



### 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)
- Starting January 1, 2020, at-fault crashes may impact your driver (employee), depending on the rate class.

#### 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?

- Moving to an insurance model that's more driver-based means crashes will now follow the driver. So if one of your employees has an at-fault crash while driving a fleet vehicle from January 1, 2020 onward that crash may now follow them and impact their personal and non-fleet commercial insurance.
- Whether there is an impact depends on the rate class of the fleet vehicle involved in the crash and whether or not that claim has been repaid.

What does it mean that at-fault crash will follow a driver depending on the rate class of a vehicle?

- Your fleet vehicles belong to a rate class and these can be divided into three categories – personal rate classes, commercial rate classes, and rate classes that do not belong to a profile.
- Based on the rate class of the vehicle, an at-fault crash (more than 25% liable) may impact policies where the driver is listed. This includes any crashes the driver causes in a company fleet vehicle from January 1, 2020 onward.
- If a driver causes a crash while driving a fleet vehicle with a personal rate class – for example a company car rated for business use – the claim may impact all policies where the driver is listed, including their own personal insurance with personal or commercial rate classes where the driver is listed.
- For example, Karen is an employee of company ABC who drives a fleet vehicle rated for business use (Rate Class 007). Karen is responsible for a crash while driving for work. The crash may impact personal insurance policies that Karen is listed on such as the family car and the commercially rated truck (non-fleet) her husband owns.
- If a driver causes a crash while driving a fleet vehicle with a commercial rate class – for example, a bus – the claim will not impact the driver's personal policies. It may only impact other policies with commercial rate classes where the driver is listed (non-fleet).
- For example, Dave is a delivery truck driver who is responsible for a crash while driving a fleet vehicle that is rated for commercial use (Rate Class 403). Dave's crash will not follow him on personal rate class policies he's listed on, for example the mini-van he and his wife share, but may impact him on the commercial rate class policies he's listed on, like the truck he uses on his farm (non-fleet). As fleet policies do not list drivers, it will not follow him on any policies for fleet vehicles that he drives for work.

To learn more about rate classes, view the [Fleet Customer Factsheet and Conversation Guide](#).

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

- For crashes from January 1, 2020, at-fault fleet drivers will get a letter from ICBC informing them that they may be impacted by the chargeable fleet claim. 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 that occur on or after January 1, 2020 may impact all policies where the driver is listed. At-fault crashes that occur in a fleet vehicle prior to January 1, 2020 will not impact the driver's Basic insurance premium; 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 unless the at-fault crash occurs on or after January 1, 2020.

### If I am paying a higher fleet premium because of a crash, and beginning on January 1, 2020 you are also increasing the premium of my driver's personal insurance because of the same crash, aren't you benefitting twice financially?

- For the most part, fleet policies will continue to be rated the same as today. Like today, you will not be required to list the drivers that use your fleet vehicles and at-fault crashes will continue to be factored into the fleet discount or surcharge calculation which looks at the loss ratio of the fleet. This is the most effective way to service our fleet customers.
- However, as feedback from British Columbians supports, one of the biggest ways we can improve B.C.'s car insurance is to move to a more driver-based model where premiums are set to make drivers more accountable for their actions.
- If a driver or customer causes a crash while driving a fleet vehicle, this crash may now in some cases follow them and impact their personal and non-fleet commercial insurance. This model

helps us effectively price risk and holds drivers more accountable for their decisions and driving behaviours. Those drivers with a history of at-fault crashes – whether in fleet vehicles or in personally-owned vehicles – may have to pay higher premiums to accurately reflect the risk they represent.

- With a driver-based system, we capture and consider a driver’s risk on all the vehicles they drive. Whether you drive for a fleet or your own personal vehicle – if you have a crash, it is representative of your risk and this is reflected across all the policies where you are a driver.

## Questions about claim repayment

### What is changing for claim repayment rules?

- **Fleet owners** 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. While fleet claim repayment rules are not changing for fleet owners, **fleet drivers** who have claims from January 1, 2020 onwards may choose to repay their claim to avoid an impact on their personal and non-fleet commercial insurance. To be eligible for repayment the claim must be:
  - \$2,000 or less and,
  - the most recent chargeable claim