From:

Vasilev, Susan < Susan. Vasilev@leg.bc.ca>

Sent:

Wednesday, October 25, 2017 7:04 PM

To:

LP Administrative Coordinators

Subject:

travel claims- Constituency Assistant seminar

Attachments:

20171025183510.pdf; expenses for CA seminar.docx; 2017\_10\_25\_12\_58\_39.pdf

#### Hi ACs

After attending the CA Seminar here in Victoria this week, Thursday afternoon the CAs will be coming by their respective Minister's offices to drop off their travel claim forms (see attached word document). I think Bev Bowen sent you the breakdown of how the seminar will be expensed but I wanted to attached it again for your information and you may need to help the CA with the form when they come to the office.

I will be giving them all blank printed forms at noon tomorrow and explaining how to fil them out, but they still may need your support.

If there is only one CA from your minster's constituency at the seminar – that person will be claiming the hotel for October 24 and 25, and an all day per diem (\$61.00) for October 25 on their "accompanying" claim form – copy attached. The rest of that CA's travel needs to be filled out on the 2017 Constituency Assistant Travel Claim form (also attached).

If there is a second CA from your minster's constituency at the seminar – that person will be claiming the <u>whole</u> thing: all travel/mileage, hotel for October 22/23/24/25 and meal per diems during travel time to Victoria and return, as well as full per diems (\$61/day) for October 23, 24 and 25. This is all to go on a 'accompanying' travel claim form as well.

Once they give you their <u>signed</u> completed travel claim, travel receipts and accommodation receipts (food receipts not needed as per diems are used) please get your Minister to review and sign the claim too.

I realize the minster may not be available to sign the claim when the CA is in the office; in that case, please give the CA a photocopy for their records and then after you get the Minister to sign the original, please send it and original receipts in the house mail to Kathryn Reine at Financial Services.

Thank you and let me know if you have questions.

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 Susan Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

ACCO	mpanying	TRAVEL	toem;	*MINK	STECS 1	OFFICE	# PUNO =
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HOTEL:							\$
PER DIEM:						* <u>*</u>	\$
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revised:10/20/2017

Hi all,

Our CAs are coming to Victoria during the week of October 23rd-25th!

The Clerk of the House has invited New Democrat, Liberal and Green CAs to participate in a two day conference on October 23<sup>rd</sup> and 24<sup>th</sup>.; where they will be learning about the Legislative Assembly departments, and receiving training in various aspects of the Constituency Office functions.

The New Democrat CAs will spend the day in sessions with Caucus and Government staff on October 25<sup>th</sup>.

Below is an explanation of how the event will be expensed.

#### Legislative Assembly Financial Services:

- · Roundtrip travel (flights, ferry, mileage)
- Hotel October 22<sup>nd</sup> and 23<sup>rd</sup>
- Per diems for dinner on the 22nd23rd and 24<sup>th</sup> and partial per diems on your travel days
- Breakfast and lunch will be provided on the 23<sup>rd</sup> and 24<sup>th</sup>, all day the 23rd and 24th, partial on the 26th (depending when CA arrives home)

Financial Services staff will be on hand to give CAs expense claim forms that will be processed by Financial Services. These forms are also available on the registration website.

#### New Democrat BC Government & Government Caucus:

- Hotel October 24<sup>th</sup> (and 25<sup>th</sup> for those who need to stay due to travel home schedules)
- Per diem for October 25<sup>th</sup>

This portion of the claims for Caucus Members and Ministers will count as an MLA Accompanying Personied Travel trip. Caucus Legislative Assistants will process claims for Caucus MLAs; Ministerial Administrative Coordinators will process claims for Minister's CAs. We will ensure that receipts make their way to the correct people for payment processing.

**PLEASE NOTE:** The Clerk's Office will pay travel, accommodation and per diems for one CA per Constituency Office only; full travel, accommodations and per diems, for each additional CA, will be expensed as an additional MLA Accompanied Travel claim.

Financial Services confirmed for me that this type of expense is also a feasible use of Constituency Funds; which is entirely up to the MLA.

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Please let me know if you have any question	ns.
Thanks,	
Bev	
***************	********
Bev Bowen   Office Manager   New Democrat BC Gov	ernment Caucus
P: 250.953.4659	
bev.bowen@leg.bc.ca   www.bcndpcaucus.ca	



**Financial Services** 

614 Government Street

Victoria, BC V8V 1X4

# 2017 Constituency Assistant Seminar **Travel Claim Form**

Please Note: Only 1 CA's travel may be submitted per MLA for reimbursement from the Assembly's central budget. Additional CAs may submit an Accompanying Person Travel Claim through their MLA's Legislative or Ministerial Assistant.

Constituency Assistant Name & Address:				Constituency:			
Travel From:				Travel to:			
				ria			
		Trave	l Expenses f	or Reimbursement			
					Amount Claimed		
To Victoria: Mile	eage:		kms x \$.53				
To Home: Mile	eage:	kms x \$.53					
L			Description	(Attach All Receipts)			
Air Travel (1	return trip)						
Fern	у						
Transit/Taxi/Other							
Hotel Oct 22	2-23 Only						
Breakfast= \$27.00   Lunch = \$27.00   Dinner = \$36.00   Breakfast & Lunch = \$39.50   Lunch & Dinner = \$48.50   Full  Per Diems: Day \$61.00					& Dinner = \$48.50   Full		
Travel day to B/L/I	. 000	B - travel is before	re 7am; L- travel st	arts before noon			
Mon Oct 23	D	(breakfast & lunch provided)					
Tues Oct 24	<b>□</b>	(Breakfast & lunch provided)					
Travel day to B/L/I	. 000	B - travel is before 7am; L- travel starts before noon					
		16.00 A	TOTAL A	MOUNT CLAIMED	Mark St.		
		internal use only	0000-	00110-6504			
		internal use only		00000-1575			
			3302	20.0			
CA Signature:				Financial Services Author	ization:		
certified that the amount to be paid is correct, and is in accordance with appropriate statute or other authority for payment							
Completed forms may be submitted to:				If you have any questions, please contact:			
Legislative Assembly of BC				Kathryn Reine			

Kathryn Reine

250-356-7515

Kathryn.Reine@leg.bc.ca

Page 5 of 130

From:

Vasilev, Susan <Susan.Vasilev@leg.bc.ca>

Sent:

Thursday, December 28, 2017 11:20 AM

To:

LP Administrative Coordinators

Subject:

MLA Phone call - PR

Hi ACs - I am setting up (small group) phone calls regarding proportional representation during the week of January 8-12. MLAs know told that the call details will be put in calendars. The call may not take 1.5 hours but we want to ensure there is enough time for a comprehensive discussion.

Please let me know if your Minister is available for the call during any of these times below. Once I confirmed the call times, I will send details to you for your Ministers' calendars. Let me know if you have any questions (or give me a call).

January 8 - 9:30am - 11:00am

January 9 - 9:30am - 11:00am

January 11 - 9:30am - 11:00am

January 12 - 9:30am - 11:00am

January 8 - 3:00pm - 4:30pm

January 12 – 3:00pm – 4:30pm

Thanks very much for your assistance on this,

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 | Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 | Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From:

Vasilev, Susan <Susan.Vasilev@leg.bc.ca>

Sent:

Thursday, December 28, 2017 11:43 AM

To:

Nanninga, Tanera AG:EX

Subject:

RE: MLA Phone call - PR

Thanks Tanera – is the whole day blocked off as a constit day?

From: Nanninga, Tanera AG:EX [mailto:Tanera.Nanninga@gov.bc.ca]

Sent: Thursday, December 28, 2017 11:41 AM To: Vasilev, Susan < Susan. Vasilev@leg.bc.ca>

Subject: RE: MLA Phone call - PR

Hi Susan,

Unfortunately Minister Eby has meetings during all of those times. The 11<sup>th</sup> is a possibility.... I have him in his constit, but he might not be booked up so I will ask the CO when they are back on the 2<sup>nd</sup>.

Cheers,

## Tanera Nanninga

Administrative Coordinator to the Honourable David Eby, QC
Attorney General and Minister responsible for Liquor, Gaming, and ICBC

Phone: (250-387-1866)

From: Vasilev, Susan [mailto:Susan.Vasilev@leg.bc.ca]

Sent: Thursday, December 28, 2017 11:20 AM

**To:** LP Administrative Coordinators **Subject:** MLA Phone call - PR

Hi ACs - I am setting up (small group) phone calls regarding proportional representation during the week of January 8-12. MLAs know told that the call details will be put in calendars. The call may not take 1.5 hours but we want to ensure there is enough time for a comprehensive discussion.

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Susan Vasilev   Internal Communications Manager   New Democrat BC Government Caucus   t: 250.952-763   Susan.Vasilev@leg.bc.ca   www.bcndpcaucus.ca   www.facebook.com/johnhorganbc					
Susan Vasilev   Internal Communications Manager   New D Susan Vasilev@leg.bc.ca   www.bcndpcaucus.ca   www.faceb			37		

From:

Vasilev, Susan <Susan.Vasilev@leg.bc.ca>

Sent:

Thursday, December 28, 2017 1:32 PM

To:

Nanninga, Tanera AG:EX

Subject:

RE: MLA Phone call - PR

Tanera – I just remembered that Minster Eby will not be part of this discussion as the final report is submitted to him in early February, so he cannot be part of the report himself. So you can delete this request!

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 | Susan Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From: Nanninga, Tanera AG:EX [mailto:Tanera.Nanninga@gov.bc.ca]

Sent: Thursday, December 28, 2017 11:47 AM To: Vasilev, Susan < Susan. Vasilev@leg.bc.ca>

Subject: RE: MLA Phone call - PR

Yes I have him blocked off the entire day. We have separate calendars so I can't see what times they actually have him in booked..... so there's a chance he may be free for the morning. I will keep you posted.

# Tanera Nanninga

Administrative Coordinator to the Honourable David Eby, QC
Attorney General and Minister responsible for Liquor, Gaming, and ICBC
Phone: (250-387-1866)

From: Vasilev, Susan [mailto:Susan.Vasilev@leg.bc.ca]

Sent: Thursday, December 28, 2017 11:43 AM

**To:** Nanninga, Tanera AG:EX **Subject:** RE: MLA Phone call - PR

Thanks Tanera - is the whole day blocked off as a constit day?

From: Nanninga, Tanera AG:EX [mailto:Tanera.Nanninga@gov.bc.ca]

Sent: Thursday, December 28, 2017 11:41 AM To: Vasilev, Susan < Susan. Vasilev@leg.bc.ca>

Subject: RE: MLA Phone call - PR

Hi Susan,

Unfortunately Minister Eby has meetings during all of those times. The 11<sup>th</sup> is a possibility.... I have him in his constit, but he might not be booked up so I will ask the CO when they are back on the 2<sup>nd</sup>.

Cheers,

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Administrative Coordinator to the Honourable David Eby, QC
Attorney General and Minister responsible for Liquor, Gaming, and ICBC

Phone: (250-387-1866)

From: Vasilev, Susan [mailto:Susan.Vasilev@leg.bc.ca]

Sent: Thursday, December 28, 2017 11:20 AM

**To:** LP Administrative Coordinators **Subject:** MLA Phone call - PR

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January 12 - 9:30am - 11:00am

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January 12 - 3:00pm - 4:30pm

Thanks very much for your assistance on this,

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 | Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From:

Vasilev, Susan <Susan.Vasilev@leg.bc.ca>

Sent:

Friday, December 29, 2017 11:46 AM

To:

LP Administrative Coordinators

Cc:

Wall, Selina LASS:EX

Subject:

UPDATE: MLA phone call - PR

Hi there - most of you will be seeing these emails on January 2<sup>nd</sup> and s.22

Please send all replies regarding the PR phone call directly to **Selina Wall** (copied on this note) as she will be organizing the group phone calls/discussion with MLAs on proportional representation.

#### Thanks,

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 Susan Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From: Vasilev, Susan

Sent: Thursday, December 28, 2017 11:20 AM

**To:** <u>LPACS@Victoria1.gov.bc.ca</u> **Subject:** MLA Phone call - PR

Hi ACs - I am setting up (small group) phone calls regarding proportional representation during the week of January 8-12. MLAs know told that the call details will be put in calendars. The call may not take 1.5 hours but we want to ensure there is enough time for a comprehensive discussion.

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January 12 - 3:00pm - 4:30pm

Thanks very much for your assistance on this,

**Susan Vasilev** | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 | Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From:

Vasilev, Susan <Susan.Vasilev@leg.bc.ca>

Sent:

Friday, December 29, 2017 3:10 PM

To:

LP Administrative Coordinators; NDP Legislative Assistants

Cc:

Gill, Goneet LASS:EX

Subject:

MLA cell phone numbers

Hi there - we have identified a couple of incorrect MLA cell phone numbers on our contact lists, can you please send Goneet Gill your MLA's cell phone number (and if they have a Minster Cell phone number, that one as well).

Thank you,

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From:

Vasilev, Susan <Susan.Vasilev@leg.bc.ca>

Sent:

Tuesday, January 9, 2018 11:46 AM

To:

LP Administrative Coordinators; NDP Legislative Assistants; NDP Communications

Cc:

Gill, Goneet LASS:EX

Subject:

RE: MLA cell phone numbers

HI all - I am trying to update (and correct) our lists in order to send up a revised version to all next week.

Please send me correct cell phone numbers for MLAs (and those that work with ministers, I need their minister cell number as well).

Thanks very much,

Susan

From: Vasilev, Susan

Sent: Friday, December 29, 2017 3:10 PM

To: 'LPACS@Victoria1.gov.bc.ca' < LPACS@Victoria1.gov.bc.ca >; NDP Legislative Assistants

<NDPLegislativeAssistants@leg.bc.ca>
Cc: Gill, Goneet <Goneet.Gill@leg.bc.ca>

Subject: MLA cell phone numbers

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Thank you,

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 | Susan Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From:

Vasilev, Susan <Susan.Vasilev@leg.bc.ca>

Sent:

Wednesday, January 31, 2018 1:24 PM

To:

LP Administrative Coordinators; NDP Legislative Assistants

Cc:

Gill, Goneet LASS:EX

Subject:

Updated contact lists

Thank you all for sending Goneet and I your MLA/Minister cell phone numbers in early January.

We are going to soon distribute updated lists. I just wanted to canvass you one more time if your MLAs' cell number has changed in the last couple of weeks OR if you have new staff in your office and/or new phone numbers for the office staff.

Please send me any changes or updates as soon as possible to have them reflected in the lists that will be going coming out early next week.

Thank you!

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From:

Nanninga, Tanera AG:EX

Sent:

Wednesday, January 10, 2018 11:43 AM

To:

Vasilev, Susan LASS:EX

Subject:

RE: MLA cell phone numbers

Good morning Susan,

Minister David Eby's cell number is s.17

Thank you,

## Tanera Nanninga

Administrative Coordinator to the Honourable David Eby, QC
Attorney General and Minister responsible for Liquor, Gaming, and ICBC

Phone: (250-387-1866)

From: Vasilev, Susan [mailto:Susan.Vasilev@leq.bc.ca]

Sent: Tuesday, January 9, 2018 11:46 AM

To: LP Administrative Coordinators; NDP Legislative Assistants; NDP Communications

Cc: Gill, Goneet LASS:EX

Subject: RE: MLA cell phone numbers

HI all - I am trying to update (and correct) our lists in order to send up a revised version to all next week.

Please send me correct cell phone numbers for MLAs (and those that work with ministers, I need their minister cell number as well).

Thanks very much,

Susan

From: Vasilev, Susan

Sent: Friday, December 29, 2017 3:10 PM

To: 'LPACS@Victoria1.gov.bc.ca' < LPACS@Victoria1.gov.bc.ca >; NDP Legislative Assistants

<a href="mailto:NDPLegislativeAssistants@leg.bc.ca">NDPLegislativeAssistants@leg.bc.ca</a>
Cc: Gill, Goneet <a href="mailto:Goneet.Gill@leg.bc.ca">Goneet.Gill@leg.bc.ca</a>

Subject: MLA cell phone numbers

Hi there - we have identified a couple of incorrect MLA cell phone numbers on our contact lists, can you please send Goneet Gill your MLA's cell phone number (and if they have a Minster Cell phone number, that one as well).

Thank you,

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From:

Vasilev, Susan LASS:EX

Sent:

Friday, March 9, 2018 4:19 PM

To:

Arora, Jasleen AG:EX

Subject:

Legislation

Attachments:

**RE: Prompt Payment Industry Information Session** 

Follow Up Flag:

Follow up

Flag Status:

Flagged

Hey Jasleen

Not sure if this is AG or Finance...if AG, can you help me out with response messaging for CAs?

Have a good Friday (and payday) weekend!)

Susan

----Original Message----

From: Routledge.MLA, Janet

Sent: Friday, March 09, 2018 12:53 PM

To: Vasilev, Susan < Susan. Vasilev@leg.bc.ca >

Subject: FW: Expressing my support for the adoption of Prompt Payment Legislation in our province.

