

Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Tuesday, September 19, 2017 4:54 PM
To: Brouwer, Shauna JAG:EX
Cc: Thomas, Krista JAG:EX
Subject: RE: ICBC SOW
Attachments: SOW ICBC_rev20170919 sb edit.docx

ok.
I will update SOW.
s.13
d

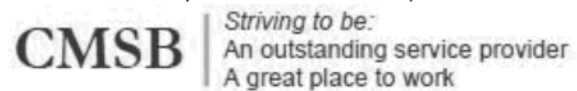
From: Brouwer, Shauna JAG:EX
Sent: Tuesday, September 19, 2017 4:16 PM
To: Foster, Doug FIN:EX
Cc: Brouwer, Shauna JAG:EX; Thomas, Krista JAG:EX
Subject: ICBC SOW

Hi Doug,
This has your edits and Richard's s.13
s.13

I have a request into the MA to confirm MDE is fine to go and will confirm with you the "approval" before you post.
Thx

Shauna Brouwer, MBA

| Assistant Deputy Minister and Executive Financial Officer, Corporate Management Services Branch, Ministries of Attorney General and Public Safety & Solicitor General | s.17 |



Barnhouse, Rebecca AG:EX

From: Fyfe, Richard J JAG:EX
Sent: Tuesday, September 26, 2017 5:44 PM
To: Brouwer, Shauna JAG:EX
Subject: RE: INFORMATION>Status of ICBC Operational Review

Thanks Shauna. I spoke to her this afternoon. Her staff have already provided a copy of the TOR but I said that I would provide an update so will send this to her tomorrow.

RF

Richard J.M. Fyfe QC
Deputy Attorney General
Ministry of Attorney General
Tel. (250) 356-0149

From: Brouwer, Shauna JAG:EX
Sent: Tuesday, September 26, 2017 5:42 PM
To: Fyfe, Richard J JAG:EX
Subject: INFORMATION>Status of ICBC Operational Review

Dear Joy,

I am writing to provide an update regarding the Operational Review being undertaken by the Province of B.C. in relation to ICBC. On Monday, Sept. 25, 2017, the Ministry of Finance issued invitations on behalf of the Attorney General to five major firms:

Deloitte Canada
Ernst & Young LLP (EY)
KPMG
MNP
PricewaterhouseCoopers (PwC)

A response date of Oct, 6, 2017 was given.

The Terms of Reference for this Operational Review are attached for your information. These have been discussed at the staff level with ICBC's Vice President, Corporate and Stakeholder Governance Steve Crombie.

We will provide a further update following evaluation of the responses.

Sincerely,

Richard J.M. Fyfe QC
Deputy Attorney General
Ministry of Attorney General
Tel. (250) 356-0149

Barnhouse, Rebecca AG:EX

From: Brouwer, Shauna JAG:EX
Sent: Wednesday, September 27, 2017 11:43 AM
To: Eby, David AG:EX
Subject: just fyi FW: Proposals to Government re: ICBC Cost Savings

From: Brouwer, Shauna JAG:EX
Sent: Wednesday, September 27, 2017 11:42 AM
To: 'Ken McCormack'
Subject: Proposals to Government re: ICBC Cost Savings

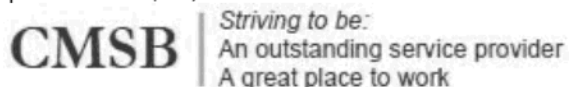
Good morning Ken,

We would be happy to receive your proposals as soon as you have them completed. I don't have a deadline for you but would suggest it would be useful to see them sooner over later so would a couple of weeks work?

Regards,

Shauna Brouwer, MBA

| Assistant Deputy Minister and Executive Financial Officer, Corporate Management Services Branch, Justice Sector | s.17 |



From: Ken McCormack [<mailto:kmccormack@ara.bc.ca>]
Sent: Wednesday, September 27, 2017 11:32 AM
To: Brouwer, Shauna JAG:EX
Subject: Proposals to Government re: ICBC COst Savings

Good morning Shauna,

As follow up from our meeting with the Ministers two weeks ago, the ARA is working to develop their proposals on opportunities to assist government to reduce ICBC costs. There was no date suggested as a deadline. IS there a date we should be working towards? We are in the process of developing our proposals now.

Thanks

Ken

Ken McCormack
President & CEO



Unit #1 -8980 Fraserwood Court
Burnaby, BC Canada V5J 5H7
T 604 432 7987
F 604 432 9940

The ARA member roster is now available live online.
Visit ara.bc.ca and click on the roster image

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Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Tuesday, September 26, 2017 7:28 AM
To: Brouwer, Shauna JAG:EX
Subject: FW: potential engagement
Attachments: PEI - # 2017 – AG (ICBC Ops Review) - PEI Covering Memo - V3.pdf; PEI - SOW #2017 - AG (ICBC Operation Review) - V3 clean.pdf

fyi

From: Foster, Doug FIN:EX
Sent: Monday, September 25, 2017 6:15 PM
To: 'Peretz, Alan'
Cc: 'Johnston, Archie G'
Subject: RE: potential engagement

Thank you for providing the signed confidentiality agreement.

Please find enclosed:

- 1) Covering memo ^{s.13}
s.13
- 2) Draft SOW ^{s.13}

Let me know if any questions.
d.

From: Peretz, Alan [<mailto:aperetz@kpmg.ca>]
Sent: Monday, September 25, 2017 3:53 PM
To: Foster, Doug FIN:EX
Cc: Johnston, Archie G
Subject: RE: potential engagement

Doug:

Attached is the executed NDA.

Alan

Alan R. Peretz*, CPA, CA
Partner
Regional Leader, Advisory Practice
National Leader, Strategic Growth Initiatives

KPMG LLP
777 Dunsmuir Street
PO Box 10426 Pacific Centre
Vancouver BC Canada V7Y 1K3

*Practicing through a corporation

T: +1 604 691 3494

C: +1 604 802 6159

F: +1 604 691 3031

Email: aperetz@kpmg.ca

From: Foster, Doug FIN:EX [<mailto:Doug.Foster@gov.bc.ca>]

Sent: Monday, September 25, 2017 1:52 PM

To: Peretz, Alan <aperetz@kpmg.ca>

Subject: potential engagement

see attached.

was trying to follow up with Archie.

can you assist?

d

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Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Tuesday, September 26, 2017 7:29 AM
To: Brouwer, Shauna JAG:EX
Subject: FW: Proposal Expression of Interest - Undertaking of Confidentiality
Attachments: PEI - # 2017 – AG (ICBC Ops Review) - PEI Covering Memo - V3.pdf; PEI - SOW #2017 - AG (ICBC Operation Review) - V3 clean.pdf

Fyi. d

From: Foster, Doug FIN:EX
Sent: Monday, September 25, 2017 6:11 PM
To: 'Bill Reid'
Subject: RE: Proposal Expression of Interest - Undertaking of Confidentiality

Thank you for providing the signed confidentiality agreement.

Please find enclosed:

- 1) Covering memo ^{s.13}
s.13
- 2) Draft SOW ^{s.13}

Let me know if any questions.

d.

From: Bill Reid [<mailto:Bill.Reid@mnp.ca>]
Sent: Monday, September 25, 2017 1:34 PM
To: Foster, Doug FIN:EX
Subject: RE: Proposal Expression of Interest - Undertaking of Confidentiality

Hi Doug,

My apologies for the delay. Please see the attached, signed agreement.

Thanks,

Bill

William (Bill) Reid, CMC, CE
PARTNER, ADVISORY SERVICES
REGIONAL PUBLIC SECTOR LEAD FOR BC

DIRECT ^{s.22}

CELL ^{s.22}

Suite #220

Yarrow Building, 645 Fort Street

Victoria, BC

V8W 1G2

bill.reid@mnp.ca

mnp.ca



Barnhouse, Rebecca AG:EX

From: Brouwer, Shauna JAG:EX
Sent: Wednesday, September 27, 2017 8:50 PM
To: Brouwer, Shauna JAG:EX
Subject: FW: Status of ICBC Operational Review and Cab Sub

From: Brouwer, Shauna JAG:EX
Sent: Wednesday, September 27, 2017 8:45 PM
To: Eby, David AG:EX
Cc: Fyfe, Richard J JAG:EX
Subject: Status of ICBC Operational Review and Cab Sub

I am writing to provide an update on the ICBC file as I note we don't have time until next week.

- On Monday, Sept. 25, 2017, the Ministry of Finance issued invitations for the operational review to five major firms:
 - Deloitte Canada
 - Ernst & Young LLP (EY)
 - KPMG
 - MNP
 - PricewaterhouseCoopers (PwC)
 - A response date of Oct, 6, 2017 was given and then we will review and select a vendor.
- The ADM working group has been meeting weekly and the initial work of the sub committees is scheduled to be submitted to us this Friday ^{s.12}
_{s.12}

Next Steps:

- Draft cab sub and related power point – which I hope to walk you thru the power point at our meeting next week (Tuesday 8:30)
- Draft cab sub due to cab ops October 4th
- Final signed due to cab ops October 11th
- Present to Cabinet October 19th
- The Treasury Board Submission ^{s.12,s.13} is underway we don't have a TB date for that yet or TB feedback. ^{s.12,s.13,s.17}
_{s.12,s.13,s.17}
- The DM Committee met last week and a decision was made to hire an independent consultant with Insurance and Actuarial experience to advise the DM Committee on the work done as part of the operational review. An independence source of advice for us. The DMs Committee made a commitment to also update their Ministers on the ICBC file and status.

I have a BN coming thru the DMO for you that outlines the submission a bit more based on some earlier conversations we had.

Thank you,
Shauna Brouwer

Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Friday, September 29, 2017 9:42 AM
To: Brouwer, Shauna JAG:EX
Subject: FW: Proposal Expression of Interest

we should discuss if others drop off too.
d

NR

From: Foster, Doug FIN:EX [<mailto:Doug.Foster@gov.bc.ca>]
Sent: September 25, 2017 6:11 PM

To: Bill Reid <Bill.Reid@mnp.ca>

Subject: RE: Proposal Expression of Interest - Undertaking of Confidentiality

Thank you for providing the signed confidentiality agreement.

Please find enclosed:

1. Covering memo ^{s.13}
s.13
2. Draft SOW ^{s.13}

Let me know if any questions.

d.

From: Bill Reid [<mailto:Bill.Reid@mnp.ca>]

Sent: Monday, September 25, 2017 1:34 PM

To: Foster, Doug FIN:EX

Subject: RE: Proposal Expression of Interest - Undertaking of Confidentiality

Hi Doug,

My apologies for the delay. Please see the attached, signed agreement.

Thanks,

Bill

William (Bill) Reid, CMC, CE
PARTNER, ADVISORY SERVICES
REGIONAL PUBLIC SECTOR LEAD FOR BC

DIRECT ^{s.22}

CELL ^{s.22}

Suite #220

Yarrow Building, 645 Fort Street

Victoria, BC

V8W 1G2

bill.reid@mnp.ca

mnp.ca



From: Foster, Doug FIN:EX [<mailto:Doug.Foster@gov.bc.ca>]

Sent: September 25, 2017 7:34 AM

To: Bill Reid <Bill.Reid@mnp.ca>

Subject: FW: Proposal Expression of Interest - Undertaking of Confidentiality

Ministry of Attorney General wishes to engage the services of a Contractor to assist the Ministry in in undertaking a corporate initiative.

You (as contact) and your firm have been identified from within an existing roster of contractors to the Province (Ministry of Finance), as a candidate for invitations to submit a Proposal Expression of Interest for this engagement.

As the nature of this engagement is considered sensitive and confidential, we require that you first complete and submit an Undertaking of Confidentiality prior to receiving further information concerning this engagement.

Attached is the Undertaking of Confidentiality for your immediate action and return to me by email reply.

Once we have received your completed Undertaking, we will forward to you the relevant material for review and preparation of your proposal.

Thanks.

Doug Foster
ADM
Finance Deputy Minister's Office

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Barnhouse, Rebecca AG:EX

From: Gordon, James X. (CA - British Columbia) <jamesgordon@deloitte.ca>
Sent: Thursday, October 5, 2017 2:47 PM
To: Brouwer, Shauna FIN:EX
Subject: RE: Phone Call with James Gordon from Deloitte & Shauna Brouwer

Hi there, thanks again for the discussion yesterday. we have taken the input onboard. I have one more question for you and was wondering if I could take 5 min more of your time. Pls let me know if that would be possible either today or tomorrow morning. you can phone my mobile directly ^{s.22} whenever it would work for you.

Thanks again.

Ta,

JG

James Gordon

Partner | Public Sector | Consulting

Deloitte

Tel/Direct 604-601-3487 | Mobile ^{s.22}

Assistant: Heidi Hygh | 250 978 4471 | hhygh@deloitte.ca

-----Original Appointment-----

From: Brouwer, Shauna JAG:EX [<mailto:Shauna.Brouwer@gov.bc.ca>]

Sent: Tuesday, October 3, 2017 2:00 PM

To: Brouwer, Shauna JAG:EX; Gordon, James X. (CA - British Columbia)

Subject: Phone Call with James Gordon from Deloitte & Shauna Brouwer

When: Wednesday, October 4, 2017 10:30 AM-11:00 AM (UTC-08:00) Pacific Time (US & Canada).

Where: Shauna to call James @ ^{s.22}

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Barnhouse, Rebecca AG:EX

From: Peretz, Alan <aperetz@kpmg.ca>
Sent: Thursday, October 5, 2017 6:54 PM
To: Brouwer, Shauna FIN:EX
Cc: Wong, Ron
Subject: Re: ICBC Ops Review
Attachments: image001.png

Shauna:

Thank you for your quick response. We understand your position and will have our response in tomorrow.

