

HSBC - Canadian Direct Insurance Information Request No. CDI.1BI.100 Dated 25 March 2004 Insurance Corporation of British Columbia Response Issued 05 April 2004	Page 1 of 2
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CDI.1BI.100

General: Please provide a list of all of ICBC's Basic and databases, including non-insurance* databases accessed in the course of ICBC's Basic insurance operations, with a table showing the database elements each contains. Please provide a complete list of data elements contained in each database, even if the data elements are drawn from a link to other databases.

Response:

The primary databases, with their major data element groupings are as follows:

1. Customer
 - Name and address information
2. Policy
 - Policy holder
 - Policy coverages
 - Claim Rated Scale risk level
 - Vehicle information
 - Broker number
 - Links to Claims information, should it exist
 - Rating information
3. Rate Tables
 - Insurance rate information for basic coverage, by vehicle use and territory.
4. Plate and Decal
 - Inventory of license plates and plate decals, and allocation of the inventory to ICBC brokers
5. Claims
 - Loss information
 - Loss reserve information
 - Payment information
 - Links to
 - Vehicle information (registration and description at time of loss)
 - Policy information (coverage at time of loss)
 - Drivers information (license number and driver name)
 - Payment information
 - Supplier information

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- Other claim files where other customers are involved in the same incident
6. Broker
 - Agency information, such as brokers, name and address
 7. Supplier
 - Companies with which ICBC does business.
 8. Prorate
 - Commercial carrier database which stores information about the primary operating jurisdiction of inter-jurisdictional motor carriers
 - The database is accessed to provide a pro-rated motor carrier license for the Province of BC.
 9. Vehicle (Non Insurance)
 - Vehicle description such as make, model, year, registration
 - Vehicle owner
 - Mechanical inspection data
 - Air care inspection results
 - Plate and decal number
 10. Driver (Non Insurance)
 - Driver information (name, address, birth date, sex, issue date, expiry date)
 - Driver license class and driving restriction information
 - Driver penalty points and contraventions
 - Driver prohibitions and suspension information
 11. Driver Appointment (Non Insurance)
 - Basic appointment information for driver examinations
 12. SAP (Systems Application Products)
 - Corporate financial information
 - Supplier payment information is stored on the SAP database

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CDI.1BI.101

General: If data elements listed above [in CDI.1BI.100] are drawn from other databases, please indicate the source database.

Response:

For speed of access, or recording information at the time of a claim, there is controlled duplication of information across databases, for example, drivers license number, vehicle description, policy holder name.

- If data from other primary databases is required, that information is generally accessed through virtual links.
- The links of primary databases to other primary databases are noted in the response to questions CDI.1BI.100.

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CDI.1BI.102

General: Please specify any other records or databases ICBC can access by virtue of its delegated authority to manage BC's registration, vehicle and driver databases. Specifically, does ICBC have access to interprovincial and international records exchanges? If so, which other jurisdictions subscribe to these registries?

Response:

The purpose of this regulatory process is to determine performance measures and Basic insurance information that the Commission requires to determine ICBC's rates for Basic automobile insurance. The above question relates to ICBC's delegated authorities from the provincial government. As the above question does not relate to performance measures or the sharing of Basic insurance information, it does not appear to be relevant to this current filing.

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CDI.1BI.103

General: Please list any other organizations, in addition to those listed in CDI.102 [CDI.1BI.102], which have access to any customer-specific or vehicle-specific data elements or summary reports from ICBC's Basic and non-insurance databases.

Response:

The purpose of this regulatory process is to determine performance measures and Basic insurance information that the Commission requires to determine ICBC's rates for Basic automobile insurance. The above question relates to ICBC's delegated authorities from the provincial government. As the above question does not relate to performance measures or the sharing of Basic insurance information, it does not appear to be relevant to this current filing.

