



**ORDER NUMBER
G-357-21**

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
Application for Approval of Basic Insurance Tariff Amendments

BEFORE:

B. A. Magnan, Commissioner

on December 3, 2021

ORDER

WHEREAS:

- A. On November 12, 2021, the Insurance Corporation of British Columbia (ICBC) submitted to the British Columbia Utilities Commission (BCUC) an application for amendments to the Basic Insurance Tariff (Tariff) as follows (Application):
 - (i) To propose improvements to the wording in the Tariff pages that better clarify the intent of the Government Directive of August 3, 2018 with respect to Rate Design Tariff Amendments approved by Order in Council (OIC) 458/18, August 9, 2018 (the 2018 Government Directive regarding Rate Design).
 - (ii) To make administrative changes unrelated to the 2018 Rate Design Application.
- B. ICBC indicates that it has consulted with the Ministry of Public Safety and Solicitor General on the proposed amendments related to the 2018 Government Directive regarding Rate Design;
- C. ICBC submits that the proposed Tariff amendments are all minor in scope with no customer impacts and will help to enhance clarity and make operational improvements that will benefit customers overall; and
- D. The BCUC reviewed the Application and considers that approval of the requested Tariff amendments is warranted.

NOW THEREFORE the BCUC approves the Tariff amendments, effective January 1, 2022 as shown in items 1 through 8 in Appendix A to this order.

DATED at the City of Vancouver, in the Province of British Columbia, this 3rd day of December 2021.

BY ORDER

Original signed by:

B. A. Magnan
Commissioner

Attachment

Insurance Corporation of British Columbia
Application for Approval of Basic Insurance Tariff Amendments

Item	Amendment	Tariff Page
1	Clarifications regarding the number of crashes affecting the Unlisted Driver Accident Premium (UDAP) to avoid misinterpretation	Schedule AB, section 2.1 (b)(v), page 2 Schedule AH, section 2.1(b)(v), page 2
2	Clarifications regarding the intention of the Learner Premium for drivers with multiple classes of driver licenses	Schedule D, section 1, paragraph (b)(i)(N), page 2 Schedule D section 1, paragraph (c)(i)(M), page 3
3	Changing the heading in section 2.J to align to the content of this section	Index, page 2 Basic Insurance Premiums, section 2.J, page 36
4	Removing outdated wording relating to the Binder for Owner's Interim Certificate of Insurance (APV38)	Basic Insurance Premiums, sections 2.F.5.1.1, 2.F.5.1.2, 2.F.5.2.1, 2.F.5.2.2, and 2.F.5.3, pages 20 and 21
5	Correction of a spacing issue where a sentence was broken up over two lines	Basic Insurance Premiums, sections 2.F.5.1.1, 2.F.5.1.2, 2.F.5.2.1, 2.F.5.2.2, and 2.F.5.3, pages 20 and 21
6	Removing outdated rating scenario wording to align with the off-road vehicles (ORVs) regulation	Basic Insurance Premiums, section 2.E.5.11, page 14
7	Updating broker commission fee which came into effect January 1, 2021	Schedule H, pages 4, and 12
8	Updating references to Rule H1 of the Canadian Payments Association	Schedule H, pages 3, 7, and 11