



Backgrounder

Drivers with frequent or serious driving convictions will pay more for their Collision and Third Party Liability coverage through ICBC's optional insurance so that lower-risk drivers can pay less.

Convictions from June 10th, 2019, going forward will be considered and start impacting optional premiums from September 1, 2019.

- Applicable convictions:
 - Serious convictions: As with the [Driver Risk Premium](#) (DRP) program, Criminal Code offences, impaired driving, excessive speeding and distracted driving offences will apply.
 - Minor convictions: Most of the driving offences under the [Driver Penalty Point](#) (DPP) program as well as seatbelt violations will apply. These are unsafe driving behaviours that increase crash risk. Offences involving vehicle standards or non-driving based behaviours will be exempt.

A driver with two minor convictions or one major conviction over a three year period is approximately 20 per cent more likely to cause a crash and those crashes typically cost more. The resulting premium impact for high-risk drivers who receive multiple minor driving convictions or at least one serious driving conviction within the scan period will be priced to reflect this increased cost and crash risk, and the premium will continue to increase with subsequent driving convictions.

Other changes are also being implemented to ICBC's optional insurance model to align with the changes being made to the basic insurance model, including:

- providing a 10 per cent discount on Third Party Extension coverage for vehicles with autonomous emergency braking technology, and
- providing a 10 per cent discount on Third Party Extension and Collision coverages for vehicles driven less than 5,000 kilometres in a year.

B.C.'s riskiest drivers may also be subject to ICBC's DRP and DPP programs which, as previously announced, will also increase by 20 per cent in November 2019. Revenue generated from these programs goes back to lower basic insurance premiums for all drivers.