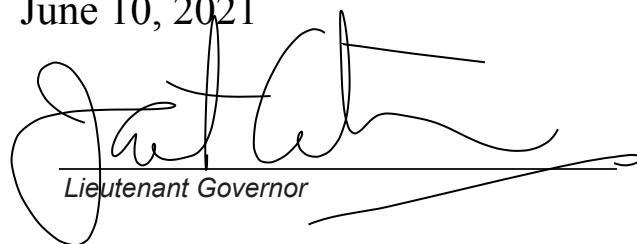


PROVINCE OF BRITISH COLUMBIA

ORDER OF THE LIEUTENANT GOVERNOR IN COUNCIL

Order in Council No. 336

, Approved and Ordered June 10, 2021



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 Minister of Public Safety and Solicitor General to the Insurance Corporation of British Columbia and dated May 18, 2021.



Minister of Public Safety and Solicitor 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. 307/2004, s. 3 (4)



## BRITISH COLUMBIA

May 18, 2021

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

Re: Letter of Direction – Application in Support of a Second COVID-19 Rebate

I am writing to provide direction to the Insurance Corporation of British Columbia (ICBC) to issue a second COVID-19 rebate to Basic insurance certificate holders.

ICBC is hereby directed to apply to the British Columbia Utilities Commission (BCUC) by June 14, 2021, for approval of the attached Tariff pages, which amend the Basic Insurance Tariff. The pages include amendments that are to be effective July 5, 2021.

The attached Tariff pages will provide for ICBC to issue a second COVID-19 rebate no earlier than July 5, 2021 to holders of an applicable Basic insurance certificate that was in effect at any time during the period beginning on October 1, 2020 and ending on March 31, 2021. The rebate will be a percentage of the earned premium for the Basic insurance portion of the certificate that was in effect during this period (Second COVID-19 Rebate).

As reflected in the attached Tariff pages, the Second COVID-19 Rebate will apply to all certificates other than the following:

- Temporary Operation Permit and Owner's Certificate of Insurance (APV16);
- Owner's Interim Certificate of Insurance (APV38);
- Combined Non-Resident Commercial Vehicle Permit and Insurance Certificate (APV96);
- Owner's Certificate of Insurance for Highway Crossing Permit (APV37);
- Driver's Certificate;
- Non-fleet Taxi Certificate (APV434) in relation to the distance-based portion of the premium;

.../2

- Fleet Reporting Certificate (APV90) - Receipts or Mileage Based (rate class 903 and 904);
- Fleet Reporting Certificate – Taxis (APV90) (rate class 902) in relation to the distance-based portion of the premium; and
- P2P and TNS Blanket Certificate (APV383).

The Second COVID-19 Rebate is to be based on the amended Tariff pages attached to this letter of direction.

The Second COVID-19 Rebate amount will be returned proportionally to each policyholder as a percentage of the total earned premium paid for the certificate that was in effect, for any number of days, for the eligibility period beginning on October 1, 2020 and ending on March 31, 2021.

It should be recognized that unforeseen circumstances can arise that may necessitate changes to the Tariff language to ensure the original intent is achieved. In the event that ICBC identifies, after approval of the attached amended Tariff pages, that further changes are necessary to achieve the original intent, then ICBC should bring those changes forward to the BCUC for approval.

ICBC is directed to incorporate any necessary consequential amendments to the attached Tariff pages, and other Tariff pages, for example to reflect any changes to the Tariff approved by the BCUC prior to the effective date of the attached pages.

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).

Sincerely,



Honourable Mike Farnworth  
Minister of Public Safety  
and Solicitor General

Enclosure  
CLIFF# 619353

## 1. DEFINITIONS

**Note:** Unless otherwise noted in this Basic Insurance Tariff, terms defined in the *Insurance (Vehicle) Act* and regulations made under the Act have the same meaning when used in this Basic Insurance Tariff.

<b>base rate</b>	means \$903.55.
<b>base rate premium</b>	means the premium for a vehicle determined by multiplying the base rate by the rate class and territory factor determined in accordance with Schedule C with reference to the rate class and territory declared in the application for an owner's certificate, and the limit of third party liability insurance coverage in accordance with the IVR.
<b>Basic insurance</b>	means universal compulsory vehicle insurance coverage as defined in section 1 of the <i>Insurance (Vehicle) Act</i> .
<b>business code</b>	means the number corresponding to a garage operator's business determined in accordance with Schedule O.
<b>certificate</b>	unless otherwise specified, includes an owner's certificate, a garage policy, coverage under a temporary operation permit and an additional product certificate.
<b>Commission</b>	means the British Columbia Utilities Commission.
<b>COVID-19 rebate</b>	means a rebate set out in Section 2.K.4.1 or Section 2.K.4.3 of this Basic Insurance Tariff.
<b>driver risk premium</b>	means a premium calculated in accordance with Section 3 of Schedule E.
<b>enhanced care rebate</b>	means the rebate set out in Section 2.K.4.2 of this Basic Insurance Tariff.
<b>enhanced care transitioned certificate</b>	means a certificate where the calculation for the enhanced care rebate has been applied by ICBC to the certificate.
<b>Fleetplan</b>	means the method of calculation of the premium payable for coverage provided for a fleet.
<b>fleet discount</b>	means the discount described in Section 2.D.3 of this Basic Insurance Tariff.
<b>fleet surcharge</b>	means the surcharge described in Section 2.D.4 of this Basic Insurance Tariff.

Amended Effective: July 5, 2021

Accepted: \_\_\_\_\_

Order: \_\_\_\_\_

Commission Secretary: \_\_\_\_\_

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### 2.K.4.3 Second COVID-19 Rebate

In this section:

“**COVID-19 rebate period**” means the time period beginning on October 1, 2020 and ending on March 31, 2021.

“**earned premium**” means the premium paid for the number of days on which a certificate was in effect during the COVID-19 rebate period.

Subject to the IVR and section 2.K.4.3.1, the COVID-19 rebate is payable with respect to certificates that were in effect for any period of time during the COVID-19 rebate period, to the person named on an owner's certificate or an additional product certificate, or in the case of a vehicle insured under Fleetplan, the fleet operator, and is calculated by multiplying the earned premium by 0.11.

2.K.4.3.1 No COVID-19 rebate is payable with respect to the following certificates:

- a) Temporary Operation Permit and Owner's Certificate of Insurance (APV16);
- b) Owner's Interim Certificate of Insurance (APV38);
- c) Combined Non-Resident Commercial Vehicle Permit and Insurance Certificate (APV96);
- d) Owner's Certificate of Insurance for Highway Crossing Permit (APV37);
- e) Driver's Certificate;
- f) Non-fleet Taxi Certificate (APV434) in relation to the Distance-Based portion of the premium;
- g) Fleet Reporting Certificate (APV90) - Receipts or Mileage Based (rate class 903 and 904);
- h) Fleet Reporting Certificate – Taxis (APV90) (rate class 902) in relation to the Distance-Based portion of the premium; and
- i) P2P and TNS Blanket Certificates (APV383).

N

Effective: July 5, 2021

Accepted: \_\_\_\_\_

Order: \_\_\_\_\_

Commission Secretary: \_\_\_\_\_