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CDI.1BI.200

Insurance Rate-Making and the Analysis of Trends: Which Basic data and reports are available to ICBC actuarial staff and contractors, financial and claims analysts for the purposes of investigating Optional market trends, monitoring the performance of Optional Coverages and setting rates for Optional Coverages?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.201

Insurance Rate-Making and the Analysis of Trends: When ICBC analysts identify a trend affecting Optional market product (e.g. Collision), do they have the capacity to cross-reference Basic (e.g. Property Damage) claims results, to assist in analysis of the trend?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.202

Insurance Rate-Making and the Analysis of Trends: When designing Optional insurance products, what access to information from Basic coverages do ICBC resources have? For example, when designing an optional loss-of-use policy, would ICBC resources have access to payment data from loss-of-use claims made against its Basic Property Damage Coverages?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to ICBC's Optional line of business. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.203

Insurance Rate-Making and the Analysis of Trends: Do staff responsible for monitoring trends and developing rate indications for Optional Extension Public Liability coverages have access to data from underlying Basic injury coverages?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.204

Insurance Rate-Making and the Analysis of Trends: Which Basic and non-insurance databases are available to ICBC Optional, for analysis of current or potential Optional market segments? Is ICBC Optional able to extract lists of plate or registration numbers associated with a specific registered owner, for the purposes of identifying potential fleet customers or specialty market segments, such as antique vehicles?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to ICBC's Optional line of business. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.205

Insurance Rate-Making and the Analysis of Trends: Please provide copies of any formal policies or operating procedures which restrict access to Basic and non-insurance data and reports, for the purposes of designing and marketing Optional products and monitoring their financial performance. If levels of access are based on job duties or classifications, please provide specifics as to which functions have access to Basic and non-insurance data and reports. Please describe the management controls in place to ensure compliance to these policies and procedures.

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to ICBC's Optional line of business. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.206

Insurance Rate-Making and the Analysis of Trends: In tracking its Optional market penetration, does ICBC access specific Basic market reports? Does ICBC track Optional market penetration as a function of its sales of Basic insurance?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to ICBC's Optional line of business. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.207

Insurance Rate-Making and the Analysis of Trends: Does ICBC track customer requests for copies of their Basic claims histories and driver records as an indicator of the market penetration or the performance of optional market competitors?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to ICBC's Optional line of business. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.208

Insurance Rate-Making and the Analysis of Trends: Please describe the process by which Basic claims trends and reserves are reviewed on a monthly or quarterly basis. Are separate processes in place to review the claims results and financial performance of Basic and Optional lines of business?

Response:

Basic coverage reserves are reviewed separately from Optional reserves. Basic reserves are divided into 4 components: Bodily Injury, Property Damage, Accident Benefits and Death Benefits. Each component is analyzed and reviewed four times a year: in May, September, December and January.

During each analysis, claim counts, loss incurred and loss paid developments are separately analyzed. Various statistics are also calculated to identify trends and anomalies in the data. Loss ultimates for each accident year are selected based on the overall analysis. For Bodily Injury and Property Damage, expense ultimates are analyzed separately from loss ultimates, while for accident benefits and death benefits, expenses and losses are combined and analyzed together.

Claims trends are reviewed on an annual basis. Using assumptions from the BC Economic Review and Outlook, and taking into consideration program and product changes at ICBC, econometric stepwise regression analysis and exponential regression analysis are performed on monthly claims data resulting in a trend estimate. This analysis is performed for each coverage individually, thus Basic and Optional coverages are considered separately.

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CDI.1BI.300

Distribution of Insurance Products: Which elements of Basic and non-insurance data are available to Brokers who are selling ICBC Optional insurance products?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to the sale of ICBC's Optional insurance product. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.301

Distribution of Insurance Products: Which Basic and non-insurance data are available to staff at ICBC's Broker Enquiry Line? Please provide copies of any policies or operating procedures which define or limit access to Basic and non-insurance data for the purpose of Optional insurance sales through these resources. Please describe the management controls in place to ensure compliance to these policies and procedures.

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.302

Distribution of Insurance Products: Which data elements are used to determine a customer's premiums under ICBC's Claims-Rated Scale (CRS)? What is the source of these data elements?

Response:

The position on the Claim Rated Scale is determined by the rules set out in sections 13-24 of the Insurance (Motor Vehicle) Act Regulations that were filed with the Commission as Appendix H of ICBC's August 29, 2003 submission which can be found on www.icbc.com.