We have 3 of these e-mails now and it is definitely a campaign. Apparently there was a presentation to caucus (see attached) and at least one of the organizations promoting this is in BNN. Can you please get us messaging? Thanks!

Cate Jones | Constituency Assistant | Janet Routledge, MLA Burnaby North P: 604-775-0778 | F: 604-775-0833 | 1833 Willingdon Ave. Burnaby, BC V5C 5R3

Confidentiality Notice: This e-mail and any attachments are confidential and protected by legal privilege. If you are not the intended recipient, be aware that any disclosure, copying, distribution or use of this e-mail and any attachments is prohibited. If you have received this e-mail in error, please contact us immediately by return e-mail and delete this copy from your system. Thank you.

----Original Message----

From: Mr. Peter Hoemberg [mailto:people@pushpolitics.ca]

Sent: Friday, March 9, 2018 12:08 PM

To: Routledge.MLA, Janet < Janet.Routledge.mla@leg.bc.ca>

Subject: Expressing my support for the adoption of Prompt Payment Legislation in our province.

Ms. Janet Routledge Legislative Assembly of British Columbia 614 Government St, Victoria, BC V8V 2L8 Dear Ms. Routledge,

Payment delays are the most significant bottleneck in B.C.'s construction industry. Cash flow problems in the construction industry discourage hiring, lower investments in capital, training of apprentices and in the worst cases, lead to small business and personal bankruptcies. As one of your constituents, I am writing to say that the problem of delayed payments is unacceptable and to express my support for the adoption of prompt payment legislation in our province.

Our province needs a prompt payment solution that works for everyone including tradespeople, contractors, government and consumers. While this serious problem is being felt now in our industry, there is a serious risk to B.C.'s competitiveness long-term if we do not take action to fix the issue. Most recently, Ontario passed Bill 142 which amended the Construction and Lien Act to require payments to sub-contractors by general contractors within seven days of receiving payment from the project owner. This measure was supported across the construction sector by general contractors, trade contractors, suppliers, and labour groups and would be a fitting blueprint for B.C. to follow.

The adoption of prompt payment legislation in British Columbia would stimulate the construction sector in our province at no cost to government, while bringing us in line with other jurisdictions. In the U.S., 49 of the 50 states have prompt payment laws. The United Kingdom, Ireland, Australia, New Zealand, and the U.S. all have federal prompt payment laws as well. These countries know that when contractors aren't paid for completed work that is not in dispute, everyone loses. This includes the provincial government, which funds substantial infrastructure projects. Taxpayers end up footing the bill for inefficiencies that could be easily addressed by passing legislation.

A prompt payment law would benefit the skilled trades by releasing cash flow in the industry: more cash would allow contractors to take a longer investment outlook and, hire more tradespeople and apprentices.

I am lending my voice to the thousands of trade contractors across British Columbia who support this initiative and calling on you to ensure the government passes prompt payment legislation before the end of its mandate. Small businesses and the people who work for them are counting on you.

Sincerely,

Mr. Peter Hoemberg 1125 Holdom Avenue Burnaby British Columbia V5B3V5 pmhoemberg@trane.com

From:

Dana Taylor <danat@mcabc.org>

Sent:

Friday, March 9, 2018 10:34 AM

To:

Routledge.MLA, Janet LASS:EX

Subject:

RE: Prompt Payment Industry Information Session

HI Cate,

Thanks for getting back to me. I did realize the house was sitting and Janet's attendance was unlikely. I sent the invite mainly because the event offered an opportunity for direct insight affected voters regarding our legislation request. There will be other opportunities and I would like to meet with Janet at some point once she's available in the constituency office. Janet has already heard our presentation to the caucus committee and had showed interest in the issue so I did wish to keep her up to date since this organization is in her riding and she is our MLA.

Kind regards - we'll stay in touch.

Dana

Dana M. Taylor, CAE

Executive Vice President & CEO

Mechanical Contractors Association of BC

danat@mcabc.org



BUSINESS - EDUCATION - INDUSTRY SUPPORT

From: Routledge.MLA, Janet [mailto:Janet.Routledge.mla@leg.bc.ca]

Sent: Wednesday, March 07, 2018 9:03 AM

To: Dana Taylor

Subject: RE: Prompt Payment Industry Information Session

Dear Dana, thank you for this information. Janet is in Victoria because the Legislature is in session so she is not able to attend. Unfortunately we are not able to send a staff member.

Cate Jones | Constituency Assistant | Janet Routledge, MLA Burnaby North P: 604-775-0778 | F: 604-775-0833 | 1833 Willingdon Ave. Burnaby, BC V5C 5R3



Confidentiality Notice: This e-mail and any attachments are confidential and protected by legal privilege. If you are not the intended recipient, be aware that any disclosure, copying, distribution or use of this e-mail and any attachments is prohibited. If you have received this e-mail in error, please contact us immediately by return e-mail and delete this copy from your system. Thank you.

From: Dana Taylor [mailto:danat@mcabc.org]

Sent: Friday, March 2, 2018 4:07 PM

To: Routledge.MLA, Janet <<u>Janet.Routledge.mla@leg.bc.ca</u>>
Cc: MICHAEL GEOGHEGAN <<u>mgeoghegan@shaw.ca</u>>

Subject: Prompt Payment Industry Information Session

Dear Ms. Routledge/Janet

Further to a brief telephone conversation earlier this afternoon with your constituency office I wanted to forward to you a notification of a meeting organized and taking place in the area regarding our industry proposal to have the government introduce Prompt Payment legislation in BC.

You may recall my presentation November 1<sup>st</sup> to the government caucus attended by yourself, and our brief conversation at the BC Building Trades Christmas luncheon in December.

This event, while targeted at the industry to inform, gather and consolidate support for the legislation, I thought would be of interest to you and perhaps your staff. I apologize for the short notice but knowing that the legislature is in session I don't really expect that you can make it, nevertheless wanted you to be aware in case someone was available to represent you. If someone from your office is available to attend please let me know and we will accommodate them.

There will be two meetings at the same time same location on March 6<sup>th</sup> and 7<sup>th</sup>. See notice below. Please contact me if there are any questions I can answer.

Kind regards Dana

Sent: Tuesday, February 27, 2018 2:28 PM

To: Mechanical Contractors Association of BC (MCABC)

Subject: A second meeting on Prompt Payment is happening March 7



Due to popular demand, a second session on Prompt Payment has been added March 7!



Our first session quickly filled to the maximum so a second Prompt Payment BC Strategy Session has been added for March 7:

Wednesday, March 7 3 – 5 p.m. Vancouver Regional Construction Association Training Room 3636 East 4th Avenue, Vancouver

### Topics for discussion:

- The consequences of delayed payment for satisfactorily completed work.
- The legislative solution: What is prompt payment legislation and why is it needed?
- Next steps: How do we get prompt payment legislation in BC?

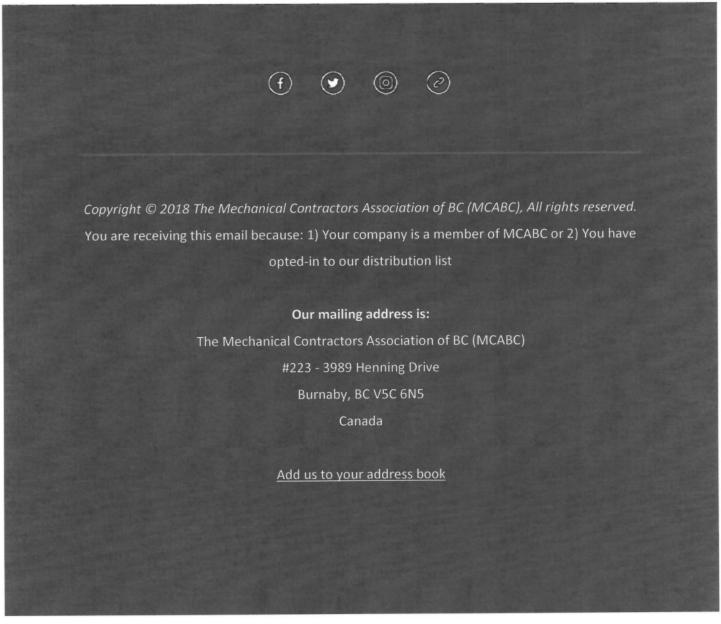
Please note: Seating is limited - RSVP by clicking HERE.

Timely cash flow throughout the construction payment chain is fundamental to a healthy construction industry.

Delay in payments anywhere in the supply chain reduces profit and restricts innovation and investment in plant, machinery and people. It also increases the cost to finance company operations and drives up the cost of construction overall.

The impact of payment delay on small- and medium-sized enterprises can be disproportionately severe, and even a minor delay in payment of one or two invoices can put smaller businesses under severe financial stress.

VRCA and COCTA therefore invite you to this important meeting on March 7 about Moving Forward with Strategies for Prompt Payment in BC.





Dana M. Taylor, CAE

Executive Vice President & CEO

Mechanical Contractors Association of BC

danat@mcabc.org



BUSINESS - EDUCATION - MOUSTRY SUPPORT

From:

Vasilev, Susan LASS:EX

Sent:

Monday, January 22, 2018 11:39 AM

To:

Arora, Jasleen AG:EX

Subject:

FMEP MLA manual July 2013

**Attachments:** 

FMEP MLA manual July 2013.pdf

H Jasleen - I am sorting through all of our CA resources and I found this FMEP MLA manual form 2013 - does your ministry have a more current version and if so, can I get an e-copy to share with CAs?

Regards, Susan

From:

Arora, Jasleen AG:EX

Sent:

Monday, January 22, 2018 2:57 PM

To:

Vasilev, Susan LASS:EX

Subject:

RE: FMEP MLA manual July 2013

Hi Susan,

I've put out a request re: the below and I'll get back to you soon.

Best, Jasleen

----Original Message-----

From: Vasilev, Susan [mailto:Susan.Vasilev@leg.bc.ca]

Sent: Monday, January 22, 2018 11:39 AM

To: Arora, Jasleen AG:EX

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Regards, Susan

From:

Arora, Jasleen AG:EX

Sent:

Monday, January 22, 2018 11:43 AM

To:

Vasilev, Susan LASS:EX

Subject:

RE: FMEP MLA manual July 2013

I'll find out for you!

----Original Message-----

From: Vasilev, Susan [mailto:Susan.Vasilev@leg.bc.ca]

Sent: Monday, January 22, 2018 11:39 AM

To: Arora, Jasleen AG:EX

Subject: FMEP MLA manual July 2013

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Regards, Susan

From:

Arora, Jasleen AG:EX

Sent:

Monday, January 22, 2018 9:15 AM

To:

Vasilev, Susan LASS:EX

Subject:

**RE: ICBC Services Card** 

Hi Susan,

Hope you had a great weekend.

No updates at this point. I have asked that the ICBC manual for CAs be updated so that common concerns around foundational name requirements can be addressed. As soon as I hear back, I'll be sure to reach out.

Best, Jasleen

From: Vasilev, Susan [mailto:Susan.Vasilev@leq.bc.ca]

**Sent:** Monday, January 22, 2018 8:55 AM

To: Arora, Jasleen AG:EX

Subject: RE: ICBC Services Card

CAs are asking for any updates on this issue ... ©

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 | Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From: Arora, Jasleen AG:EX [mailto:Jasleen.Arora@gov.bc.ca]

Sent: Friday, January 19, 2018 5:06 PM
To: Vasilev, Susan < Susan. Vasilev@leg.bc.ca >

Subject: RE: ICBC Services Card

Hi Susan,

Hope you're well.

Just saw this now. Let me know if your questions were addressed, if not, I'd be happy to get back to you.

Best, Jasleen

From: Vasilev, Susan [mailto:Susan.Vasilev@leg.bc.ca]

Sent: Friday, December 29, 2017 4:39 PM

To: Arora, Jasleen AG:EX

Subject: FW: ICBC Services Card

Hi Jasleen

Apologies if we already covered this off, I cannot remember what the status is of this issue. s.22

1

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 Susan Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From: Vasilev, Susan

Sent: Monday, November 20, 2017 1:04 PM

To: Smith, George AG:EX < George. Smith@gov.bc.ca >

Subject: ICBC Services Card

Hi George – not sure if you've seen this re: the ICBC BC Services Card issue – Jenny Kwan wrote a letter to Eby and Dix about it (attached – explains it well). A coordinated response/key messages for the CA's would be helpful as it sounds like offices are hearing about this.

Thank you, Susan

From: Yao, Henry

Sent: Friday, November 17, 2017 3:17 PM Subject: Jenny Kwan article and letter

http://www.mingpaocanada.com/ELetter/Van/Newsletter/archive/2017/20171020/index.html

The attached is the letter from Jenny Kwan's Office to David Eby's and Adrian Dix's office. The link doesn't seem to work for me. However, some of my fellow CAs informed me that they are concerned about the article because they are getting more and more Constituents coming in and expressing their concern over the issue. The constituents, obviously, are Chinese Canadians. Please let me know what you think and how we should address the Constituents when they come into our office in regards to the concern.

Thank you

Henry Jiun-Hsien Yao, Constituency Assistant 姚君憲, 選區助理 | (E) henry.yao@leg.bc.ca

# Anne Kang 康安禮

MLA Burnaby Deer Lake 本拿比 鹿湖區 省議員 | Parliamentary Secretary for Seniors 長者省務秘書 (E) <u>anne.kang.mla@leg.bc.ca</u> | (P) 604.775.0565 | (F) 604.775.2550 | (O) 105-6411 Nelson Ave, Burnaby, B.C. V5H 4H3

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To:

Vasilev, Susan LASS:EX

Subject:

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Sent: Friday, December 29, 2017 4:39 PM

To: Arora, Jasleen AG:EX

Subject: FW: ICBC Services Card

Hi Jasleen

Apologies if we already covered this off, I cannot remember what the status is of this issue. I hope you are enjoying some time off and relaxing!

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 | Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

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getting more and more Constituents coming in and expressing their concern over the issue. The constituents, obviously, are Chinese Canadians. Please let me know what you think and how we should address the Constituents when they come into our office in regards to the concern.

Thank you

Henry Jiun-Hsien Yao, Constituency Assistant 姚君憲, 選區助理 | (E) henry.yao@leg.bc.ca

# Anne Kang 康安禮

MLA Burnaby Deer Lake 本拿比 鹿湖區 省議員 | Parliamentary Secretary for Seniors 長者省務秘書 (E) <u>anne.kang.mla@leg.bc.ca</u> | (P) 604.775.0565 | (F) 604.775.2550 | (O) 105-6411 Nelson Ave, Burnaby, B.C. V5H 4H3

From:

Arora, Jasleen AG:EX

Sent:

Thursday, January 18, 2018 1:42 PM

To:

Vasilev, Susan LASS:EX ICBC Manual - Error

Subject:

Attachments:

MLA ICBC Package Nov 2017.pdf

Hi Susan,

s.22

In the ICBC manual attached, under Customer Relations Department, the B.C. and Lower Mainland phone number 604-661-6210 is not in service. However, the Toll Free number 1-800-445-9981 is functioning. The manual will be updated but in the meantime if CAs can continue to use the Toll Free number.

I'll keep you posted as things move along.

Best, Jasleen

Jasleen Arora

Executive Assistant to the Honourable Minister Eby | Ministry of the Attorney General PO Box 9044 Stn Prov Gov, Victoria, BC, V8W 9E2 | 778-584-0267



### **TABLE OF CONTENTS**

ICBC products and services	2
Insurance	2
Road safety	3
Driver licensing	4
Vehicle registration & licensing	4
Collection services	4
ICBC responsibilities vs. partner responsibilities	5
RoadSafetyBC	5
TI Corp	5
Common matters raised by constituents	7
Foundation name requirements on B.C. identification cards	
Changes to Claims Rated Scale (CRS)	7
Raising a concern	8
Claims Assessment Review	8
Frequently Asked Questions	11
Insurance	11
Claims	12
Driver licensing	13
Road test re-examinations	15
Notice of Intent	16
Notice of Prohibition	16
Who to contact	18
ICBC Policy and Partnerships	18
Frequently Called Numbers	19



## ICBC products and services

- The Insurance Corporation of British Columbia (ICBC) was established as a provincial Crown
  corporation in 1973 under the Insurance Corporation Act to provide universal auto
  insurance to B.C. motorists. Today, ICBC provides universal compulsory (Basic) insurance to
  drivers in B.C., the rates for which are regulated by the BC Utilities Commission (BCUC), and
  sells Optional insurance in a competitive marketplace.
- ICBC invests in road safety and loss management programs to reduce crashes, auto crime and fraud. In addition, we provide driver licensing, vehicle licensing and registration services and fines collection on behalf of the provincial government.
- ICBC is one of B.C.'s largest corporations and one of Canada's largest property and casualty insurers. Its insurance products and services are available through a province-wide network of approximately 900 independent brokers and it processes almost one million claims each year through Dial-a-Claim, 38 province-wide claims service locations, and a newly enhanced online claims service on ICBC.com. In addition, driver licensing services are provided at approximately 117 locations, including driver licensing offices, appointed agents, and government agents' offices throughout B.C.
- ICBC offers free, over-the-phone interpretation services in 170 languages, and two language lines (Chinese and Punjabi) to assist customers with their claims, driver licensing, or insurance needs.

