



**ORDER NUMBER  
G-26-25**

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  
Disability Discount Factor Pilot Program

**BEFORE:**

W. E. Royle, Panel Chair  
B. A. Magnan, Commissioner

on February 7, 2025

**ORDER**

**WHEREAS:**

- A. On December 12, 2024, the Insurance Corporation of British Columbia (ICBC) filed its Disability Discount Factor Pilot Program Final Evaluation Report (Report) for the period of May 1, 2022 to April 30, 2024, in accordance with British Columbia Utilities Commission (BCUC) Order G-65-22 and Letter L-27-22;
- B. In the Report, ICBC requests that the Disability Discount Factor Pilot Program be approved on a permanent basis effective May 1, 2025 (Application);
- C. The BCUC's jurisdiction with respect to the regulation of ICBC's Basic insurance is set out by the *Insurance Corporation Act* and *Special Direction IC2 to the BCUC*, BC Regulation 307/2004 as amended. The BCUC does not regulate ICBC's Optional insurance business;
- D. On December 22, 2021, ICBC filed an application with the BCUC seeking approval to extend the eligibility of the Disability Discount Factor to customers having ownership interest in a vehicle to bring ICBC's eligibility requirements into alignment with the Ministry of Finance's Fuel Tax Refund Program for Persons with Disabilities;
- E. By Order G-65-22 dated March 7, 2022, the BCUC approved ICBC to extend the eligibility of the Disability Discount Factor on a pilot basis, effective May 1, 2022 and ending on April 30, 2025;
- F. By Letter L-27-22 dated July 4, 2022, the BCUC accepted ICBC's proposed parameters and reporting to review and measure the success of the Disability Discount Factor Pilot Program. ICBC was scheduled to file an initial evaluation report by July 31, 2023, and a final evaluation report by December 31, 2024; and

G. The BCUC has reviewed the Report and makes the following determinations on the Application.

**NOW THEREFORE** the BCUC orders as follows:

1. ICBC is approved to extend the eligibility of the Disability Discount Factor to customers having ownership interest in a vehicle, making the Disability Discount Factor Pilot Program permanent, effective May 1, 2025.
2. The Tariff amendment as set out in Attachment A to the Application for Schedule G Disability Discount Factor is accepted for endorsement, effective May 1, 2025.
3. ICBC is directed to incorporate the results and impact of the rate amendments set out in this Application within the scope of its annual reporting to the BCUC, as established by Order G-188-18, if there are any material changes as a result of the permanency of the Disability Discount Factor Pilot Program.

**DATED** at the City of Vancouver, in the Province of British Columbia, this 7<sup>th</sup> day of February 2025.

BY ORDER

*Electronically signed by Wendy Royle*

W. E. Royle  
Commissioner