

## Marriott, Sarah GCPE:EX

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**From:** Schollen, Tasha GCPE:EX  
**Sent:** December 2, 2019 11:12 AM  
**To:** Marriott, Sarah GCPE:EX  
**Subject:** s.12; s.17  
**Attachments:**

Tasha Schollen | Communications Manager  
Government Communications and Public Engagement  
Ministry of Attorney General  
Cell: 250-889-1121

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Withheld pursuant to/removed as

s.12; s.13; s.17

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s.12; s.13

## **Marriott, Sarah GCPE:EX**

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**From:** Schollen, Tasha GCPE:EX  
**Sent:** December 2, 2019 11:54 AM  
**To:** Marriott, Sarah GCPE:EX  
**Subject:** s.12; s.17  
**Attachments:**

Tasha Schollen | Communications Manager  
Government Communications and Public Engagement  
Ministry of Attorney General  
Cell: 250-889-1121

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s.13; s.12; s.17

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Withheld pursuant to/removed as

s.12; s.13; s.17

## Marriott, Sarah GCPE:EX

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**From:** Marriott, Sarah GCPE:EX  
**Sent:** December 2, 2019 12:04 PM  
**To:** Schollen, Tasha GCPE:EX  
**Subject:** s.12; s.17

Thanks for all that.

S.

Sarah Marriott  
Issues Manager  
250.361.8416

---

**From:** Schollen, Tasha GCPE:EX <Tasha.Schollen@gov.bc.ca>  
**Sent:** December 2, 2019 11:54 AM  
**To:** Marriott, Sarah GCPE:EX <Sarah.Marriott@gov.bc.ca>  
**Subject:** s.12; s.17

Tasha Schollen | Communications Manager  
Government Communications and Public Engagement  
Ministry of Attorney General  
Cell: 250-889-1121

## Marriott, Sarah GCPE:EX

---

**From:** Marriott, Sarah GCPE:EX  
**Sent:** December 2, 2019 12:07 PM  
**To:** Howlett, Tim GCPE:EX  
**Subject:** FYI - ICBC docs  
**Attachments:** s.12; s.17

Just FYI in case you're interested, here's all the paper I have acquired on the two announcements for next week.

Sarah Marriott  
Issues Manager  
250.361.8416



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Withheld pursuant to/removed as

s.12; s.13

## Marriott, Sarah GCPE:EX

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**From:** Marriott, Sarah GCPE:EX  
**Sent:** December 2, 2019 12:08 PM  
**To:** Groot, Jeff GCPE:EX  
**Subject:** FW: FYI - ICBC docs  
**Attachments:** s.12; s.17

Here are all the docs Tasha tracked down on next week's announcements.

Just in case you haven't seen them.

Sarah Marriott  
Issues Manager  
250.361.8416

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**From:** Marriott, Sarah GCPE:EX  
**Sent:** December 2, 2019 12:07 PM  
**To:** Howlett, Tim GCPE:EX <Tim.Howlett@gov.bc.ca>  
**Subject:** FYI - ICBC docs

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Issues Manager  
250.361.8416

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Withheld pursuant to/removed as

s.12; s.13; s.17

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Withheld pursuant to/removed as

s.12

## Marriott, Sarah GCPE:EX

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**From:** Marriott, Sarah GCPE:EX  
**Sent:** December 2, 2019 12:18 PM  
**To:** Groot, Jeff GCPE:EX  
**Subject:** RE: FYI - ICBC docs

Yes please.

---

**From:** Groot, Jeff GCPE:EX <Jeff.Groot@gov.bc.ca>  
**Sent:** December 2, 2019 12:17 PM  
**To:** Marriott, Sarah GCPE:EX <Sarah.Marriott@gov.bc.ca>  
**Subject:** RE: FYI - ICBC docs

Awesome. Thanks.

I've asked the ministry to actually ensure that comms is being asked for input on the comms sections of the OIC packages going forward.