#### Insurance

- ICBC is the sole provider of **Basic insurance** in B.C. It is the minimum amount of insurance every vehicle must carry to legally operate in B.C.
- Basic insurance includes:
  - Third Party Legal Liability protection (limit of \$200,000 for most vehicle types and uses)
  - Accident Benefits (limit of \$150,000)
  - Underinsured Motorist Protection (top up to limit of \$1,000,000)
  - Hit and Run, and Uninsured Motorist coverage (limit of \$200,000)
  - Inverse Liability coverage
- ICBC competes with other insurers to provide Optional insurance. Optional insurance
  provides customers with additional types and levels of coverage to meet their needs.
- Optional insurance includes:
  - Collision
  - Comprehensive / Specified Perils
  - Vehicle in Storage
  - New Vehicle Replacement
  - Limited Depreciation Coverage
  - Replacement Cost Coverage
  - Collector and Vintage Vehicle
  - Motor Vehicle Equipment



### MLA PACKAGE - November 2017

- Excess Special Equipment
- Motor Home Contents
- Extended Third Party Legal Liability coverage (up to \$5M)
- Excess underinsured motorist protection
- Loss of use
- Vehicle travel protection
- RoadStar/Roadside Plus
- ICBC insurance premiums are based on use, territory, claims/driving history, and vehicle type\*. ICBC does not rate on the basis of age, sex, or marital status.
  - \*This includes, as announced by the Provincial Government in November 2016, the
    doubling of Basic premiums on high value vehicles (\$150,000 and over). Premium
    discounts are available for seniors, people with disabilities, vehicles outfitted with antitheft devices, and fleets of vehicles.
- To reward safe drivers, ICBC has a rate class for customers with more than 10 years of safe driving experience, as well as RoadStar and RoadStar Gold programs.
- Autoplan brokers, Appointed Agents and some Government Agents carry out insurance, vehicle registration & licensing services.
- Drivers may also pay a premium associated with their driver's licence for high risk driving behaviour if they are found guilty of a motor vehicle related offence through Driver Premium Points (DPP) and the Driver Risk Premium (DRP) <u>programs</u>. In addition, if a driver is 50 per cent or more at fault for three crashes in three years, they may be required to pay a multiple crash premium (MCP) of \$1,000 in addition to their regular Autoplan premiums. For each additional crash within three years, they will pay an extra \$500. For information on how ICBC's MCP is changing, click <a href="here">here</a>.
- If you are less than 50 per cent at fault for these crashes, the multiple crash premium
  doesn't apply to you. These premiums hold drivers more accountable for their actions on
  our roads and the revenue generated are used to offset premiums for good drivers.

## Road safety

- In 2016/17, ICBC invested \$61 million in road safety initiatives and loss management programs.
- ICBC public awareness campaigns focus on speeding, impaired driving, high-risk driving, pedestrian safety, cyclist safety, back to school reminders, and auto crime.
- ICBC also works with the local and provincial governments to implement road design improvements such as roundabouts, rumble strips, reflective paint, and new traffic signals.
- ICBC supports enhanced police enforcement through a memorandum of understanding with the Ministry of Public Safety & Solicitor General. ICBC contributed approximately \$32 million to enhanced police enforcement in 2016/17. Enhanced enforcement activities focus on:
  - Auto crime (IMPACT, BaitCar, Automatic Licence Plate Recovery);



## MLA PACKAGE - NOVEMBER 2017

- Impaired driving (CounterAttack);
- Speeding;
- Distracted driving;
- Intersection Safety Camera program; and,
- Seatbelts.

#### **Driver licensing**

- ICBC's driver licensing services ensure drivers have the proper training to be operating on B.C.'s roads with safe and secure drivers' licences.
- Driver licensing services are provided at 117 points of service across the province, including a network of 19 ICBC offices, 29 Service B.C. offices, and 69 Appointed Agents.
- ICBC driver licensing programs include:
  - Testing, licensing and re-examination of drivers for all licence classes (passenger & commercial)
  - · The Graduated Licensing Program (GLP) for new drivers and motorcyclists
  - Licensing and certification of driver training schools and driver training instructors, as well as enforcement of driving school regulations
  - Issuing B.C. Identification cards and other special ID cards, including BC Services Cards (BCSC) and Enhanced Driver Licenses (EDL)
  - · Violation ticket administration and data entry on behalf of police and government
  - Administrative support to RoadSafetyBC. (RSBC):
    - Driver adjudications;
    - Medical fitness; and,
    - Administrative Driving Prohibition (ADP) & Vehicle Impoundment (VI) programs.

#### Vehicle registration & licensing

- Vehicle registration and licensing for all types of motor vehicles, including:
  - Passenger vehicles (including motorhomes and motorcycles);
  - · Commercial vehicles;
  - Specialty, all-terrain, and off-road vehicles;
  - Vehicle records management e.g. vehicle history, licence plate & decal registry; and,
  - Vehicle claims history available on ICBC.com

#### Collection services

- Collection of licence, permit, fee and fine revenue on behalf of government
- Under direction of the Motor Vehicle Act (MVA), ICBC has the Right to Refuse issuance of a driver's licence or vehicle insurance if a customer has outstanding debts owed to the Government
- See <u>TI Corp</u> for more information



## ICBC responsibilities vs. partner responsibilities

## RoadSafetyBC

RoadSafetyBC (RSBC) is known formerly as the Office of the Superintendent of Motor Vehicles (OSMV), and operates within the Ministry of Public Safety and Solicitor General.

RSBC is the lead provincial government agency responsible for road safety in B.C., working in partnership with law enforcement agencies, service providers, professional organizations, government agencies (including ICBC), non-governmental organizations, community groups, and others.

RSBC adjudicators are responsible for reviewing cases, conducting hearings, and making administrative decision. Case Managers are nurses who review special-case Driver Medical Fitness files.

RSBC monitors driving records and takes corrective action when necessary. Upon reviewing the medical fitness of a driver, RSBC then communicates the case outcome to ICBC, indicating whether the individual's driver's licence should be released, held, suspended, or cancelled.

### RSBC is responsible for:

- Medical fitness exams
- Senior examinations
- DriveABLE programs
- Driver Improvement Program
  - Ignition Interlock Program (IIP)

ICBC provides administrative support for RSBC's Driver Improvement Program by maintaining driving records and sending out various types of notices to drivers who have been deemed by RSBC to have unsatisfactory driving records.

In addition to providing administrative support, ICBC has been delegated authority by the RSBC to provide reviews for <u>Notices of Intent</u> as well as for <u>driving prohibitions</u> between one to three months. Prohibitions lasting four months and longer are reviewed solely by RSBC.

If your constituent has concerns about any of the programs listed above, please contact Harbir Dhillon at <a href="https://harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.com/Harbir.co

### TI Corp

TI Corp is a small Crown corporation, and is the corporation behind TReO. TI Corp created TReO as an electronic and efficient toll system for the Port Mann/Highway 1 Improvement Project. TI Corp developed and manages B.C.'s electronic tolling systems and provides customer service



and account management for British Columbians. TI Corp is established under the Transportation Investment Act.

On behalf of the provincial government, ICBC, as a last resort assists in collecting outstanding debt owed to the province. ICBC has authority under the Motor Vehicle Act (MVA) to refuse to issue a driver's licence and vehicle insurance to a person with excessive debt from tolls, transit fines, or traffic violations. This process applies equally to all drivers, and increases fairness to those drivers who pay their tolls. Once a driver's unpaid tolls reach more than \$25 and have been outstanding for over 90 days, TI Corp indicates to ICBC to designate the driver's account as a Refuse to Issue. If a constituent wishes to dispute the debt, they must contact TReO as ICBC does not have access to view the TReO debt amount.

To help its customers avoid this situation, TReO mails a warning letter – to the address on the insurance documents – to any customers with overdue amounts in excess of \$25 for over 60 days. This warning letter is generated automatically and states that an additional \$20 processing fee will be charged to the customer's TReO account if it is still unpaid at 90 days and is designated as Refuse to issue. The fee helps to cover additional steps and processes that TReO staff must take in order to notify drivers about their toll debt and to work with ICBC to verify and flag their account.

Providing TReO with vehicle owner information for the purpose of collecting tolls or debt owed is permissible under Section 33.1(1)(i)(i) of B.C.'s Freedom of Information and Protection of Privacy Act (FIPPA).

Note that ICBC is not responsible for collecting outstanding debt on behalf of Golden Ears Bridge Quickpass, and does not have access to information regarding outstanding tolls. ICBC is only notified by Golden Ears Bridge Quickpass when a customer owes unpaid tolls in excess of \$25. When this occurs, a hold is placed on the licence plate and driver's licence until the debt is resolved. Customers can contact Golden Ears Bridge Quickpass directly to resolve any outstanding toll debt or incorrect billing.

For general inquiries on TReO debts, please contact:

Local:

604-516-TREO (8736)

Toll-free:

1-855-888-TREO (8736)

https://www.treo.ca/support/contact-us/

For information on Quickpass, please contact:

Phone:

604-460-5050

Toll Free:

1-877-299-0599

Email:

customercare@quickpasstolling.ca



# Common matters raised by constituents

Foundation name requirements on B.C. identification cards

Identification requirements are meant to ensure the security and reliability of driver's licences, reduce fraud, and protect the identities of British Columbians.

In compliance with the B.C. Name Act, ICBC will only accept certain foundation documents to establish identification, including a Canadian birth certificate or for residents born outside of Canada, their most recent immigration document issued by Immigration, Refugees and Citizenship Canada (IRCC), typically a Certificate of Canadian Citizenship. Names in brackets on Citizenship certificates are not considered part of the official name. ICBC can only use the name that appears below the coat of arms.

The names shown on these documents, known as the individual's foundation name, are reproduced onto ICBC-issued identification cards.

For consistency and security reasons, a BC driver's licence (BCDL), BC Identification Card (BCID), photo BC Services Card (BCSC), and combination BCDL and BCSC must be issued in the applicant's foundation name only. This requirement also minimizes the risk of obtaining multiple identification documents under different names.

ICBC does not require applicants to re-prove their identity when they renew their driver's licence. This explains why a B.C. driver's licence may be renewed a number of times, each time incorrectly showing a customer's common name, rather than the name on their foundation documents. However, when ICBC learns the name on the driver's licence is not the same as on the foundation documents, the driver's licence and BC Service's Card must be updated to match the foundation document.

When a customer wishes to have a name displayed on their identification card that does not match their foundation name, the customer is required to obtain a legal name change.

## Changes to Claims Rated Scale (CRS)

In March 2017, ICBC announced it would be making changes to its Basic insurance model to increase the accountability of drivers who cause crashes by changing how much an at-fault crash affects their Basic premiums.

ICBC submitted an application to the BC Utilities Commission (BCUC) so that, by May 6, 2018, drivers who cause multiple at-fault crashes will lose their safe driving discounts sooner.

Under the current model, it's possible for some drivers who have achieved the maximum discount to have caused two, or even three, crashes and have the same discount on their Basic insurance as a driver who has never caused a crash. Under the updated system, long-term safe



drivers will continue to have their discount protected if they're at-fault for one crash, however this will no longer be the case if they have multiple at-fault crashes within a given time period.

Currently, drivers who cause crashes will have their discounts calculated based on the updated approach for policies renewed after May 6, 2018. This way, drivers will have plenty of warning and a chance to change their driving behaviour.

All drivers will continue to earn credit towards discounts for every year they are crash free. In addition, just like today, customers who cause a crash will regain their previous discount if they go three consecutive years without being responsible for a crash.

For more information on how these changes to at-fault crashes will affect premiums, read here.

### Raising a concern

What can customers do if they are not satisfied with an ICBC decision?

### Speak to a manager or supervisor

If a customer has a dispute or a complaint about a decision, procedure, or policy relating to any area of ICBC's business, they should first contact the manager or supervisor at the ICBC office involved.

The manager or supervisor can:

- · Review a customer's concerns and attempt to resolve the problem
- Discuss the reasons for the decision and provide them in writing if requested
- Explain the review and appeal processes that may apply
- Provide copies of information needed to pursue the matter further

### Claims Assessment Review

A Claims Assessment Review (CAR) provides an opportunity for an independent decision-maker who is not part of ICBC to make an objective decision about fault. The decision is based on a review of a written submission from the customer, along with the ICBC file material for their case. Before a CAR can happen, all dispute remedies at the claim centre must have been exhausted.

If the customer is still not satisfied with the outcome of the CAR, they have the option to dispute through the courts and <u>Civil Resolution Tribunal</u> (CRT) within the applicable limitation period, which is two years from the date of loss.

More information on the CAR process can be found on ICBC's website.



### **Contact Customer Relations**

If a customer has already dealt with a manager or supervisor, or has used an appeal or review process and is still dissatisfied, ICBC's Customer Relations department can assist. Advisors in Customer Relations handle concerns spanning all aspects of ICBC's business, and may consult with any manager or staff member necessary to help resolve a customer's concern where corrective action or special consideration is warranted.

Customer Relations is responsible for coordinating the resolution of complaints and inquiries from customers directly and through intermediaries such as:

- The provincial Office of the Ombudsman
- MLA constituency offices (see ICBC's MLA Liaison)
- Various stakeholder and consumer advocacy groups

Advisors in Customer Relations receive customer concerns covering all aspects of ICBC's business. They can do the following:

- Explain ICBC's products and services
- Help customers understand reasons for specific decisions and actions
- Refer customers to available remedies they may not know about or have not tried
- Investigate concerns that a decision or procedure was unfair and, if warranted, facilitate resolution

The department also identifies complaint patterns and will work with all areas of ICBC to resolve systemic issues.

Customers can contact the Customer Relations department at:

**ICBC Customer Relations Department** 

118 – 151 West Esplanade

North Vancouver, B.C. V7M 3H9

Telephone: 604-661-6210

Toll-free:

1-800-445-9981

Facsimile:

604-661-2896

Email:

CustomerRelations@ICBC.com

#### Write to the ICBC Fairness Commissioner

If customers have used the avenues above, and their complaints have not been resolved to their satisfaction, they may submit their concerns in writing to the Fairness Commissioner.

The Fairness Commissioner can provide customers with a fresh, impartial, arms-length review of the circumstances where ICBC and the customer can't reach an agreement. If the



Commissioner deems an ICBC decision, procedure, or policy as unfair, the Commissioner can make a recommendation to ICBC to rectify the matter.

While the Fairness Commissioner has broad powers of review and recommendation, the Commissioner cannot:

- · Change an assessment of fault for a crash
- · Determine the amount of a claim payment
- Deal with complaints that are outside ICBC's jurisdiction (e.g. violation tickets)
- · Consider matters that relate to a court or arbitration process

Customers wishing to contact the Fairness Commissioner should write to:

ICBC Fairness Commissioner PO Box 86686 North Vancouver, B.C. V7L 4L2

### **Information and Privacy Department**

ICBC's Information and Privacy department ensures that ICBC meets its obligations under the Freedom of Information and Protection of Privacy Act.

Information Officers in this unit respond to:

- Information requests
- Privacy complaints

Requests for information or privacy complaints relating to ICBC can be directed in writing to:

ICBC Information and Privacy 206 – 221 West Esplanade North Vancouver, B.C. V7M 3J3 Facsimile 604-443-4562



# Frequently Asked Questions

### Insurance

### Why do rates continue to increase?

- Government and ICBC are committed to continuing to work together to identify and implement both short and long-term measures to ease the pressure on insurance rates to ensure they remain affordable.
- In order to provide British Columbians with some cost certainty in 2017, Government directed the BC Utilities Commission to permanently approve the interim 4.9 per cent basic rate increase that came into effect on November 1, 2016 – which, they did on January 12, 2017.
  - On average, this means approximately \$3.50 more per month for basic insurance coverage.
- There are three external pressures on auto insurance rates in B.C.; a rapid increase in the number of crashes, more vehicle damage and injury claims being reported, compounded by higher vehicle repair and injury claims costs.
  - On an average day in B.C., there are more than 800 crashes and 200 related injuries, resulting in ICBC paying out approximately \$11 million in claims per day.
  - The cost of vehicle damage claims has gone up 17 per cent in just one year.
  - The cost of injury claims has gone up by 60 per cent since 2008.

