| MO Archive PREM:EX                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                      |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| From: Sent: To: Subject: Attachments:                                                                                                                                                                                                                       | Main, Grant TRAN:EX Monday, July 10, 2017 7:54 PM Henderson, Kim N PREM:EX FW: CORRECTED: Report on Independent Review of Auto Insurance in BC Transmittal Letter to Minister Stone July 10 2017.pdf; ATT00001.htm; Affordable and Effective Auto Insurance Report.pdf; ATT00002.htm |  |
| Kim, as discussed, attached is the                                                                                                                                                                                                                          | e ICBC Independent Review Report that was transmitted to the Minister late today.                                                                                                                                                                                                    |  |
| s.13                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                      |  |
|                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                      |  |
|                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                      |  |
|                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                      |  |
|                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                      |  |
| Would be happy to discuss further                                                                                                                                                                                                                           | er.                                                                                                                                                                                                                                                                                  |  |
| thanks<br>Grant                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                      |  |
| From: Penner, Barry [mailto:BM-Barry.Penner@icbc.com]  Sent: Monday, July 10, 2017 5:44 PM  To: Stone, Todd TRAN:EX  Cc: Main, Grant TRAN:EX; McDaniel, Jason  Subject: CORRECTED: Report on Independent Review of Auto Insurance in BC                     |                                                                                                                                                                                                                                                                                      |  |
| Dear Minister Stone -                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                      |  |
| A few moments ago, I sent you an email which included an earlier version of the report entitled "Affordable and Effective Auto Insurance - A New Road Forward for British Columbia." This was done in error. The correct version is attached to this email. |                                                                                                                                                                                                                                                                                      |  |
| Sorry for any inconvenience.                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                      |  |
| Sincerely,                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                      |  |
| Barry Penner, QC<br>Chair, Board of Directors<br>Insurance Corporation of BC                                                                                                                                                                                |                                                                                                                                                                                                                                                                                      |  |

This email and any attachments are intended only for the named recipient and may contain confidential and/or privileged material. Any unauthorized copying, dissemination or other use by a person other than the named recipient of this communication is prohibited. If you received this in error or are not named as a recipient, please notify the sender and destroy all copies of this email immediately.

Insurance Corporation of British Columbia | 151 W. Esplanade | North Vancouver | V7M 3H9  $\underline{Contact\ Us}$ 



Office of the Board Chair Telephone: 1-604-316-1812

building trust. driving confidence.

July 10, 2017

Honourable Todd Stone Minister of Transportation and Infrastructure Room 306 Parliament Buildings Victoria BC V8V 1X4

#### Dear Minister Stone:

Pursuant to your letter of December 19, 2016 in which you directed the ICBC Board of Directors to commission a comprehensive independent third party review, I am pleased to deliver today a final report entitled Affordable and Effective Auto Insurance – A New Road Forward for British Columbia.

The report (which is attached to this letter) provides government and ICBC with a wide range of options for consideration that would increase fairness and affordability related to Basic Insurance. The Board has accepted receipt of this report, and we await your further advice.

Sincerely,

Chair of the Board of Directors

Attachment

# **MO Archive PREM:EX**

| From:<br>Sent:<br>To:<br>Subject:                                                                                                                                                                     | Main, Grant TRAN:EX<br>Thursday, July 6, 2017 5:17 PM<br>Henderson, Kim N PREM:EX<br>Re: ICBC |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|--|
| will do. we should have it by tonight.                                                                                                                                                                |                                                                                               |  |
| Sent from my Samsung Galaxy smartphone.                                                                                                                                                               |                                                                                               |  |
| Original message From: "Henderson, Kim N PREM:EX" < <u>Kim.Henderson@gov.bc.ca</u> > Date: 2017-07-06 5:13 PM (GMT-08:00) To: "Main, Grant TRAN:EX" < <u>Grant.Main@gov.bc.ca</u> > Subject: RE: ICBC |                                                                                               |  |
| Tomorrow is fine thanks.                                                                                                                                                                              |                                                                                               |  |
| You are welcome to add that caveat in your cover email to me.                                                                                                                                         |                                                                                               |  |
| From: Main, Grant TRAN:EX Sent: Thursday, July 6, 2017 5:12 PM To: Henderson, Kim N PREM:EX Subject: Re: ICBC                                                                                         |                                                                                               |  |
| yes. s.13<br>s.13                                                                                                                                                                                     |                                                                                               |  |
| s.13                                                                                                                                                                                                  |                                                                                               |  |
| thanks<br>gm                                                                                                                                                                                          |                                                                                               |  |
| Sent from my Samsung Galaxy sma                                                                                                                                                                       | rtphone.                                                                                      |  |
| Original message From: "Henderson, Kim N PREM:EX" < Kim.Henderson@gov.bc.ca> Date: 2017-07-06 4:30 PM (GMT-08:00) To: "Main, Grant TRAN:EX" < Grant.Main@gov.bc.ca> Subject: ICBC                     |                                                                                               |  |

Hi, I've been asked to provide a copy of the ICBC Review to Don Wright. I'd like the full report and not just the executive summary, and if it is still in draft that's fine. Don is operating under a confidentiality agreement for access to materials.

Thanks.

# **MO Archive PREM:EX**

| From: Sent: To: Subject:                                                                                                        | Henderson, Kim N PREM:EX Thursday, July 6, 2017 5:13 PM Main, Grant TRAN:EX RE: ICBC                                                                                              |  |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| Tomorrow is fine thanks.                                                                                                        |                                                                                                                                                                                   |  |
| You are welcome to add that caveat in your cover email to me.                                                                   |                                                                                                                                                                                   |  |
| From: Main, Grant TRAN:EX<br>Sent: Thursday, July 6, 2017 5:1<br>To: Henderson, Kim N PREM:EX<br>Subject: Re: ICBC              | 2 PM                                                                                                                                                                              |  |
| yes. s.13<br>s.13                                                                                                               |                                                                                                                                                                                   |  |
| :.13                                                                                                                            |                                                                                                                                                                                   |  |
| thanks<br>gm                                                                                                                    |                                                                                                                                                                                   |  |
| Sent from my Samsung Galaxy smart                                                                                               | tphone.                                                                                                                                                                           |  |
| Original message<br>From: "Henderson, Kim N PRI<br>Date: 2017-07-06 4:30 PM (GN<br>To: "Main, Grant TRAN:EX" <<br>Subject: ICBC | EM:EX" < <u>Kim.Henderson@gov.bc.ca</u> ><br>MT-08:00)                                                                                                                            |  |
| Hi, I've been asked to provide a co<br>summary, and if it is still in draft t                                                   | opy of the ICBC Review to Don Wright. I'd like the full report and not just the executive hat's fine. Don is operating under a confidentiality agreement for access to materials. |  |
| Thanks.                                                                                                                         |                                                                                                                                                                                   |  |

### **MO Archive PREM:EX**

From:

Henderson, Kim N PREM:EX

Sent:

Thursday, July 6, 2017 4:31 PM

To:

Main, Grant TRAN:EX

Subject:

**ICBC** 

Hi, I've been asked to provide a copy of the ICBC Review to Don Wright. I'd like the full report and not just the executive summary, and if it is still in draft that's fine. Don is operating under a confidentiality agreement for access to materials.

Thanks.