Regards,

Alan

Alan R. Peretz, CA, CPA
Partner
Regional Leader, Advisory Practice
National Leader, Strategic Growth Initiatives KPMG LLP
s.22

Sent from my iPhone

On Oct 5, 2017, at 6:08 PM, Brouwer, Shauna JAG:EX <Shauna.Brouwer@gov.bc.ca<<mailto:Shauna.Brouwer@gov.bc.ca>>>>
wrote:

Alan,
I understand you have requested an extension on this proposal. Unfortunately, we are unable to extend the deadline as we have some firm internal deadline.
Thank you,

Shauna Brouwer, MBA
| Assistant Deputy Minister and Executive Financial Officer, Corporate
| Management Services Branch, Ministries of Attorney General and Public
| Safety & Solicitor General | 250.387.5258 |
<image001.png>

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Barnhouse, Rebecca AG:EX

From: david.n.egan@ca.pwc.com
Sent: Friday, October 6, 2017 2:55 PM
To: Brouwer, Shauna FIN:EX
Cc: allan.c.buitendag@ca.pwc.com; Foster, Doug FIN:EX
Subject: PwC Proposal for the ICBC Operational Review
Attachments: PwC_MoF ICBC Ops Review_171006 (2).pdf

Importance: High

Dear Shauna,

Please find attached our proposal for the ICBC Operational Review. We're excited about the opportunity and look forward to hearing from you.

Yours truly,

David N. Egan
PwC | Partner, Consulting & Deals
T: +1 604 806 7538 | F: +1 604 806 7806
Email: david.n.egan@ca.pwc.com
Assistant: Kamila Trnovska | T: +1 604 806 7780 ext. 4081
PricewaterhouseCoopers LLP
PricewaterhouseCoopers Place, 250 Howe Street, Suite 700, Vancouver BC V6C 3S7
<http://www.pwc.com/ca>

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Barnhouse, Rebecca AG:EX

From: Peretz, Alan <aperetz@kpmg.ca>
Sent: Friday, October 6, 2017 4:00 PM
To: Brouwer, Shauna FIN:EX
Cc: Foster, Doug FIN:EX
Subject: KPMG Submission to Statement of Work #2017 (ICBC Ops Review)
Attachments: KPMG submission to strategic initiatives #2017 AG October 6 2017.pdf

Shauna:

Attached please find our Proposal to provide professional services related to your Request #2017 (ICBC ops review).

Do not hesitate to contact me with any questions you may have.

Regards,

Alan

Alan R. Peretz*, CPA, CA
Partner
Regional Leader, Advisory Practice
National Leader, Strategic Growth Initiatives

KPMG LLP
777 Dunsmuir Street
PO Box 10426 Pacific Centre
Vancouver BC Canada V7Y 1K3
*Practicing through a corporation

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C: s.22
F: +1 604 691 3031
Email: aperetz@kpmg.ca

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Barnhouse, Rebecca AG:EX

From: david.n.egan@ca.pwc.com
Sent: Friday, October 6, 2017 12:48 PM
To: Brouwer, Shauna FIN:EX
Cc: 'david.n.egan@ca.pwc.com'
Subject: Re: ICBC Operational Review

Hi Shauna. We held off asking for an extension as we understood the importance of the overall timelines and mobilized our team to respond to the initial proposal deadline. You'll see in our proposal that our approach is also organized to meeting the study deadlines.

Regards.

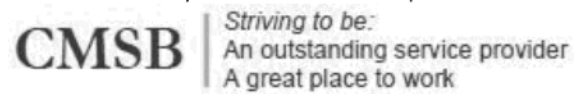
David N. Egan
PwC | Partner, Consulting & Deals
T: +1 604 806 7538 | F: +1 604 806 7806
Email: david.n.egan@ca.pwc.com
Assistant: Kamila Trnovska | T: +1 604 806 7780 ext. 4081
PricewaterhouseCoopers LLP
PricewaterhouseCoopers Place, 250 Howe Street, Suite 700, Vancouver BC V6C 3S7
<http://www.pwc.com/ca>

From: "Brouwer, Shauna JAG:EX"
To: "'david.n.egan@ca.pwc.com'" <david.n.egan@ca.pwc.com>
Date: 10/05/2017 06:08 PM
Subject: ICBC Operational Review

David,
I understand you have requested an extension on this proposal. Unfortunately, we are unable to extend the deadline as we have a firm internal deadline.
Thank you,

Shauna Brouwer, MBA

| Assistant Deputy Minister and Executive Financial Officer, Corporate Management Services Branch, Ministries of Attorney General and Public Safety & Solicitor General | 250.387.5258 |



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Barnhouse, Rebecca AG:EX

From: Gordon, James X. (CA - British Columbia) <jamesgordon@deloitte.ca>
Sent: Friday, October 6, 2017 7:06 AM
To: Brouwer, Shauna FIN:EX
Subject: RE: ICBC Operational Review

Hi there, thanks for this. Totally understand. Will get you our response today. Thanks and hope you enjoy your (unconventional) Thanksgiving dinner ☺. Sorry that you have to spend your weekend reading proposals.

Ta,

JG

James Gordon

Partner | Public Sector | Consulting

Deloitte

Tel/Direct 604-601-3487 | Mobile ^{s.22}

Assistant: Heidi Hygh | 250 978 4471 | hhygh@deloitte.ca

From: Brouwer, Shauna JAG:EX [<mailto:Shauna.Brouwer@gov.bc.ca>]
Sent: Thursday, October 5, 2017 6:13 PM
To: Gordon, James X. (CA - British Columbia)
Subject: ICBC Operational Review

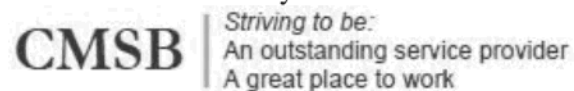
James,

In response to your phone call requesting and extension on this proposal, unfortunately we are unable to accommodate a change as we have a firm internal deadline.

Thank you,

Shauna Brouwer, MBA

Assistant Deputy Minister and Executive Financial Officer, Corporate Management Services Branch,
Ministries of Attorney General and Public Safety & Solicitor General 250.387.5258 |



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Barnhouse, Rebecca AG:EX

From: Gordon, James X. (CA - British Columbia) <jamesgordon@deloitte.ca>
Sent: Friday, October 6, 2017 3:42 PM
To: Brouwer, Shauna FIN:EX; Foster, Doug FIN:EX
Cc: Shutsa, Christopher (CA - British Columbia); Gordon, James X. (CA - British Columbia)
Subject: Deloitte Proposal for ICBC Operations Review (RFP#SA-MF4)
Attachments: Deloitte Response to RFP#SA-MF4.pdf; Deloitte Team Member Profiles - to accompany Deloitte Response to RFP#SA-MF4.pdf

Hi there, please find attached our proposal to support the Operations Review of ICBC. In addition to our formal proposal we are sharing a compendium of long-form CVs of the team members that we have named in the proposal.

Please do not hesitate to contact me with any questions.

Happy reading and we look forward to hearing from you.

Ta,

JG

James Gordon

Partner | Public Sector | Consulting
Deloitte

Four Bentall Centre, 2800-1055 Dunsmuir Street, Vancouver, BC V7X 1P4

Tel/Direct 604-601-3487 | Fax 778-374-0497 | Mobile s.22

jamesgordon@deloitte.ca | www.deloitte.ca

Assistant: Heidi Hygh | 250 978 4471 | hhygh@deloitte.ca

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Deloitte

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PARTNER

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Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Tuesday, October 10, 2017 5:15 PM
To: 'Sawchuk, Jamie (CA - British Columbia)'; 'Gordon, James X. (CA - British Columbia)'
Cc: 'Rey, Rachelle (CA - British Columbia)'
Subject: RE: Proposal Expression of Interest - Undertaking of Confidentiality
Attachments: PEI - # 2017 –PSSG (Cann Dist) - PEI Covering Memo.pdf; PEI - # 2017 –PSSG (Cann Dist) - V1.pdf

Thank you for providing the signed confidentiality agreement.

Please find enclosed:

1. Covering memo ^{s.13}
s.13
2. Draft SOW ^{s.13}

Let me know if any questions.

d.

From: Sawchuk, Jamie (CA - British Columbia) [mailto:JSawchuk@deloitte.ca]
Sent: Tuesday, October 10, 2017 5:13 PM
To: Foster, Doug FIN:EX; Gordon, James X. (CA - British Columbia)
Cc: Rey, Rachelle (CA - British Columbia)
Subject: RE: Proposal Expression of Interest - Undertaking of Confidentiality

Doug,
Please find attached the signed Undertaking of Confidentiality for Deloitte.
If you could forward the relevant material at your earliest convenience, that would be greatly appreciated.
Best regards,
Jamie

--
Jamie Sawchuk
Partner
D: +1 (250) 978 4448 | M: +1 (250) 727 1412
jsawchuk@deloitte.ca | deloitte.ca
www.deloittedigital.ca

--
Deloitte is proud to be a National Partner
of the Canadian Olympic team

From: Sawchuk, Jamie (CA - British Columbia)
Sent: Tuesday, October 10, 2017 4:59 PM
To: 'Foster, Doug FIN:EX' <Doug.Foster@gov.bc.ca>; Gordon, James X. (CA - British Columbia) <jamesgordon@deloitte.ca>
Cc: Rey, Rachelle (CA - British Columbia) <racrey@deloitte.ca>
Subject: RE: Proposal Expression of Interest - Undertaking of Confidentiality

Thanks Doug,
We will get this signed and back to you shortly.
Cheers,
Jamie

--

Jamie Sawchuk

Partner

D: +1 (250) 978 4448 | M: +1 (250) 727 1412

jsawchuk@deloitte.ca | deloitte.ca

www.deloittedigital.ca

--

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of the Canadian Olympic team

From: Foster, Doug FIN:EX [<mailto:Doug.Foster@gov.bc.ca>]

Sent: Tuesday, October 10, 2017 4:49 PM

To: Gordon, James X. (CA - British Columbia) <jamesgordon@deloitte.ca>

Cc: Rey, Rachele (CA - British Columbia) <racrey@deloitte.ca>; Sawchuk, Jamie (CA - British Columbia) <JSawchuk@deloitte.ca>

Subject: RE: Proposal Expression of Interest - Undertaking of Confidentiality

Here comes another.

Ministry of Public Safety and Solicitor General wishes to engage the services of a Contractor to assist the Ministry in in undertaking a corporate initiative.

You (as contact) and your firm have been identified from within an existing roster of contractors to the Province (Ministry of Finance), as a candidate for invitations to submit a Proposal Expression of Interest for this engagement.

As the nature of this engagement is considered sensitive and confidential, we require that you first complete and submit an Undertaking of Confidentiality prior to receiving further information concerning this engagement.

Attached is the Undertaking of Confidentiality for your immediate action and return to me by email reply.

Once we have received your completed Undertaking, we will forward to you the relevant material for review and preparation of your proposal.

Thanks.

Doug Foster

ADM

Finance Deputy Minister's Office

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Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Tuesday, October 10, 2017 5:18 PM
To: 'Peretz, Alan'
Cc: 'Johnston, Archie G'
Subject: RE: potential engagement
Attachments: PEI - # 2017 –PSSG (Cann Dist) - PEI Covering Memo.pdf; PEI - # 2017 –PSSG (Cann Dist) - V1.pdf

Thank you for providing the signed confidentiality agreement.

Please find enclosed:

1. Covering memo ^{s.13}
s.13
2. Draft SOW ^{s.13}

Let me know if any questions.
d.

From: Peretz, Alan [<mailto:aperetz@kpmg.ca>]
Sent: Tuesday, October 10, 2017 5:16 PM
To: Foster, Doug FIN:EX
Cc: Johnston, Archie G
Subject: RE: potential engagement

Thanks Doug. Attached is the executed NDA.

Regards,

Alan

Alan R. Peretz*, CPA, CA
Partner
Regional Leader, Advisory Practice
National Leader, Strategic Growth Initiatives

KPMG LLP
777 Dunsmuir Street
PO Box 10426 Pacific Centre
Vancouver BC Canada V7Y 1K3
*Practicing through a corporation

T: ^{s.22}
C: ^{s.22}
F: +1 604 691 3031
Email: aperetz@kpmg.ca

From: Foster, Doug FIN:EX [<mailto:Doug.Foster@gov.bc.ca>]
Sent: Tuesday, October 10, 2017 4:51 PM
To: Peretz, Alan <aperetz@kpmg.ca>
Cc: Johnston, Archie G <agjohnston@kpmg.ca>
Subject: RE: potential engagement

Here comes another.

Ministry of Public Safety and Solicitor General wishes to engage the services of a Contractor to assist the Ministry in undertaking a corporate initiative.

You (as contact) and your firm have been identified from within an existing roster of contractors to the Province (Ministry of Finance), as a candidate for invitations to submit a Proposal Expression of Interest for this engagement.

As the nature of this engagement is considered sensitive and confidential, we require that you first complete and submit an Undertaking of Confidentiality prior to receiving further information concerning this engagement.

Attached is the Undertaking of Confidentiality for your immediate action and return to me by email reply.

Once we have received your completed Undertaking, we will forward to you the relevant material for review and preparation of your proposal.

Thanks.

Doug Foster
ADM
Finance Deputy Minister's Office

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Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Tuesday, October 10, 2017 6:01 PM
To: 'Vangie Johnson'
Cc: 'Kirsten Tisdale'; 'Doug Campbell'
Subject: RE: Another PEI SOW engagement request - signed, attached
Attachments: PEI - # 2017 –PSSG (Cann Dist) - PEI Covering Memo.pdf; PEI - # 2017 –PSSG (Cann Dist) - V1.pdf

Thank you for providing the signed confidentiality agreement.

