



### General questions about fleet policies

#### Do fleet customers need to list drivers in the new model?

- Fleet customers will not be required to list the drivers that use their fleet vehicles.

#### How are fleet policies rated in the new model?

- For the most part, fleet policies will continue to be rated the same as they are today. At-fault crashes will continue to be factored into your policy which looks at the loss experience of the fleet. Claim repayment rules are not changing for fleet owners and fleet owners will not be asked to list drivers.
- Two new discounts are available for fleets. A discount for vehicles driven less than 5,000 km per year and a discount for vehicles equipped with autonomous emergency braking.

#### What are the impacts to fleet customers?

- Fleet policies will be impacted by updates to both **rate class** (how the vehicle is used) and **territory** (where the vehicle is used).
- Two **new discounts** will be available for vehicles in a fleet:
  - 10% discount for original manufacturer-installed autonomous emergency braking technology; and
  - 10% discount for vehicles driven less than 5,000 km in a year (annual policies only)
- At-fault crashes that occur in a fleet vehicle will not impact the driver's ICBC premiums, including their personal policy or any other policy they are listed on. The at-fault crash will also have no impact on the driver's crash forgiveness eligibility.

#### How do I know if my fleet vehicles are eligible for the Advanced Safety Technology discount?

- Fleet customers may benefit from a new 10% Basic insurance discount for vehicles that have original manufacturer-installed autonomous emergency braking (AEB).
- AEB was selected as it is a technology proven by external studies to mitigate crashes up to 56%, unlike warning systems or other crash avoidance systems that can be easily turned off or ignored by the driver.
- If you're not sure whether your vehicle has AEB, check with your dealership or look in your ownership manual.
- Fleet customers can speak to their brokers about applying the Advanced Safety Technology discount to their eligible fleet vehicles.

## Questions about what this means for fleet drivers

If an employee has an at-fault crash in a company fleet vehicle, how will the crash impact the employee?

- At-fault crashes that occur in a fleet vehicle will not impact the driver's ICBC premiums, including their personal policy or any other policy they are listed on. The at-fault crash will also have no impact on the driver's crash forgiveness eligibility.

How will drivers know if a crash will impact their personal policies?

- At-fault crashes will only impact a drivers' personal policies if it occurs in a non-fleet vehicle. Crashes where the driver is not at-fault (25% or less liable) will not have any impact on their driving record.
- There are many factors that will determine a driver's Basic insurance premium beyond at-fault crashes including the other drivers listed on the policy, territory and rate class information, and eligibility for any discounts. Drivers will be able to find out the impact of a crash when they go to renew their Basic insurance with their Autoplan broker.

If a motorcycle is being used as an emergency vehicle, such as a police motorcycle, will the crash follow the driver?

- At-fault crashes will not follow the driver when it involves an emergency vehicle (rate class 040, 041, 140, 141; and any other vehicle that is an emergency vehicle as defined in the Motor Vehicle Act).
- This ensures there are no personal impacts for first responders who cause a crash while attending an emergency when driving motorcycles, rental cars or a first responder's own private car.

How will a claim in a car share vehicle impact the driver?

- Most car share vehicles are insured under the personal Rate Class 018 as a fleet. Therefore, at-fault crashes in a car share vehicle will not impact policies where the driver is listed. However, they will continue to impact the fleet's loss ratio as they do today.

How will a claim in a B.C. insured rental vehicle impact the driver?

- The rate class of rental vehicles vary but in most cases, they are rated for personal use which means the at-fault claim will follow the driver on all policies where they are listed. If the rental vehicle is part of a fleet, the crash will not follow the driver.

## Questions about claim repayment

What is changing for claim repayment rules?

- Fleet customers continue to be able to repay fleet claims with no dollar limit, as long as the claim has not already impacted their fleet renewal premiums.
- To learn more about changes to fleet customers, view the [Fleet Customer Factsheet and Conversation Guide](#).