---

**From:** Marriott, Sarah GCPE:EX <Sarah.Marriott@gov.bc.ca>  
**Sent:** December 2, 2019 12:08 PM  
**To:** Groot, Jeff GCPE:EX <Jeff.Groot@gov.bc.ca>  
**Subject:** FW: FYI - ICBC docs

Here are all the docs Tasha tracked down on next week's announcements.

Just in case you haven't seen them.

Sarah Marriott  
Issues Manager  
250.361.8416

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**From:** Marriott, Sarah GCPE:EX  
**Sent:** December 2, 2019 12:07 PM  
**To:** Howlett, Tim GCPE:EX <Tim.Howlett@gov.bc.ca>  
**Subject:** FYI - ICBC docs

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Sarah Marriott  
Issues Manager  
250.361.8416

## Marriott, Sarah GCPE:EX

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**From:** Chu, Timothy GCPE:EX  
**Sent:** December 10, 2019 12:07 PM  
**To:** Marriott, Sarah GCPE:EX  
**Subject:** s.12; s.13; s.17  
**Attachments:**

Attached is the draft statement/QA and OIC.

I'm a bit behind and haven't had the time to jump into the statement yet. QAs are still being fact-checked.

s.13; s.17

Cheers,

T

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Withheld pursuant to/removed as

s.13; s.17

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Withheld pursuant to/removed as

s.13

## Marriott, Sarah GCPE:EX

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**From:** Marriott, Sarah GCPE:EX  
**Sent:** December 10, 2019 1:01 PM  
**To:** Chu, Timothy GCPE:EX  
**Subject:** s.12; s.17

K – thanks very much. Good flag, though  
s.13

---

**From:** Chu, Timothy GCPE:EX <Timothy.Chu@gov.bc.ca>  
**Sent:** December 10, 2019 12:07 PM  
**To:** Marriott, Sarah GCPE:EX <Sarah.Marriott@gov.bc.ca>  
**Subject:** s.12; s.17

Attached is the draft statement/QA and OIC.

I'm a bit behind and haven't had the time to jump into the statement yet. QAs are still being fact-checked.

s.13; s.17

Cheers,

T

## Marriott, Sarah GCPE:EX

---

**From:** Marriott, Sarah GCPE:EX  
**Sent:** December 10, 2019 3:43 PM  
**To:** Groot, Jeff GCPE:EX; Chu, Timothy GCPE:EX  
**Subject:** Updated - Draft potential statement  
**Attachments:** s.12; s.13; s.17

Updated with my tweaks – generally aiming to preserve the beauty of Jeff’s plain language<sup>s.13</sup>  
s.13

Once the three of us are good with this, I suggested to Jeff that we quickly run it past Tim Howlett and George to make sure they’re on-board before we get program and MDE sign off?

s.13

Thanks.

---

**From:** Groot, Jeff GCPE:EX <Jeff.Groot@gov.bc.ca>  
**Sent:** December 10, 2019 2:53 PM  
**To:** Marriott, Sarah GCPE:EX <Sarah.Marriott@gov.bc.ca>; Chu, Timothy GCPE:EX <Timothy.Chu@gov.bc.ca>  
**Subject:** RE: Draft potential statement

Update based on convo.

---

**From:** Groot, Jeff GCPE:EX  
**Sent:** December 10, 2019 2:45 PM  
**To:** Marriott, Sarah GCPE:EX <Sarah.Marriott@gov.bc.ca>; Chu, Timothy GCPE:EX <Timothy.Chu@gov.bc.ca>  
**Subject:** RE: Draft potential statement

See attached.

---

**From:** Marriott, Sarah GCPE:EX <Sarah.Marriott@gov.bc.ca>  
**Sent:** December 10, 2019 2:44 PM  
**To:** Chu, Timothy GCPE:EX <Timothy.Chu@gov.bc.ca>; Groot, Jeff GCPE:EX <Jeff.Groot@gov.bc.ca>  
**Subject:** Draft potential statement

Hi you two,

So you have an idea of what I’m thinking, here’s my very rough draft of a potential statement from MDE.<sup>s.13</sup>  
s.13

Happy to talk further before your meeting with MDE.

s.13

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Withheld pursuant to/removed as

s.13

## Marriott, Sarah GCPE:EX

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**From:** Marriott, Sarah GCPE:EX  
**Sent:** December 10, 2019 4:02 PM  
**To:** Groot, Jeff GCPE:EX; Chu, Timothy GCPE:EX  
**Subject:** RE: Updated - Draft potential statement

I'll send them both the statement and see if I can get traction before 4:30.