Please find enclosed:

1. Covering memo ^{s.13}
s.13
2. Draft SOW ^{s.13}

Let me know if any questions.

d.

From: Vangie Johnson [<mailto:vangie.johnson@ca.ey.com>]
Sent: Tuesday, October 10, 2017 5:52 PM
To: Foster, Doug FIN:EX
Subject: Another PEI SOW engagement request - signed, attached

Hi Doug,
As requested, sending on behalf of Kirsten Tisdale.

Best,
Vangie



Vangie Johnson | Executive Assistant to Kirsten Tisdale - Managing Partner, Government and Public Sector
and Paul Palmer, Christian Kittleson
Advisory Services British Columbia
Ernst & Young LLP
700 West Georgia Street, Vancouver, BC V7Y 1C7, Canada
Office: 604 648 3642
vangie.johnson@ca.ey.com
Website: www.ey.com

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Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Wednesday, October 11, 2017 8:59 AM
To: 'david.n.egan@ca.pwc.com'
Cc: 'kamila.trnovska@ca.pwc.com'
Subject: RE: Signed NDA request
Attachments: PEI - # 2017 –PSSG (Cann Dist) - PEI Covering Memo.pdf; PEI - # 2017 –PSSG (Cann Dist) - V1.pdf

Thank you for providing the signed confidentiality agreement.

Please find enclosed:

1. Covering memo ^{s.13}
s.13

2. Draft SOW ^{s.13}

Let me know if any questions.

d.

From: david.n.egan@ca.pwc.com [mailto:david.n.egan@ca.pwc.com]

Sent: Wednesday, October 11, 2017 8:53 AM

To: Foster, Doug FIN:EX

Cc: kamila.trnovska@ca.pwc.com

Subject: Signed NDA request

Doug, please find attached the signed NDA.

Dave

David N. Egan

PwC | Partner, Consulting & Deals

T: +1 604 806 7538 | F: +1 604 806 7806

Email: david.n.egan@ca.pwc.com

Assistant: Kamila Trnovska | T: +1 604 806 7780 ext. 4081

PricewaterhouseCoopers LLP

PricewaterhouseCoopers Place, 250 Howe Street, Suite 700, Vancouver BC V6C 3S7

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Barnhouse, Rebecca AG:EX

From: david.n.egan@ca.pwc.com
Sent: Sunday, October 15, 2017 6:45 PM
To: Brouwer, Shauna FIN:EX
Subject: Re: PwC Proposal for the ICBC Operational Review

Ok thanks.

Dave

Sent from my iPad

On Oct 15, 2017, at 6:12 PM, Brouwer, Shauna JAG:EX <Shauna.Brouwer@gov.bc.ca> wrote:

Hi Dave,
We hope to have a decision on Wed – Thursday this week.
Thank you,
Shauna
From: david.n.egan@ca.pwc.com [<mailto:david.n.egan@ca.pwc.com>]
Sent: Friday, October 13, 2017 12:09 PM
To: Brouwer, Shauna JAG:EX
Subject: RE: PwC Proposal for the ICBC Operational Review

Hi Shauna, just checking in if there has been a decision on the ICBC Operational Review. I am available to talk this afternoon if you have any clarification questions.

Dave

David N. Egan

PwC | Partner, Consulting & Deals
T: +1 604 806 7538 | F: +1 604 806 7806
Email: david.n.egan@ca.pwc.com
Assistant: Kamila Trnovska | T: +1 604 806 7780 ext. 4081
PricewaterhouseCoopers LLP
PricewaterhouseCoopers Place, 250 Howe Street, Suite 700, Vancouver BC V6C 3S7
<http://www.pwc.com/ca>

From: "Brouwer, Shauna JAG:EX" <Shauna.Brouwer@gov.bc.ca>
To: David N. Egan/CA/FAS/PwC@Americas-CA
Cc: Allan C. Buitendag/CA/FAS/PwC@Americas-CA, "Foster, Doug FIN:EX" <Doug.Foster@gov.bc.ca>
Date: 10/06/2017 03:31 PM
Subject: RE: PwC Proposal for the ICBC Operational Review

Thank you,

Shauna Brouwer, MBA

Assistant Deputy Minister and Executive Financial Officer, Corporate Management Services
Branch, Ministries of Attorney General and Public Safety & Solicitor General | 250.387.5258 |

From: david.n.egan@ca.pwc.com [mailto:david.n.egan@ca.pwc.com]

Sent: Friday, October 6, 2017 2:55 PM

To: Brouwer, Shauna JAG:EX

Cc: allan.c.buitendag@ca.pwc.com; Foster, Doug FIN:EX

Subject: PwC Proposal for the ICBC Operational Review

Importance: High

Dear Shauna,

Please find attached our proposal for the ICBC Operational Review. We're excited about the opportunity and look forward to hearing from you.

Yours truly,

David N. Egan

PwC | Partner, Consulting & Deals

T: +1 604 806 7538 | F: +1 604 806 7806

Email: david.n.egan@ca.pwc.com

Assistant: Kamila Trnovska | T: +1 604 806 7780 ext. 4081

PricewaterhouseCoopers LLP

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Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Tuesday, October 17, 2017 12:37 PM
To: Brouwer, Shauna JAG:EX; Cairns, Holly JAG:EX
Subject: FW: clarification questions re ICBC Operational review proposals

fyi. d

From: Foster, Doug FIN:EX
Sent: Tuesday, October 17, 2017 12:36 PM
To: 'david.n.egan@ca.pwc.com'
Subject: FW: clarification questions re ICBC Operational review proposals

Tried to reach you phone.

David, you have been shortlisted in this proposal call.

We have the following clarification questions for PWC:

- Please clarify the number of hours by individual and/or role that will be directed to the project under each of the price options.
- Please identify which references starting at page 10 are specific to the business team leads identified in the project proposal.

We'll undertake reference checks once we narrow down who to contact based on the above clarifications.

d

Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Wednesday, October 18, 2017 8:09 AM
To: Brouwer, Shauna JAG:EX; Cairns, Holly JAG:EX
Subject: FW: ICBC Review - Hours by Resource and References

Fyi. D.

From: Foster, Doug FIN:EX
Sent: Wednesday, October 18, 2017 8:08 AM
To: 'david.n.egan@ca.pwc.com'
Cc: 'allan.c.buitendag@ca.pwc.com'
Subject: RE: ICBC Review - Hours by Resource and References

Thanks david.
Will be getting back to you as the process concludes.
d.

From: david.n.egan@ca.pwc.com [<mailto:david.n.egan@ca.pwc.com>]
Sent: Wednesday, October 18, 2017 8:02 AM
To: Foster, Doug FIN:EX
Cc: allan.c.buitendag@ca.pwc.com
Subject: ICBC Review - Hours by Resource and References
Importance: High

Doug,

s.21

Page 041

Withheld pursuant to/removed as

s.21

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Barnhouse, Rebecca AG:EX

From: Kortum, Melissa AG:EX
Sent: Thursday, October 19, 2017 1:23 PM
To: Brouwer, Shauna JAG:EX
Cc: Cairns, Holly JAG:EX
Subject: ICBC operational review docs - please approve
Attachments: Evaluation form - scoring input - operational review.xlsx; Reference Check - Royal and SunAlliance.docx; Reference Check - Workers' Compensation Board.docx; Reference Check - WorkSafeBC.docx

Hi Shauna,

Find attached for your review and approval the following documents that support the selection of the preferred proponent for the ICBC Operational Review:

1. Scoring of the 3 proposals; and
2. 3 reference checks for PwC.

These have been reviewed by Holly and updated to reflect her suggested edits.

Thanks,

Melissa
s.17

Barnhouse, Rebecca AG:EX

From: Cairns, Holly JAG:EX
Sent: Friday, October 20, 2017 11:24 AM
To: Foster, Doug FIN:EX
Cc: Brouwer, Shauna JAG:EX; Kortum, Melissa AG:EX
Subject: ICBC operational review
Attachments: Evaluation form - scoring input - operational review.xlsx; Reference Check - Royal and SunAlliance.docx; Reference Check - Workers' Compensation Board.docx; Reference Check - WorkSafeBC.docx; Proponent feedback - KPMG.docx; Proponent feedback - Deloitte.docx

Hi Doug, We have completed the reference checks on PWC, which were all very positive. Attached are the completed reference checks, proponent feedback forms and evaluation form. I understand that you will be contacting PWC and the other proponents, and completing the SOW?

Shauna's office will be scheduling a meeting for next week to scope out the op review. Let us know if there is anything else we should be doing at this stage to move this along.

Thanks – Holly

Holly Cairns
Corporate Management Services Branch, Ministries of Attorney General and Public Safety and
Solicitor General
Tel: 604.251.1717 Cell: 604.251.1717

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Barnhouse, Rebecca AG:EX

From: Brouwer, Shauna JAG:EX
Sent: Thursday, November 2, 2017 7:43 PM
To: Cairns, Holly JAG:EX
Subject: in case comes up when I am gone FW: ICBC claims backlog data
Attachments: BI Summary v2.xlsx; Closure and Pending.pdf

Importance: High

From: Brouwer, Shauna JAG:EX
Sent: Thursday, November 2, 2017 7:43 PM
To: Smith, George AG:EX; Eby, David AG:EX
Cc: Brouwer, Shauna JAG:EX
Subject: ICBC claims backlog data
Importance: High

Attorney,

Here is some additional information from ICBC regarding the backlog and the current ICBC definition as they use it. What I see is a growing number of open files which as Chris notes may be for a variety of reasons – I will be interested in seeing the PwC report and what insight they offer on the backlog. While the case load may be going down on a per FTE basis the raw numbers are trending up per the attached spreadsheet.

Thank you,
Shauna

Hi Shauna –

For clarity, what we believe^{s.22} is referring to when he says “backlog” is in fact our “pending” or “open” claims. It is important to note that the claims in the pending or open category could include files that could have been there for minutes or years – it essentially is any file that has been opened and has not yet been closed. It may not necessarily be analogous for^{s.22} ; to use both the term “backlog” and “pending” – as there are a variety of reasons why a file is “pending” that do not have the connotations associated with backlog. As you note, part of the operational review by PwC will look at this and we are keen to see what conclusions the reviewers will find in this regard, including if there should be additional metrics on these types of files.

In any event, the objective for every file is to bring it to conclusion as quickly as possible. We were able to produce a table today that now has data going back ten years (Attached – BI Summary v2.xlsx). You will see that as a ratio the pending to closed is narrowing. However as a number, pending claims are growing. I note in^{s.22} IR he states this is because of “increased intake and reduced staff”. However there are a number of reasons why this number is growing. Our experience is that trending growth in recent years has been driven by both increased intake and increasing legal representation rates. The increased intake is coming from an increase in policies, crash frequency, BI frequency, and BI’s per crash. However increased legal representation and litigation are adding significant time to the claims settlement process, driving growth in represented pending claims (and thus overall pending claims), and outpacing significant increase in BI closures achieved through improved staff productivity and recent additional staffing.

In just the last two years (calendar 2016 vs. calendar 2014) represented BI intake has increased 28%. In spite of this, overall BI claims closures are up 8% and represented BI closures up 15% over the same period. Additionally, less BI

claims are being resolved at trial, with 99.7% of all BI exposures successfully resolved without a trial; the number of BI exposures resolved at trial has declined by 25% since 2014.

With respect to claims staffing, we agree this has been an issue. Following the government review in 2012, a hiring freeze was implemented which focused on staffing levels and operating costs. As a result, ICBC's front-office claims staffing levels remained relatively flat from 2012 until 2015 with approximately 2,100 full-time equivalents (FTEs) each year. Prior to the hiring freeze (between 2008 and 2012), there was a decreasing trend in the number of crashes on B.C. roads. However, those numbers began to increase in 2014. The rising number of crashes also led to sharp increases in the number vehicle damage and injury claims being reported. By the end of 2015, these factors combined resulted in lower front-office claims staffing levels to service the volume of claims coming in (intake). ICBC did not respond rapidly enough. But we have been aggressively hiring to address the increased intake and have committed to do more since this summer. And there has been some success in that regard. Average pending caseload per FTE at the end of 2016 was noticeably lower than prior years, reflecting the significant hiring effort undertaken and we're currently maintaining similar results ending September 2017.

BI Pending Exposures per Full Time Employee (FTE)	2012-12	2013-12	2014-12	2015-12	2016-12	2017-09
Injury Adjuster (\$Q10)		99.9	79.8	96.2	82.9	80.9
Senior Injury Adjuster (\$Q11)		181.1	219.9	207.1	149.9	194.2
Claims Examiner (\$Q12)		162.9	186.1	179.6	171.8	188.6
Senior Claims Examiner (\$Q13)		167.6	189.7	160.9	196.9	119.2
Total		142.8	148.0	156.1	125.6	129.8

Attached is a slide deck that visualizes some of this material discussed (Attached – Closure and Pending.pdf). Of interest is slide six which shows that the average age of a pending file is reducing.

My apologies the earlier note did not address the questions you and the minister were looking for. I hope the above clarifies, but certainly I am happy to get any and all additional detail you may need further.

Best – Chris

You're right, that's not backlog data. I would have assumed ICBC had a definition in order for ^{§.22} to conclude the following. "The growth in the BI claims backlog shows the effects of more claims and the staffing reduction in the claims division. From 2008 to 2010 ICBC recorded about 51,500 pending BI claims at year-end. Since then there has been a steady increase, and by 2015 there were almost 70,000 BI claims pending (up 36%)."

