



changes to auto insurance in B.C. update to insurance rating model factsheet (August 2019)

ICBC's new insurance model is a significant shift for British Columbians. In an effort to continually improve our customer experience, we're making changes that will further improve fairness for first responders and help ease the transition for fleet drivers.

We are making changes to ensure there are no personal impacts for first responders who cause a crash while attending an emergency. We're also listening to our fleet customers and are making changes to help them – and their employees – transition to the new model.

Updates for fleet customers and fleet drivers

What is changing for fleet customers and drivers of fleet vehicles?

We listened to our fleet customers who have asked for more time to help their employees transition to the new model. Originally, crashes where the first payment on the claim was made March 1, 2017 or later could have personally impacted fleet drivers who have an at-fault crash, depending on the rate class of the vehicle. To help ease the transition for those driving a fleet vehicle, we will only look at at-fault crashes involving a fleet vehicle that occur from **January 1, 2020** onward.

This means that if a driver has an at-fault crash while driving a fleet vehicle from January 1, 2020 onward, that crash may follow them and impact their non-fleet policy, such as their personal insurance. Learn more about [driving for work](#).

Updates for first responders

What is changing for drivers of emergency vehicles?

We are making changes to ensure that 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).

These changes help ensure 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.