



**ORDER NUMBER**  
**G-13-21**

IN THE MATTER OF  
the *Utilities Commission Act*, RSBC 1996, Chapter 473

and

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

and

Insurance Corporation of British Columbia  
Basic Insurance Tariff Amendment Application in Support of Enhanced Care

**BEFORE:**

A. K. Fung, QC, Panel Chair  
K. A. Keilty, Commissioner  
B. A. Magnan, Commissioner

on January 14, 2021

**ORDER**

**WHEREAS:**

- A. On February 6, 2020, the Government of British Columbia announced changes to British Columbia's automobile insurance model, moving to an Enhanced Care model starting May 1, 2021;
- B. On December 14, 2020, the Lieutenant Governor in Council approved Order in Council No. (OIC) 631/20 directing the Insurance Corporation of British Columbia (ICBC) to apply to the British Columbia Utilities Commission (BCUC), by December 15, 2020, for approval of Basic insurance tariff (Tariff) amendments as set out in OIC 631/20 (Tariff Amendment Application in Support of Enhanced Care and Enhanced Care Rebate Directive);
- C. On December 14, 2020, the Lieutenant Governor in Council approved OIC No. 633/20, amending *Special Direction IC2 to the British Columbia Utilities Commission, B.C. Reg. 307/2004* (Special Direction IC2) such that the BCUC must approve and set the changes to rates within 30 days of ICBC applying for approval of changes to rates, including a rebate, in connection with the Tariff Amendment Application in Support of Enhanced Care and Enhanced Care Rebate Directive;
- D. On December 15, 2020, ICBC filed its Basic Insurance Tariff Amendment Application in Support of Enhanced Care (Application) to the BCUC. In the Application, ICBC submits that the Tariff amendments have been prescribed by the Government and are consistent with the legislative and regulatory framework in which ICBC and the BCUC operate, including government directives;

- E. ICBC seeks approval of the amended Tariff pages included in the Tariff Amendment Application in Support of Enhanced Care and Enhanced Care Rebate Directive, as provided in Appendix A of the Application. The effective dates of the Tariff amendments are as follows:
- (a) Amendments to Section 2.F.4 APV 37 Owner's Certificate of Insurance for Highway Crossing Permit are to be effective January 15, 2021. These amendments to the Tariff are in Attachment 1 to OIC 631/20;
  - (b) Amendments to Schedule U Owner's Interim Certificate of Insurance and Section 2.F.2 APV 96 Combined Non-resident Commercial Vehicle Permit and Insurance Certificate, respectively, to be effective April 1, 2021. These amendments to the Tariff are in Attachment 2 to OIC 631/20;
  - (c) Amendments to Schedule R Temporary Operation Permit and Owner's Certificate of Insurance Premiums are to be effective April 17, 2021. These amendments to the Tariff are in Attachment 3 to OIC 631/20; and
  - (d) The majority of Tariff amendments are to be effective May 1, 2021. These amendments to the Tariff are in Attachment 4 to OIC 631/20.
- F. In the Application, ICBC explains that the Tariff amendments are required to implement the new Enhanced Care model and provide for ICBC to issue pro-rated rebates for most Basic insurance certificates with an effective date before May 1, 2021 and expiring on or after May 1, 2021. The rebate will be in respect of the portion of the certificate that remains in effect on or after May 1, 2021 for the difference between the existing rate and the rate of Enhanced Care (Enhanced Care Rebate); and
- G. The BCUC has reviewed the Application in accordance with OICs 631/20 and 633/20. The BCUC has not reviewed the Application for its regulatory justification.

**NOW THEREFORE** pursuant to Special Direction IC2, as amended by OIC 633/20, the BCUC orders as follows:

1. The Tariff pages included in the Tariff Amendment Application in Support of Enhanced Care and Enhanced Care Rebate Directive, are approved as filed in the Application, as follows:
  - (a) The Tariff pages set out in Attachment 1 to OIC 631/20 are approved effective January 15, 2021;
  - (b) The Tariff pages set out in Attachment 2 to OIC 631/20 are approved effective April 1, 2021;
  - (c) The Tariff pages set out in Attachment 3 to OIC 631/20 are approved effective April 17, 2021; and
  - (d) The Tariff pages set out in Attachment 4 to OIC 631/20 are approved effective May 1, 2021.
2. ICBC is directed to file for BCUC endorsement of the amended Tariff pages taking effect on April 1, 2021, April 17, 2021 and May 1, 2021 at least 60 days in advance, respectively.

**DATED** at the City of Vancouver, in the Province of British Columbia, this 14<sup>th</sup> day of January 2021.

BY ORDER

*Original signed by:*

A. K. Fung, QC  
Commissioner