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s.12; s.13; s.17

**From:** [Minister, AG AG:EX](#)  
**To:** [Addo, Wolfgang AG:EX](#)  
**Subject:** AAA please with a referral to CCU - Many thanks FW: ICBC letter responding to IBC presentations at BC Chamber of Commerce  
**Date:** Monday, February 11, 2019 10:55:37 AM  
**Attachments:** image001.jpg  
image002.jpg  
image003.jpg  
image004.jpg  
image005.png  
image006.jpg

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**From:** Sutherland, Aaron

**Sent:** February 8, 2019 2:36 PM

**To:** 'Carpenter, Bill' ; vlitwin@bcchamber.org

**Cc:** Minister, AG AG:EX ; manager@duncancc.bc.ca; dan@kelownachamber.org; info@nanaimochamber.bc.ca

**Subject:** RE: ICBC letter responding to IBC presentations at BC Chamber of Commerce

Thanks for your letter Bill,

You're correct to point out that other provincial auto insurance systems are facing challenges, as the increased incidents of distracted driving and a rise in the costs of vehicle repairs are affecting insurers from coast to coast. IBC believes that Alberta, Ontario and Newfoundland are facing challenges and are in need of reform, however, the challenges in those provinces pale in comparison to BC.

As you know, on average British Columbians pay far more for auto insurance than anyone else in Canada, with the average price being roughly \$1,700 before ICBC's rate increases on April 1. You mention Ontario – where the average price is \$1,445 – and are entirely correct to point out that Ontario “just had its highest auto insurance rate increase in 8 years”. However, you neglect to mention that is because prices in that province have actually fallen over the last 8 years, and Ontario's rate increase this year is still lower than ICBC's combined basic and optional rate increase for this year (based on ICBC financial statements, as ICBC did not disclose this year's optional rate increase). Regardless, IBC considers the price of auto increase in Ontario to be unaffordable and is advocating with the Ontario government for reforms to improve this.

I'm also glad you pointed out the Alberta marketplace and the limits that exist on rate increases in that province. It shows that government doesn't have to own a crown monopoly to control prices, it can do so through a regulated market. Albertans pay \$1,251 on average and the government has limited rate increases to 5% - again, lower than ICBC's current rate increases.

Some insurers are facing profitably challenges in other provinces. However, when a private insurer faces a challenge making money it is only its shareholders that need be concerned, and not taxpayers – where as in BC, ICBC has negatively impacted the provincial budget by \$2.5 billion in the last two years alone. And, again, in contrast to ICBC, Canada's largest private insurer actually made money selling auto insurance across the country last year.

There are certainly challenges in other provinces, and my colleagues across the country are working with governments elsewhere to improve those marketplaces and the affordability of auto insurance in those jurisdictions. We consider any market that sees increasing costs pressures and rate increases – limited or otherwise – to consumers to be “broken”, and you're correct to point out my colleagues' remarks in this area. Consumers should not be burdened with price increases year after year, as has been the case here in BC.

In other provinces, a competitive marketplace forces insurers to constantly drive for efficiency and innovate to deliver the best product at the best possible price. It's why you can buy your insurance online in other provinces (even Saskatchewan's government insurer sells online), obtain usage-based insurance products that can let your driving habits influence the price you pay, or take an Uber to get where you need to go in most other provinces. You cannot do any of that in BC.

Introducing choice and competition into the marketplace is not, as you describe, a "magic wand that will cure all our ills". The challenges facing BC are multifaceted and my industry wholeheartedly agrees with the creation of a limit on payments for minor injuries and other reforms to come April 1. However, competition is a vital component of any solution to ensure British Columbians can benefit from best practices elsewhere, and to ensure they receive the best possible value for their auto insurance dollar.

I'd be pleased to discuss the contents of your letter further at your convenience. Perhaps we could work with the BC Chambers to host a public debate on the topic? I'm game if you are.