But I think they're good on approach.

s.13

---

**From:** Groot, Jeff GCPE:EX <Jeff.Groot@gov.bc.ca>  
**Sent:** December 10, 2019 3:53 PM  
**To:** Chu, Timothy GCPE:EX <Timothy.Chu@gov.bc.ca>; Marriott, Sarah GCPE:EX <Sarah.Marriott@gov.bc.ca>  
**Subject:** RE: Updated - Draft potential statement

Thanks – and can we get buy in on approach before we talk to the AG at 430, Tim? Are Tim/George going to disagree with any of this?

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**From:** Chu, Timothy GCPE:EX <Timothy.Chu@gov.bc.ca>  
**Sent:** December 10, 2019 3:49 PM  
**To:** Marriott, Sarah GCPE:EX <Sarah.Marriott@gov.bc.ca>; Groot, Jeff GCPE:EX <Jeff.Groot@gov.bc.ca>  
**Subject:** RE: Updated - Draft potential statement

I'm good with this. s.13

s.13

Cheers,

T

---

**From:** Marriott, Sarah GCPE:EX <Sarah.Marriott@gov.bc.ca>  
**Sent:** December 10, 2019 3:43 PM  
**To:** Groot, Jeff GCPE:EX <Jeff.Groot@gov.bc.ca>; Chu, Timothy GCPE:EX <Timothy.Chu@gov.bc.ca>  
**Subject:** Updated - Draft potential statement

Updated with my tweaks – generally aiming to preserve the beauty of Jeff's plain language. s.13

s.13

Once the three of us are good with this, I suggested to Jeff that we quickly run it past Tim Howlett and George to make sure they're on-board before we get program and MDE sign off?

s.13

Thanks.

---

**From:** Groot, Jeff GCPE:EX <[Jeff.Groot@gov.bc.ca](mailto:Jeff.Groot@gov.bc.ca)>  
**Sent:** December 10, 2019 2:53 PM  
**To:** Marriott, Sarah GCPE:EX <[Sarah.Marriott@gov.bc.ca](mailto:Sarah.Marriott@gov.bc.ca)>; Chu, Timothy GCPE:EX <[Timothy.Chu@gov.bc.ca](mailto:Timothy.Chu@gov.bc.ca)>  
**Subject:** RE: Draft potential statement

Update based on convo.

---

**From:** Groot, Jeff GCPE:EX  
**Sent:** December 10, 2019 2:45 PM  
**To:** Marriott, Sarah GCPE:EX <[Sarah.Marriott@gov.bc.ca](mailto:Sarah.Marriott@gov.bc.ca)>; Chu, Timothy GCPE:EX <[Timothy.Chu@gov.bc.ca](mailto:Timothy.Chu@gov.bc.ca)>  
**Subject:** RE: Draft potential statement

See attached.

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**From:** Marriott, Sarah GCPE:EX <[Sarah.Marriott@gov.bc.ca](mailto:Sarah.Marriott@gov.bc.ca)>  
**Sent:** December 10, 2019 2:44 PM  
**To:** Chu, Timothy GCPE:EX <[Timothy.Chu@gov.bc.ca](mailto:Timothy.Chu@gov.bc.ca)>; Groot, Jeff GCPE:EX <[Jeff.Groot@gov.bc.ca](mailto:Jeff.Groot@gov.bc.ca)>  
**Subject:** Draft potential statement

Hi you two,

So you have an idea of what I'm thinking, here's my very rough draft of a potential statement from MDE. <sup>s.13</sup>  
s.13

Happy to talk further before your meeting with MDE.

s.13

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Withheld pursuant to/removed as

s.13



## Marriott, Sarah GCPE:EX

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**From:** Marriott, Sarah GCPE:EX  
**Sent:** December 10, 2019 4:46 PM  
**To:** Smith, George PREM:EX; Howlett, Tim GCPE:EX  
**Subject:** RE: FOR REVIEW: Draft MDE statement (before 4:30 if possible)

Happy to give you a full update if you come down or give me a ring – but we seem to have settled on our advice to s.13 s.13

We decided we'd all have a quick huddle tomorrow to finalize exactly what we do.

