



# MOTOR INSURANCE

## How to get your no-claims bonus in France acknowledged abroad ?

Moving abroad from France involves a certain number of administrative steps for your vehicle: you will have to go through the process of registering it in your new country of residence and changing the motor insurance.



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*If you are able to keep your vehicle registered in France, this article does not affect you. You will be able to keep your French motor insurance.*

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Insurance companies cannot insure a vehicle that has a foreign registration plate. Therefore, you are required to cancel your insurance contract in France by reason of relocation (provided for in article L.113-16 of the «code des assurances») and sign up for a new contract in the country where your vehicle is registered.

At the time of cancellation of your insurance contract, ask your old insurer for an information summary, in English if possible, to send to your new insurer.

This summary contains necessary information. In particular, the document details all of the accidents over the last 5 years, specifying the share of the responsibility. It also mentions a Rebate/Surcharge Coefficient («Coefficient de Réduction Majoration» or CRM), more commonly known in France as «bonus» or «malus». This coefficient takes into account your whole track record, including anything that happened prior to the last 5 years.

#### Please note :

- The insurer in your new country of residence is normally free to re-assess your bonus according to his own risk analysis and offer you one that corresponds to his tariff policy.
- Some foreign insurers may not have a no-claims bonus system at all. Check with several insurers before taking out a new insurance contract.

# The French no-claims bonus system

CRM = Rebate/Surcharge Coefficient

**starting CRM : 1.00**

## Yearly insurance progression:

**Not responsible for any accident**

**new CRM = former CRM x 0.95**

After 13 years without being responsible for an accident, the maximum reduction is fixed at 50 % (coefficient: 0.50).

**Partially responsible for an accident**

**new CRM = former CRM x 1.125 per accident**

**Responsible for an accident**

**new CRM = former CRM x 1.25 per accident**

The maximum increase is fixed at 350 % (coefficient: 3.50)

This calculation is based on the regulation provided for in French law (article A.121-1 of the «code des assurances»).



## Example of the coefficient evolution

In the year N, my coefficient is 0.60. During this same year, I am responsible for causing an accident:  
 $CRM_{N+1} = 0.60 \times 1.25 = 0.75$

I am neither responsible nor partially responsible for an accident during the year N+1:  
 $CRM_{N+2} = 0.75 \times 0.95 = 0.71^*$

\*The coefficient is automatically rounded off to the second decimal.

**Table showing CRM progression when the insured driver is not responsible for any accident**

Number of years	CRM
0	1.00
1	0.95
2	0.90
3	0.85
4	0.80
5	0.76
6	0.72
7	0.68
8	0.64
9	0.60
10	0.57
11	0.54
12	0.51
13	0.50
14	0.50 for 1 year
15	0.50 for 2 years
16	0.50 for 3 years

This table is for illustrative purposes only, using the example of an insured driver with a coefficient of 1.00 who hasn't been responsible for an accident in 16 years.