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CDI.1BI.303

Distribution of Insurance Products: In determining a specific Optional customer's premiums, which Basic claims data are used?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers Optional insurance. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.304

Distribution of Insurance Products: In the event that a customer with no record of vehicle ownership attends a broker to obtain Basic and ICBC Optional coverage, how is his/her position on the Claims-Rated scale determined?

Response:

The position on the Claim Rated Scale is determined by the rules set out in sections 13-24 of the Insurance (Motor Vehicle) Act Regulations that were filed with the Commission as Appendix H of ICBC's August 29, 2003 submission which can be found on www.icbc.com.

A general description of ICBC's CRS procedures is attached and is also available on ICBC's website: www.icbc.com.

Insurance savings you can count on.

April 5, 2004

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[Getting Started with Basic](#)
[How are my premiums set?](#)
[How can I save money?](#)
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How are my premiums set?

[Claim-Rated Scale](#) | [Protecting your discount](#) | [Can newcomers to B.C. get a discount?](#)

The Claim-Rated Scale

ICBC has a scale called the Claim-Rated Scale (CRS) that shows how claims against your record affect your premium. [See scale](#). Your place on the Claim-Rated Scale is a major factor in determining the premiums you pay.

Discounts

Like all vehicle owners in British Columbia, you start at a base rate for your insurance.

For each year of driving without an at-fault [[click for definition](#)] or chargeable claim, you move one step on the Claim-Rated Scale. Effective January 1, 2001, each step represents another 5% discount off your base premium, up to a maximum of 40%. There are additional discounts after that through [RoadStar savings](#), including 43% discount on Basic and 46% to 54% discount on Optional coverages.

Surcharges

[Rate classes](#)

[Where you live](#)

[Your claim record](#)

[The vehicle you drive](#)

[Additional coverage](#)

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However, if you do have at-fault or chargeable claims, you move the opposite direction on the CRS. If you are more than 25% at fault for a crash, you automatically move from as few as 3 to as many as 6 steps on the Claim-Rated Scale, depending on how many claim-free years you had prior to the claim.

Depending where you were on the scale before the claim, you will get a smaller discount, have to pay a surcharge, or pay a larger surcharge. If you are at a high surcharge level, we may refuse to sell you some specific types of coverage.

Do all claims affect your position on the Claim-Rated Scale?

Only at-fault claims paid on your Collision or Third-Party Legal Liability insurance affect your discount. In addition, you must be found more than 25% at fault for the claim. If you are only found 25% at fault, it will **not** affect your discount level.

Do claims by other people affect my position on the Claim-Rated Scale?

The Claim-Rated Scale primarily measures claims made against a policy. So, you'll pay more in premiums if:

- ☐ Another person driving your vehicle was found to be more than 25 per cent at fault in a crash.
- ☐ A payment for damages or injuries was made against your

Collision or Third-Party Liability insurance

☐ You own and register a vehicle with someone else named on your insurance policy as the principal operator, and that person has an at-fault claim

Does everyone get CRS discounts?

The Claim-Rated Scale does not apply to fleet-rated vehicles, trailers, vehicles insured under a Garage Automobile policy, or motorcycles under 110 ccs. It also doesn't apply to vehicles insured under special coverage policies and endorsements.

CRS and Temporary Operation Permits

If any Collision or Third-Party Legal Liability claims are paid out on your behalf when you have a Temporary Operation Permit, those claims will go on the driver's claim record and affect her/his CRS discount the next time she/he buys insurance or is named as principal operator on a new policy.

Changing the Claim-Rated Scale

Effective January 1, 2001 the Claim-Rated Scale has been changed.

[Changing over.](#)

Disputing your place on the Claim-Rated Scale

If you have concerns over your Claim-Rated Scale (CRS) position, please contact Customer Service (Accounts) at 604-661-2800 in the

Lower Mainland, or 1-800-663-3051 outside the Lower Mainland.