### More crashes:

- After years of a stable crash rate, the number of crashes across B.C. has jumped by 23 per cent in just three years – from 260,000 in 2013 to 320,000 in 2016.
- This increase in the number of crashes is not unique to B.C. many jurisdictions across North America and beyond are experiencing increased crash rates.
- It's hard to be certain of what the factors are behind this but we do know that here in B.C. our vehicle population is on the rise, perhaps a by-product of our growing economy.
- In 2015, the number of vehicles on the road in B.C. topped three million for the first time.
   This was an increase of approximately 10 per cent since just 2011 just over 2.8 million vehicles in 2011; increasing to more than 3.1 million in 2015.
- Of course, we are all aware of the significant issue of distracted driving which we know
  greatly increases your chance of being in a crash according to the Insurance Institute of
  Highway Safety, you're five times more likely to crash if you're on the phone.

### Injury claims:

 The biggest pressure on ICBC's rates is coming from the rising number and cost of injury claims – commonly the biggest single factor driving rates for vehicle insurers across North America and beyond.



## MLA PACKAGE - NOVEMBER 2017

- The number of injury claims reported to ICBC has skyrocketed 73,000 new injury claims reported in 2016, 10,000 more than just two years ago, an increase of 16 per cent.
- Injury claims costs totalled more than \$2.7 billion in 2016 alone, an increase of \$1.2 billion or 80 per cent over the last seven years.
- The number of injury claims per 100 crashes has jumped by a staggering 39 per cent since 2009.

#### Material damage claims

- The rapid increase in the number of crashes in B.C. has led to a jump in the number of vehicle damage claims being reported to ICBC.
- More vehicle damage claims are being reported to ICBC than ever before 240,100 in 2016 alone, 30,900 more than just two years ago, an increase of 15 per cent.
- ICBC is also seeing a new trend of increasing vehicle damage claims costs, due to an increase in the number of crashes and repair costs (higher labour and parts costs).
- ICBC's vehicle damage costs have increased by 30 per cent in just two years, to a total of \$1.5 billion in 2016 alone.
- The increase in vehicle damage claims is being exacerbated by the fact that vehicles today are more reliant on technology and expensive materials than ever before.
- The complexity of materials our vehicles are constructed of has evolved over the years, with more aluminum, composites and high-strength steels commonly being used today.
- Consider how many airbags are in the average vehicle today compared to just 10 years ago.
  Rear bumpers with back-up sensors are standard options on new vehicles today, as well as
  other innovative safety features which are becoming more desirable to consumers –
  forward-collision warning systems, auto-braking, lane-departure warning and prevention,
  adaptive headlights and blind spot detection.

### Claims

Every year, the ICBC Claims division handles almost one million claims. ICBC's goal is to make this experience hassle-free.

## How does ICBC determine fault for crashes?

ICBC adjusters fully investigate claims, gathering and assessing all the relevant and available information about a crash.

The ICBC website (ICBC.com) includes information to help customers better understand how ICBC determines fault for crashes, including examples of crashes and likely decisions of fault.

When a customer disputes a fault decision, or has a complaint about an action relating to their claim, they should first contact their adjuster's manager or supervisor. They can ask to have the fault assessment reviewed.



If the customer remains dissatisfied after the review, they may be eligible to apply for a more detailed ICBC <u>Claims Assessment Review (CAR)</u> which they should discuss with the adjuster's manager or supervisor.

If the CAR does not result in a change to the fault assessment, the customer may also contest the ICBC fault decision through the court system. ICBC will adjust the fault assessment to match the court ruling.

### What happens when an injury is claimed?

Please note that when a constituent has legal representation to settle their injury claim it is appropriate for the lawyer to handle the constituent's questions rather than the constituency office.

Motorists, cyclists and pedestrians involved in a crash with a British Columbia motorist are entitled to Accident Benefits (Part A) coverage regardless of fault. B.C. has some of the best Accident Benefit coverage in the country.

Coverage under this Part includes medical care, rehabilitation, partial wage loss compensation, homemaker benefits, funeral expenses and death benefits. In addition, for those with permanent injuries, Accident Benefits coverage may pay costs such as attendant care, specialized aids and vocational training depending on the injury. Accident Benefits coverage must be applied for within 90 days of the crash and have legislated limits.

If the claimant is not at-fault they may be entitled compensation from the at-fault party for economic and non-economic (i.e. pain and suffering) losses. Each injury claim is unique and can be very complex.

ICBC's <u>website</u> provides information about the injury claim process, Accident Benefits injury payment coverage, and how to settle an injury claim if another driver is partially or totally atfault for the crash.

### **Driver licensing**

### Why are ICBC's identification requirements so stringent?

Driver's licences, British Columbia Identification cards (BCID), and British Columbia Services Card (BCSC) are a widely accepted proof of identity. They are used to gain other forms of identification such as passports and credit cards. To reduce the risk of fraud and identity theft, it is important to ensure the authenticity of the licence applicant.

Applicants are required to present both primary and secondary identification when applying for, renewing or obtaining a duplicate driver's licence or BCID. The secondary identification is



required to support the information on the primary. Any discrepancies in primary documentation must be resolved prior to the photo licence being issued.

All documents must be original; photocopies are not accepted. Documents must either be in English or accompanied by an official translation.

For more information on foundation name requirements, please read here.

### What happens when a drivers uses a name different from their Primary identification?

Occasionally, situations arise where a person has used a name other than their legal name (the one on their primary identification) for many years, but has not completed a legal name change. In such cases, it is necessary for the driver to apply for a legal name change to ensure that the primary and secondary identification match. Alternatively, if the driver wishes to use their legal name as it appears on their primary ID, the driver can change their secondary identification to the legal name.

Any time a driver changes their name, it is necessary to provide documentation to establish a link between the new name and the previous name or legal name. Documents may include a legal name change document issued by Vital Statistics, marriage certificate, or divorce certificate.

This situation often arises where a customer has been married and divorced and is required to provide the appropriate documents establishing the links between each name.

In some instances, an individual may have lost, misplaced or not retained their marriage or divorce certificate. In such cases, it may be possible for the driver to receive an interim driver's licence to assist them in obtaining the necessary document.

For information on legal name changes, contact British Columbia Vital Statistics at 250-952-2681.

### What is a Driver Penalty Premium?

Drivers who have any of the following offences will receive Driver Penalty Points (DPP):

- · Guilty of certain driving offences under the Motor Vehicle Act (MVA) or its regulations, or
- Have certain Criminal Code of Canada convictions, like driving while impaired.

The DPP premium is based on the driver's driving offences over a one-year period, and is separate from any fine or other penalty owed for the offence(s).

More information on DPPs can be found here.

#### What is a Driver Risk Premium?



Drivers who have any of the following serious offences within a three-year period will receive a Driver Risk Premium (DRP) bill:

- One or more driving-related Criminal Code conviction
- One or more 10-point Motor Vehicle Act conviction
- One or more excessive speeding ticket (40 km/hour above the posted speed limit)
- Two or more roadside suspensions

The amount of a DRP bill correlates with the seriousness of the offence and the risk the driver who incurred the violation represents on the road.

The DRP is linked to the driver's licence and is billed for three consecutive years even if the driver does not own or insure a vehicle. It is separate from any fines and fees incurred as a result of violations and convictions. ICBC collects the premium and any revenue generated offsets ICBC Autoplan insurance premiums.

More information on DRPs can be found here.

### Road test re-examinations

Each year, some drivers in British Columbia are asked to take a driver's re-examination, which consists of a road test and a new vision check. <u>ICBC conducts re-examinations at the direction of RoadSafetyBC (RSBC)</u>.

## Why would a driver require a re-examination?

- A doctor reports a medical condition that may affect a driver's fitness or ability to drive safely
- Results of a previous re-exam suggest follow-up testing is necessary
- A crash report, police report or other report indicates the driver may be unable or unsure how to handle a common driving situation
- The driver's licence has been expired for more than three years (Note: This is an ICBC policy and not RSBC)
- Commercial vehicle drivers also take re-exams to make sure they drive well enough for the type of vehicle they operate

RSBC is responsible for driver fitness and determining who should be prohibited from driving in British Columbia. Driver fitness deals with the physical, cognitive and medical capacity to drive safely.



#### Notice of Intent

#### What is a Notice of Intent?

Driving prohibitions arise when a driver's record or other evidence of unsafe driving indicates that licensing action is needed to change driver behavior. Driving privileges can also be automatically removed by law or at the discretion of the courts for criminal and other driving-related convictions.

A driver with an unsatisfactory driving record will, in most cases, be issued a Notice of Intent to Prohibit before receiving a Notice of Prohibition.

### How does a driver dispute a Notice of Intent?

Drivers may make a submission explaining why a driving prohibition should not proceed or should be reduced to a shorter duration. Submissions are typically made in writing and must be received within 21 days from the date of the Notice of Intent to Prohibit. If no submission is made, a Notice of Prohibition will be sent to the driver.

#### Notice of Prohibition

### What is a Notice of Prohibition?

The Notice of Prohibition is typically sent by certified mail to the driver, who is required to acknowledge receipt of the notice. By signing for delivery of the certified mail or by signing the notice, the driver has acknowledged receipt of the Notice of Prohibition and the driving prohibition will take effect.

Appeals for reviews of Notice of Intent should be sent in writing to:

ICBC Licensing Support Services PO Box 3750 Victoria B.C. V8W 3Y5

### How does a driver dispute a Notice of Prohibition?

Drivers who receive a Notice of Prohibition may apply for a review of the decision. ICBC adjudicators conduct reviews for prohibitions that are for periods between one to three months in duration, all others are referred to RSBC. The prohibition will remain in effect during the review. There are costs associated with the review.

While public safety and the driver's record and history are prime considerations, the adjudicator may consider personal or financial hardship, family responsibilities, employment and other relevant information.



Appeals for reviews of Notice of Prohibition should be sent in writing to:

ICBC Licensing Support Services PO Box 3750 Victoria B.C. V8W 3Y5

## How does a driver reinstatement their licence after a Prohibition?

All drivers must reinstate their driver's licence before they are eligible to resume driving. Drivers are required to pay the \$250 reinstatement fee, \$31 short term licence fee as well as any fee or debt that may be owing to the province of British Columbia, ICBC or the Court. The reinstatement fee is legislated and cannot be waived. Drivers who have not held a valid licence in the past three years will also be required to undergo a vision exam and pass both a road sign knowledge and road test.



## Who to contact

## ICBC Policy and Partnerships

ICBC has a designated advisor for handling issues and complaints brought to the attention of an MLA or a constituency office.

Often a constituent just needs an explanation as to why ICBC has handled an issue in a particular way. ICBC's website, <a href="www.icbc.com">www.icbc.com</a>, contains useful information on ICBC's products and services and may answer many of the constituent's questions.

More complex questions or requests for information regarding claims, licensing, collection of debts, and any other ICBC related issues can also be directed to the MLA Liaison.

The Liaison will be able to provide you with the information necessary to help assist your constituent, including available remedies or appeal programs.

The Liaison is also available to take referrals in cases where it is requested that ICBC deal directly with the constituent.

The following is contact information for the ICBC MLA Liaison:

Connie Van Schaik

Government Partnerships & Policy Advisor

Direct:

**TBC** 

E-Mail:

Connie.VanSchaik @icbc.com

## Frequently Called Numbers

There may be times when a constituent simply requires a general ICBC phone number in order to answer their information request or enquiry. Below is a list of phone numbers that may be helpful. In addition, our website, www.icbc.com, has the most up-to-date information on our programs and policies.

## Customer Relations Department – for customer concerns / complaints

B.C. and Lower Mainland:

604-661-6210

Toll Free:

1-800-445-9981

Hours:

Monday to Friday 8:15am - 4:30pm

## Reporting New Claims

B.C. and Lower Mainland:

604-520-8222



Toll Free: 1-800-910-4222

Hearing & Speech

Impaired for TTY Device: 604-984-9056

Hours: 24 hours a day / 7 days a week

**General Enquiries** 

B.C. and Lower Mainland: 604-661-2800

Toll free: 1-800-663-3051

Hours: Monday to Friday 8:00am - 7:00pm

Saturday 9:00am - 5:00pm

TIPS - Witness or Fraud

Lower Mainland: 604-661-6844 Toll free: 1-800-661-6844

Hours: 24 hours a day / 7 days a week

**Driver Licensing Questions** 

Greater Victoria: 250-978-8300 Elsewhere in B.C.: 1-800-950-1498

Hours: Monday to Friday 8:00am - 7:00pm

Saturday 9:00am - 5:00pm

Vehicle Damage History

Lower Mainland: 604-661-2233 Toll Free: 1-800-464-5050

Hours: Monday to Friday 8:00am - 7:00pm

Saturday 9:00am - 5:00pm

**Account Services** 

Lower Mainland: 604-661-2723 Toll Free: 1 800-665-6442

Hours: Monday to Friday 8:00am - 6:00pm

From:

Arora, Jasleen AG:EX

Sent:

Monday, December 11, 2017 12:09 PM

To:

Vasilev, Susan LASS:EX

Subject:

RE: ICBC Injury Caps - messaging

Hi Susan,

I'll give Sarah a call, thank you!

Best, Jasleen

From: Vasilev, Susan [mailto:Susan.Vasilev@leq.bc.ca]

Sent: Monday, December 11, 2017 11:44 AM

To: Arora, Jasleen AG:EX

Subject: FW: ICBC Injury Caps - messaging

Hi Jasleen – any guidance you can send tome to give to this CA would be appreciated... ©

From: Miller, Sarah M.

Sent: Monday, December 11, 2017 10:44 AM
To: Vasilev, Susan < Susan. Vasilev@leg.bc.ca >
Subject: RE: ICBC Injury Caps - messaging

Hi Susan,

Do you have any advice on replying to emails from local lawyers offices -One that appear to specialize in injury and ICBC claims? We have had 2 contact us in the past few days expressing concern about the possibility of injury caps. When reviewing the MLA response sent out s.13 s.13

These offices have not requested a meeting with our MLA and I would like to give them a response that addresses their concerns but doesn't push them to ask for a meeting.

Any pointers would be much appreciated!

Thank you

Sarah M Miller
Constituency Assistant to
Doug Routley, MLA for Nanaimo-North Cowichan
bcgeu

### Nanaimo

Unit 112-50 Tenth Street | Telephone: 250.716.5221 | Fax: 250.716.5222

Ladysmith

1-16 High Street | PO Box 269 | Telephone: 250.245.9375 | Fax: 250.245.8164

www.dougroutley.ca

From: Vasilev, Susan

Sent: December 6, 2017 1:35 PM

To: NDP Constituency Assistants < NDPConstituency Assistants@leg.bc.ca>

Subject: ICBC Injury Caps - messaging

Hi CAs - Information for you to use in response to correspondence on the injury caps.

From:

Arora, Jasleen AG:EX

Sent:

Friday, December 8, 2017 9:44 AM

To:

Vasilev, Susan LASS:EX

Subject:

Injuries information

Hi Susan,

Hope you're well - happy Friday!

A few CAs have reached out regarding the minor injury information. I just wanted to ensure it has reached folks.

Best,

Jasleen

From:

Arora, Jasleen AG:EX

Sent:

Wednesday, December 6, 2017 11:40 AM

To:

Vasilev, Susan LASS:EX FW: MLA resources - ICBC

Subject: Attachments:

MLA factsheet - Case for change - Final.docx; MLA response - Final.docx

Hi Susan,

Thanks for guiding us to the Hemlock room today, appreciate it!

Information on the injury caps - I hope this is helpful.

Best, Jasleen

From: Smith, George AG:EX

Sent: Wednesday, December 6, 2017 11:35 AM

**To:** Arora, Jasleen AG:EX **Subject:** MLA resources - ICBC

Please send these final docs over to caucus

## **George Smith**

Senior Ministerial Assistant to the Honourable David Eby Office of the Attorney General

P: 250-952-6796 | C: 250-208-6794 | E: george.smith@gov.bc.ca

MLA fact sheet: Auto insurance in BC

### **Background**

- Insurance rates are under substantial pressure from the mismanagement of ICBC over the last decade coupled with an increasing number of crashes and the rising cost of claims.
- At the direction of the Attorney General, government and ICBC have established a crossgovernment and ICBC working group to tackle these issues from all sides.
- · Some of the specific issues include:
  - Mismanagement of ICBC by the previous government.
  - More crashes on BC roads and rising claims costs from those crashes
  - More claims with lawyers involved
  - Reliance on the courts and legal system to help settle ICBC claims
  - Increasing autobody repair costs.
- A comprehensive package of changes are needed, including:
  - a better balance between increased care for the injured and less spent on legal costs and autobody repair;
  - fair insurance rates where bad drivers pay more and good drivers pay less;
  - safer roads to prevent crashes in the first place, helping to reduce costs and prevent deaths and injuries; and
  - o a more efficient ICBC.
- We are seriously considering looking at caps for pain and suffering payouts for minor injuries because we need to take major steps to address a growing financial crisis at ICBC.
- Meetings with select stakeholders are taking place in early December, with an announcement on changes anticipated in early 2018.
- Despite the previous government projecting a loss of \$11 million, ICBC lost over \$900 million in the last fiscal period, and the financial situation at ICBC is getting worse not better.
- Benefits paid for those injured, like physiotherapy rates and other injury supports like wheelchairs, have not increased since the 1990s
- The previous government took \$1.1 billion out of ICBC to artificially pad their provincial budget.

