

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

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



From: Luong, Thu <Thu.Luong@icbc.com> **On Behalf Of** Carpenter, Bill

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

To: vlitwin@bcchamber.org; Sutherland, Aaron <asutherland@ibc.ca>

Cc: AG.Minister@gov.bc.ca; manager@duncancc.bc.ca; dan@kelownachamber.org; 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: s.17
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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Insurance Corporation of British Columbia | 151 W. Esplanade | North Vancouver | V7M 3H9
Contact Us

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From: Tupper, Chris <Chris.Tupper@icbc.com>
Sent: Tuesday, April 23, 2019 10:16 AM
To: Harder, Derrick AG:EX
Cc: Cairns, Holly AG:EX
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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Page 2

Withheld pursuant to/removed as

NR

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

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

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> wrote:

From: Tupper, Chris <Chris.Tupper@icbc.com>
Sent: Tuesday, April 23, 2019 10:16 AM
To: Harder, Derrick AG:EX <Derrick.Harder@gov.bc.ca>
Cc: Cairns, Holly AG:EX <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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From: [Eby, David AG:EX](#)
To: [Harder, Derrick AG:EX](#)
Subject: CBC radio statement
Date: Thursday, March 21, 2019 3:53:00 PM

Edits for CBC radio Canada statement. Please provide them with the comparison charts that George has (one went to facebook, and one is a complicated three line chart that he can give you. Both from regulators in Sk or Mb, can't remember which.

D.

This report is put out by the private insurance industry who would like British Columbians to believe car insurance would be cheaper if they could sell basic insurance in BC. Unfortunately, things aren't working out that way in the provinces where private insurers operate.

While BC car insurance needs major work, and significant reforms kick in April 1, there are just two provinces that are regularly reviewed by independent groups as having higher car insurance rates than our province: Ontario and Alberta.

Both are fully private systems run by the same insurers that are lobbying to get into the BC market. Comparisons put together by the governments of Saskatchewan and Manitoba show that the lowest rates in Canada are offered by provinces with public insurers, and that BC's high rates are still lower than Alberta's and Ontario's rates.

This report fails to mention the fact that many Albertans are having difficulty getting any insurance coverage right now if they have any at-fault accidents on their records. Alberta's system is in crisis, and the same private insurers lobbying for access to the BC market through this report are simultaneously lobbying for 50%+ single year increases to Alberta's regulated rates that insurance CEOs there say are unsustainable.

Ontario's insurance industry is under review by the Ontario government as they try to figure out why Ontarians pay the highest insurance rates in Canada.

While car insurance in BC is about five years behind an overhaul, a delay by the previous government that has cost British Columbians \$3bn and counting (not even including the money they took out of ICBC itself), our first wave of major reforms kick in April 1. The second wave of reforms, in September, will offer low-risk drivers significantly better rates (and high risk drivers higher rates). We're slowly turning the corner.

I don't mind a good debate about public vs. private systems for BC, but the private insurers who are driving insurance rates into the stratosphere in Alberta and Ontario shouldn't be coming to our province to tell us how to fix things. They should fix things at home first, and answer why public insurers across Canada regularly offer the lowest rates to their residents.

Our government will do whatever it takes to provide British Columbians with quality auto insurance at the lowest possible cost.

From: Smith, George AG:EX
Sent: Thursday, March 21, 2019 11:40 AM
To: Eby, David AG:EX <David.Eby@gov.bc.ca>
Cc: Harder, Derrick AG:EX <Derrick.Harder@gov.bc.ca>
Subject: RE: Saskatchewan comparison of auto premiums
Minister,
Is this the one (attached)?

From: Harder, Derrick AG:EX

Sent: Thursday, March 21, 2019 11:38 AM

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

Subject: Fwd: Saskatchewan comparison of auto premiums

Sask comparison is at the link below

Sent from my iPhone

Begin forwarded message:

From: "Harder, Derrick AG:EX" <Derrick.Harder@gov.bc.ca>

Date: March 6, 2019 at 5:35:32 PM PST

To: "AG PSSG FOI AG:EX" <AGPSSG.FOI@gov.bc.ca>

Subject: FW: Saskatchewan comparison of auto premiums

Hi camas

Please also include this link with the response on the ICBC FOI request that we discussed yesterday

http://www.cicorp.sk.ca/quick_links/interprovincial_rate_comparison

thank you

Derrick

From: Tupper, Chris <Chris.Tupper@icbc.com>

Sent: Wednesday, March 6, 2019 2:07 PM

To: Harder, Derrick AG:EX <Derrick.Harder@gov.bc.ca>

Subject: Fwd: Saskatchewan comparison of auto premiums

Here you go.