He cites: "BCUC, ICBC 2016 RRA, IR 1, RM 4.1"

Below is the data that ICBC has provided. I am not sure it will completely satisfy your interest. One of the items we spoke to PWC about last week when we were scoping the contract was the claims backlog. In the TOR we reference the following:

1. Assess service quality and ICBC's productivity in processing claims - both vehicle side and bodily injury. Is there potential for changes that could or would result in improvements to overall service quality and productivity?
 - a) Conduct a qualitative review of a random sample of ~100 claims over the past two years. This sample will include lower, medium and higher-value claims; early settlements vs claims that take longer to settle (including those that went to trial). Specific claimant/adjuster interviews will not be required but rather higher-level findings and assessments;
 - b) Examine the claims backlog to the extent that one exists – assess the appropriateness of the number of pending open claims and pending claims amounts within the current claims environment and best practice, trends over the last five years, and identify any further opportunities for improvement.

One of the specific requests we had for PWC was to determine a definition of a “backlog” in the ICBC context. So there can be clear understanding for many audiences of what we (ICBC) means by that word. PWC will also be doing further work on the analysis of the backlog.

Thank you,
Shauna

-----Excerpt from ICBC per request for 10 years of data:

Hi Shauna and Krista;

I don’t have anything going back ten years – but the info below goes to 2012. Below is some key messaging we are using on closed claims. As well, I have included an infographic and the raw data specific to BI closed claims. – Chris Tupper

Closed Claims

- ICBC is closing more injury claims a year despite an escalating number of new injury claims being reported – in 2016, ICBC closed 66,400 injury claims, an increase of 19 per cent from 2012.
- Despite the rapid increase in the number of new injury claims being reported, ICBC’s rate of closed claims stayed almost exactly the same, decreasing by just 0.01 per cent from 2012 to 2016.
- ICBC is also closing more represented claims every year – in 2012, ICBC closed approximately 21,000 represented files; in 2016, ICBC closed approximately 30,000 represented files.
- ICBC is actually **closing more claims every year overall** despite an escalating number of new claims being reported – in 2016, ICBC closed 746,000 claims, an increase of 17 per cent from 2012 (635,781 in 2012 compared to 745,951 in 2016).

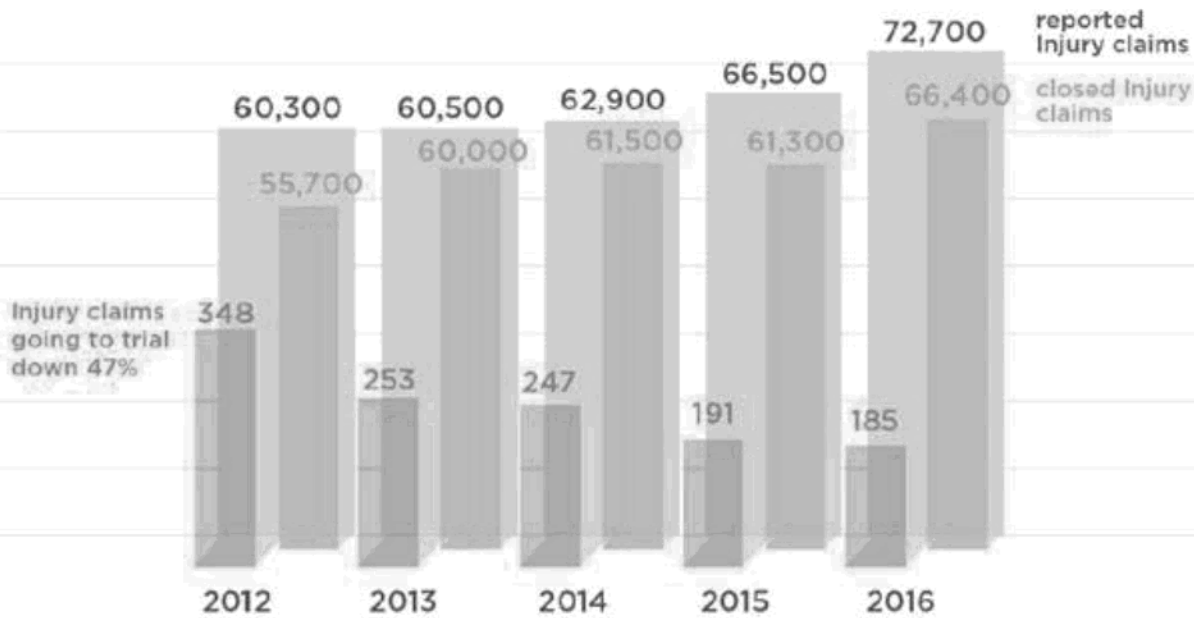
BI Closed Claims Data:

Bodily Injury Exposure Volumes	2012	2013	2014	2015	2016
New Intake	60,348	60,528	62,922	66,535	72,736
Total Closed	55,667	60,042	61,507	61,286	66,442
Pending or Open as of Year End	76,033	78,052	82,989	88,871	97,265
Closed to Open Ratio	0.92	0.99	0.98	0.92	0.91

Bodily Injury Trials Ran During the Year	2012	2013	2014	2015	2016
BI New Intake	348	253	247	191	185
% Trials Ran to Intake	0.6%	0.4%	0.4%	0.3%	0.3%

Claims Infograph:

ICBC is settling more injury claims outside of trial



Despite a sharp increase in the number of injury claims being reported, in 2016 ICBC settled 19% more claims than in 2012 and settled 99.7% of injury claims with customers through negotiation and agreement.

From: Eby, David AG:EX
 Sent: Monday, October 30, 2017 9:21 AM
 To: Brouwer, Shauna JAG:EX
 Subject: ICBC claims backlog data

Shauna:

A while ago I asked for claims backlog data from ICBC over the last ten years (ish) for the insurer. I can't recall whether it was sent to me, but I don't think it was. If you can resend it, or get ICBC to send it for the first time, I'd appreciate it.

Thanks,
 Dave

Hon. David Eby, QC
Attorney General for British Columbia
Minister responsible for ICBC, Liquor and Gaming

Room 232, Parliament Buildings
 PO Box 9044 Stn Provincial Govt
 Victoria, BC
 V8W 9E2
AG.minister@gov.bc.ca

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 Fax: (250) 387-6411

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Insurance Corporation of British Columbia | 151 W. Esplanade | North Vancouver | V7M 3H9
[Contact Us](#)

Barnhouse, Rebecca AG:EX

From: Cairns, Holly JAG:EX
Sent: Friday, November 10, 2017 5:24 PM
To: 'Annette Toth'
Cc: David Black; Catherine Pope; jessica.lewis@pwc.com; Brouwer, Shauna JAG:EX
Subject: RE: Interview Scheduling for ICBC Operational Review

Thank you Annette for your consideration of our request and for identifying those people best situated to provide a fulsome picture of the organization. By copy to Jessica at PWC I ask that everyone identified below be included in the interview process next week.

Thank you again - Holly

From: Annette Toth [<mailto:atoth@moveuptogether.ca>]
Sent: Friday, November 10, 2017 2:51 PM
To: Cairns, Holly JAG:EX
Cc: David Black; Catherine Pope
Subject: RE: Interview Scheduling for ICBC Operational Review

Hello Holly

Thank you for your response.

I would like to put forward the following names:

s.22 – Injury Services – litigation
s.22 – Insurance – Broker Enquiries
s.22 – MD Express
s.22 – Part 7 Benefits
s.22 – Commercial Claims
s.22 – FNOL
s.22 – Injury Services – front end

I appreciate this is a longer list than just 5 however insurance is a complex product from sales to resolution of a claim. I believe that the list of people above, along with David and I can provide a more fulsome picture of the organization than just 4 or 5 people. I hope you will consider increasing the list.

In addition, I would like to confirm that Lance Leswick, Estimator, will also be interviewed. It is directly due to Lance's detailed report to the Minister and his tireless efforts over the years to raise the concerns of overpayments in material damage that this review is occurring.

My sincere thanks for your consideration and attention,

Annette Toth B.A.
Vice President

From: Cairns, Holly JAG:EX [<mailto:Holly.Cairns@gov.bc.ca>]
Sent: Friday, November 10, 2017 1:30 PM

To: Annette Toth <atoth@moveuptogether.ca>

Cc: David Black <davidblack@moveuptogether.ca>; 'jessica.lewis@pwc.com' <jessica.lewis@pwc.com>; Brouwer, Shauna JAG:EX <Shauna.Brouwer@gov.bc.ca>

Subject: Interview Scheduling for ICBC Operational Review

Dear Ms. Toth

Thank you for your response to engage in the ICBC Operational Review staff interviews to be conducted by PwC to understand staff and union perspectives.

As you know, we have placed some fairly aggressive timelines with PwC to conduct this review with a broad scope of topics to consider, including a good cross section of staff at ICBC with which to engage. Of course interviews with MoveUp staff are critical to understanding all of the issues under review.

I understand from PwC that MoveUp has put forward up to 140 names of individuals that they would like to see interviewed as part of this review. The scope that we provided to PwC was to interview up to 5 members of MoveUp. Unfortunately, given the timelines around this review – and the intention to substantially complete interviews by the end of next week - it is not possible for PwC to interview all the names provided by MoveUp.

I would respectfully ask that MoveUp identify for PwC up to 7 names (our thinking that this would include 5 of your members, but also yourself and David) that would be available for 30 minute interviews next week by the reviewers. I appreciate that there are many perspectives that MoveUp would like to provide to the reviewers, however in light of the timelines and the constraints we have placed on all parties related to interviews, I would ask that you look to identify those on your membership that you believe will be able to offer the best viewpoints you would like to have represented as part of this review.

If you have any questions, I would be happy to discuss, along with PwC. However given the timelines within which we are working, I would propose that MoveUp look to identify those individuals by noon November 13th to accommodate the interview portion of this review, which closes next week.

Kind Regards,

Holly Cairns

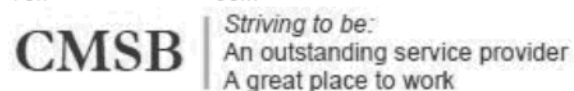
Holly Cairns

A/Executive Director, Crown Agencies

Corporate Management Services Branch, Ministries of Attorney General and Public Safety and Solicitor General

Tel: s.17

Cell: s.17



Barnhouse, Rebecca AG:EX

From: Brouwer, Shauna JAG:EX
Sent: Thursday, November 23, 2017 2:33 PM
To: Kortum, Melissa PSSG:EX
Cc: Cairns, Holly JAG:EX
Subject: request FW: ICBC's 2017/18 Q2 Financial Outlook Submission for October 31, 2017
Attachments: Monthly Forecast update.xlsx

Can you keep this spreadsheet going for the year – nice visual thank you.

From: Kortum, Melissa PSSG:EX
Sent: Wednesday, November 1, 2017 11:30 AM
To: Brouwer, Shauna JAG:EX
Cc: Cairns, Holly JAG:EX
Subject: FW: ICBC's 2017/18 Q2 Financial Outlook Submission for October 31, 2017

Hi Shauna,

Summary of the key changes are:

The Service Plan (issued on September 11, 2017) forecast a Net Loss of **\$225 million** for ICBC for 2017/18.

s.13,s.17

Attached is a spreadsheet showing the same movements as detailed above (it might be easier to follow than the text).

Thanks,
Melissa

From: Cairns, Holly JAG:EX
Sent: Wednesday, November 1, 2017 6:50 AM
To: Kortum, Melissa PSSG:EX
Subject: Fwd: ICBC's 2017/18 Q2 Financial Outlook Submission for October 31, 2017

Hi Melissa, can you please send Shauna a summary of the summary as per below. I am still ^{s.22} but will do my best to review the draft mandate letter and call you at 2 so I'm not holding it up.

but will

Thanks - Holly

Sent from my iPhone

Begin forwarded message:

From: "Brouwer, Shauna JAG:EX" <Shauna.Brouwer@gov.bc.ca>
Date: October 31, 2017 at 2:49:49 PM PDT
To: "Cairns, Holly JAG:EX" <Holly.Cairns@gov.bc.ca>
Subject: ICBC's 2017/18 Q2 Financial Outlook Submission for October 31, 2017

Holly can you pull out the summary of the change for me in an email as compared to sept
I think s.13 - Jeff and Megan should be aware of the
numbers as there may be questions
Thx
Shauna

Sent from my iPhone

Begin forwarded message:

From: "Leong, Philip" <Philip.Leong@icbc.com>
Date: October 31, 2017 at 2:45:29 PM PDT
To: "Skillings, Chris FIN:EX" <Chris.Skillings@gov.bc.ca>
Cc: "Brouwer, Shauna JAG:EX" <Shauna.Brouwer@gov.bc.ca>, "Tupper, Chris" <Chris.Tupper@icbc.com>, "Carpenter, Bill" <Bill.Carpenter@icbc.com>, "Leong, Philip" <Philip.Leong@icbc.com>
Subject: ICBC's 2017/18 Q2 Financial Outlook Submission for October 31, 2017

Good afternoon,

As per the CARO calendar, please find attached the Q2 2017/18 Government Outlook submission due to Government October 31, 2017. The 2017/18 Outlook has been approved by the Board and the forecast period of 2018/19 to 2020/21 has been endorsed as a planning scenario.

If you have any questions, please call me.

Regards,
Phil

.....
Phil Leong, CPA, CA
Corporate Controller
ICBC building trust. driving confidence.