---

**From:** Smith, George PREM:EX <George.Smith@gov.bc.ca>  
**Sent:** December 10, 2019 4:23 PM  
**To:** Marriott, Sarah GCPE:EX <Sarah.Marriott@gov.bc.ca>; Howlett, Tim GCPE:EX <Tim.Howlett@gov.bc.ca>  
**Subject:** RE: FOR REVIEW: Draft MDE statement (before 4:30 if possible)

This would be a proactive statement then?

---

**From:** Marriott, Sarah GCPE:EX <Sarah.Marriott@gov.bc.ca>  
**Sent:** December 10, 2019 4:05 PM  
**To:** Smith, George PREM:EX <George.Smith@gov.bc.ca>; Howlett, Tim GCPE:EX <Tim.Howlett@gov.bc.ca>  
**Subject:** FOR REVIEW: Draft MDE statement (before 4:30 if possible)

Hi George and Tim H.,

Jeff and Tim C. are meeting with MDE at 4:30 to discuss comms.

Are you broadly ok with the approach on the attached statement?

If so, we'll send to program area for approval, before sending to MDE for sign off.

Sarah Marriott  
Issues Manager  
250.361.8416

## Marriott, Sarah GCPE:EX

---

**From:** Chu, Timothy GCPE:EX  
**Sent:** December 11, 2019 4:04 PM  
**To:** Smith, George PREM:EX; Marriott, Sarah GCPE:EX; Harder, Derrick AG:EX; Groot, Jeff GCPE:EX  
**Subject:** Products for Rate Application  
**Attachments:** QA - ICBC Basic Rate Application 2020\_FINAL MO.docx; STMT - ICBC Basic Rate Application\_11 Dec 19\_V5.docx

Hey folks,

Here are the products for rate application.

s.13

Alternatively, we could also just send it electronically to the Gallery and leave it. We currently have a slot for 10am.

Let me know.

In any case, this will be posted online.

Cheers,

T

**ICBC Basic Rate Application 2020  
Questions & Answers**

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**1. Why are you directing a deferral?**

- Right now, we're continuing with the necessary financial analysis to help us understand the amount of savings we can expect from our plan to respond to the Crowder decision by bringing in limits on expert reports in the new year.
- Until that financial analysis is finished, we will not ask ICBC to put forward its 2020 rate application based on an incomplete financial picture.
- I expect to have more detail in February, about the corporation's basic insurance rate that will take effect Apr. 1, 2020.

**2. What was ICBC's deadline to file a rate application and what will it be now?**

- ICBC is required to file a basic rate application by Dec. 15 each year.
- With this deferral, the deadline for ICBC to file its rate application will be February 2020. ICBC also has to file a compliance report as part of this process.

**3. Isn't there a rate smoothing model forecast requirement? What rate does the rate smoothing model forecast for 2020?**

- This year, I am directing a delay to ICBC's basic insurance rate application for further financial analysis to be done.
- In general, rate smoothing limits the basic rate changes to be within 1.5 percentage points of the prior year's rate, whether as an increase or decrease.
- Last year's rate was 6.3%, so under rate smoothing, the 2020 rate would have been anywhere between 4.8 and 7.8%.
- But I will not ask ICBC to put forward its 2020 rate application based on an incomplete financial picture.

**4. When ICBC does file in February, the minimum increase we might see for 2020 is 4.8%?**

- Not necessarily.
- There is some discretion for rates outside of the rate smoothing model but, as I have said, we're continuing the necessary financial analysis.
- We won't ask ICBC to put forward its rate application based on an incomplete financial picture.

**5. What are the chances of a zero% (no) increase to basic rates next year?**

- It's too early to say, as we still need to do further financial analysis.
- My goal has always been to bring ICBC back on a stable financial footing and find ways to make rates more affordable.

