

PROVINCE OF BRITISH COLUMBIA

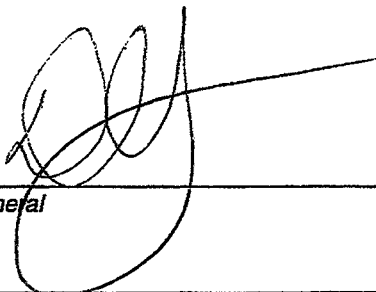
ORDER OF THE LIEUTENANT GOVERNOR IN COUNCIL

Order in Council No. 073 , Approved and Ordered March 01, 2018


Lieutenant Governor

Executive Council Chambers, Victoria

On the recommendation of the undersigned, the Lieutenant Governor, by and with the advice and consent of the Executive Council, orders that approval is given to the attached government directive issued by the Attorney General to the Insurance Corporation of British Columbia dated February 13, 2018.


Attorney General


Presiding Member of the Executive Council

(This part is for administrative purposes only and is not part of the Order.)

Authority under which Order is made:

Act and section: Insurance Corporation Act, R.S.B.C. 1996, c. 228, s. 47
Other: B.C. Reg. 07/2004, s. 3 (4)



February 13, 2018

Ms. Joy MacPhail
Board of Directors, Executive Office
Insurance Corporation of British Columbia
517 – 151 West Esplanade
North Vancouver BC V7M 3H9

Dear Ms. MacPhail:

Re: Letter of Direction – One Free Crash / Reduced Crash Forgiveness

This letter of direction is a government directive within the meaning of that term as it may be defined in Special Direction IC2 to the British Columbia Utilities Commission (B.C. Reg. 307/2004).

I am writing to provide direction to the Insurance Corporation of British Columbia (ICBC) regarding changes to its claim-rated scale. A government directive to ICBC dated November 29, 2016 (Order in Council 105, March 2, 2017) directed ICBC to make changes to the Insurance Corporation of British Columbia Basic Insurance Tariff effective May 6, 2018, and those changes were approved by the British Columbia Utilities Commission on March 17, 2017.

In light of anticipated initiatives to introduce greater levels of fairness to B.C.'s insurance system, it has been determined that, at this time, it would be best not to implement the claim-rated scale changes that are to take effect on May 6, 2018. In addition, I note that these previously approved changes would adversely impact up to 20,000 customers who would not have expected to see changes to their vehicle insurance premiums based on the March 2017 announcement under the previous government.

Accordingly, ICBC is hereby directed to make changes to its rating by not implementing the changes that were to take effect on May 6, 2018, so that on May 6, 2018 the page of the Insurance Corporation of British Columbia Basic Insurance Tariff attached to this letter remains in the form attached.

Yours truly,



David Eby, QC
Attorney General

Ministry of
Attorney General

Office of the
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- (i) 6 levels higher than the adjusted previous level if the adjusted previous level was level -3 or higher,
- (ii) 5 levels higher than the adjusted previous level if the adjusted previous level was level -4, -5, -6, -7 or -8,
- (iii) 4 levels higher than the adjusted previous level if the adjusted previous level was level -9, -10, -11, -12, -13 or -14,
- (iv) 3 levels higher than the adjusted previous level if the adjusted previous level was level -15 or lower, or
- (v) despite subsections 9.1(c)(i) to (iv), if the person who was operating the vehicle at the time of the accident that resulted in the chargeable claim payment

(A) is the owner of the vehicle and, in connection with that accident, is convicted of an offence referred to in subsection 55 (8) (b), (c) or (d) of the IVR or under subsection 24 (1) or (2) of the Motor Vehicle Act,

(B) is not the owner of the vehicle and, in connection with that accident, is convicted of

- (I) an offence referred to in subsection 55 (8) (b) (i) of IVR other than an offence under subsection 259 (4) of the Criminal Code,
- (II) an offence referred to in subsections 55 (8) (c) or (d) of IVR, or
- (III) an offence under a provision of the law of another jurisdiction in Canada or the United States of America that is similar to a provision referred to in subsection 9.1(c)(v)(B)(I), or

(C) is not the owner of the vehicle and, in connection with that accident, is convicted of

- (I) an offence referred to in subsection 55 (8) (b) (ii) of IVR,
- (II) an offence under subsection 24 (1) or (2) of the Motor Vehicle Act,
- (III) an offence under subsection 259 (4) of the Criminal Code, or
- (IV) an offence under a provision of the law of another jurisdiction in Canada or the United States of America that is similar to a provision referred to in subsection 9.1(c)(v)(B)(I), (II) or (III),

and the owner of the vehicle knew that the person operating the vehicle was prohibited or disqualified from driving,

the renewal level is 6 levels higher than the adjusted previous level;