.....
Head Office - 5th Floor | #516 - 151 W. Esplanade
North Vancouver | British Columbia | V7M 3H9
telephone: 604-982-6282 | facsimile: 604-982-4733
mobile: 604-928-0854 | assistant: Nancy Ko, 604-982-6028



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[Contact Us](#)*

Barnhouse, Rebecca AG:EX

From: jessica.lewis@ca.pwc.com
Sent: Monday, December 18, 2017 5:13 PM
To: chris.tupper@icbc.com; Cairns, Holly JAG:EX; nicolas.jimenez@icbc.com; steve.crombie@icbc.com; jason.mcdaniel@icbc.com; Bindra, Nina JAG:EX; Brouwer, Shauna JAG:EX; Pearson, Barbera JAG:EX
Cc: allan.c.buitendag@pwc.com; david.n.egan@pwc.com; tom.wong@pwc.com
Subject: Draft Report: ICBC Operational Review
Attachments: Draft Report_ MoAG_ICBC Operational Review - Draft for Submission.pdf

Hello All,

Please find attached the draft working product for the operational review of ICBC. This is a work in progress, and as such will require further revisions and formatting regarding visuals and structure. In addition to the report, we are providing to you a context summary below for the content included in this work product.

PwC has completed the Current State Review of Operations and Identification of Opportunities phases of the ICBC Operational Review. The operational review was focused on the Claims, Finance and Driver Training Compliance business areas, as the Ministry identified those as areas of the greatest of opportunity to manage costs. Previous external reviews have covered other areas of the organization extensively.

As part of the data gathering and fact-finding, PwC interviewed a cross-section of over 40 ICBC management and unionized staff, conducted file reviews of over 100 for each of closed claims files, and completed material damage estimates, reviewed recommendations from external reviews conducted from 2012 to 2017. PwC also applied its proprietary Insurance Operations Capability Model to assess ICBC's operational performance for the in-scope business areas relative to leading practices of the Canadian and international automobile insurance market.

Our review of the claim backlog indicates that though ICBC on occasion has a higher than expected backlog, in general, newly reported claims are assigned to an adjuster within 24 hours and is in line with leading industry practices. As such no significant backlog exists. In addition, we also reviewed the claims pending which refers to when a claims has been reported and the handling has been initiated by the adjuster. Claims remain pending for the duration that a claimant is receiving treatments for injuries, or their vehicle is being repaired, and the claim settlement is deliberated upon. ICBC has made significant efforts in recent times to reduce claim duration and reduce claims pending by increasing the number of injury adjusters (up from 510 in 2011 to 660 in 2016). External factors such as increasing claims frequency and claims severity increase the average claims pending because it impacts the volume and duration of claims. The current volume of claims pending files is in line with expectations given ICBC's full tort auto insurance product environment.

The summary findings for the current state of the three business areas (Claims, Finance and Driver Training Compliance) are that *the processes and the way ICBC is organized to deliver these services, based on the current service model, are generally cost efficient and in most cases, at or above the industry average, but there are some opportunities to change the claims service model to make it more cost effective.*

A number of opportunities were identified that could lead to reduction in overall claims costs while maintaining or improving quality service levels for ICBC customers. These have been categorized and summarized into five broad initiatives for ease of implementation:

- **Optimizing vendor management and strategic sourcing** – changes to how ICBC manages vendors including legal, auto repair, and medical providers, better leveraging ICBC's buying power, adopting leading sourcing practices and redefining relationships with vendors based on quality of service and incentivizing innovation for cost efficiencies.
- **Improve salvage and subrogation management** – to establish enhanced procedures and protocols with the overarching goal of improving the quality and quantity recoveries from salvage (unrepairable vehicles), and/or subrogation (at-fault or out-of-province third parties) to better manage these costs.
- **Shifting to a proactive injury care recovery model** – including treatment plans similar to WorksafeBC's. ICBC can't mandate but can provide and encourage claimants to take advantage of better options and access to

defined courses of treatment specific to their respective injury(s) and ongoing guidance and support from the adjuster(s) to optimize and accelerate the rehabilitation/recovery process. This should benefit the claimants in terms of faster and better recovery outcomes and reduce overall claims costs through more effective use of medical providers.

- **Shift to a more supportive claimant customer experience** – by augmenting strategies and refining customer interactions to be more fair and transparent, by enhancing the claimant's understanding of the claim processing and their role in achieving positive outcomes, and providing information and options for claimants to make more informed and better choices.
- **Enhance automation and predictive analytics** – by leveraging the significant investment ICBC has already made in technology to further reduce or eliminate manual tasks and make better use ICBC's extensive province-wide and historical data to identify future trends, potential fraud, and provide more forward-looking information.

The next phase of the operational review will be to further refine the required activities within the identified initiatives and qualify and quantify the potential benefits and key implementation considerations. These will be included in the final report.

We look forward to discussing with you the draft report in our meeting on Wednesday.

Thank you and have a wonderful evening,

Jessica, on behalf of the PwC team

Jessica Lewis

PwC | Manager, Consulting

T: +1 416 687 8794

Email: jessica.lewis@ca.pwc.com

PricewaterhouseCoopers LLP

PwC Tower, 18 York Street, Suite 2600, Toronto ON M5J 0B2

<http://www.pwc.com/ca>

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From: [Brouwer, Shauna JAG:EX](#)
To: [Pearson, Barbera JAG:EX](#)
Subject: File thx Fwd: Signed Amendment to the ICBC Operational Review for signing.
Date: Thursday, December 21, 2017 11:26:00 PM
Attachments: [NuanceScanDoc_12_20_17_15_55_SBsig.pdf](#)

Sent from my iPhone

Begin forwarded message:

From: "Cairns, Holly JAG:EX" <Holly.Cairns@gov.bc.ca>
Date: December 21, 2017 at 1:49:45 PM PST
To: "david.n.egan@ca.pwc.com" <david.n.egan@ca.pwc.com>
Cc: "Foster, Doug FIN:EX" <Doug.Foster@gov.bc.ca>, "Brouwer, Shauna JAG:EX" <Shauna.Brouwer@gov.bc.ca>
Subject: Signed Amendment to the ICBC Operational Review for signing.

Final Signed attached.

Holly Cairns
A/Executive Director, Crown Agencies
Corporate Management Services Branch, Ministries of Attorney General and Public Safety and
Solicitor General
Tel: s.¹⁷ Cell: s.¹⁷

From: [Brouwer, Shauna JAG:EX](#)
To: [Pearson, Barbera JAG:EX](#)
Subject: file thx FW: Deloitte Proposal for ICBC Operations Review (RFP#SA-MF4)
Date: Wednesday, January 3, 2018 3:56:00 PM
Attachments: [image001.png](#)

From: Brouwer, Shauna JAG:EX
Sent: Friday, December 29, 2017 1:24 PM
To: Gordon, James X. (CA - British Columbia)
Cc: Pearson, Barbera JAG:EX; Cairns, Holly JAG:EX; Brouwer, Shauna JAG:EX
Subject: Deloitte Proposal for ICBC Operations Review (RFP#SA-MF4)

Hi James,
I believe Barbera contacted your office at least twice with no response. I don't have time until after Jan 18 but would be happy to do a debrief then.
Shauna

Sent from my iPhone

On Dec 29, 2017, at 12:24 PM, Gordon, James X. (CA - British Columbia) <jamesgordon@deloitte.ca> wrote:

Hi there, hope you are doing well and all the best for the holiday season. I think our debrief re our proposal got lost in the shuffle. We are still keen to get the feedback on our proposal as we take it seriously and use the feedback to better ourselves for the next time. Is it still possible to get a debrief?

Ta,

JG

James Gordon
Partner | Public Sector | Consulting
Deloitte
Tel/Direct 604-601-3487 | Mobile 778-995-3404
Assistant: Heidi Hygh | 250 978 4471 | hhygh@deloitte.ca

From: Brouwer, Shauna JAG:EX [<mailto:Shauna.Brouwer@gov.bc.ca>]
Sent: Monday, October 23, 2017 6:23 PM
To: Foster, Doug FIN:EX <Doug.Foster@gov.bc.ca>; Gordon, James X. (CA - British Columbia) <jamesgordon@deloitte.ca>; Pearson, Barbera JAG:EX <Barbera.Pearson@gov.bc.ca>
Cc: Cairns, Holly JAG:EX <Holly.Cairns@gov.bc.ca>; Sawchuk, Jamie (CA - British Columbia) <JSawchuk@deloitte.ca>
Subject: RE: Deloitte Proposal for ICBC Operations Review (RFP#SA-MF4)

Hi James,
Thank you for your note. Barbara Pearson will find a time to do a de-brief with us.
Thank you,
Shauna Brouwer

From: Foster, Doug FIN:EX
Sent: Monday, October 23, 2017 5:41 PM
To: 'Gordon, James X. (CA - British Columbia)'; Brouwer, Shauna JAG:EX
Cc: Cairns, Holly JAG:EX; Pearson, Barbera JAG:EX; Sawchuk, Jamie (CA - British Columbia)
Subject: RE: Deloitte Proposal for ICBC Operations Review (RFP#SA-MF4)

thanks. that will be part of debriefings that will be scheduled with vendors by Shauna's group.
d.

From: Gordon, James X. (CA - British Columbia) [<mailto:jamesgordon@deloitte.ca>]
Sent: Monday, October 23, 2017 5:34 PM
To: Foster, Doug FIN:EX; Brouwer, Shauna JAG:EX
Cc: Cairns, Holly JAG:EX; Pearson, Barbera JAG:EX; Sawchuk, Jamie (CA - British Columbia)
Subject: RE: Deloitte Proposal for ICBC Operations Review (RFP#SA-MF4)

Thanks both. And yes, Jamie did communicate to me the news. Obviously we are disappointed. I would very much value a frank debrief on what we put forward as I find huge value from a learning perspective. Who can I work with to gain that insight?

Ta,

JG

James Gordon
Partner | Public Sector | Consulting
Deloitte
Tel/Direct 604-601-3487 | Mobile 778-995-3404
Assistant: Heidi Hygh | 250 978 4471 | hhygh@deloitte.ca

From: Foster, Doug FIN:EX [<mailto:Doug.Foster@gov.bc.ca>]
Sent: Monday, October 23, 2017 5:19 PM
To: Brouwer, Shauna JAG:EX <Shauna.Brouwer@gov.bc.ca>; Gordon, James X. (CA - British Columbia) <jamesgordon@deloitte.ca>
Cc: Cairns, Holly JAG:EX <Holly.Cairns@gov.bc.ca>; Pearson, Barbera JAG:EX <Barbera.Pearson@gov.bc.ca>; Sawchuk, Jamie (CA - British Columbia) <JSawchuk@deloitte.ca>
Subject: RE: Deloitte Proposal for ICBC Operations Review (RFP#SA-MF4)

thanks Shauna.

James, I connected with Jamie Sawchuk on this matter.

What Shauna has described is basically what I conveyed to Jaimie and I assumed he would be passing that along.

Apologies for not connecting with you directly.

d.

From: Brouwer, Shauna JAG:EX
Sent: Monday, October 23, 2017 5:08 PM

To: 'Gordon, James X. (CA - British Columbia)'
Cc: Cairns, Holly JAG:EX; Foster, Doug FIN:EX; Pearson, Barbera JAG:EX
Subject: RE: Deloitte Proposal for ICBC Operations Review (RFP#SA-MF4)

James,

Thank you for responding to our RFP for the ICBC Operational Review. I understand, that Doug Foster has contacted you regarding your proposal, and our decision to go with another vendor.

Should you wish to have a fuller discussion regarding your submission, please contact my assistant Barb Pearson ^{s.17} Barbera.Pearson@gov.bc.ca), who can arrange a conference call for us.

Sincerely,

Shauna Brouwer, MBA

| Assistant Deputy Minister and Executive Financial Officer, Corporate Management Services
Branch, Ministries of Attorney General and Public Safety & Solicitor General | 250.387.5258 |
<image001.png>

From: Gordon, James X. (CA - British Columbia) [<mailto:jamesgordon@deloitte.ca>]
Sent: Friday, October 6, 2017 3:42 PM
To: Brouwer, Shauna JAG:EX; Foster, Doug FIN:EX
Cc: Shutsa, Christopher (CA - British Columbia); Gordon, James X. (CA - British Columbia)
Subject: Deloitte Proposal for ICBC Operations Review (RFP#SA-MF4)

Hi there, please find attached our proposal to support the Operations Review of ICBC. In addition to our formal proposal we are sharing a compendium of long-form CVs of the team members that we have named in the proposal.

Please do not hesitate to contact me with any questions.

Happy reading and we look forward to hearing from you.

Ta,

JG

James Gordon

Partner | Public Sector | Consulting
Deloitte

Four Bentall Centre, 2800-1055 Dunsmuir Street, Vancouver, BC V7X 1P4
Tel/Direct 604-601-3487 | Fax 778-374-0497 | Mobile 778-995-3404
jamesgordon@deloitte.ca | www.deloitte.ca

Assistant: Heidi Hygh | 250 978 4471 | hhygh@deloitte.ca
Twitter | **Facebook** | **LinkedIn** | **YouTube**

Please consider the environment before printing.