**6. Have there been other times where ICBC has delayed its filing?**

- Yes, one example is in 2015 when ICBC had started its application that was due August 31st, but didn't file the full application until October 15th.

**7. How much money will ICBC lose as a result of this rate deferral?**

- This deferral doesn't change ICBC's financial situation as the rate application wouldn't take effect until April 1, 2020, regardless of whether there was a deferral or not.

**8. What about optional rates?**

- Those are set by ICBC and are not part of the basic rate application, as it does not require the BC Utilities Commission's approval.

s.13

-END-

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## STATEMENT

For Immediate Release  
[release number]  
Dec. 12, 2019

Ministry of Attorney General

### **Attorney General's statement on ICBC's basic rate application timeline**

VANCOUVER – Attorney General David Eby has issued the following statement on ICBC:

“After years of the previous government’s mismanagement of ICBC, British Columbians are paying too much for car insurance. We have much work ahead to get these costs down for families.

“As a result, government has directed a delay in ICBC’s rate application until February in order to do the necessary financial analysis of two sets of planned reforms currently underway to help reduce costs, and by extension, car insurance rates.

“First, we are working on reforms to respond to a recent court decision striking our limit on expert reports and associated costs. Second, we are working on additional reforms in the tort system that will help to reduce costs and have a positive impact on any required rate changes.

“We will not ask ICBC to put forward a 2020 rate application based on an incomplete financial picture. Instead, we will wait until that work is complete to ensure any rate changes are based on the actual costs anticipated in the year ahead.”

#### **Contact:**

Ministry of Attorney General  
Media Relations  
778 678-1572

## Marriott, Sarah GCPE:EX

---

**From:** Chu, Timothy GCPE:EX  
**Sent:** December 12, 2019 9:25 AM  
**To:** Marriott, Sarah GCPE:EX; Groot, Jeff GCPE:EX  
**Cc:** Harder, Derrick AG:EX  
**Subject:** RE: Products for Rate Application

To close the loop. Got feedback from Smitty. Going electronically at 10.

T

---

**From:** Marriott, Sarah GCPE:EX <Sarah.Marriott@gov.bc.ca>  
**Sent:** December 12, 2019 9:03 AM  
**To:** Groot, Jeff GCPE:EX <Jeff.Groot@gov.bc.ca>  
**Cc:** Chu, Timothy GCPE:EX <Timothy.Chu@gov.bc.ca>; Smith, George PREM:EX <George.Smith@gov.bc.ca>; Harder, Derrick AG:EX <Derrick.Harder@gov.bc.ca>  
**Subject:** Re: Products for Rate Application

Replied to this in my mind last night but never hit send !

Products look good. I'm happy for it to just be emailed/electronically distributed to them all as usual? Nothing unusual etc.

But will let George make the final call if he hasn't already

Sent from my iPhone

On Dec 11, 2019, at 4:18 PM, Groot, Jeff GCPE:EX <[Jeff.Groot@gov.bc.ca](mailto:Jeff.Groot@gov.bc.ca)> wrote:

George, you up for it? You're probably best positioned to give background if they need it. But I'm also fine with electronic distribution too.

----- Original message -----

**From:** "Chu, Timothy GCPE:EX" <[Timothy.Chu@gov.bc.ca](mailto:Timothy.Chu@gov.bc.ca)>  
**Date:** 2019-12-11 4:03 p.m. (GMT-08:00)  
**To:** "Smith, George PREM:EX" <[George.Smith@gov.bc.ca](mailto:George.Smith@gov.bc.ca)>, "Marriott, Sarah GCPE:EX" <[Sarah.Marriott@gov.bc.ca](mailto:Sarah.Marriott@gov.bc.ca)>, "Harder, Derrick AG:EX" <[Derrick.Harder@gov.bc.ca](mailto:Derrick.Harder@gov.bc.ca)>, "Groot, Jeff GCPE:EX" <[Jeff.Groot@gov.bc.ca](mailto:Jeff.Groot@gov.bc.ca)>  
**Subject:** Products for Rate Application

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