Cheers,

**Aaron Sutherland**  
*Vice-President, Pacific*  
**Insurance Bureau of Canada**  
T: 604-684-3635 ext. 223  
C: 604-349-8046  
[www.ibc.ca](http://www.ibc.ca)



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**From:** Luong, Thu <[Thu.Luong@icbc.com](mailto:Thu.Luong@icbc.com)> **On Behalf Of** Carpenter, Bill

**Sent:** Thursday, February 7, 2019 3:22 PM

**To:** [vlitwin@bcchamber.org](mailto:vlitwin@bcchamber.org); Sutherland, Aaron <[asutherland@ibc.ca](mailto:asutherland@ibc.ca)>

**Cc:** [AG.Minister@gov.bc.ca](mailto:AG.Minister@gov.bc.ca); [manager@duncancc.bc.ca](mailto:manager@duncancc.bc.ca); [dan@kelownachamber.org](mailto:dan@kelownachamber.org); [info@nanaimochamber.bc.ca](mailto:info@nanaimochamber.bc.ca)

**Subject:** ICBC letter responding to IBC presentations at BC Chamber of Commerce

Hello,

Please see the attached letter from Bill Carpenter, ICBC Vice President, Insurance.

Regards,

Thu

.....  
**Thu Luong**  
**Sr. Executive Assistant**  
Bill Carpenter - Vice President, Insurance  
ICBC building trust. driving confidence.

.....  
#517 - 151 W. Esplanade  
North Vancouver | British Columbia | V7M 3H9  
telephone: 604-982-6142  
facsimile: 604-982-2440 | mobile: 604-831-9602  
Save trees. Print only when necessary.

"To be yourself in a world that is constantly trying to make you something else is the greatest accomplishment."  
Ralph Waldo Emerson

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**From:** [Scott, Samantha LBR:EX](#)  
**To:** [Eby, David AG:EX](#)  
**Subject:** RE: ICYMI: Thompson's today  
**Date:** Thursday, April 25, 2019 11:25:08 AM

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Done.

**Samantha Scott** | Executive Assistant to the Honourable Minister Eby  
Ministry of the Attorney General  
PO Box 9044 Stn Prov Gov, Victoria, BC, V8W 9E2 | 778-679-4889

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**From:** Eby, David AG:EX  
**Sent:** April 25, 2019 11:15 AM  
**To:** Scott, Samantha AG:EX  
**Subject:** Re: ICYMI: Thompson's today  
For qp binder please

On Apr 23, 2019, at 10:19 AM, Harder, Derrick AG:EX <[Derrick.Harder@gov.bc.ca](mailto:Derrick.Harder@gov.bc.ca)> wrote:

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**From:** Tupper, Chris <[Chris.Tupper@icbc.com](mailto:Chris.Tupper@icbc.com)>  
**Sent:** Tuesday, April 23, 2019 10:16 AM  
**To:** Harder, Derrick AG:EX <[Derrick.Harder@gov.bc.ca](mailto:Derrick.Harder@gov.bc.ca)>  
**Cc:** Cairns, Holly AG:EX <[Holly.Cairns@gov.bc.ca](mailto:Holly.Cairns@gov.bc.ca)>  
**Subject:** ICYMI: Thompson's today  
Hi Derrick- just FYI on in this story in Thompson's insurance news today, since I don't think TNO picks this up:

## Alberta, Ontario lead Q1 auto hikes: report finds

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individual recipients.)*

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[Contact Us](#)

**From:** [Smith, George AG:EX](#)  
**To:** [Eby, David AG:EX](#)  
**Subject:** Fwd: Insurance Fact Sheet  
**Date:** Monday, February 4, 2019 8:26:39 PM

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FYI

Begin forwarded message:

**From:** "Tupper, Chris" <[Chris.Tupper@icbc.com](mailto:Chris.Tupper@icbc.com)>  
**Date:** February 4, 2019 at 4:01:44 PM PST  
**To:** "[george.smith@gov.bc.ca](mailto:george.smith@gov.bc.ca)" <[george.smith@gov.bc.ca](mailto:george.smith@gov.bc.ca)>  
**Subject:** RE: Insurance Fact Sheet