<image002.jpg>

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From: [Brouwer, Shauna JAG:EX](#)
To: [Pearson, Barbera JAG:EX](#)
Subject: file with PWc THX FW: Addition of Hangar 18 Creative Design as a subcontractor to the PwC team
Date: Thursday, January 4, 2018 2:54:33 PM
Attachments: [SOW Appendix 3 and 5 completed by Hangar 18 \(1\).docx](#)

From: david.n.egan@ca.pwc.com [mailto:david.n.egan@ca.pwc.com]
Sent: Friday, December 22, 2017 1:48 PM
To: Brouwer, Shauna JAG:EX
Cc: allan.c.buitendag@ca.pwc.com; Foster, Doug FIN:EX
Subject: Addition of Hangar 18 Creative Design as a subcontractor to the PwC team

Shauna,

We are requesting the addition of Hangar 18 Creative Design to PwC's ICBC Operational Review project team for the purposes of production of the public version of the final report. Hangar 18 will provide art direction, design, layout and image sourcing for the public document. We feel giving the public version of the final report a unique design and look should help with readability and understanding of the report and, ultimately, public acceptance of some of its key messages. There is no extra cost to the Ministry involved.

Hangar 18 is an approved vendor of PwC. I have worked with them in the past and have found their work to be excellent and their design team to be very responsive to requests under tight timelines. They are also accustomed to working with communications teams within client organizations.

I discussed the process of onboarding Hangar 18 with Doug and he suggested sending them the text of Appendix 3 and 5 related to the subcontractor portion of the SOW, which they have completed and which is attached unsigned. The particulars of the SOW or any other materials have not been shared with them and the scope of their work was only discussed with them after they signed an NDA with PwC.

If you are agreeable to us adding Hangar 18 for this role, could you please provide us with an amendment to the contract for signing by all parties. I am happy to have a discussion if need be.

Dave

David N. Egan
PwC | Partner, Consulting & Deals
T: +1 604 806 7538 | F: +1 604 806 7806
Email: david.n.egan@ca.pwc.com
Assistant: Kamila Trnovska | T: +1 604 806 7780 ext. 4081
PricewaterhouseCoopers LLP
PricewaterhouseCoopers Place, 250 Howe Street, Suite 700, Vancouver BC V6C 3S7
<http://www.pwc.com/ca>

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communication ou autrement. Si vous avez reçu ce courriel par erreur, veuillez communiquer avec son expéditeur et en détruire toutes les copies.

Page 064 to/à Page 066

Withheld pursuant to/removed as

s.14;s.13;s.17

From: [Brouwer, Shauna JAG:EX](#)
To: [Cairns, Holly JAG:EX](#)
Cc: [Foster, Doug FIN:EX](#); [Kortum, Melissa PSSG:EX](#)
Subject: Re: Draft BN and Summary on ICBC Financials
Date: Thursday, January 11, 2018 7:02:02 AM

Looks good maybe take out the bullet on the last page^{s.13}
s.13

Have Bill and Doug review the BN

I am fine to leave the summary page with the deck in financials with the 1.3 B . There seems to be an extra slide^{s.13} that can come out.

To be strategic we may want to just send MDE the deck for the call and after the call send the BN as it has too much detail for a short call and may be distracting

The deck can go to Connie for DAG and MDE after Doug is okay.

Doug I am sending you the deck
Thx
Shauna

Sent from my iPhone

On Jan 10, 2018, at 9:52 PM, Cairns, Holly JAG:EX <Holly.Cairns@gov.bc.ca> wrote:

FYI –

From: Tupper, Chris [<mailto:Chris.Tupper@icbc.com>]
Sent: Wednesday, January 10, 2018 5:27 PM
To: Cairns, Holly JAG:EX
Cc: XT:Matthews, Lindsay ICBC:IN; Groot, Jeff AG:EX
Subject: Draft BN and Summary on ICBC Financials

Hi Holly;

We thought it would be helpful for your meeting tomorrow to pull together a BN and a short summary that you could use for your bringing with the AG on ICBC financials. For the sake of time, I'm sharing this with you in draft stage (but it has been reviewed by Bill et al).

I don't know if this is helpful or not, but just following some of Doug's comments yesterday on understanding all the mitigations, we thought this may be helpful in describing the situation with the minister.

Let me know if you have any questions or if we can develop any other material in advance of your briefing.

Best – Chris

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From: [Brouwer, Shauna JAG:EX](#)
To: [Cairns, Holly JAG:EX](#)
Cc: [Kortum, Melissa AG:EX](#)
Subject: Re: For review: AG IN ICBC Financial Outlook Budget 2018 v2
Date: Thursday, January 18, 2018 12:15:57 PM

Send with one package thx

Sent from my iPhone

On Jan 18, 2018, at 12:08 PM, Cairns, Holly JAG:EX <Holly.Cairns@gov.bc.ca> wrote:

We can either send this forward in advance of the powerpoint for TB, or with it as context. Jacob advised Melissa this morning that the Minister of Finance has already had a discussion with our minister about the situation in the past couple of days.

From: Kortum, Melissa AG:EX
Sent: Thursday, January 18, 2018 12:06 PM
To: Brouwer, Shauna JAG:EX
Cc: Cairns, Holly JAG:EX
Subject: For review: AG IN ICBC Financial Outlook Budget 2018 v2

Hi Shauna,

Find attached, for your review, the IN for MDE on ICBC's updated financial plan.

s.13

Thanks,
Melissa

Page 070 to/à Page 073

Withheld pursuant to/removed as

s.12;s.13;s.17

From: [Kortum, Melissa PSSG:EX](#)
To: [Cairns, Holly JAG:EX](#)
Subject: Monthly Forecast update.xlsx
Date: Thursday, January 11, 2018 11:24:18 AM
Attachments: [Monthly Forecast update.xlsx](#)

This is what it looks like now.

s.13

Not sure if that is the best place or if you wanted a separate page.

Thanks

Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Tuesday, January 23, 2018 2:40 PM
To: Kortum, Melissa AG:EX
Cc: Helliwell, Jacob FIN:EX; Cairns, Holly JAG:EX
Subject: FW: For review: Updated PPT
Attachments: s.12,s.13,s.17

s.12,s.13,s.17

d

From: Kortum, Melissa AG:EX
Sent: Tuesday, January 23, 2018 1:01 PM
To: Foster, Doug FIN:EX; Helliwell, Jacob FIN:EX
Cc: Brouwer, Shauna JAG:EX; Cairns, Holly JAG:EX
Subject: For review: Updated PPT

Hi Doug and Jacob,

Find attached the updated slides to reflect the feedback from yesterday and the conversations this morning.

ICBC is vetting the information in the ppt, ^{s.13,s.17}
^{s.13,s.17} . This slide could change once reviewed by ICBC.

Please review these slides and provide any additional comments 3pm today. This will allow us time to make any further edits today and complete our briefings tomorrow.

Thanks,
Melissa

Manager, Crown Agencies
Corporate Management Services Branch,
Ministries of Attorney General and Public Safety and
Solicitor General
Tel: ^{s.17} Cell: ^{s.17}

Barnhouse, Rebecca AG:EX

From: Leong, Philip <Philip.Leong@icbc.com>
Sent: Tuesday, January 23, 2018 11:35 AM
To: Kortum, Melissa AG:EX
Cc: Cairns, Holly JAG:EX; Kuznetsova, Olga
Subject: RE: Please provide information for Treasury Board

Hi Melissa,

We got this deck yesterday and are currently vetting all the information and numbers in it. We hope this have this done in the early afternoon.

With this in mind, please see responses (in red) to your questions below.

Regards,
Phil

From: Kortum, Melissa AG:EX [<mailto:Melissa.Kortum@gov.bc.ca>]
Sent: Tuesday, January 23, 2018 11:05 AM
To: Leong, Philip
Cc: Cairns, Holly JAG:EX
Subject: Please provide information for Treasury Board
Importance: High

Hi Phil,

Doug reviewed the draft slide deck for Treasury Board and I am making some changes, but need to confirm a couple of things:

s.12,s.13,s.17

I would **appreciate a response ASAP** as we are trying to get these slides to our ADM and Minister.

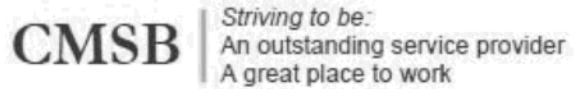
Thanks,

Melissa

Manager, Crown Agencies
Corporate Management Services Branch,
Ministries of Attorney General and Public Safety and
Solicitor General

Tel: s.17

Cell: s.17



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Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Tuesday, January 23, 2018 3:57 PM
To: 'Carpenter, Bill'; Leong, Philip; Brouwer, Shauna JAG:EX
Cc: Cairns, Holly JAG:EX; Helliwell, Jacob FIN:EX; Kortum, Melissa AG:EX
Subject: RE: ICBC forecasts

s.12,s.13

s.12,s.13

let me know what I am missing?

d

From: Carpenter, Bill [mailto:Bill.Carpenter@icbc.com]
Sent: Tuesday, January 23, 2018 2:42 PM
To: Foster, Doug FIN:EX; Leong, Philip; Brouwer, Shauna JAG:EX
Cc: Cairns, Holly JAG:EX; Helliwell, Jacob FIN:EX; Kortum, Melissa AG:EX
Subject: RE: ICBC forecasts

- Bill

From: Foster, Doug FIN:EX [mailto:Doug.Foster@gov.bc.ca]
Sent: Tuesday, January 23, 2018 9:16 AM
To: Carpenter, Bill <Bill.Carpenter@icbc.com>; Leong, Philip <Philip.Leong@icbc.com>; Brouwer, Shauna JAG:EX <Shauna.Brouwer@gov.bc.ca>
Cc: Cairns, Holly JAG:EX <Holly.Cairns@gov.bc.ca>; Helliwell, Jacob FIN:EX <Jacob.Helliwell@gov.bc.ca>; Kortum, Melissa

AG:EX <Melissa.Kortum@gov.bc.ca>

Subject: ICBC forecasts

Need to check in on a few matters.

s.12,s.13

Can you let me know your thoughts?

d.

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From: [Tong, Angelica](#)
To: [Foster, Doug FIN:EX](#); [Cairns, Holly JAG:EX](#)
Cc: [Justesen, Josh T FIN:EX](#); [Pearson, Barbera JAG:EX](#)
Subject: ICBC Audit Committee - Jan 24, 2018 9:45-11:50am
Date: Thursday, January 18, 2018 1:05:08 PM
Attachments: [image001.jpg](#)
[06.1 - Q3 Claims and Rate Forecast Risks \(Status Rpt\) \(Jan 24, 2018\).docx](#)
[06.2 - Q3 Claims Forecast \(Status Rpt\) \(Jan 24, 2018\).docx](#)
[6.2A - Large Losses Review \(Att A\) \(Jan 24, 2018\).docx](#)
[06.3 - Q3 Rate Forecast \(Status Rpt\) \(Jan 24, 2018\).docx](#)

Hi Doug and Holly

You will be attending the ICBC Audit Committee on Jan 24, 2018. You are scheduled to attend from 9:45am to 11:50am, however please arrive 15mins in advance.

Attached are final materials for Item 6 - Claims & Rate" forecast.

As you may be aware, we are working on Item 7 – Financial Outlook & Item 8 – Corporate & Financial Plan, which will be sent to you when finalized.

Closer to date, I will also send you an ICBC Wi-Fi password. Let me know if you require anything else.

Thank you!

Ang



.....
Angelica Tong, BBA

Snr Exec Assistant to Bill Carpenter, CFO & Chief Actuary
Finance Division

.....
517 - 151 W. Esplanade
North Vancouver | British Columbia | V7M 3H9
direct: 604-982-6231 | **mobile:** 778-875-1599

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From: Aimers, Kelly
To: [Kortum, Melissa AG:EX](#)
Subject: FW: Please help with wording: Final PPT for Treasury Board
Date: Wednesday, January 24, 2018 1:35:13 PM
Attachments: [image001.png](#)

Does this help? Are you thinking of adding ^{s.13} ?

From: Kortum, Melissa AG:EX [<mailto:Melissa.Kortum@gov.bc.ca>]
Sent: Wednesday, January 24, 2018 1:11 PM
To: Aimers, Kelly <Kelly.Aimers@icbc.com>
Subject: Please help with wording: Final PPT for Treasury Board

Hi Kelly,

We are trying to nail down wording ^{s.12,s.13}
^{s.12,s.13}

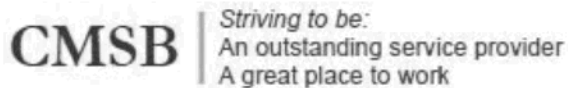
^{s.12,s.13,s.17}

Are you able to recommend correct/better wording. I am looking for a couple of bullets that

A response as soon as possible is appreciated as we are briefing the DAG at 4 today.

Thanks,
Melissa

Manager, Crown Agencies
Corporate Management Services Branch,
Ministries of Attorney General and Public Safety and
Solicitor General
Tel: s.17 Cell: s.17



From: Cairns, Holly JAG:EX
Sent: Wednesday, January 24, 2018 1:06 PM
To: Kortum, Melissa AG:EX
Subject: Re: Final PPT for TB

Can you follow up with Kelly Aimers on s.13 so we can easily understand. It's difficult to do from here. Should be back by 2:30 latest.

Sent from my iPhone

On Jan 24, 2018, at 11:43 AM, Kortum, Melissa AG:EX <Melissa.Kortum@gov.bc.ca> wrote:

So this is ok?
s.12,s.13,s.17

From: Cairns, Holly JAG:EX
Sent: Wednesday, January 24, 2018 11:41 AM
To: Kortum, Melissa AG:EX
Subject: Re: Final PPT for TB

Hi Melissa, s.13
s.13

Thanks.

Sent from my iPhone

On Jan 24, 2018, at 11:27 AM, Kortum, Melissa AG:EX <Melissa.Kortum@gov.bc.ca> wrote:

This is what we have
s.12,s.13,s.17

If you are ok with the recommended I will update the slide

From: Cairns, Holly JAG:EX
Sent: Wednesday, January 24, 2018 11:04 AM
To: Kortum, Melissa AG:EX
Subject: Re: Final PPT for TB

I sent you an email - ^{s.13}

s.13

. Or am I missing question?