#### **Key stats**

- Injury claims totaled \$2.7 billion in 2016 an increase of 80 per cent in just seven years.
   Autobody repair costs have increased 30% in the just two years, to a total of \$1.5 billion in 2016 alone.
- Based on the recent report released by EY, the average claim paid out for minor injuries has risen from \$8,220 in 2000 to \$30,038 in 2016; an increase of 265 per cent.
- At the same time, the average pain and suffering awards paid out for minor injuries has risen from \$5,004 in 2000 to \$16,499 in 2016; an increase of 230 per cent – again based on the recent EY report.

MLA fact sheet: Auto insurance in BC

- Delays and the cost of things like the rising costs of expert reports now mean that legal costs account for 24 per cent of ICBC's total annual costs, greater than the cost of running ICBC
- Today, the amount of basic insurance premiums ICBC is collecting from customers is not covering the increasing amount they are paying out in basic claims costs.
- According to the EY report, the shortfall between basic insurance premiums and escalating costs is expected to reach \$1.1 billion by 2019.

### Response points

- Major changes are required to get ICBC back on the road to financial sustainability and in a
  position to provide affordable rates to British Columbians.
- We are taking the necessary action to fix ICBC's financial outlook because drivers should not be made to pay for the state of the organization our government inherited.
- We need to create a sustainable auto insurance system that strikes the balance between increased care for the injured, more affordable and fair rates for all, and less spent on legal and autobody repair costs.
- We believe that the system as it exists today doesn't treat people fairly and there should be more focus on injury recovery.
- We are making tough decisions that will benefit all British Columbian, and in particular those unfortunate to be injured in a crash.
- The reason we need to make changes is otherwise, each B.C. driver would need to pay on average \$400 more for their full basic and optional coverage by 2019 – an average premium of more than \$2,000 – in order to cover rising claims costs.
- In addition, there has been too much time and money spent on litigation, dealing with smaller claims, rather than providing support and services to people in need.
- Many stakeholders have a vested interest in ICBC and will be impacted by measures government may choose to implement.
- That's why we are taking time over the coming weeks to speak to stakeholders about the
  options we are considering to make sure basic insurance rates are affordable.
- These stakeholder meetings give us the opportunity to listen and receive feedback from each of them
- The actions taken to date are not enough to stop the year-after-year of rate increases which still don't cover the cost of the claims we are paying out.
- Decisive action is needed to relieve the pressure on ICBC's rates and the window of opportunity to make fundamental changes is now.
- The bottom line is that in order to fix the problems at ICBC, we need all stakeholders to accept the reality of the crisis at ICBC and in order to ensure affordability for British Columbians.

#### **SHORT VERSION**

Thank you for your email. I appreciate hearing from my constituents on issues that are important to them.

I think we can all agree that following the terrible mismanagement of ICBC by the previous government, major changes are needed to get ICBC back on the road to financial sustainability and in a position to provide affordable rates to British Columbians.

The current auto insurance system in BC is not sustainable. ICBC is paying out more money in claims and legal costs than it is receiving through insurance premiums, which is contributing to rates going up every year.

ICBC lost more than \$900 million in the last 15 month fiscal period, and the projected results for this year show that things are getting worse, not better.

This government is actively working with ICBC and will fix it. Otherwise, each B.C. driver would need to pay on average \$400 more for their full basic and optional coverage by 2019 – an average premium of more than \$2,000 – in order to cover rising claims costs. In addition, there has been too much time and money spent on litigation, dealing with smaller claims, rather than providing support and services to the people in need.

It will be impossible to fix ICBC without addressing runaway legal and autobody repair costs. We are currently having difficult discussions with representatives of various stakeholder groups. Many stakeholders have a vested interest in ICBC and will be impacted by measures government may choose to implement. That's why we are taking time over the coming weeks to speak to stakeholders about the options we are considering to make sure basic insurance rates are affordable.

We anticipate to be able to share more with all British Columbian in the New Year. The window of opportunity to make fundamental changes to ICBC is now and decisive action is needed to stop the year-over-year insurance rate increases.

### LONG VERSION

Thank you for your email. I appreciate hearing from my constituents on issues that are important to them.

I think we can all agree that major changes are needed to get ICBC back on the road to financial sustainability and in a position to provide affordable rates to British Columbians.

ICBC lost more than \$900 million in the last 15 month fiscal period, and the projected results for this year show that things are getting worse, not better.

The current auto insurance system in BC is not sustainable. ICBC is paying out more money in claims and legal costs than it's receiving through insurance premiums, which is contributing to rates going up every year.

This government is actively working with ICBC and plans to take the necessary action to fix their financial outlook. Otherwise, each B.C. driver would need to pay on average \$400 more for their full basic and

optional coverage by 2019 – an average premium of more than \$2,000 – in order to cover rising claims costs.

It will be impossible to fix ICBC without addressing runaway legal and autobody repair costs. We are currently having difficult discussions with representatives of various stakeholder groups. For example, this government is seriously considering a cap for pain and suffering payouts for minor injuries. Pain and suffering describes the emotional distress caused by a crash. And payouts from pain and suffering in minor injury claims – things such as sprains, strains or whiplash-associated injuries –have significantly increased over the last 15 years.

At the same time, we are also seriously considering improvements to ICBC accident benefits which pay for your care and treatment, if you are injured in a crash.

This government feels strongly that BC needs a more sustainable auto insurance system. One which strikes the balance between increased care for the injured, more affordable and fair rates for all, and less spent on autobody repair costs, legal costs and administration costs. BC is the last province in Canada to make changes to their insurance system in order to lower claims costs and insurance rates, while improving care for those who are injured in crashes.

Many stakeholders have a vested interest in ICBC and will be impacted by measures government may choose to implement. That's why we are taking time over the coming weeks to speak to stakeholders about the options we are considering to make sure basic insurance rates are affordable.

We anticipate being able to share more with all British Columbians in the New Year. The window of opportunity to make fundamental changes to ICBC is now and decisive action is needed to stop the year-over-year insurance rate increases.

From:

Arora, Jasleen AG:EX

Sent:

Tuesday, December 5, 2017 2:17 PM

To:

Vasilev, Susan LASS:EX

Subject:

RE: injury caps - ICBC

Hi Susan,

Hope you're enjoying this beautiful Tuesday.

Getting a few points together, should have it through soon.

Best, Jasleen

From: Vasilev, Susan [mailto:Susan.Vasilev@leg.bc.ca]

Sent: Friday, December 1, 2017 3:59 PM

To: Arora, Jasleen AG:EX

Subject: RE: injury caps - ICBC

One of the CAs is using this - is it appropriate to continue with this response or to wait for something from you.

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

Hi

Thank you for your email.

Aside from the article that is making the rounds in the media right now, the Attorney General has stated on record that BC will NOT adopt a "no fault" insurance scheme, or will allow for any hybrid insurance models like Saskatchewan, that partly incorporate no-fault frameworks.

On the issue of placing caps on injury claims, ICBC and the Attorney General's office is looking at caps on minor injuries suffered as one of the many mechanisms to avoid ICBC becoming insolvent but both ICBC board chair Joy McPhail and the Attorney General, David Eby, have both maintained that the tort system will still apply to catastrophic accidents and those claims will still be able to be litigated.

That being said, this mechanism that has been proposed is just one of the many different proposed reforms both the Attorney General, and the board of the directors of ICBC are looking at to fix the financial mess the insurance corporation has found themselves in.

If you would like to make a submission regarding best practices around ICBC personal injury matters, I encourage you to contact the Office of the Attorney General – (AG.Minister@gov.bc.ca - 778 678-1572)

Best regards,

From:

Arora, Jasleen AG:EX

Sent:

Friday, December 1, 2017 4:15 PM

To:

Vasilev, Susan LASS:EX

Subject:

RE: injury caps - ICBC

Hi Susan,

I'll get back to you soon! Thanks for providing that.

Best, Jasleen

From: Vasilev, Susan [mailto:Susan.Vasilev@leg.bc.ca]

Sent: Friday, December 1, 2017 3:59 PM

**To:** Arora, Jasleen AG:EX **Subject:** RE: injury caps - ICBC

One of the CAs is using this – is it appropriate to continue with this response or to wait for something from you.

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 | Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

Hi

Thank you for your email.

Aside from the article that is making the rounds in the media right now, the Attorney General has stated on record that BC will NOT adopt a "no fault" insurance scheme, or will allow for any hybrid insurance models like Saskatchewan, that partly incorporate no-fault frameworks.

On the issue of placing caps on injury claims, ICBC and the Attorney General's office is looking at caps on minor injuries suffered as one of the many mechanisms to avoid ICBC becoming insolvent but both ICBC board chair Joy McPhail and the Attorney General, David Eby, have both maintained that the tort system will still apply to catastrophic accidents and those claims will still be able to be litigated.

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Best regards,

From:

Arora, Jasleen AG:EX

Sent:

Friday, December 1, 2017 4:02 PM

To:

Vasilev, Susan LASS:EX

Subject:

ICBC MLA Package

**Attachments:** 

MLA ICBC Package Nov 2017.pdf

Hi Susan,

Thank you for coming by today - great to formally meet you!

I've attached the MLA ICBC package that includes a direct line for CAs as well as a point person by the name of Connie Van Schaik.

Have a wonderful weekend and please don't hesitate to get in touch if you have any other questions.

Talk soon, Jasleen

Jasleen Arora

Executive Assistant to the Honourable Minister Eby | Ministry of the Attorney General PO Box 9044 Stn Prov Gov, Victoria, BC, V8W 9E2 | 778-584-0267



## **TABLE OF CONTENTS**

ICBC products and services	2
Insurance	2
Road safety	3
Driver licensing	4
Vehicle registration & licensing	4
Collection services	4
ICBC responsibilities vs. partner responsibilities	5
RoadSafetyBC	5
Tl Corp	
Common matters raised by constituents	7
Foundation name requirements on B.C. identification cards	7
Changes to Claims Rated Scale (CRS)	7
Raising a concern	8
Claims Assessment Review	8
Frequently Asked Questions	11
Insurance	.11
Claims	12
Driver licensing	13
Road test re-examinations	15
Notice of Intent	16
Notice of Prohibition	16
Who to contact	18
ICBC Policy and Partnerships	18
Frequently Called Numbers	18



## ICBC products and services

- The Insurance Corporation of British Columbia (ICBC) was established as a provincial Crown corporation in 1973 under the Insurance Corporation Act to provide universal auto insurance to B.C. motorists. Today, ICBC provides universal compulsory (Basic) insurance to drivers in B.C., the rates for which are regulated by the BC Utilities Commission (BCUC), and sells Optional insurance in a competitive marketplace.
- ICBC invests in road safety and loss management programs to reduce crashes, auto crime and fraud. In addition, we provide driver licensing, vehicle licensing and registration services and fines collection on behalf of the provincial government.
- ICBC is one of B.C.'s largest corporations and one of Canada's largest property and casualty
  insurers. Its insurance products and services are available through a province-wide network
  of approximately 900 independent brokers and it processes almost one million claims each
  year through Dial-a-Claim, 38 province-wide claims service locations, and a newly enhanced
  online claims service on ICBC.com. In addition, driver licensing services are provided at
  approximately 117 locations, including driver licensing offices, appointed agents, and
  government agents' offices throughout B.C.
- ICBC offers free, over-the-phone interpretation services in 170 languages, and two language lines (Chinese and Punjabi) to assist customers with their claims, driver licensing, or insurance needs.

#### Insurance

- ICBC is the sole provider of Basic insurance in B.C. It is the minimum amount of insurance every vehicle must carry to legally operate in B.C.
- Basic insurance includes:
  - Third Party Legal Liability protection (limit of \$200,000 for most vehicle types and uses)
  - Accident Benefits (limit of \$150,000)
  - Underinsured Motorist Protection (top up to limit of \$1,000,000)
  - Hit and Run, and Uninsured Motorist coverage (limit of \$200,000)
  - Inverse Liability coverage
- ICBC competes with other insurers to provide Optional insurance. Optional insurance provides customers with additional types and levels of coverage to meet their needs.
- Optional insurance includes:
  - Collision
  - Comprehensive / Specified Perils
  - Vehicle in Storage
  - New Vehicle Replacement
  - Limited Depreciation Coverage
  - Replacement Cost Coverage
  - Collector and Vintage Vehicle
  - Motor Vehicle Equipment



## MLA PACKAGE - November 2017

- Excess Special Equipment
- Motor Home Contents
- Extended Third Party Legal Liability coverage (up to \$5M)
- Excess underinsured motorist protection
- Loss of use
- Vehicle travel protection
- RoadStar/Roadside Plus
- ICBC insurance premiums are based on use, territory, claims/driving history, and vehicle type\*. ICBC does not rate on the basis of age, sex, or marital status.
  - \*This includes, as announced by the Provincial Government in November 2016, the
    doubling of Basic premiums on high value vehicles (\$150,000 and over). Premium
    discounts are available for seniors, people with disabilities, vehicles outfitted with antitheft devices, and fleets of vehicles.
- To reward safe drivers, ICBC has a rate class for customers with more than 10 years of safe driving experience, as well as RoadStar and RoadStar Gold programs.
- Autoplan brokers, Appointed Agents and some Government Agents carry out insurance, vehicle registration & licensing services.
- Drivers may also pay a premium associated with their driver's licence for high risk driving behaviour if they are found guilty of a motor vehicle related offence through Driver Premium Points (DPP) and the Driver Risk Premium (DRP) <u>programs</u>. In addition, if a driver is 50 per cent or more at fault for three crashes in three years, they may be required to pay a multiple crash premium (MCP) of \$1,000 in addition to their regular Autoplan premiums. For each additional crash within three years, they will pay an extra \$500. For information on how ICBC's MCP is changing, click <u>here</u>.
- If you are less than 50 per cent at fault for these crashes, the multiple crash premium doesn't apply to you. These premiums hold drivers more accountable for their actions on our roads and the revenue generated are used to offset premiums for good drivers.

## Road safety

- In 2016/17, ICBC invested \$61 million in road safety initiatives and loss management programs.
- ICBC public awareness campaigns focus on speeding, impaired driving, high-risk driving, pedestrian safety, cyclist safety, back to school reminders, and auto crime.
- ICBC also works with the local and provincial governments to implement road design improvements such as roundabouts, rumble strips, reflective paint, and new traffic signals.
- ICBC supports enhanced police enforcement through a memorandum of understanding with the Ministry of Public Safety & Solicitor General. ICBC contributed approximately \$32 million to enhanced police enforcement in 2016/17. Enhanced enforcement activities focus on:
  - Auto crime (IMPACT, BaitCar, Automatic Licence Plate Recovery);



# MLA PACKAGE - November 2017

- Impaired driving (CounterAttack);
- Speeding;
- Distracted driving;
- · Intersection Safety Camera program; and,
- Seatbelts.

## **Driver licensing**

- ICBC's driver licensing services ensure drivers have the proper training to be operating on B.C.'s roads with safe and secure drivers' licences.
- Driver licensing services are provided at 117 points of service across the province, including a network of 19 ICBC offices, 29 Service B.C. offices, and 69 Appointed Agents.
- ICBC driver licensing programs include:
  - Testing, licensing and re-examination of drivers for all licence classes (passenger & commercial)
  - The Graduated Licensing Program (GLP) for new drivers and motorcyclists
  - Licensing and certification of driver training schools and driver training instructors, as well as enforcement of driving school regulations
  - Issuing B.C. Identification cards and other special ID cards, including BC Services Cards (BCSC) and Enhanced Driver Licenses (EDL)
  - Violation ticket administration and data entry on behalf of police and government
  - Administrative support to RoadSafetyBC. (RSBC):
    - Driver adjudications;
    - Medical fitness; and,
    - Administrative Driving Prohibition (ADP) & Vehicle Impoundment (VI) programs.

### Vehicle registration & licensing

- Vehicle registration and licensing for all types of motor vehicles, including:
  - Passenger vehicles (including motorhomes and motorcycles);
  - Commercial vehicles;
  - Specialty, all-terrain, and off-road vehicles;
  - Vehicle records management e.g. vehicle history, licence plate & decal registry; and,
  - · Vehicle claims history available on ICBC.com

### Collection services

- Collection of licence, permit, fee and fine revenue on behalf of government
- Under direction of the Motor Vehicle Act (MVA), ICBC has the Right to Refuse issuance of a driver's licence or vehicle insurance if a customer has outstanding debts owed to the Government
- See TI Corp for more information



# ICBC responsibilities vs. partner responsibilities

## RoadSafetyBC

RoadSafetyBC (RSBC) is known formerly as the Office of the Superintendent of Motor Vehicles (OSMV), and operates within the Ministry of Public Safety and Solicitor General.