Best Chris

Begin forwarded message:

From: "Siemens, Byron" <Byron.Siemens@icbc.com>

Date: March 6, 2019 at 1:29:26 PM PST

To: "Tupper, Chris" <Chris.Tupper@icbc.com>

Subject: Saskatchewan comparison of auto premiums

Hi Chris,

Ben asked me to send you the information about how Saskatchewan compares vehicle premiums across Canada. SGI gets us to quote annually on 34 different risk profiles in 3 different BC cities. The average of the quotes for each city are then published by the Crown Investments Corporation (CIC) of SK in their Utility Cost Comparison along with those from other provinces. Here is a link about where to find these reports going back to 2011.

http://www.cicorp.sk.ca/quick_links/interprovincial_rate_comparison

From: [Smith, George AG:EX](#)
To: [Eby, David AG:EX](#)
Cc: [Harder, Derrick AG:EX](#)
Subject: FW: Text post
Date: Thursday, March 21, 2019 3:22:25 PM

Posted.

From: Bragg, Nicolas
Sent: Thursday, March 21, 2019 3:15 PM
To: Smith, George AG:EX
Subject: RE: Text post

George!

I read through the post – on point and clear. Additionally, the image is great – especially once one clicks on the post.

<https://www.facebook.com/dave.eby/photos/a.601181273275558/2239278732799129/?type=3&theater>

All good! Take a look and call or email should you see further needs.

Kind regards! I am so happy for you. I'll look for you in the basement – I may be over that way in April or for sure in May.

N.

From: Smith, George AG:EX [<mailto:George.Smith@gov.bc.ca>]
Sent: Thursday, March 21, 2019 3:01 PM
To: Bragg, Nicolas <Nicolas.Bragg@leg.bc.ca>
Subject: Text post

>>

You may have heard about a report comparing BC and Alberta car insurance rates. The report is put out by the private insurance industry who would like British Columbians to believe car insurance would be cheaper if they could sell basic insurance in BC.

While BC car insurance needs major work, major reforms kick in April 1, there are just two provinces that are regularly reviewed by independent groups as having higher car insurance rates than our province: Ontario and Alberta. Both are fully private systems run by the same insurers that are lobbying to get into the BC market. Check out these comparisons put together by the government of Saskatchewan. The lowest rates in Canada are offered by provinces with public insurers.

This comparison doesn't include the fact that many Albertans are having difficulty getting any insurance coverage right now if they have any at-fault accidents on their records. That's right, Alberta's system is in crisis. So is Ontario's – the Ford government just did a review to try to figure out why they have the highest insurance rates in Canada.

While car insurance in BC is about five years behind an overhaul, a delay by the previous government that has cost British Columbians \$3bn and counting (not even including the money they took out of ICBC itself), our first wave of major reforms kick in April 1. The second wave of reforms, in September, will offer low-risk drivers significantly better rates (and high risk drivers higher rates). We're slowly turning the corner.

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Our government will do whatever it takes to provide British Columbians with quality auto insurance at the lowest possible cost.

>>

From: [Eby, David AG:EX](#)
To: [Smith, George AG:EX](#)
Subject: RE: Saskatchewan comparison of auto premiums
Date: Thursday, March 21, 2019 2:52:00 PM

Edits.

From: Smith, George AG:EX
Sent: Thursday, March 21, 2019 1:48 PM
To: Eby, David AG:EX
Subject: FW: Saskatchewan comparison of auto premiums

Draft fb post:

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Sent: Thursday, March 21, 2019 11:40 AM
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Cc: Harder, Derrick AG:EX <Derrick.Harder@gov.bc.ca>
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Is this the one (attached)?

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Date: March 6, 2019 at 1:29:26 PM PST
To: "Tupper, Chris" <Chris.Tupper@icbc.com>
Subject: Saskatchewan comparison of auto premiums

Hi Chris,

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From: [Smith, George AG:EX](#)
To: [Eby, David AG:EX](#)
Subject: FW: Saskatchewan comparison of auto premiums
Date: Thursday, March 21, 2019 1:47:40 PM
Attachments: [Utility Cost Comparison 2016 - 2017.pdf](#)

Draft fb post:

You may have heard about a report comparing BC and Alberta car insurance. To get a better picture of insurance rates in Canada, let's take a broader look at costs in different regions. These comparisons put together by Saskatchewan show that rates in British Columbia are consistently below provinces like Alberta and Ontario. And that doesn't even account for drivers in Alberta who can't even get insurance coverage. British Columbians are without a doubt facing very high insurance rates and that ICBC is in financial crisis but it's also important to ask how we got here. Our major reforms (which the previous government ignored and hid from the public) come into effect April 1st. Our government will continue to do whatever it takes to provide British Columbians with quality public auto insurance at the lowest possible cost.

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