you have a chargeable claim

If you have an at-fault claim and you want to protect your discount, you have the option of repaying the claim, including any costs for vehicle repairs.

Please be aware that you can't repay the claim if you have already renewed a policy where the claim affected your CRS level.

It may well be cheaper for you to pay for the claim than to follow through with it and then pay higher premiums for three years. Your claims adjuster can tell you which choice will save you money in your specific situation.

Multiple Crash Premium

The Multiple Crash Premium (MCP) penalizes drivers who repeatedly cause crashes. If you are found to be 50 per cent or more at fault for three crashes within a three-year period, we'll charge you a Multiple Crash Premium of \$1,000. You'll pay another \$500 premium for each additional at-fault crash within the same three years.

The MCP is charged to the driver who's responsible for the crash, not the owner of the vehicle. The MCP is not related to the CRS, which is based on the vehicle owner's claims record. So a driver who causes several crashes, but in vehicles owned by different people, will still have to pay the MCP.

What happens if you don't pay for your Multiple Crash Premiums? Unfortunately, you won't be able to renew your driver's licence or your Autoplan insurance.

The MCP only applies to non-commercial, private passenger vehicle crashes.

More information

Have a question about your CRS level or the Multiple Crash Premium? Ask your local Autoplan broker or your claims adjuster, or call:

ICBC Customer Contact
604-661-2800 in the Lower Mainland
or 1-800-663-3051 elsewhere in B.C.

what's behind your insurance rates



understanding Autoplan discounts

building trust. driving confidence.

Statement of Limitation:

We have used plain language to help you understand some of the laws affecting vehicle insurance and licensing. This brochure is for general reference only, and if in any instances the wording in this brochure contradicts the governing Acts and Regulations or where applicable, the ICBC Autoplan Optional Policy (Optional Policy), the wording in the Acts and Regulations or the Optional Policy shall prevail. If you require more information, please talk to your Autoplan broker or contact ICBC Customer Contact.

Understanding Autoplan discounts

Most people agree that safe drivers should pay less for their insurance than drivers who cause crashes. And that's how we set insurance rates.

We use the "Claim-Rated Scale" (CRS) to directly link your claim history to what rates you pay for Basic Autoplan insurance. Basically, it means that customers who have caused crashes and represent a higher risk pay more for their insurance. The majority of our customers have long crash-free records and pay lower rates.

Here's how it works

On our CRS, every new customer, regardless of age, starts out paying the base rate for insurance. For each subsequent year of driving without any chargeable claims — claims paid out through Third Party Liability or Collision coverage — you move one level down the CRS and earn five per cent more discount on your Autoplan premium. This means you pay less for your insurance.

After nine years with no chargeable claims, you are a RoadStar and eligible for further savings and benefits. After 15 years of safe driving, you reach the RoadStar Gold level. The scale on the right shows how much you'll save at any level on your Basic Autoplan premium.

If you do have a crash

If you have a crash that results in a chargeable claim, you move up the scale. How far you move depends on how long your claim-free record was before the crash. A long-term safe driver may move fewer steps than a less experienced driver or one who repeatedly causes crashes.

The more steps you move, the more difference to your Basic Autoplan premium. Once you move up past the base rate, you pay a surcharge — a percentage in addition to your base premium — to reflect the higher risk you represent.

		Years of Claim-Free Driving	CRS Level	Basic Insurance Surcharges and Discounts	Chargeable claim? Move up:
Surcharges	Surcharge levels		+10	+205%	6 steps
			+9	+165%	6 steps
			+8	+130%	6 steps
			+7	+100%	6 steps
			+6	+75%	6 steps
			+5	+55%	6 steps
			+4	+40%	6 steps
			+3	+30%	6 steps
			+2	+20%	6 steps
			+1	+10%	6 steps
			0	Base Rate	6 steps
Discounts	Safe driving discounts	1	-1	-5%	6 steps
		2	-2	-10%	6 steps
		3	-3	-15%	6 steps
		4	-4	-20%	5 steps
		5	-5	-25%	5 steps
		6	-6	-30%	5 steps
		7	-7	-35%	5 steps
		8	-8	-40%	5 steps
	RoadStar savings	9	-9	-43%	4 steps
		10	-10	-43%	4 steps
		11	-11	-43%	4 steps
		12	-12	-43%	4 steps
		13	-13	-43%	4 steps
		14	-14	-43%	4 steps
RoadStar Gold savings	15	-15	-43%	3 steps	
	16	-16	-43%	3 steps	
	17	-17	-43%	3 steps	
	18	-18	-43%	3 steps	
	19	-19	-43%	3 steps	
	20	-20	-43%	3 steps	