RSBC is the lead provincial government agency responsible for road safety in B.C., working in partnership with law enforcement agencies, service providers, professional organizations, government agencies (including ICBC), non-governmental organizations, community groups, and others.

RSBC adjudicators are responsible for reviewing cases, conducting hearings, and making administrative decision. Case Managers are nurses who review special-case Driver Medical Fitness files.

RSBC monitors driving records and takes corrective action when necessary. Upon reviewing the medical fitness of a driver, RSBC then communicates the case outcome to ICBC, indicating whether the individual's driver's licence should be released, held, suspended, or cancelled.

### RSBC is responsible for:

- Medical fitness exams
- · Senior examinations
- DriveABLE programs
- Driver Improvement Program
  - Ignition Interlock Program (IIP)

ICBC provides administrative support for RSBC's Driver Improvement Program by maintaining driving records and sending out various types of notices to drivers who have been deemed by RSBC to have unsatisfactory driving records.

In addition to providing administrative support, ICBC has been delegated authority by the RSBC to provide reviews for <u>Notices of Intent</u> as well as for <u>driving prohibitions</u> between one to three months. Prohibitions lasting four months and longer are reviewed solely by RSBC.

If your constituent has concerns about any of the programs listed above, please contact Harbir Dhillon at <a href="https://harbir.phillon@gov.bc.ca">Harbir.Dhillon@gov.bc.ca</a>.

### TI Corp

TI Corp is a small Crown corporation, and is the corporation behind TReO. TI Corp created TReO as an electronic and efficient toll system for the Port Mann/Highway 1 Improvement Project. TI Corp developed and manages B.C.'s electronic tolling systems and provides customer service



and account management for British Columbians. TI Corp is established under the Transportation Investment Act.

On behalf of the provincial government, ICBC, as a last resort assists in collecting outstanding debt owed to the province. ICBC has authority under the Motor Vehicle Act (MVA) to refuse to issue a driver's licence and vehicle insurance to a person with excessive debt from tolls, transit fines, or traffic violations. This process applies equally to all drivers, and increases fairness to those drivers who pay their tolls. Once a driver's unpaid tolls reach more than \$25 and have been outstanding for over 90 days, TI Corp indicates to ICBC to designate the driver's account as a Refuse to Issue. If a constituent wishes to dispute the debt, they must contact TReO as ICBC does not have access to view the TReO debt amount.

To help its customers avoid this situation, TReO mails a warning letter – to the address on the insurance documents – to any customers with overdue amounts in excess of \$25 for over 60 days. This warning letter is generated automatically and states that an additional \$20 processing fee will be charged to the customer's TReO account if it is still unpaid at 90 days and is designated as Refuse to issue. The fee helps to cover additional steps and processes that TReO staff must take in order to notify drivers about their toll debt and to work with ICBC to verify and flag their account.

Providing TReO with vehicle owner information for the purpose of collecting tolls or debt owed is permissible under Section 33.1(1)(i)(i) of B.C.'s Freedom of Information and Protection of Privacy Act (FIPPA).

Note that ICBC is not responsible for collecting outstanding debt on behalf of Golden Ears Bridge Quickpass, and does not have access to information regarding outstanding tolls. ICBC is only notified by Golden Ears Bridge Quickpass when a customer owes unpaid tolls in excess of \$25. When this occurs, a hold is placed on the licence plate and driver's licence until the debt is resolved. Customers can contact Golden Ears Bridge Quickpass directly to resolve any outstanding toll debt or incorrect billing.

For general inquiries on TReO debts, please contact:

Local:

604-516-TREO (8736)

Toll-free:

1-855-888-TREO (8736)

https://www.treo.ca/support/contact-us/

For information on Quickpass, please contact:

Phone:

604-460-5050

Toll Free:

1-877-299-0599

Email:

customercare@quickpasstolling.ca



# Common matters raised by constituents

Foundation name requirements on B.C. identification cards

Identification requirements are meant to ensure the security and reliability of driver's licences, reduce fraud, and protect the identities of British Columbians.

In compliance with the B.C. Name Act, ICBC will only accept certain foundation documents to establish identification, including a Canadian birth certificate or for residents born outside of Canada, their most recent immigration document issued by Immigration, Refugees and Citizenship Canada (IRCC), typically a Certificate of Canadian Citizenship. Names in brackets on Citizenship certificates are not considered part of the official name. ICBC can only use the name that appears below the coat of arms.

The names shown on these documents, known as the individual's foundation name, are reproduced onto ICBC-issued identification cards.

For consistency and security reasons, a BC driver's licence (BCDL), BC Identification Card (BCID), photo BC Services Card (BCSC), and combination BCDL and BCSC must be issued in the applicant's foundation name only. This requirement also minimizes the risk of obtaining multiple identification documents under different names.

ICBC does not require applicants to re-prove their identity when they renew their driver's licence. This explains why a B.C. driver's licence may be renewed a number of times, each time incorrectly showing a customer's common name, rather than the name on their foundation documents. However, when ICBC learns the name on the driver's licence is not the same as on the foundation documents, the driver's licence and BC Service's Card must be updated to match the foundation document.

When a customer wishes to have a name displayed on their identification card that does not match their foundation name, the customer is required to obtain a legal name change.

## Changes to Claims Rated Scale (CRS)

In March 2017, ICBC announced it would be making changes to its Basic insurance model to increase the accountability of drivers who cause crashes by changing how much an at-fault crash affects their Basic premiums.

ICBC submitted an application to the BC Utilities Commission (BCUC) so that, by May 6, 2018, drivers who cause multiple at-fault crashes will lose their safe driving discounts sooner.

Under the current model, it's possible for some drivers who have achieved the maximum discount to have caused two, or even three, crashes and have the same discount on their Basic insurance as a driver who has never caused a crash. Under the updated system, long-term safe



drivers will continue to have their discount protected if they're at-fault for one crash, however this will no longer be the case if they have multiple at-fault crashes within a given time period.

Currently, drivers who cause crashes will have their discounts calculated based on the updated approach for policies renewed after May 6, 2018. This way, drivers will have plenty of warning and a chance to change their driving behaviour.

All drivers will continue to earn credit towards discounts for every year they are crash free. In addition, just like today, customers who cause a crash will regain their previous discount if they go three consecutive years without being responsible for a crash.

For more information on how these changes to at-fault crashes will affect premiums, read here.

### Raising a concern

What can customers do if they are not satisfied with an ICBC decision?

#### Speak to a manager or supervisor

If a customer has a dispute or a complaint about a decision, procedure, or policy relating to any area of ICBC's business, they should first contact the manager or supervisor at the ICBC office involved.

The manager or supervisor can:

- Review a customer's concerns and attempt to resolve the problem
- · Discuss the reasons for the decision and provide them in writing if requested
- Explain the review and appeal processes that may apply
- · Provide copies of information needed to pursue the matter further

#### Claims Assessment Review

A Claims Assessment Review (CAR) provides an opportunity for an independent decision-maker who is not part of ICBC to make an objective decision about fault. The decision is based on a review of a written submission from the customer, along with the ICBC file material for their case. Before a CAR can happen, all dispute remedies at the claim centre must have been exhausted.

If the customer is still not satisfied with the outcome of the CAR, they have the option to dispute through the courts and <u>Civil Resolution Tribunal</u> (CRT) within the applicable limitation period, which is two years from the date of loss.

More information on the CAR process can be found on ICBC's website.



#### **Contact Customer Relations**

If a customer has already dealt with a manager or supervisor, or has used an appeal or review process and is still dissatisfied, ICBC's Customer Relations department can assist. Advisors in Customer Relations handle concerns spanning all aspects of ICBC's business, and may consult with any manager or staff member necessary to help resolve a customer's concern where corrective action or special consideration is warranted.

Customer Relations is responsible for coordinating the resolution of complaints and inquiries from customers directly and through intermediaries such as:

- The provincial Office of the Ombudsman
- MLA constituency offices (see ICBC's MLA Liaison)
- Various stakeholder and consumer advocacy groups

Advisors in Customer Relations receive customer concerns covering all aspects of ICBC's business. They can do the following:

- Explain ICBC's products and services
- Help customers understand reasons for specific decisions and actions
- Refer customers to available remedies they may not know about or have not tried
- Investigate concerns that a decision or procedure was unfair and, if warranted, facilitate resolution

The department also identifies complaint patterns and will work with all areas of ICBC to resolve systemic issues.

Customers can contact the Customer Relations department at:

**ICBC** Customer Relations Department

118 – 151 West Esplanade

North Vancouver, B.C. V7M 3H9

Telephone: 604-661-6210

Toll-free:

1-800-445-9981

Facsimile:

604-661-2896

Email:

CustomerRelations@ICBC.com

### Write to the ICBC Fairness Commissioner

If customers have used the avenues above, and their complaints have not been resolved to their satisfaction, they may submit their concerns in writing to the Fairness Commissioner.

The Fairness Commissioner can provide customers with a fresh, impartial, arms-length review of the circumstances where ICBC and the customer can't reach an agreement. If the



Commissioner deems an ICBC decision, procedure, or policy as unfair, the Commissioner can make a recommendation to ICBC to rectify the matter.

While the Fairness Commissioner has broad powers of review and recommendation, the Commissioner cannot:

- · Change an assessment of fault for a crash
- · Determine the amount of a claim payment
- Deal with complaints that are outside ICBC's jurisdiction (e.g. violation tickets)
- Consider matters that relate to a court or arbitration process

Customers wishing to contact the Fairness Commissioner should write to:

ICBC Fairness Commissioner PO Box 86686 North Vancouver, B.C. V7L 4L2

### Information and Privacy Department

ICBC's Information and Privacy department ensures that ICBC meets its obligations under the Freedom of Information and Protection of Privacy Act.

Information Officers in this unit respond to:

- Information requests
- Privacy complaints

Requests for information or privacy complaints relating to ICBC can be directed in writing to:

ICBC Information and Privacy 206 – 221 West Esplanade North Vancouver, B.C. V7M 3J3 Facsimile 604-443-4562



# Frequently Asked Questions

#### Insurance

# Why do rates continue to increase?

- Government and ICBC are committed to continuing to work together to identify and implement both short and long-term measures to ease the pressure on insurance rates to ensure they remain affordable.
- In order to provide British Columbians with some cost certainty in 2017, Government directed the BC Utilities Commission to permanently approve the interim 4.9 per cent basic rate increase that came into effect on November 1, 2016 – which, they did on January 12, 2017.
  - On average, this means approximately \$3.50 more per month for basic insurance coverage.
- There are three external pressures on auto insurance rates in B.C.; a rapid increase in the number of crashes, more vehicle damage and injury claims being reported, compounded by higher vehicle repair and injury claims costs.
  - On an average day in B.C., there are more than 800 crashes and 200 related injuries, resulting in ICBC paying out approximately \$11 million in claims per day.
  - The cost of vehicle damage claims has gone up 17 per cent in just one year.
  - The cost of injury claims has gone up by 60 per cent since 2008.

## More crashes:

- After years of a stable crash rate, the number of crashes across B.C. has jumped by 23 per cent in just three years – from 260,000 in 2013 to 320,000 in 2016.
- This increase in the number of crashes is not unique to B.C. many jurisdictions across North America and beyond are experiencing increased crash rates.
- It's hard to be certain of what the factors are behind this but we do know that here in B.C. our vehicle population is on the rise, perhaps a by-product of our growing economy.
- In 2015, the number of vehicles on the road in B.C. topped three million for the first time.
   This was an increase of approximately 10 per cent since just 2011 just over 2.8 million vehicles in 2011; increasing to more than 3.1 million in 2015.
- Of course, we are all aware of the significant issue of distracted driving which we know
  greatly increases your chance of being in a crash according to the Insurance Institute of
  Highway Safety, you're five times more likely to crash if you're on the phone.

### Injury claims:

 The biggest pressure on ICBC's rates is coming from the rising number and cost of injury claims – commonly the biggest single factor driving rates for vehicle insurers across North America and beyond.



# MLA PACKAGE - November 2017

- The number of injury claims reported to ICBC has skyrocketed 73,000 new injury claims reported in 2016, 10,000 more than just two years ago, an increase of 16 per cent.
- Injury claims costs totalled more than \$2.7 billion in 2016 alone, an increase of \$1.2 billion or 80 per cent over the last seven years.
- The number of injury claims per 100 crashes has jumped by a staggering 39 per cent since 2009.

### Material damage claims

- The rapid increase in the number of crashes in B.C. has led to a jump in the number of vehicle damage claims being reported to ICBC.
- More vehicle damage claims are being reported to ICBC than ever before 240,100 in 2016 alone, 30,900 more than just two years ago, an increase of 15 per cent.
- ICBC is also seeing a new trend of increasing vehicle damage claims costs, due to an
  increase in the number of crashes and repair costs (higher labour and parts costs).
- ICBC's vehicle damage costs have increased by 30 per cent in just two years, to a total of \$1.5 billion in 2016 alone.
- The increase in vehicle damage claims is being exacerbated by the fact that vehicles today are more reliant on technology and expensive materials than ever before.
- The complexity of materials our vehicles are constructed of has evolved over the years, with more aluminum, composites and high-strength steels commonly being used today.
- Consider how many airbags are in the average vehicle today compared to just 10 years ago.
  Rear bumpers with back-up sensors are standard options on new vehicles today, as well as
  other innovative safety features which are becoming more desirable to consumers –
  forward-collision warning systems, auto-braking, lane-departure warning and prevention,
  adaptive headlights and blind spot detection.

### Claims

Every year, the ICBC Claims division handles almost one million claims. ICBC's goal is to make this experience hassle-free.

#### How does ICBC determine fault for crashes?

ICBC adjusters fully investigate claims, gathering and assessing all the relevant and available information about a crash.

The ICBC website (ICBC.com) includes information to help customers better understand how ICBC determines fault for crashes, including examples of crashes and likely decisions of fault.

When a customer disputes a fault decision, or has a complaint about an action relating to their claim, they should first contact their adjuster's manager or supervisor. They can ask to have the fault assessment reviewed.



If the customer remains dissatisfied after the review, they may be eligible to apply for a more detailed ICBC <u>Claims Assessment Review (CAR)</u> which they should discuss with the adjuster's manager or supervisor.

If the CAR does not result in a change to the fault assessment, the customer may also contest the ICBC fault decision through the court system. ICBC will adjust the fault assessment to match the court ruling.

## What happens when an injury is claimed?

Please note that when a constituent has legal representation to settle their injury claim it is appropriate for the lawyer to handle the constituent's questions rather than the constituency office.

Motorists, cyclists and pedestrians involved in a crash with a British Columbia motorist are entitled to Accident Benefits (Part A) coverage regardless of fault. B.C. has some of the best Accident Benefit coverage in the country.

Coverage under this Part includes medical care, rehabilitation, partial wage loss compensation, homemaker benefits, funeral expenses and death benefits. In addition, for those with permanent injuries, Accident Benefits coverage may pay costs such as attendant care, specialized aids and vocational training depending on the injury. Accident Benefits coverage must be applied for within 90 days of the crash and have legislated limits.

If the claimant is not at-fault they may be entitled compensation from the at-fault party for economic and non-economic (i.e. pain and suffering) losses. Each injury claim is unique and can be very complex.

ICBC's <u>website</u> provides information about the injury claim process, Accident Benefits injury payment coverage, and how to settle an injury claim if another driver is partially or totally atfault for the crash.

## **Driver licensing**

# Why are ICBC's identification requirements so stringent?

Driver's licences, British Columbia Identification cards (BCID), and British Columbia Services Card (BCSC) are a widely accepted proof of identity. They are used to gain other forms of identification such as passports and credit cards. To reduce the risk of fraud and identity theft, it is important to ensure the authenticity of the licence applicant.

Applicants are required to present both primary and secondary identification when applying for, renewing or obtaining a duplicate driver's licence or BCID. The secondary identification is



required to support the information on the primary. Any discrepancies in primary documentation must be resolved prior to the photo licence being issued.

All documents must be original; photocopies are not accepted. Documents must either be in English or accompanied by an official translation.

For more information on foundation name requirements, please read here.

### What happens when a drivers uses a name different from their Primary identification?

Occasionally, situations arise where a person has used a name other than their legal name (the one on their primary identification) for many years, but has not completed a legal name change. In such cases, it is necessary for the driver to apply for a legal name change to ensure that the primary and secondary identification match. Alternatively, if the driver wishes to use their legal name as it appears on their primary ID, the driver can change their secondary identification to the legal name.

Any time a driver changes their name, it is necessary to provide documentation to establish a link between the new name and the previous name or legal name. Documents may include a legal name change document issued by Vital Statistics, marriage certificate, or divorce certificate.

This situation often arises where a customer has been married and divorced and is required to provide the appropriate documents establishing the links between each name.

In some instances, an individual may have lost, misplaced or not retained their marriage or divorce certificate. In such cases, it may be possible for the driver to receive an interim driver's licence to assist them in obtaining the necessary document.