Hi George;

Here are the sources for the two quotes:

<!--[if !supportLists]-->1. <!--[endif]-->This is the link to the IBC president quote on "broken" auto insurance systems:

<https://www.canadianunderwriter.ca/insurance/2019-executive-outlook-don-forgeron-ibc-1004150114>

<!--[if !supportLists]-->2. <!--[endif]-->Here is the link where IBC's Celyeste Power talk about paying \$1.28 for every dollar they earn in auto premiums:

<https://www.canadianunderwriter.ca/legislation-regulation/how-alberta-auto-price-rule-affects-brokers-1004150676/>

The Alberta "crisis" quote came from Thompson's Insurance News on January 7 of this year: Copyright

Best – Chris

-----Original Message-----

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

Sent: Monday, February 04, 2019 3:25 PM

To: Tupper, Chris <[Chris.Tupper@icbc.com](mailto:Chris.Tupper@icbc.com)>

Subject: Fwd: Insurance Fact Sheet

Request from AG:

Begin forwarded message:

From: "Eby, David AG:EX" <[David.Eby@gov.bc.ca](mailto:David.Eby@gov.bc.ca)>>

Date: February 3, 2019 at 9:37:45 AM PST

To: "Smith, George AG:EX" <[George.Smith@gov.bc.ca](mailto:George.Smith@gov.bc.ca)>>

Subject: RE: Insurance Fact Sheet

Can you get the supporting documents for the following:

- Private insurance companies across Canada are also facing serious challenges, leading the Insurance Bureau of Canada's (IBC) president to recently write that "auto insurance systems across the country are broken".
- The IBC has said that restricting rate increases in Alberta to five per cent is "unsustainable" – on average, insurers are paying out \$1.28 in claims for every \$1 in premiums that they bring in. This has led some insurers in Alberta to cease providing insurance to subsets of the population, certain communities or to exit the market altogether, leading the IBC to state "Alberta auto is in crisis".

-----Original Message-----

From: Smith, George AG:EX

Sent: Friday, February 1, 2019 4:30 PM

To: Eby, David AG:EX <[David.Eby@gov.bc.ca](mailto:David.Eby@gov.bc.ca)>>

Subject: FW: Insurance Fact Sheet

We have sent to caucus.

-----Original Message-----

From: Tupper, Chris <[Chris.Tupper@icbc.com](mailto:Chris.Tupper@icbc.com)>>

Sent: Thursday, January 31, 2019 8:01 AM

To: Smith, George AG:EX <[George.Smith@gov.bc.ca](mailto:George.Smith@gov.bc.ca)>>; Harder, Derrick AG:EX <[Derrick.Harder@gov.bc.ca](mailto:Derrick.Harder@gov.bc.ca)>>; Scott, Samantha AG:EX <[Samantha.Scott@gov.bc.ca](mailto:Samantha.Scott@gov.bc.ca)>>; Milne, Gala AG:EX <[Gala.Milne@gov.bc.ca](mailto:Gala.Milne@gov.bc.ca)>>

Cc: Van Schaik, Connie <[Connie.VanSchaik@icbc.com](mailto:Connie.VanSchaik@icbc.com)>>; Cairns, Holly AG:EX

<Holly.Cairns@gov.bc.ca>>

Subject: Insurance Fact Sheet

Hi there;

As you may have seen recently in some of the clips, Aaron Sutherland with IBC has been touring the province advocating for the privatization of auto insurance - a long standing interest of his private insurance members. While we support dialogue on these kinds of things, regrettably some arguments being advanced are misleading or incorrect.

Attached is a fact sheet that can be used to respond to some of arguments being raised by the IBC which may be of use to you. And given that IBC appears to be travelling the province to deliver their messages at the local level, you may want to consider sharing this among MLAs as well.

Let me know if we can help or support on this any further.

Best - Chris

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