



## changes to auto insurance in B.C. conversation guide

We understand that today, customers may seek your advice when visiting your shop for repairs following a crash and if they should submit a claim with ICBC. As you know, ICBC is moving to a model that is more driver based and premium will be set on several categories.

Starting September 1<sup>st</sup>, 2019, you should direct customers to their brokers or visit [icbc.com](http://icbc.com) if they have questions on impacts to their premium. As a valued partner, the guides below are intended to support you and your employees in speaking with your customers should you choose to use them.

### General Insurance Rating Model Changes

To discuss general changes on how insurance premiums are being calculated starting September 1st, 2019

#### Say...

- "Starting September 1<sup>st</sup>, ICBC is moving to an insurance model that's more driver-based, and each driver's experience and crash history will play a bigger role in determining premiums."
- "For more information, visit [icbc.com/change](http://icbc.com/change) and try ICBC's interactive tool which will walk you through the new insurance model and show you how at-fault claims and adding drivers will impact Basic insurance premiums."
- "If you have questions about your ICBC insurance coverage, ask your broker about these changes when you go in to renew your policy."

#### If the customer is wondering how a claim will impact their premium, say...

- "Starting September 1<sup>st</sup>, you will be able to find out the impact of this crash when you go to renew your Basic insurance with your broker. Unfortunately, we can't give you this information. However, in general, the more crashes you cause, the more you will pay in insurance, and the more years of driving experience you accumulate, the more discounts you'll earn."
- If asked for more information:
  - "Your renewal reminder will have information about how to prepare for your upcoming renewal. Once you review your renewal reminder, contact your broker or Insurance Customer Service at 604-681-2800 or 1-800-663-3051 with your questions. "
  - "For more information, visit [icbc.com/change](http://icbc.com/change) and try ICBC's interactive tool which will walk you through the new insurance model and show you how claims and adding drivers will impact Basic insurance premiums."

## Claim Repayment

To discuss Claim Repayment questions on whether or not a customer should/can repay a claim.

### **If the customer wants to know if they should repay their claim, how to repay or have other questions about eligibility, say...**

- "Starting September 1<sup>st</sup>, the eligibility for claim repayment has changed. If you have questions about repaying a claim, eligibility, or the impact of this claim on your Basic insurance premium please visit your broker or call ICBC Customer Service at 604-681-2800 or 1-800-663-3051."
- You can find additional information on claim repayment on [icbc.com/change](https://www.icbc.com/change)."