



**ORDER NUMBER  
G-87-25**

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  
Rate Design Compliance Report Extension Request

**BEFORE:**

E. B. Lockhart, Commissioner

on April 2, 2025

**ORDER**

**WHEREAS:**

- A. On March 7, 2025, the Insurance Corporation of British Columbia (ICBC) filed an application with the British Columbia Utilities Commission (BCUC) seeking to extend the filing deadline for ICBC's next annual rate design compliance report to December 31, 2029, and report to the BCUC only on an exception basis in the interim period (Application);
- B. 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;
- C. On August 9, 2018, by Order in Council (OIC) No. 458/18 and 459/18, the Lieutenant Governor in Council directed ICBC to apply to the BCUC for approval of rate design amendments as set out in OIC 458/18, and directed the BCUC to regulate and fix the rates using the factors, criteria, and guidelines set out in OIC 458/18;
- D. By Order G-188-18 with accompanying reasons for decision dated September 28, 2018, the BCUC approved, among other matters, certain rate design amendments to the Basic insurance tariff (Tariff) in accordance with OICs 458/18 and 459/18. Order G-188-18 also directed ICBC, among other things, to file on an annual basis, a report on the results and impact of the new rate design starting December 31, 2021;

- E. By Orders G-244-18, G-109-19, G-167-19, G-203-19, G-335-19, G-51-20, and G-26-25, the BCUC approved additional amendments to the Tariff pertaining to rate design and passenger transportation services products, and directed ICBC to incorporate the results and impact of the amendments within the scope of its annual rate design reporting as established by Order G-188-18;
- F. The BCUC has commenced its review of the Application and considers that establishing a regulatory timetable is warranted.

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

1. A regulatory timetable for the review of the Application is established as set out in Appendix A to this order.
2. ICBC must provide notice of the Application and a copy of this order on or before Wednesday, April 9, 2025, electronically where possible, to all registered interveners in the following proceedings:
  - i. ICBC 2018 Basic Insurance Rate Design Application; and
  - ii. ICBC 2023 Revenue Requirements Application.
3. ICBC is directed to publish the Public Notice attached as Appendix B to this order on its website and social media platforms as soon as reasonably possible, but by no later than Wednesday, April 9, 2025.
4. ICBC must provide confirmation of compliance with Directives 2 and 3 by Friday, April 11, 2025. Such confirmation shall include confirmation of the Public Notice being published on ICBC's website, a list of the social media platforms on which the Public Notice was posted, and a list of all parties notified.
5. In accordance with BCUC's Rules of Practice and Procedure, any party wishing to comment on the Application is invited to submit a letter of comment by the date established in the regulatory timetable. Letters of comment must be in the Letter of Comment Form available on the BCUC's website at <https://www.bcuc.com/Forms/LetterOfComment>.

**DATED** at the City of Vancouver, in the Province of British Columbia, this        2<sup>nd</sup>        day of April 2025.

BY ORDER

*Electronically signed by Blair Lockhart*

E. B. Lockhart  
Commissioner

Attachment

Insurance Corporation of British Columbia  
Rate Design Compliance Report Extension Request

**REGULATORY TIMETABLE**

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Action	Date (2025)
ICBC public notice of Application	Wednesday, April 9
BCUC Information Request (IR) No. 1 to ICBC	Wednesday, April 9
ICBC confirmation of compliance with public notice requirements	Friday, April 11
ICBC responses to BCUC IR No. 1	Thursday, April 17 (Noon)
Letter of comment deadline	Tuesday, April 22
ICBC final argument and reply to letters of comment (if any)	Monday, April 28



# We want to hear from you

## ICBC Rate Design Compliance Report Extension Request

On March 7, 2025, ICBC filed an application with the BCUC asking to submit its next compliance report on its rate design for Basic insurance by December 31, 2029, instead of filing a report to the BCUC each year.

ICBC's rate design compliance reports include information on Basic insurance rating factors, such as crash history and who drives the vehicle, as well as passenger transportation services products. For more information about ICBC's rate design compliance reports, please visit <https://www.bcuc.com/WhatWeDo/ICBC>.

In the interim, ICBC requested that it only report to the BCUC when there are potential changes to these items or unforeseen events.

The BCUC has started a proceeding to review ICBC's application.

### GET INVOLVED

- **Submit a letter of comment**
- **Subscribe to email notification for the proceeding**

### IMPORTANT DATES

1. **Tuesday, April 22, 2025** – Deadline to submit a letter of comment to the BCUC to share your views, opinions, and insights on the Application.

For more information about the Application, please visit the [Proceeding Webpage](#) on [bcuc.com](#) under "Our Work – Proceedings". [Subscribe to this Proceeding](#) on [bcuc.com](#) under "Get Involved" to receive email notifications when public documents are added to the proceeding.

## CONTACT INFORMATION

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