

What happens if I don't pay the premium?

If you don't pay your DRP/DPP premium,

- you will not be able to complete any driver's licence or vehicle insurance transactions until you pay any debts you owe to ICBC or the government.
- the insurance coverage provided with your driver's licence will not be valid.
- we apply interest to the amount that hasn't been paid.

Can I do anything to reduce or eliminate my premium?

You can eliminate the DRP/DPP premium if you voluntarily surrender your driver's licence to a driver licensing office for the entire billing period (starting the day after your assessment date and ending on your next assessment date — generally your date of birth).*

Your premium may be reduced if you have been prohibited from driving for 60 days or more within the billing period, or you have surrendered your licence for 30 days or more.

If you have voluntarily surrendered your driver's licence, you can have it reissued at any time if you visit a driver licensing office and pay the reduced DRP/DPP premium and a reinstatement and/or renewal fee, as long as you:

- do not have any driving prohibitions
- do not have other debt to ICBC or the government, and
- don't need to be re-examined.

Be sure to call ICBC Insurance Customer Services to find out what the premium and reinstatement fee will be before you visit the driver licensing office.

You may also apply to ICBC Insurance Customer Services for a refund or reduction in your billing if, for a minimum of 30 days in a row during the billing period:

- you were living in another province and lawfully held a driver's licence there.
- you were not in Canada or the United States.
- you were incarcerated.
- you could not operate a vehicle for medical reasons.

* With the DRP program, you may need to surrender your licence once per year for three successive years in order to eliminate premiums.

You will need to provide us with valid documentation to support these circumstances.

Where can I pay?

There are three convenient ways to pay:

1. Mail your remittance slip with a cheque or money order payable to the Insurance Corporation of British Columbia to:

ICBC Revenue Accounting
151 West Esplanade
North Vancouver BC V7M 3H9

You can also mail the remittance slip with your Visa, MasterCard or American Express information, including your signature, to the address above.

2. Payment can be made at full service ATMs where you do your regular banking — make sure you enclose your remittance slip with your payment. You can also take the enclosed remittance slip with your payment to most Canadian banks, trust companies or credit unions.
3. Take the remittance slip and payment to one of the following offices anywhere in B.C.:
 - Autoplan broker
 - Driver licensing office
 - Appointed Agent
 - Service BC centre
 - ICBC claim centre.

You should know: Criminal Code fines must be paid at a court location.

How can I pay?

If you are paying by mail, please pay by credit card, cheque or money order. Please do not mail cash. If you are paying in person, cash, certified cheques or money orders will be accepted. Autoplan brokers, driver licensing offices and Appointed Agents also accept Visa, MasterCard, American Express and debit cards.

More information

If you have more questions about DRP or DPP, please contact:

Insurance Customer Services
151 West Esplanade
North Vancouver BC V7M 3H9
604-661-2800 or 1-800-663-3051

driver penalty point premiums and driver risk premiums



paying for high-risk driving

building trust. driving confidence.

Statement of Limitation

The information in this publication is intended to provide general information only and is not intended to provide legal or professional advice. We have used plain language to help you understand your optional policy or some of the laws related to the topic of this publication. Information in this document is subject to change without notice. You should follow the more detailed wording and requirements of current applicable statutes and regulations or policy, even if they contradict the wording and requirements set out in this publication.

Driver Penalty Point Premium and Driver Risk Premium

Drivers with more driving offences or convictions get involved in more crashes than other drivers. Customers tell us that those drivers should pay more for the higher risks and related claims costs they represent on our roads.

Under **DPP**, you pay if you:

- are guilty of certain driving offences under the *Motor Vehicle Act* or its regulations, or
- have certain *Criminal Code* of Canada convictions, like driving while impaired.

The DPP premium is based on your driving offences over a one-year period, and is separate from any fine or other penalty for the offence(s).

You will pay a **DRP** if you have:

- one or more driving-related *Criminal Code* convictions, and/or
- one or more 10-point *Motor Vehicle Act* convictions, and/or
- one or more excessive speeding convictions and/or
- two or more roadside suspensions/prohibitions.

The DRP and DPP premiums are separate from Autoplan insurance premiums. They are billed even if you don't own or insure a vehicle. Any revenue generated will offset Autoplan premiums.