For information on legal name changes, contact British Columbia Vital Statistics at 250-952-2681.

### What is a Driver Penalty Premium?

Drivers who have any of the following offences will receive Driver Penalty Points (DPP):

- · Guilty of certain driving offences under the Motor Vehicle Act (MVA) or its regulations, or
- Have certain Criminal Code of Canada convictions, like driving while impaired.

The DPP premium is based on the driver's driving offences over a one-year period, and is separate from any fine or other penalty owed for the offence(s).

More information on DPPs can be found here.

### What is a Driver Risk Premium?



Drivers who have any of the following serious offences within a three-year period will receive a Driver Risk Premium (DRP) bill:

- One or more driving-related Criminal Code conviction
- One or more 10-point Motor Vehicle Act conviction
- One or more excessive speeding ticket (40 km/hour above the posted speed limit)
- Two or more roadside suspensions

The amount of a DRP bill correlates with the seriousness of the offence and the risk the driver who incurred the violation represents on the road.

The DRP is linked to the driver's licence and is billed for three consecutive years even if the driver does not own or insure a vehicle. It is separate from any fines and fees incurred as a result of violations and convictions. ICBC collects the premium and any revenue generated offsets ICBC Autoplan insurance premiums.

More information on DRPs can be found here.

### Road test re-examinations

Each year, some drivers in British Columbia are asked to take a driver's re-examination, which consists of a road test and a new vision check. <u>ICBC conducts re-examinations at the direction of RoadSafetyBC (RSBC)</u>.

#### Why would a driver require a re-examination?

- A doctor reports a medical condition that may affect a driver's fitness or ability to drive safely
- Results of a previous re-exam suggest follow-up testing is necessary
- A crash report, police report or other report indicates the driver may be unable or unsure how to handle a common driving situation
- The driver's licence has been expired for more than three years (Note: This is an ICBC policy and not RSBC)
- Commercial vehicle drivers also take re-exams to make sure they drive well enough for the type of vehicle they operate

RSBC is responsible for driver fitness and determining who should be prohibited from driving in British Columbia. Driver fitness deals with the physical, cognitive and medical capacity to drive safely.



#### Notice of Intent

#### What is a Notice of Intent?

Driving prohibitions arise when a driver's record or other evidence of unsafe driving indicates that licensing action is needed to change driver behavior. Driving privileges can also be automatically removed by law or at the discretion of the courts for criminal and other driving-related convictions.

A driver with an unsatisfactory driving record will, in most cases, be issued a Notice of Intent to Prohibit before receiving a Notice of Prohibition.

### How does a driver dispute a Notice of Intent?

Drivers may make a submission explaining why a driving prohibition should not proceed or should be reduced to a shorter duration. Submissions are typically made in writing and must be received within 21 days from the date of the Notice of Intent to Prohibit. If no submission is made, a Notice of Prohibition will be sent to the driver.

#### Notice of Prohibition

# What is a Notice of Prohibition?

The Notice of Prohibition is typically sent by certified mail to the driver, who is required to acknowledge receipt of the notice. By signing for delivery of the certified mail or by signing the notice, the driver has acknowledged receipt of the Notice of Prohibition and the driving prohibition will take effect.

Appeals for reviews of Notice of Intent should be sent in writing to:

ICBC Licensing Support Services PO Box 3750 Victoria B.C. V8W 3Y5

#### How does a driver dispute a Notice of Prohibition?

Drivers who receive a Notice of Prohibition may apply for a review of the decision. ICBC adjudicators conduct reviews for prohibitions that are for periods between one to three months in duration, all others are referred to RSBC. The prohibition will remain in effect during the review. There are costs associated with the review.

While public safety and the driver's record and history are prime considerations, the adjudicator may consider personal or financial hardship, family responsibilities, employment and other relevant information.



Appeals for reviews of Notice of Prohibition should be sent in writing to:

ICBC Licensing Support Services PO Box 3750 Victoria B.C. V8W 3Y5

## How does a driver reinstatement their licence after a Prohibition?

All drivers must reinstate their driver's licence before they are eligible to resume driving. Drivers are required to pay the \$250 reinstatement fee, \$31 short term licence fee as well as any fee or debt that may be owing to the province of British Columbia, ICBC or the Court. The reinstatement fee is legislated and cannot be waived. Drivers who have not held a valid licence in the past three years will also be required to undergo a vision exam and pass both a road sign knowledge and road test.



## Who to contact

## **ICBC Policy and Partnerships**

ICBC has a designated advisor for handling issues and complaints brought to the attention of an MLA or a constituency office.

Often a constituent just needs an explanation as to why ICBC has handled an issue in a particular way. ICBC's website, <a href="www.icbc.com">www.icbc.com</a>, contains useful information on ICBC's products and services and may answer many of the constituent's questions.

More complex questions or requests for information regarding claims, licensing, collection of debts, and any other ICBC related issues can also be directed to the MLA Liaison.

The Liaison will be able to provide you with the information necessary to help assist your constituent, including available remedies or appeal programs.

The Liaison is also available to take referrals in cases where it is requested that ICBC deal directly with the constituent.

The following is contact information for the ICBC MLA Liaison:

Connie Van Schaik

Government Partnerships & Policy Advisor

Direct:

TBC

E-Mail:

Connie.VanSchaik @icbc.com

## Frequently Called Numbers

There may be times when a constituent simply requires a general ICBC phone number in order to answer their information request or enquiry. Below is a list of phone numbers that may be helpful. In addition, our website, www.icbc.com, has the most up-to-date information on our programs and policies.

## Customer Relations Department – for customer concerns / complaints

B.C. and Lower Mainland:

604-661-6210

Toll Free:

1-800-445-9981

Hours:

Monday to Friday 8:15am - 4:30pm

### Reporting New Claims

B.C. and Lower Mainland:

604-520-8222



Toll Free:

1-800-910-4222

Hearing & Speech

Impaired for TTY Device:

604-984-9056

Hours:

24 hours a day / 7 days a week

**General Enquiries** 

B.C. and Lower Mainland:

604-661-2800

Toll free:

1-800-663-3051

Hours:

Monday to Friday 8:00am - 7:00pm

Saturday 9:00am - 5:00pm

TIPS - Witness or Fraud

Lower Mainland:

604-661-6844

Toll free:

1-800-661-6844

Hours:

24 hours a day / 7 days a week

**Driver Licensing Questions** 

Greater Victoria:

250-978-8300

Elsewhere in B.C.:

1-800-950-1498

Hours:

Monday to Friday 8:00am - 7:00pm

Saturday 9:00am - 5:00pm

Vehicle Damage History

Lower Mainland:

604-661-2233

Toll Free:

1-800-464-5050

Hours:

Monday to Friday 8:00am - 7:00pm

Saturday 9:00am - 5:00pm

**Account Services** 

Lower Mainland:

604-661-2723

Toll Free:

1 800-665-6442

Hours:

Monday to Friday 8:00am - 6:00pm

From:

Godfrey, Sam AG:EX

Sent:

Thursday, March 8, 2018 2:45 PM

To:

s.22

Vasilev, Susan LASS:EX

Cc:

Vasilev, Susan LASS:EX

Subject:

RE: Island MLAs sponsorship

Hi Sid,

I owe you another email re. Barrett - I have some interesting info to share.

On this one I am connecting you with Susan Vasilev who works for Caucus and can help with this request I think.

Best, S.

## Sam Godfrey

Ministerial Assistant to the Honourable David Eby, QC

Attorney General of British Columbia and Minister responsible for Liquor, Gaming and ICBC

Mobile: 250 208 1359 | Office: 250 952 7613

Rm 232, Parliament Buildings, 501 Belleville St., Victoria, B.C. V8V 1X4

This message, including any attachments to it, is not to be disclosed outside of the Provincial Government without prior written approval from the Ministry of Attorney General. If you have received this communication in error, please destroy the email message and any attachments immediately and notify me by telephone or by email.

From: Samuel Godfrey |s.22

Sent: Thursday, March 8, 2018 2:36 PM

To: Godfrey, Sam AG:EX

Subject: Fwd: Island MLAs sponsorship

s.22

From:

Godfrey, Sam AG:EX

Sent:

Tuesday, February 13, 2018 12:10 PM

To:

May, Ed LASS:EX

Cc: Subject: Vasilev, Susan LASS:EX

Attachments:

FW: How We Vote
GPE17-007\_How to Vote\_Ad Mailer\_Final.pdf; GPE17-007\_How to Vote\_Ad

Mailer\_noslug.pdf

Cheers, S.

### Sam Godfrey

Ministerial Assistant to the Honourable David Eby, QC

Attorney General of British Columbia and Minister responsible for Liquor, Gaming and ICBC

Mobile: 250 208 1359 | Office: 250 952 7613

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This message, including any attachments to it, is not to be disclosed outside of the Provincial Government without prior written approval from the Ministry of Attorney General. If you have received this communication in error, please destroy the email message and any attachments immediately and notify me by telephone or by email.

NR

This message, including any attachments to it, is not to be disclosed outside of the Provincial Government without prior written approval from the Ministry of Attorney General. If you have received this communication in error, please destroy the email message and any attachments immediately and notify me by telephone or by email.

From: Vasilev, Susan [mailto:Susan.Vasilev@leq.bc.ca]

Sent: Wednesday, February 7, 2018 4:10 PM

To: Godfrey, Sam AG:EX Subject: RE: How We Vote

I think it's a great idea - hold that thought and I'll figure out distribution to COs.

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From: Godfrey, Sam AG:EX [mailto:Sam.Godfrey@gov.bc.ca]

Sent: Wednesday, February 07, 2018 3:48 PM To: Vasilev, Susan <Susan.Vasilev@leg.bc.ca>

Subject: How We Vote

Hi Susan,

We have 6,000 extra electoral reform mailers. Would MLA offices want them?

These are the ones sent out to every household in BC asking for participation in shaping the referendum by filling in an online questionnaire.

Best, S.

### Sam Godfrey

Ministerial Assistant to the Honourable David Eby, QC Attorney General of British Columbia and Minister responsible for Liquor, Gaming and ICBC Mobile: 250 208 1359 | Office: 250 952 7613 Rm 232, Parliament Buildings, 501 Belleville St., Victoria, B.C. V8V 1X4

From:

Godfrey, Sam AG:EX

Sent:

Friday, February 9, 2018 2:29 PM

To:

Nelson, Tiffany GCPE:EX; Vasilev, Susan LASS:EX

Subject:

Fwd: How We Vote

Hi... just connecting you both in case you haven't already connected.

Sent from my iPhone

Begin forwarded message:

From: "Vasilev, Susan LASS:EX" < Susan. Vasilev@leg.bc.ca>

Date: February 7, 2018 at 6:36:26 PM PST

To: "Godfrey, Sam AG:EX" < Sam.Godfrey@gov.bc.ca > Cc: "Gill, Goneet LASS:EX" < Goneet.Gill@leg.bc.ca >

Subject: RE: How We Vote

Yes please can you send them over to caucus reception and we will get them mailed to COs from here... ©

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 | Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From: Godfrey, Sam AG:EX [mailto:Sam.Godfrey@gov.bc.ca]

**Sent:** Wednesday, February 07, 2018 3:48 PM **To:** Vasilev, Susan < <u>Susan.Vasilev@leg.bc.ca</u>>

Subject: How We Vote

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#### Sam Godfrey

Ministerial Assistant to the Honourable David Eby, QC

Attorney General of British Columbia and Minister responsible for Liquor, Gaming and ICBC

Mobile: 250 208 1359 | Office: 250 952 7613

Rm 232, Parliament Buildings, 501 Belleville St., Victoria, B.C. V8V 1X4

From:

Godfrey, Sam AG:EX

Sent:

Wednesday, February 7, 2018 3:48 PM

To:

Vasilev, Susan LASS:EX

Subject:

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Best, S.

## Sam Godfrey

Ministerial Assistant to the Honourable David Eby, QC

Attorney General of British Columbia and Minister responsible for Liquor, Gaming and ICBC

Mobile: 250 208 1359 | Office: 250 952 7613

Rm 232, Parliament Buildings, 501 Belleville St., Victoria, B.C. V8V 1X4

From:

Vasilev, Susan LASS:EX

Sent:

Thursday, January 25, 2018 11:07 AM

To:

LP Ministerial Assistants; LP Executive Assistants

Cc:

Clark, Layne PREM:EX

Subject:

staff security discussion - Jan 31

**Attachments:** 

Guide to Constituency Office Security\_2017.pdf

On behalf of Legislative Security - please take the time to have a complete look at this attachment.

From: Vasilev, Susan

Sent: January-24-18 5:08 PM

To: LPEAS@Victoria1.gov.bc.ca; LPMAs@Victoria1.gov.bc.ca

Cc: Ennis, Randall < Randall.Ennis@leg.bc.ca >; Clark, Layne PREM:EX < Layne.Clark@gov.bc.ca >; Nelson, Greg

<<u>Greg.Nelson@leg.bc.ca</u>>

Subject: staff security discussion - Jan 31

Hi EAs and MAs – next Wednesday morning Legislative Security will give a presentation to staff on security issues in the caucus room. Sgts Greg Nelson and Randall Ennis will be sending you materials directly beforehand.

Your constituency offices already have access to the attached form and you are encouraged to use it if you ever need to report an incident.

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 | Susan Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

Page 088 to/à Page 107

Withheld pursuant to/removed as

s.15

From:

Vasilev, Susan LASS:EX

Sent:

Wednesday, January 24, 2018 5:08 PM

To:

LP Executive Assistants; LP Ministerial Assistants

Cc:

Ennis, Randall LASS:EX; Clark, Layne PREM:EX; Nelson, Greg LASS:EX

Subject: Attachments:

staff security discussion - Jan 31 Incident Report Form (2).docx

Hi EAs and MAs – next Wednesday morning Legislative Security will give a presentation to staff on security issues in the caucus room. Sgts Greg Nelson and Randall Ennis will be sending you materials directly beforehand.

Your constituency offices already have access to the attached form and you are encouraged to use it if you ever need to report an incident.

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 | Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

JANE SMITH Community Office 123 ABC Street, City Phone:

ncident Re	port	Form:
------------	------	-------

Completed by:

**Date Reported:** 

Person(s) Involved:

**Incident: PICK ONE:** telephone threat, protest, verbal assault, physical assault, email threat, other

Date of Incident:

# Description:

Provide a detailed account of the incident, include all relevant information

#### INCLUDE:

- 1. date & time of incident
- 2. name of person(s), if known
- 3. synopsis of what they did and the steps that you took/how you responded. Was it resolved?
- 4. any relevant background information (i.e. did you meet with them before? Did you call or send them an email?)
- 5. level of future threat (do you fear they will continue to be threatening?)

### APPENDIX:

INCLUDE: any relevant emails, photos

From:

Vasilev, Susan LASS:EX

Sent:

Monday, March 12, 2018 5:29 PM

To:

Milne, Gala AG:EX

Subject:

Legislation

Follow Up Flag:

Follow up

Flag Status:

Flagged

Hi Gala – I sent a note to Jasleen this morning but in just speaking with Robyn (in the Finance MO) she said you may know something about this issue)...

I'm looking for language for the CAs. I've heard from four offices know that are getting correspondence; it's definitely a campaign.

Susan

From: Hickenbotham, Caitlin

Sent: Monday, March 12, 2018 3:25 PM
To: Vasilev, Susan < Susan. Vasilev@leg.bc.ca>

**Subject:** Prompt Payment Letters

Hi Susan,

We have a gotten a couple emails regarding prompt payment legislation- I'm not sure which ministry to ask regarding messaging, any ideas? Here is the email:

Mr. Rick Glumac Legislative Assembly of British Columbia 614 Government St, Victoria, BC V8V 2L8

March 9, 2018

Dear Mr. Glumac,

Payment delays are the most significant bottleneck in B.C.'s construction industry. Cash flow problems in the construction industry discourage hiring, lower investments in capital, training of apprentices and in the worst cases, lead to small business and personal bankruptcies. As one of your constituents, I am writing to say that the problem of delayed payments is unacceptable and to express my support for the adoption of prompt payment legislation in our province.

Our province needs a prompt payment solution that works for everyone including tradespeople, contractors, government and consumers. While this serious problem is being felt now in our industry, there is a serious risk to B.C.'s competitiveness long-term if we do not take action to fix the issue. Most recently, Ontario passed Bill 142 which amended the Construction and Lien Act to require payments to sub-contractors by general contractors within seven days of receiving payment from the project owner. This measure was supported across the construction sector by general contractors, trade contractors, suppliers, and labour groups and would be a fitting blueprint for B.C. to follow.

The adoption of prompt payment legislation in British Columbia would stimulate the construction sector in our province at no cost to government, while bringing us in line with other jurisdictions. In the U.S., 49 of the 50 states have prompt payment laws. The United Kingdom, Ireland, Australia, New Zealand, and the U.S. all have federal prompt payment laws as well. These countries know that when contractors aren't paid for completed work that is not in dispute, everyone loses. This includes the provincial government, which funds substantial infrastructure projects. Taxpayers end up footing the bill for inefficiencies that could be easily addressed by passing legislation.

