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# Worst drivers on ICBC's radar to lose safe-driving discount



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ICBC announced Friday it will be quicker to boost premiums of drivers who cause multiple crashes, starting in May 2018. *ARLEN REDEKOP / PNG FILES*

The Insurance Corporation of B.C. wants the province's worst drivers to pay a heavier price sooner.

"We believe that drivers who cause crashes should pay more than those who don't," said ICBC board chair Barry Penner in a statement Friday.

"There were 20,000 more crashes last year than in 2015. With the escalating pressures being put on insurance rates — from more crashes, more claims and higher costs per claim — we're making sure at-fault drivers are held more accountable for the costs they add to the system here in B.C."

ICBC said it will increase the accountability of drivers who cause crashes by changing how much at-fault crashes affect their basic insurance rates, which Penner said will help prevent future rate hikes for better drivers.

ICBC announced drivers who cause multiple at-fault crashes will lose their safe driving discounts faster (<http://www.icbc.com/about-icbc/newsroom/Documents/examples-how-changes-affect-premiums.pdf>) than they do now, with the changes expected to take effect on May 6, 2018.

According to ICBC, it's now possible for some drivers getting the maximum discount to have caused two, or even three, crashes and have the same discount on basic insurance as a driver who has never caused a crash.

Under the new system, long-term safe drivers will continue to have their discount protected if they're at fault for one crash, but that won't be the case if they have multiple at-fault crashes.

ICBC said most of its customers — those who don't cause crashes — will not see any change.

All drivers will continue to earn credit toward discounts for every year

they're crash-free, and drivers who cause a crash will regain their previous discount if they go three consecutive years without being responsible for a crash.

ICBC said the latest announcement follows other changes, including higher penalties for distracted driving, preventing fraudulent and exaggerated claims, and doubling basic premiums on vehicles worth more than \$150,000.

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