

# 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:

- length of driving history
- previous claims of the registered owner and principal operator
- whether the insurance on other vehicle(s) is cancelled or un-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 Autoplan broker, or call Insurance Customer Services at 604-661-2800 or toll-free 1-800-663-3051 or visit [icbc.com](http://icbc.com).