A prompt payment law would benefit the skilled trades by releasing cash flow in the industry: more cash would allow contractors to take a longer investment outlook and, hire more tradespeople and apprentices.

I am lending my voice to the thousands of trade contractors across British Columbia who support this initiative and calling on you to ensure the government passes prompt payment legislation before the end of its mandate. Small businesses and the people who work for them are counting on you.

Sincerely,

Caitlin Hickenbotham | Constituency Assistant
Rick Glumac, MLA Port Moody – Coquitlam
301-220 Brew St, Port Moody, BC V3H 0H6
P: 604.917.0470 | F: 604.469.5435 | @RickGlumacBC | FB: RickGlumacBC

From:

Vasilev, Susan LASS:EX

Sent:

Monday, November 20, 2017 12:49 PM

To:

Milne, Gala AG:EX; Frampton, Caelie ENV:EX

Subject:

Kinder Morgan

Many CAs, including the ones in Premier's CO, are looking for some key messages on Kinder Morgan (an example of the email campaign is at the bottom).

Can you provide me with something or should CAS keep using the bullet points right below and/or can link to MDE's letter on his website?

I was away last week so am hoping to give the CAs direction today if possible.

Thanks for your assistance/advice.

From: Milne, Gala AG:EX [mailto:Gala.Milne@gov.bc.ca]

Sent: Tuesday, November 07, 2017 11:37 AM To: Vasilev, Susan < Susan. Vasilev@leg.bc.ca>

Subject: RE: Kinder Morgan

Yes that's my understanding. And I don't see an issue with CAs using the link to MDE's letter in their correspondence if they would like.

The latest that I have is the gov't news release and this messaging (below).

# https://news.gov.bc.ca/releases/2017ENV0050-001494

Please use this messaging in responding to correspondence on this issue.

Two weeks ago, the BC Government filed in the B.C. Supreme Court, responding to a petition by the Squamish Nation challenging the province's decision to grant the Kinder Morgan pipeline an environmental certificate and alleging the province failed in its constitutional duty to consult with the First Nation. Key messages:

- Our government remains committed to defending B.C.'s interests in the face of the construction of Trans Mountain's new pipeline and a dangerous seven-fold increase in tanker traffic on our coast.
- We will continue to use every tool to defend BC's interests.
- In the case of the BC Supreme Court, B.C. government lawyers will be arguing that the Crown lived up to its duty to consult, as it was defined at the time. This is based on independent legal opinions confirming that this is the best course of action for our provincial government at this time. (MLAs are strongly discouraged from saying more on the subject of the BC Supreme Court case)
- We are looking towards the Province's intervention in the Federal Court of Appeal, which starts next week.
- The Federal Court of Appeal has the authority to set aside the National Energy Board's approval of the new Trans Mountain pipeline.
- Fighting for intervenor status in the Federal Court of Appeal case gives the Government of BC the best opportunity to protect the health and safety of the BC coastline, BC's economy and our overall interests.

• We only recently won intervener status and it's a really significant win for the Province to be at the table arguing the case, with Thomas Berger representing the BC Government

A large group of key Kinder Morgan stakeholders is being contacted currently to inform them about what the BC Government is doing related to the legal actions at the provincial and federal levels.

Your minister came up with his own response (that his CA posted on the website and brought to my attention: <a href="http://davidebymla.ca/in-the-community/issue-kinder-morgan-an-open-letter-to-constituents-concerned-about-the-pipeline/">http://davidebymla.ca/in-the-community/issue-kinder-morgan-an-open-letter-to-constituents-concerned-about-the-pipeline/</a>).

Can I share the AG's response with CAs to use as messaging, or should I tell them to keep using the bullet points above, or do you have more recent I can send them?

Thanks.

Susan Vasilev | Internal Communications Manager | New Democrat BC Government Caucus | t: 250.952-7637 Susan.Vasilev@leg.bc.ca | www.bcndpcaucus.ca | www.facebook.com/johnhorganbc

From: S.22

Sent: Monday, November 6, 2017 8:08 AM

To: Routledge.MLA, Janet < <u>Janet.Routledge.mla@leg.bc.ca</u>>
Subject: Kinder Morgan's wrongdoing must be investigated

Dear Premier Horgan,

Kinder Morgan has illegally started construction on their pipeline expansion project without permits, placing seven spawning deterrents in BC rivers. The purpose of these deterrents is to take away spawning habitat from chinook salmon, the primary food source of our iconic southern resident killer whales, and other fish species. Chinook are the key species to saving this population from extinction. Chinook stocks are at historic lows, and southern residents are literally starving to death.

The construction is entirely unauthorized: Kinder Morgan installed these spawning deterrents before having National Energy Board authorization or Water Sustainability Act permits. The technique used is unproven and the impact on chinook spawning is unclear. Kinder Morgan has proven themselves a bad actor, but has faced no consequences: to date, there have been no penalties assessed by the NEB.

We need your government to stand up for our interests and conduct a thorough, credible review of Kinder Morgan's illegal construction. This episode demonstrates it's time to press pause on this project, examine what happened here and how the rules must change so something like this cannot happen again.

You pledged to use every tool in the toolbox to defend our province's interests. Your government has the power to amend the pipeline's BC environmental assessment certificate and halt the issuing of permits until a review of this matter is completed. A thorough review should examine:

- What internal policies and procedures at Kinder Morgan led to the illegal construction

- What are the impacts of this experimental technique on fish spawning, and what led Kinder Morgan to use this unproven technique
- What internal changes are required to ensure that something like this doesn't happen again
- What flaws in the regulatory regime led to illegal construction
- What additional oversight should the province put in place to make sure that illegal construction doesn't happen again
- If Kinder Morgan has violated the conditions of their BC environmental assessment certificate, what penalties should be applied; and determine if other relevant statutes, such as the Water Sustainability Act, have been violated
- How the BC certificate should be amended to ensure the health and viability of Chinook salmon and other species impacted by the pipeline and its construction

Stand up for BC and investigate Kinder Morgan's illegal construction.

Thank you.

s.22

From:

Vasilev, Susan LASS:EX

Sent:

Monday, September 25, 2017 5:10 PM

To:

Smith, George AG:EX

Subject:

RE: Campaign Financing

Thank you.

Susan Vasilev | Internal Communications Manager | New Democrat Government Caucus T: 250-952-7637 | F: 250-953-4799 susan.vasilev@leg.bc.ca | www.bcndpcaucus.ca

From: Smith, George AG:EX [mailto:George.Smith@gov.bc.ca]

**Sent:** Monday, September 25, 2017 4:54 PM **To:** Vasilev, Susan < <u>Susan.Vasilev@leg.bc.ca</u>>

Subject: Re: Campaign Financing

Hey Susan,

The text is fine. Quebec's rules have been viewed as the "toughest" so I would change that line to "some of the toughest".

On Sep 25, 2017, at 4:48 PM, Vasilev, Susan < Susan. Vasilev@leg.bc.ca > wrote:

Hi George – please review and if ok, I'll send to CAs to respond to this issue.

Thank you for your email respecting campaign finance reform and the funding of political parties. The government has created robust legislation to ban big money and put people back at the center of politics and is determined to end the influence of big money and make the system work for people. We're fixing campaign finance rules to ensure government's decisions benefit British Columbians and not just those with deep pockets

We are banning corporate and union donations outright, reducing / capping personal contributions at the lowest number second only to the province of Quebec in the whole country, in contrast to the provinces where people are allowed to contribute thousands of dollars.

We have also banned out-of-province donations and provided for enhanced enforcement. This temporary transitional allowance for political parties expires in 2022 unless extended by an all-party committee of the legislature. The legislation to ban big money includes a transitional \$2.50/vote allowance beginning in 2018, reducing to \$1.75/vote in 2022.

We decided to bring in the toughest political fundraising restrictions in the country; I believe the path chosen by our government is not only a huge step forward, it is an appropriate step to be taken to transition us form the "wild west" to the new world of politics, where transparency will be paramount.

I appreciate you taking the time to write on the issue of the most significant change to electoral financing in the history of British Columbia.

From:

Vasilev, Susan LASS:EX

Sent:

Monday, September 25, 2017 4:48 PM

To: Subject: Smith, George AG:EX Campaign Financing

Hi George – please review and if ok, I'll send to CAs to respond to this issue.

Thank you for your email respecting campaign finance reform and the funding of political parties. The government has created robust legislation to ban big money and put people back at the center of politics and is determined to end the influence of big money and make the system work for people. We're fixing campaign finance rules to ensure government's decisions benefit British Columbians and not just those with deep pockets

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I appreciate you taking the time to write on the issue of the most significant change to electoral financing in the history of British Columbia.

From:

Vasilev, Susan LASS:EX

Sent:

Friday, September 22, 2017 5:05 PM

To:

Smith, George AG:EX

Subject:

RE: New government ends era of 'big money' in politics

I appreciate this. Have a good weekend.

Susan Vasilev | Internal Communications Manager | New Democrat Government Caucus T: 250-952-7637 | F: 250-953-4799 susan.vasilev@leg.bc.ca | www.bcndpcaucus.ca

From: Smith, George AG:EX [mailto:George.Smith@gov.bc.ca]

Sent: Friday, September 22, 2017 4:57 PM
To: Vasilev, Susan < Susan. Vasilev@leg.bc.ca>

Cc: May, Ed <Ed.May@leg.bc.ca>

Subject: RE: New government ends era of 'big money' in politics

Hi Susan,

Sorry for the delay.

Here are some strong push back lines for campaign finance reform:

#### Background:

- The legislation to ban big money includes a transitional \$2.50/vote allowance beginning in 2018, reducing to \$1.75/vote in 2022.
- The allowance expires in 2022 unless extended by an all-party committee of the legislature.

#### Contrast:

- Let's take a look at the old way and what big money tax breaks cost British Columbians.
- The BC Liberals took tens of millions in big money donations while looking out for the interests of their wealthy donors.
- They gave tax breaks to millionaires and wealthy corporations, while hiking MSP fees for regular people.
- They took \$8 million from real estate developers while delaying action on the housing crisis.
- They took \$3.6 million from big oil companies then let them to rewrite BC's climate plan.
- They took \$55 million from 177 top donors and then gave them \$15 billion in public contracts and government payouts.
- The old way worked for wealthy donors at the cost of regular people.
- We're determined to end the influence of big money and make the system work for people.
- If the BC Liberals think the transition allowance is such a bad idea, will they refuse to accept it? Otherwise, I invite
  them to support this robust legislation to ban big money and put people back at the center of politics.

#### Solution:

- We're fixing campaign finance rules to ensure government's decisions benefit British Columbians and not just those with deep pockets.
- We're taking \$65 million in big money out of BC politics by ending corporate and union donations and capping individual donations at \$1,200.
  - Banning out of province donations,
  - Restricting third party election spending
  - o Ramping up transparency in fundraising events to address cash for access concerns
  - Reducing election spending limits to make democracy more accessible to small parties and those without deep pockets
- We're determined to end the wild west of political cash and give British Columbians their government back.
- That's why we're bringing in the toughest political fundraising restrictions in the country to make government work for people – not wealthy donors.

## Q: Why did you change your position on public financing?

- We are absolutely determined to end the wild west of political cash and give British Columbians their government back.
- That's why we decided to bring in the toughest political fundraising restrictions in the country.
- We are taking \$65 million in big money out of BC's political system over an election cycle. That's a massive amount and British Columbians will be better off because of it.
- And unlike many other provinces with similarly tight restrictions, we will not have a permanent vote allowance.
- This temporary transitional allowance is a compromise that will help our political system adjust to this radical change.
- And keep big money out of politics by preventing parties from trying to circumvent the new strict rules.
- We're ending the influence of big money once and for all. We're proud of the historic changes we've put forward.

From: Vasilev, Susan [mailto:Susan.Vasilev@leg.bc.ca]

Sent: Friday, September 22, 2017 4:40 PM

To: Godfrey, Sam AG:EX
Cc: Smith, George AG:EX

Subject: New government ends era of 'big money' in politics

Sam - thank you. A lot of the CAs are very new and at this point are looking to me for support so I wanted to get them a few lines.

These are some points I have -

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Susan Vasilev | Internal Communications Manager | New Democrat Government Caucus T: 250-952-7637 | F: 250-953-4799

# susan.vasilev@leg.bc.ca | www.bcndpcaucus.ca

From: Godfrey, Sam AG:EX [mailto:Sam.Godfrey@gov.bc.ca]

Sent: Friday, September 22, 2017 4:31 PM
To: Vasilev, Susan < Susan. Vasilev@leg.bc.ca >

Subject: RE: BC Gov News - New government ends era of 'big money' in politics

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## Sam Godfrey

Ministerial Assistant, Ministry of Attorney General Mobile: 250 208 1359 | Office: 250 925 7613 Rm 232, Parliament Buildings, 501 Belleville St., Victoria, B.C. V8V 1X4

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Sent: Friday, September 22, 2017 4:01 PM

To: Godfrey, Sam AG:EX

Subject: BC Gov News - New government ends era of 'big money' in politics

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From: May, Ed

Sent: Monday, September 18, 2017 2:55 PM

Subject: FW: BC Gov News - New government ends era of 'big money' in politics

For Immediate Release 2017PREM0084-001592 Sept. 18, 2017

Office of the Premier Ministry of Attorney General

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#### Contact:

Government Communications and Public Engagement Ministry of Attorney General 778 678-1572

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Attorney General, Government Operations, Office of the Premier, Services

From:

Vasilev, Susan LASS:EX

Sent:

Friday, September 22, 2017 5:02 PM

To:

Smith, George AG:EX

Subject:

RE: New government ends era of 'big money' in politics

That is excellent, thank you.

Susan Vasilev | Internal Communications Manager | New Democrat Government Caucus T: 250-952-7637 | F: 250-953-4799 susan.vasilev@leg.bc.ca | www.bcndpcaucus.ca

From: Smith, George AG:EX [mailto:George.Smith@gov.bc.ca]

**Sent:** Friday, September 22, 2017 4:57 PM **To:** Vasilev, Susan <Susan.Vasilev@leg.bc.ca>

Cc: May, Ed <Ed.May@leg.bc.ca>

Subject: RE: New government ends era of 'big money' in politics

Hi Susan,

Sorry for the delay.

Here are some strong push back lines for campaign finance reform:

### Background:

- The legislation to ban big money includes a transitional \$2.50/vote allowance beginning in 2018, reducing to \$1.75/vote in 2022.
- The allowance expires in 2022 unless extended by an all-party committee of the legislature.

#### Contrast:

- Let's take a look at the old way and what big money tax breaks cost British Columbians.
- The BC Liberals took tens of millions in big money donations while looking out for the interests of their wealthy donors.
- They gave tax breaks to millionaires and wealthy corporations, while hiking MSP fees for regular people.
- They took \$8 million from real estate developers while delaying action on the housing crisis.
- They took \$3.6 million from big oil companies then let them to rewrite BC's climate plan.
- They took \$55 million from 177 top donors and then gave them \$15 billion in public contracts and government payouts.
- The old way worked for wealthy donors at the cost of regular people.
- We're determined to end the influence of big money and make the system work for people.
- If the BC Liberals think the transition allowance is such a bad idea, will they refuse to accept it? Otherwise, I invite
  them to support this robust legislation to ban big money and put people back at the center of politics.

### Solution:

- We're fixing campaign finance rules to ensure government's decisions benefit British Columbians and not just those with deep pockets.
- We're taking \$65 million in big money out of BC politics by ending corporate and union donations and capping
  individual donations at \$1,200.
  - Banning out of province donations,
  - o Restricting third party election spending
  - o Ramping up transparency in fundraising events to address cash for access concerns
  - Reducing election spending limits to make democracy more accessible to small parties and those without deep pockets
- We're determined to end the wild west of political cash and give British Columbians their government back.
- That's why we're bringing in the toughest political fundraising restrictions in the country to make government work for people – not wealthy donors.

## Q: Why did you change your position on public financing?

- We are absolutely determined to end the wild west of political cash and give British Columbians their government back.
- That's why we decided to bring in the toughest political fundraising restrictions in the country.
- We are taking \$65 million in big money out of BC's political system over an election cycle. That's a massive amount and British Columbians will be better off because of it.
- And unlike many other provinces with similarly tight restrictions, we will not have a permanent vote allowance.
- This temporary transitional allowance is a compromise that will help our political system adjust to this radical change.
- And keep big money out of politics by preventing parties from trying to circumvent the new strict rules.
- We're ending the influence of big money once and for all. We're proud of the historic changes we've put forward.

From: Vasiley, Susan [mailto:Susan.Vasiley@leg.bc.ca]

Sent: Friday, September 22, 2017 4:40 PM

To: Godfrey, Sam AG:EX Cc: Smith, George AG:EX

Subject: New government ends era of 'big money' in politics

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