

SIXTH FLOOR, 900 HOWE STREET, BOX 250
VANCOUVER, B.C. V6Z 2N3 CANADA
web site: <http://www.bcuc.com>



**BRITISH COLUMBIA
UTILITIES COMMISSION**

**ORDER
NUMBER** G-125-05

TELEPHONE: (604) 660-4700
BC TOLL FREE: 1-800-663-1385
FACSIMILE: (604) 660-1102

IN THE MATTER OF

the Insurance Corporation Act, RSBC 1996, Chapter 228, as amended
and

the Utilities Commission Act, RSBC 1996, Chapter 473, as amended
and

An application by the Insurance Corporation of British Columbia
for approval of
the 2006 Revenue Requirements for Universal Compulsory Automobile Insurance ("Basic Insurance")
and

A filing relating to the Insurance Corporation of British Columbia's Basic Insurance Capital Management Plan
and

An application for approval of refinements to certain performance measures
and

A filing of information on seven financial allocation functions
and

An application for approval of changes to certain allocation functions

BEFORE: L.F. Kelsey, Commissioner and Panel Chair
A.J. Pullman, Commissioner
P.E. Vivian, Commissioner
November 29, 2005

O R D E R

WHEREAS:

- A. On November 15, 2005 the Insurance Corporation of British Columbia ("ICBC") filed a letter with the British Columbia Utilities Commission ("Commission") wherein it advised that ICBC will only partially or not at all respond to certain Information Requests ("IRs") submitted on November 4, 2005 by Pemberton Insurance Corporation ("Pemberton"), the Insurance Bureau of Canada ("IBC"), and Canadian Direct Insurance Inc. ("CDI"), for the reasons stated; and
- B. On November 16, 2005 Pemberton filed a letter with the Commission wherein Pemberton responded to the objections raised by ICBC. Pemberton stated that it believes its IRs are both relevant and material. Pemberton also requested a ruling from the Commission to sustain its IRs; and

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- C. On November 16, 2005 IBC filed a letter with the Commission wherein IBC sets out its IRs at issue and its concerns with respect thereto. On November 17, 2005 IBC filed another letter with the Commission requesting that the Commission determine the validity of ICBC's objections to providing information as outlined in ICBC's letter dated November 15, 2005 and make an Order accordingly; and
- D. On November 17, 2005 CDI filed a letter with the Commission wherein CDI states its position that its IRs at issue are relevant and should be responded to; and
- E. The Commission issued Letter No. L-101-05 dated November 18, 2005, to provide an opportunity for ICBC to submit a final reply on the matter by November 23, 2005. The Commission also directed ICBC to identify, right away, other IRs that it is not intending to answer fully; and
- F. On November 23, 2005 ICBC submitted its final reply wherein it addressed Pemberton's, IBC's and CDI's IRs at issue. ICBC advised that it has further reviewed IBC's IRs 5.1 and 54.1 and will now be responding to these. ICBC also identified other IRs for which it intends to provide only Basic Insurance information; and
- G. On November 25, 2005 IBC filed a letter with the Commission, which addressed particularly that part of ICBC's November 23, 2005 letter titled "Other IR's Requesting Basic and Optional Insurance Information". IBC asked that the Commission make the appropriate ruling with respect to three other IRs (IBC IR 8.1, 12.1 and 210.1) identified by ICBC in its final reply of November 23, 2005; and
- H. On November 28, 2005 ICBC submitted a reply to IBC's letter of November 25, 2005. With respect to IBC IRs 8.1 and 210.1, ICBC did not change its position from that stated in its letter of November 23, 2005. ICBC advised that it will now file a response for IBC IR 12.1; and
- I. The Commission reviewed and considered all of the above submissions and determined that a ruling on the matter is required.

NOW THEREFORE the Commission orders as follows:

1. For the following IRs ICBC is not required to provide a response:
 - Pemberton's IRs 2(a), (b), (d) and (e)
 - CDI's IR 10.3
2. For the following IRs ICBC is required to provide only Basic Insurance information in the response:
 - IBC's IRs 3.1, 3.2, 3.3, and 8.1
 - CDI's IR 10.1

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3. For IBC's IR 210.1 ICBC is required to provide a full response as requested.
4. For CDI's IR 1.3 ICBC is required to provide a full response as requested, if the information is available.
5. For CDI's IR 5.4 ICBC is not required to provide the exact MCT level information at October 31, 2005. However, the Commission does require ICBC to submit an external actuarial certification of MCT ratios for Basic Insurance, Optional Insurance and the Corporation as a whole at December 31, 2005.
6. For the IRs addressed in items 2, 3, and 4 above, ICBC is directed to provide a response by December 9, 2005.

DATED at the City of Vancouver, in the Province of British Columbia, this 29th day of November 2005.

BY ORDER

Original signed by:

L.F. Kelsey
Commissioner and Panel Chair