

savings for claims-free driving

	CRS Level	Basic Insurance Surcharges and Discounts	Chargeable claim? Move up:
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
Discount levels	-1	5%	6 steps
	-2	10%	6 steps
	-3	15%	6 steps
	-4	20%	5 steps
	-5	25%	5 steps
	-6	30%	5 steps
	-7	35%	5 steps
	-8	40%	5 steps
	-9	43%	4 steps
	-10	43%	4 steps
	-11	43%	4 steps
	-12	43%	4 steps
	-13	43%	4 steps
	-14	43%	4 steps
	-15	43%	3 steps
-16	43%	3 steps	
-17	43%	3 steps	
-18	43%	3 steps	
-19	43%	3 steps	
-20	43%	3 steps	

How your premium savings are determined

If a claim has affected your position on the claim-rated scale (CRS), this will help you estimate your new position:

- locate your most recent CRS level in the left column
- move up the number of steps indicated in the right column (the arrows are examples).

The exact discount or surcharge you receive will depend on factors including:

- future claims
- driving history
- previous claims of the registered owner and principal operator
- whether the insurance on other vehicle(s) is cancelled or not renewed.

The exact amount you'll pay in premiums can only be determined when you renew your insurance policy or take out a new one. Some factors affecting your premiums are:

- coverages purchased
- claims records of principal operator and registered owner
- make/year/model of the vehicle insured
- ICBC's current premium levels.

More information

If you're not sure what your current CRS level is, or for more information, see your local ICBC Autoplan broker, or call ICBC Customer Contact, 604-661-2800 or toll-free 1-800-663-3051 or visit icbc.com.