Sent from my iPhone

On Jan 24, 2018, at 10:40 AM, Kortum, Melissa AG:EX
<Melissa.Kortum@gov.bc.ca> wrote:

Hi,

I have corrected slides 4 and 12 – are you still chatting with
Kelly re slide 17?

From: Foster, Doug FIN:EX
Sent: Tuesday, January 23, 2018 6:01 PM
To: Kortum, Melissa AG:EX; Helliwell, Jacob FIN:EX; 'Leong,
Philip'
Cc: Cairns, Holly JAG:EX
Subject: RE: Final PPT for TB

s.12,s.13,s.17

d.

From: Kortum, Melissa AG:EX
Sent: Tuesday, January 23, 2018 4:42 PM
To: Foster, Doug FIN:EX; Helliwell, Jacob FIN:EX; 'Leong,
Philip'
Subject: Final PPT for TB

Hi all,

Find attached the final PPT for TB – it is now with AG exec
for final approvals. Thank you to everyone that provided
input!

Thanks,
Melissa

Manager, Crown Agencies
Corporate Management Services Branch,
Ministries of Attorney General and Public Safety and
Solicitor General
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<image001.png>

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Page 089

Withheld pursuant to/removed as

s.14

From: [Barnhouse, Rebecca AG:EX](#)
To: [Barnhouse, Rebecca AG:EX](#)
Subject: FW: s.12,s.13 table
Date: Thursday, June 7, 2018 9:46:59 AM
Attachments: [image001.png](#)
[image002.png](#)

From: Kortum, Melissa AG:EX
Sent: Wednesday, January 24, 2018 7:52 PM
To: Foster, Doug FIN:EX; Brouwer, Shauna JAG:EX
Cc: Cairns, Holly JAG:EX; Helliwell, Jacob FIN:EX
Subject: s.12,s.13 table

s.12,s.13 table information received from ICBC included below.

From: Aimers, Kelly
Sent: January-24-18 4:34 PM
To: Kortum, Melissa AG:EX
Cc: Vaagen, Eric
Subject: FW: One more request for TB docs

Hi Melissa,

Please see the below for Eric's update to the s.12,s.13 table. Note that we are assuming s.13
Thanks

From: Vaagen, Eric
Sent: Wednesday, January 24, 2018 4:27 PM
To: Aimers, Kelly ; Chan, Michael
Subject: RE: One more request for TB docs
Here is the s.12,s.13,s.17

s.12,s.13,s.17

From: Kortum, Melissa AG:EX [<mailto:Melissa.Kortum@gov.bc.ca>]
Sent: Wednesday, January 24, 2018 2:31 PM
To: Aimers, Kelly <Kelly.Aimers@icbc.com>
Subject: One more request for TB docs
Hi Kelly,
One more thing....

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s.12;s.13

Page 092

Withheld pursuant to/removed as

s.12;s.13;s.17

s.12,s.13,s.17

From: Howard, Stephen AG:EX
Sent: Thursday, August 24, 2017 10:22 AM
To: Brouwer, Shauna JAG:EX
Subject: RE: ICBC Service Plan
s.12,s.13

Stephen Howard
Ministerial Assistant
Attorney General
778 678 1827

From: Brouwer, Shauna JAG:EX
Sent: Thursday, August 24, 2017 10:21 AM
To: Howard, Stephen AG:EX
Subject: Re: ICBC Service Plan
s.12,s.13,s.17

Do you need more details? s.12,s.13,s.17
Just getting on the plane if you need more details let me know.
Thx
Shauna

Sent from my iPhone

On Aug 24, 2017, at 9:48 AM, Howard, Stephen AG:EX <Stephen.Howard@gov.bc.ca> wrote:

Shauna:
s.12,s.13

s.12,s.13

A response asap would be appreciated.

sh

From: Brouwer, Shauna JAG:EX

Sent: Wednesday, August 23, 2017 3:11 PM

To: Howard, Stephen PREM:EX

Subject: ICBC Service Plan

This is the most up to date version we have. Doug Foster also has a copy to review.

Shauna

From: Thomas, Krista JAG:EX

Sent: Wednesday, August 23, 2017 2:32 PM

To: Brouwer, Shauna JAG:EX

Subject: ICBC Service Plan

This version is "good" with both CARO and TBS

Krista

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Barnhouse, Rebecca AG:EX

From: Leong, Philip <Philip.Leong@icbc.com>
Sent: Friday, January 26, 2018 6:49 PM
To: Foster, Doug FIN:EX; Matthias, Lauren FIN:EX
Cc: Brouwer, Shauna JAG:EX; Kortum, Melissa AG:EX; Cairns, Holly JAG:EX; Helliwell, Jacob FIN:EX; Carpenter, Bill; Gardner, Jim; Kuznetsova, Olga
Subject: RE: FW: icbc
Attachments: Q3 s.13 V2.pdf

Hi Doug and Lauren,

Attached are the Q3 outlook financials. As discussed, full outlook package will come next week.

s.13

Regards,
Phil

From: Leong, Philip
Sent: Thursday, January 25, 2018 6:17 PM
To: 'Foster, Doug FIN:EX'
Cc: Brouwer, Shauna JAG:EX ; Kortum, Melissa AG:EX ; Cairns, Holly JAG:EX ; Helliwell, Jacob FIN:EX ; Carpenter, Bill ; Gardner, Jim ; Kuznetsova, Olga ; Vaagen, Eric ; McDaniel, Jason ; Matthias, Lauren FIN:EX
Subject: RE: FW: icbc

Hi Doug,

Sorry, I mis-typed in my original email. I meant to say that we can likely get the financials ready by end of day tomorrow which means Lauren should have numbers by Saturday. Full package with commentary will come next week.

Phil

From: Foster, Doug FIN:EX [<mailto:Doug.Foster@gov.bc.ca>]
Sent: Thursday, January 25, 2018 5:41 PM
To: Leong, Philip <Philip.Leong@icbc.com>
Cc: Brouwer, Shauna JAG:EX <Shauna.Brouwer@gov.bc.ca>; Kortum, Melissa AG:EX <Melissa.Kortum@gov.bc.ca>; Cairns, Holly JAG:EX <Holly.Cairns@gov.bc.ca>; Helliwell, Jacob FIN:EX <Jacob.Helliwell@gov.bc.ca>; Carpenter, Bill <Bill.Carpenter@icbc.com>; Gardner, Jim <Jim.Gardner@icbc.com>; Kuznetsova, Olga <Olga.Kuznetsova@icbc.com>; Vaagen, Eric <Eric.Vaagen@icbc.com>; McDaniel, Jason <Jason.McDaniel@icbc.com>; Matthias, Lauren FIN:EX <Lauren.Matthias@gov.bc.ca>
Subject: RE: FW: icbc

s.12

From: Leong, Philip [<mailto:Philip.Leong@icbc.com>]

Sent: Thursday, January 25, 2018 5:14 PM

To: Foster, Doug FIN:EX

Cc: Brouwer, Shauna JAG:EX; Kortum, Melissa AG:EX; Cairns, Holly JAG:EX; Helliwell, Jacob FIN:EX; Carpenter, Bill; Gardner, Jim; Kuznetsova, Olga; Vaagen, Eric; McDaniel, Jason

Subject: RE: FW: icbc

Hi Doug,

s.13,s.17

We can probably get all the financial numbers ready by end of day. The full package with write-ups/commentary will likely come next week.

Phil

From: Foster, Doug FIN:EX [<mailto:Doug.Foster@gov.bc.ca>]

Sent: Thursday, January 25, 2018 4:06 PM

To: Leong, Philip <Philip.Leong@icbc.com>

Cc: Brouwer, Shauna JAG:EX <Shauna.Brouwer@gov.bc.ca>; Kortum, Melissa AG:EX <Melissa.Kortum@gov.bc.ca>; Cairns, Holly JAG:EX <Holly.Cairns@gov.bc.ca>; Helliwell, Jacob FIN:EX <Jacob.Helliwell@gov.bc.ca>

Subject: FW: icbc

phil, can you accommodate s.13

?

let me know if problem.

s.13,s.17

d

From: Matthias, Lauren FIN:EX

Sent: Thursday, January 25, 2018 4:00 PM

To: Foster, Doug FIN:EX

Cc: Helliwell, Jacob FIN:EX; Galbraith, David J FIN:EX; Dube, Jonathan FIN:EX

Subject: RE: icbc

Hi Doug,

We are starting the consolidation Saturday morning. Would it be possible to get this (ICBC's Q3 forecast) before Saturday?

Thank you
Lauren

From: Foster, Doug FIN:EX
Sent: Thursday, January 25, 2018 12:07 PM
To: Brouwer, Shauna JAG:EX
Cc: Cairns, Holly JAG:EX; Helliwell, Jacob FIN:EX; Matthias, Lauren FIN:EX; Galbraith, David J FIN:EX; Chandler, Alex FIN:EX
Subject: icbc

we will need a clean table from ICBC that reflects the decisions we have landed on today.
that table with bottom line and other information needs to be signed off by the ICBC board so we can formally use as inputs to the Budget 2018 and the ICBC service plan.

d

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Barnhouse, Rebecca AG:EX

From: Ko, Nancy <Nancy.Ko@icbc.com> on behalf of Leong, Philip <Philip.Leong@icbc.com>
Sent: Friday, January 26, 2018 4:25 PM
To: FIN OCG Summary FIN:EX
Cc: Watkins, Brendan FIN:EX; Laird, Corinna A FIN:EX; Cairns, Holly JAG:EX; Brouwer, Shauna JAG:EX; Hoadley, David JAG:EX; Foster, Doug FIN:EX; Matthias, Lauren FIN:EX; Kuznetsova, Olga; Leong, Philip
Subject: ICBC's 2017/18 Third Quarter YTD Actuals - Final Confirmation
Attachments: December 2017 to Government - Final.pdf

Good afternoon,

Attached please find the final confirmation of the 2017/18 Third Quarter YTD Actuals financial statements, which have now been board approved.

There are no changes since the preliminary version that was sent to you on January 18, 2018. We have removed the DRAFT watermark.

Regards,
Phil

.....
Phil Leong, CPA, CA
Corporate Controller
ICBC building trust. driving confidence.

.....
Head Office - 5th Floor | #516 - 151 W. Esplanade
North Vancouver | British Columbia | V7M 3H9
telephone: 604-982-6282 | **facsimile:** 604-982-4733
mobile: 604-928-0854 | **assistant:** Nancy Ko, 604-982-6028



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Barnhouse, Rebecca AG:EX

From: Brouwer, Shauna JAG:EX
Sent: Monday, January 29, 2018 10:26 AM
To: Pearson, Barbera JAG:EX
Subject: file FW: INFORMATION>Status of ICBC Operational Review
Attachments: ICBC Operational Review - Overview of Services Board Chair.pdf

From: Brouwer, Shauna JAG:EX
Sent: Tuesday, September 26, 2017 5:42 PM
To: Fyfe, Richard J JAG:EX
Subject: INFORMATION>Status of ICBC Operational Review

Dear Joy,

I am writing to provide an update regarding the Operational Review being undertaken by the Province of B.C. in relation to ICBC. On Monday, Sept. 25, 2017, the Ministry of Finance issued invitations on behalf of the Attorney General to five major firms:

Deloitte Canada
Ernst & Young LLP (EY)
KPMG
MNP
PricewaterhouseCoopers (PwC)

A response date of Oct, 6, 2017 was given.

The Terms of Reference for this Operational Review are attached for your information. These have been discussed at the staff level with ICBC's Vice President, Corporate and Stakeholder Governance Steve Crombie.

We will provide a further update following evaluation of the responses.

Sincerely,

Richard J.M. Fyfe QC
Deputy Attorney General
Ministry of Attorney General
Tel. (250) 356-0149

Barnhouse, Rebecca AG:EX

From: Brouwer, Shauna JAG:EX
Sent: Monday, January 29, 2018 10:09 AM
To: Pearson, Barbera JAG:EX
Subject: file icbc Pwc SOW FW: for the file FW: SignedH18_Revised PEI - SOW #2017 - AG (ICBC Operation Review) - PwC V4 - Final -_ Amendment #2.pdf
Attachments: SignedH18_Revised PEI - SOW #2017 - AG (ICBC Operation Review) - PwC V4 - Final -_ Amendment #2.pdf

From: Brouwer, Shauna JAG:EX
Sent: Thursday, January 4, 2018 4:40 PM
To: David Egan (CA - ADVS) (david.n.egan@pwc.com)
Cc: Cairns, Holly JAG:EX; Pearson, Barbera JAG:EX
Subject: for the file FW: SignedH18_Revised PEI - SOW #2017 - AG (ICBC Operation Review) - PwC V4 - Final -_ Amendment #2.pdf

From: Thomas, Krista JAG:EX
Sent: Wednesday, January 3, 2018 6:21 PM
To: Brouwer, Shauna JAG:EX
Subject: SignedH18_Revised PEI - SOW #2017 - AG (ICBC Operation Review) - PwC V4 - Final -_ Amendment #2.pdf

Here's the last one you sent me.