If I have driving convictions that apply to the Driver Penalty Point program and the Driver Risk Premium program, will I get two bills?

No. The Driver Risk Premium and the Driver Penalty Point programs operate in parallel. You will only be billed under one program each year, whichever results in the higher premium.

We will send you the DRP/DPP premium invoice approximately one month before your assessment date, which is generally your date of birth.

When and how are DPP premiums calculated?

Your driving is reviewed annually. If four or more points have been added to your record since your last DPP assessment, you'll be billed according to Table 1.

You'll receive a bill approximately one month before your assessment date. The DPP bill applies to driving convictions that you received during the 12-month period ending five months before the assessment date. It may also include your driving convictions during an earlier period which have now been recorded on your driving record. (The date the points are added to your record will be later than the date of the violation, because of the time required for recording and processing.)

Here are some examples of how the number of points for driving offences can result in a DPP premium:

- 3 points for one speeding offence added during your scan period = no DPP premium assessed.
- 3 points for one speeding offence plus 2 points for failing to yield, added during assessment period = 5 points = \$230 DPP premium assessed.

Points are only used once to calculate your DPP premiums. For example: if your birthday is June 15, your DPP premium will be calculated in May, based on points accumulated in the 12 months before and including January 15 of that year.

When and how is the DRP calculated?

Each year just prior to your assessment date (which is usually your date of birth) we review your driving record for offences in the previous three years.

Here's an example of how it will work if your birthday is on January 1, 2013.

- your driving history from August 3, 2009 to August 2, 2012 will be reviewed for DRP-related offences
- If your driving record shows
 - one or more driving-related *Criminal Code* convictions, and/or
 - one or more 10-point *Motor Vehicle Act* conviction, and/or
 - one or more excessive speeding tickets and/or
 - two or more roadside suspensions/prohibitions
 you may have to pay a DRP based on Table 2.

Table 1 Driver Penalty Point Premiums

Number of Driver Penalty Points	Annual DPP Premium	Number of Driver Penalty Points	Annual DPP Premium	Number of Driver Penalty Points	Annual DPP Premium
0-3	nil	19	\$3,440	35	\$11,120
4	\$175	20	\$3,760	36	\$11,760
5	\$230	21	\$4,160	37	\$12,400
6	\$300	22	\$4,560	38	\$13,040
7	\$415	23	\$4,960	39	\$13,680
8	\$520	24	\$5,360	40	\$14,560
9	\$640	25	\$5,760	41	\$15,360
10	\$905	26	\$6,240	42	\$16,160
11	\$1,080	27	\$6,720	43	\$16,960
12	\$1,260	28	\$7,200	44	\$17,760
13	\$1,680	29	\$7,680	45	\$18,560
14	\$1,920	30	\$8,160	46	\$19,520
15	\$2,160	31	\$8,720	47	\$20,480
16	\$2,480	32	\$9,280	48	\$21,440
17	\$2,800	33	\$9,840	49	\$22,400
18	\$3,120	34	\$10,480	50 or more	\$24,000

You will be billed for each category that applies to you. For example, if during the assessment period you have two roadside suspensions, one excessive speeding conviction and one *Criminal Code* conviction, you would pay \$1,595:

- \$370 for the roadside suspensions
- \$320 for excessive speed
- \$905 for the *Criminal Code* conviction.

Will I have to pay for more than one year?

You will only receive one DRP invoice per year. However, DRP looks at all eligible convictions in a three-year period, so a single serious conviction may result in a DRP invoice in each of those three years.

Table 2 Driver Risk Premiums

Conviction Count	Criminal Code/10-Point MVA Convictions	Roadside Suspensions/Prohibitions	Excessive Speed
1	\$905		\$320
2	\$3,760	\$370	\$370
3	\$8,160	\$430	\$430
4	\$14,560	\$490	\$490
5	\$24,000	\$560	\$560
6	\$24,000	\$640	\$640
7	\$24,000	\$740	\$740
8	\$24,000	\$850	\$850
9	\$24,000	\$980	\$980
10	\$24,000	\$1,130	\$1,130

(Amounts will continue to increase for more than 10 convictions.)