Barnhouse, Rebecca AG:EX

From: Brouwer, Shauna JAG:EX
Sent: Monday, January 29, 2018 3:26 PM
To: Pearson, Barbera JAG:EX
Subject: file ICBC PWC Operational Review FW: Copy of Evaluation form - scoring input - operational review.xlsx
Attachments: Copy of Evaluation form - scoring input - operational review.xlsx

From: Brouwer, Shauna JAG:EX
Sent: Tuesday, October 17, 2017 11:10 AM
To: Kortum, Melissa PSSG:EX
Subject: Copy of Evaluation form - scoring input - operational review.xlsx

Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Monday, February 5, 2018 9:39 AM
To: Cairns, Holly JAG:EX; Helliwell, Jacob FIN:EX
Cc: Brouwer, Shauna JAG:EX; Kortum, Melissa AG:EX
Subject: Re: presentation of ICBC finance

s.13

Sent from my BlackBerry 10 smartphone on the Rogers network.

From: Cairns, Holly JAG:EX
Sent: Monday, February 5, 2018 9:28 AM
To: Helliwell, Jacob FIN:EX; Foster, Doug FIN:EX
Cc: Brouwer, Shauna JAG:EX; Kortum, Melissa AG:EX
Subject: RE: presentation of ICBC finance

s.12,s.13,s.17

From: Helliwell, Jacob FIN:EX
Sent: Monday, February 5, 2018 9:22 AM
To: Cairns, Holly JAG:EX; Foster, Doug FIN:EX
Cc: Brouwer, Shauna JAG:EX; Kortum, Melissa AG:EX
Subject: RE: presentation of ICBC finance

s.12,s.13,s.17

From: Cairns, Holly JAG:EX
Sent: Monday, February 5, 2018 9:08 AM
To: Foster, Doug FIN:EX; Kortum, Melissa AG:EX; Brouwer, Shauna JAG:EX
Cc: Carpenter, Bill; Galbraith, David J FIN:EX; Helliwell, Jacob FIN:EX; Matthias, Lauren FIN:EX
Subject: RE: presentation of ICBC finance

s.12,s.13,s.17

From: Foster, Doug FIN:EX
Sent: Sunday, February 4, 2018 11:52 PM
To: Kortum, Melissa AG:EX; Cairns, Holly JAG:EX; Brouwer, Shauna JAG:EX
Cc: Carpenter, Bill; Galbraith, David J FIN:EX; Helliwell, Jacob FIN:EX; Matthias, Lauren FIN:EX
Subject: presentation of ICBC finance

s.12,s.13

Page 104

Withheld pursuant to/removed as

s.12;s.13;s.17

Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Monday, February 5, 2018 5:15 PM
To: 'Carpenter, Bill'; Matthias, Lauren FIN:EX
Cc: Dube, Jonathan FIN:EX; Galbraith, David J FIN:EX; Brouwer, Shauna JAG:EX; Cairns, Holly JAG:EX; Kortum, Melissa AG:EX
Subject: RE: ICBC Financial Forecast

s.13

d

From: Carpenter, Bill [<mailto:Bill.Carpenter@icbc.com>]
Sent: Monday, February 5, 2018 4:30 PM
To: Foster, Doug FIN:EX; Matthias, Lauren FIN:EX
Cc: Dube, Jonathan FIN:EX; Galbraith, David J FIN:EX; Brouwer, Shauna JAG:EX; Cairns, Holly JAG:EX; Kortum, Melissa AG:EX
Subject: RE: ICBC Financial Forecast

s.13

Thanks,

Bill Carpenter, FCAS

Chief Financial Officer

Chief Actuary

ICBC building trust. driving confidence.

.....

Suite 517 | 151 W. Esplanade | North Vancouver | BC | V7M 3J9

direct: 604-982-7422 cell: 778-875-6586

From: Foster, Doug FIN:EX [<mailto:Doug.Foster@gov.bc.ca>]
Sent: Monday, February 05, 2018 2:27 PM
To: Matthias, Lauren FIN:EX <Lauren.Matthias@gov.bc.ca>
Cc: Dube, Jonathan FIN:EX <Jonathan.Dube@gov.bc.ca>; Galbraith, David J FIN:EX <David.Galbraith@gov.bc.ca>; Brouwer, Shauna JAG:EX <Shauna.Brouwer@gov.bc.ca>; Cairns, Holly JAG:EX <Holly.Cairns@gov.bc.ca>; Carpenter, Bill <Bill.Carpenter@icbc.com>; Kortum, Melissa AG:EX <Melissa.Kortum@gov.bc.ca>
Subject: FW: ICBC Financial Forecast

s.12,s.13,s.17

let me know if you have any questions.
d

From: Helliwell, Jacob FIN:EX
Sent: Monday, February 5, 2018 1:52 PM
To: Cairns, Holly JAG:EX; Kortum, Melissa AG:EX; Foster, Doug FIN:EX; Brouwer, Shauna JAG:EX
Subject: ICBC Financial Forecast

Hi all,

s.12,s.13,s.17

Thanks,
Jacob

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Barnhouse, Rebecca AG:EX

From: Tupper, Chris <Chris.Tupper@icbc.com>
Sent: Tuesday, February 6, 2018 1:19 PM
To: Cairns, Holly JAG:EX
Subject: Copy of BI Summary v2 - TL.xlsx
Attachments: Copy of BI Summary v2 - TL.xlsx; ATT00001.txt

Hi Holly - attached is the updated claims pending chart.

Best - Chris

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Us<<http://www.icbc.com/about-icbc/contact-us/Pages/default.aspx>>

Barnhouse, Rebecca AG:EX

From: Foster, Doug FIN:EX
Sent: Tuesday, February 13, 2018 2:32 PM
To: XT:Matthews, Lindsay ICBC:IN; Carpenter, Bill; Brouwer, Shauna JAG:EX; Groot, Jeff AG:EX; Scott, Douglas S AG:EX; Jimenez, Nicolas
Cc: Aimers, Kelly; 'Loach, Andrew'; Leong, Philip; Cairns, Holly JAG:EX; Kortum, Melissa AG:EX; Helliwell, Jacob FIN:EX; Dube, Jonathan FIN:EX
Subject: Final ICBC topic box
Attachments: Topic Box - ICBC.PDF

s.12

From: Foster, Doug FIN:EX
Sent: Monday, February 19, 2018 2:38 PM
To: Cairns, Holly JAG:EX
Subject: amended services

Statement of Work #2017 – AG (ICBC Ops Review) is amended by **Amendment #3** as follows:

1. Section 3.7 (Services) shall include the following additions:
 - c) The Contractor will review ICBC's Q3 Base Case financial forecast (excluding new policy measures) for 2017/18 – 2021/22 (Base Case Forecast), including forecast assumptions.

The focus of review and initial reporting will be on the 2017/18 fiscal year first, followed by a review and reporting of the 2018/18 – 2021/22 fiscal years. The review will specifically include an examination of the following elements of the Base Case Forecast:

- a. Bodily injury claims;
 - b. Material damage claims;
 - c. Investment earnings; and
 - d. Accident benefits (if considered material).
-
- a. With respect to bodily injury incurred losses for the current and future estimated reporting years, the Contractor will:
 - i. Determine sources of key assumptions. This will include a review of November 2017 year-to-date information;
 - ii. Assess reasonableness of methodologies and key assumptions;
 - iii. Review ICBC calculations and conduct sensitivity analysis around key assumptions.Projected Incurred losses consist of ultimate loss and ALAE estimates for current and prior accident years, and forecasted losses & ALAE estimates for future accident years.
 - b. With respect to material damage costs, for the current and future estimated reporting years, the Contractor will:
 - i. Determine sources of key assumptions. This will include a review of November 2017 year-to-date information;
 - ii. Assess reasonableness of methodologies and key assumptions; and
 - iii. Review ICBC calculations and conduct sensitivity analysis around key assumptions.
 - c. With respect to investment earnings for the current and future estimated reporting years, the Contractor will:
 - i. Determine sources of key assumptions. This will include a review of November 2017 year-to-date information;
 - ii. Assess reasonableness of methodologies and key assumptions; and
 - iii. Review ICBC calculations and conduct sensitivity analysis around key assumptions.
 - d. If material, conduct same procedures as a. – c., in relation to accident benefits.
 - e. Assess and utilize if appropriate, alternative methodologies or procedures to evaluate the consolidation of detailed forecasts prepared by ICBC and used in the Base Case Forecast.

- f. Review December year-to-date information to assess reasonableness of Base Case Forecast trends and assumptions.
- g. Prepare reports on section 3.7 c) as follows:
 - i. Prepare and submit to the Ministry Lead, or such person as the Ministry Lead may designate, a Draft 3-page Summary of Findings Report on Section 3.7 c) a - e;
 - ii. Prepare and submit to the Ministry Lead, or such person as the Ministry Lead may designate, a Final 3-page Summary of Findings Report on Section 3.7 c) a - e;
 - iii. Prepare and submit to the Ministry Lead, or such person as the Ministry Lead may designate, a Draft Summary of Findings Full Report on Section 3.7 c) a - e; and
 - iv. Prepare and submit to the Ministry Lead, or such person as the Ministry Lead may designate, a Draft Summary of Findings Full Report on Section 3.7 c) a - e;
- d) If requested, the Contractor will utilize the work on Section 3.7 c) a - f to independently prepare a Contractor Base Case Forecast, utilizing same or alternative methodologies and assumptions as the Contractor believes is appropriate. If requested, the Contractor will prepare and submit a report on section 3.7 d).

Fisher, Sandra L CITZ:EX

Subject: FW: Summary of Product Savings

From: Kortum, Melissa AG:EX
Sent: Wednesday, May 16, 2018 9:22 AM
To: Barnhouse, Rebecca AG:EX
Subject: FW: Summary of Product Savings

From: Foster, Doug FIN:EX
Sent: Monday, February 19, 2018 8:16 AM
To: Brouwer, Shauna JAG:EX; Cairns, Holly JAG:EX; Kortum, Melissa AG:EX
Cc: Groot, Jeff AG:EX; Helliwell, Jacob FIN:EX
Subject: FW: Summary of Product Savings

Fyi. d.

From: Foster, Doug FIN:EX
Sent: Monday, February 19, 2018 8:14 AM
To: 'Carpenter, Bill'
Cc: Loach, Andrew; Aimers, Kelly; Leong, Philip
Subject: RE: Summary of Product Savings

Thanks bill.
s.13

d.

From: Carpenter, Bill [<mailto:Bill.Carpenter@icbc.com>]
Sent: Saturday, February 17, 2018 4:30 PM
To: Foster, Doug FIN:EX
Cc: Loach, Andrew; Aimers, Kelly; Leong, Philip
Subject: RE: Summary of Product Savings

Doug: We will work on something for Monday. It will be up a level from what we provided last night. ^{s.13}
s.13

Hope that helps.

- Bill

From: Foster, Doug FIN:EX [<mailto:Doug.Foster@gov.bc.ca>]

Sent: Friday, February 16, 2018 9:36 PM

To: Carpenter, Bill <Bill.Carpenter@icbc.com>

Cc: Loach, Andrew <Andrew.Loach@icbc.com>; Aimers, Kelly <Kelly.Aimers@icbc.com>

Subject: RE: Summary of Product Savings

Thanks bill.

I was hoping to have a table that is read along side the topic box^{s.13}
s.13

§

Can you expand a bit on item 3. Not sure I am following the logic.

I get the comments that andrew has made.
Hoping we can get this out of the way by Monday.
d.

From: Carpenter, Bill [<mailto:Bill.Carpenter@icbc.com>]
Sent: Friday, February 16, 2018 6:27 PM
To: Foster, Doug FIN:EX
Cc: Loach, Andrew; Aimers, Kelly
Subject: Summary of Product Savings

Doug, below is a high-level, summary breakdown of savings in claims costs^{s.13}
s.13

5. Finally, Andrew's note is important that these estimates are subject to further refinement^{s.13}

s.13

s.13 Full transparency will come with finalized modeling and assumptions when we make our rate
filing later this year.

I hope this is what you were looking for.

Bill Carpenter, FCAS
Chief Financial Officer
Chief Actuary
ICBC building trust. driving confidence.

.....
Suite 517 | 151 W. Esplanade | North Vancouver | BC | V7M 3J9
direct: 604-982-7422 cell: 778-875-6586

From: Loach, Andrew
Sent: Friday, February 16, 2018 11:54 AM
To: Carpenter, Bill <Bill.Carpenter@icbc.com>
Cc: Aimers, Kelly <Kelly.Aimers@icbc.com>; Yuan, Ying <Ying.Yuan@icbc.com>
Subject: RE: Summary of Product savings - Doug's ask

Hi Bill,

Here is the updated table with some discussion added for each line. As before, this is for the 2019/20 year savings,
s.13

The note on our model & assumptions still applies:

This is based on the preliminary model and assumptions currently in place, which are subject to further refinement s.13
s.13

The model and assumptions will be finalized, which will provide full transparency, for our rate filing later this year.

Regards,
Andrew

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Barnhouse, Rebecca AG:EX

From: Ko, Nancy <Nancy.Ko@icbc.com> on behalf of Leong, Philip
<Philip.Leong@icbc.com>
Sent: Wednesday, February 21, 2018 12:40 PM
To: Cairns, Holly JAG:EX; Hoadley, David JAG:EX
Cc: Leong, Philip; Kuznetsova, Olga; Tupper, Chris; Szeto, Carmen K.
Subject: ICBC's January 2018 Financial Results
Attachments: January 2018 to Government.pdf

Good afternoon,

Attached please find the January 2018 financial results.

Please contact me if you have any questions.

Regards,
Phil

.....
Phil Leong, CPA, CA
Corporate Controller
ICBC building trust. driving confidence.

.....
Head Office - 5th Floor | #516 - 151 W. Esplanade
North Vancouver | British Columbia | V7M 3H9
telephone: 604-982-6282 | **facsimile:** 604-982-2440
mobile: 604-928-0854 | **assistant:** Nancy Ko, 604-982-6028



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