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CDI.1BI.305

Distribution of Insurance Products: When a BC driver with no history of ownership of a BC vehicle applies for insurance, is that individual's driver history accessed in order to determine his/her premiums?

Response:

Please refer to the response to CDI.1BI.304

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CDI.1BI.306

Distribution of Insurance Products: When a customer who carries ICBC Basic only wishes to add ICBC Optional coverage, by what means is the CRS entitlement calculated? Are Basic or non-insurance databases accessed, in order to determine the appropriate premium?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to ICBC's Optional line of business. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.307

Distribution of Insurance Products: In the event that an Insured reports a change in Principal Operator, to an individual other than the named insured, how is the CRS entitlement calculated? Are Basic or non-insurance databases accessed, in order to determine the appropriate premium?

Response:

A change in Principle Operator is treated like a new policy. Please refer to the response to CDI.1BI.304.

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CDI.1BI.401

Claims Processing: Please provide copies of any formal policies or operating procedures which define or limit access to Basic and Non-insurance information in the administration of Optional insurance claims and in the adjusting of individual Optional claims. If levels of access are linked to job classifications or duties, please provide specifics. Please describe the management controls in place to ensure compliance to these policies and standards.

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.402

Claims Processing: Does ICBC have the capacity to apply systems logic or algorithms to 'profile' claims, by claim type or claimant, for the purpose of determining the means by which its claims will be assigned, resourced and/or serviced?

Response:

Yes, ICBC has the capacity to use systems logic to profile claims to determine how to most efficiently service the customer. For Basic coverage claims, ICBC is currently exploring opportunities to utilize an algorithm to identify claims that could potentially be serviced more efficiently. ICBC does not otherwise utilize algorithms or system logic to assign Basic coverage claims.

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CDI.1BI.403

Claims Processing: Please list any data elements which ICBC's systems use to profile claims or claimants.

Response:

As indicated in CDI.1BI.402, ICBC does not currently use algorithms or system logic to assign Basic coverage claims. Therefore, no data elements are responsive to this request.

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CDI.1BI.404

Claims Processing: Which ICBC Basic databases are accessed, in order to profile Optional claims?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.405

Claims Processing: At what point in the processing of a new Optional claim does any profiling of the claim by customer or claim type occur?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.406

Claims Processing: Please describe all circumstances under which a Basic claims history might affect the assignment or handling of a subsequent Optional claim.

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.407

Claims Processing: Is it necessary for a customer to report all of the specifics of an Optional claim, or does ICBC draw on its Basic and non-insurance databases to facilitate the reporting of a new Optional coverage claim?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.408

Claims Processing: When an ICBC customer wishes to report a claim which is exclusively an Optional claim, such as a Comprehensive claim, from which ICBC databases does the Claims system draw? For example, would the system search databases for details related to a particular plate and driver's license number?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.409

Claims Processing: Does ICBC's Claims reporting system have any links to databases containing Basic claims histories? For example, if a customer were to report an Optional claim, would the staff assigned to process that claim be made aware of previous Basic insurance claims? At what point in the process would this occur? What databases would be accessed in order to provide this Basic information?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.410

Claims Processing: In the event that a previous Basic claim is identified to the adjuster handling an Optional claim, what steps does the ICBC resource need to take in order to review the specifics of the prior claim? Can the adjuster handling the Optional claim access electronic notes and/or the physical file?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.411

Claims Processing: Do ICBC's Claims or reporting systems have a capacity to match Optional insurance claims to corresponding Basic claims arising from the same incident? For example, if an insured reports an Optional Collision claim, and the other party has already reported, does the system cross-reference the Optional claim and the other party's Basic claim?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.412

Claims Processing: In the event that an Insured reports an Optional collision claim, and the other party has not yet reported; do ICBC's claim systems have the capacity to automatically notify the other party, by form letter, that a claim has been made against his/her Basic policy? If so, which Basic or non-insurance databases are accessed in order to obtain addresses and generate this notice?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.413

Claims Processing: Do resources assigned to adjust Optional insurance claims have access to electronic notes or other reports from the corresponding (other party's) Basic file?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.414

Claims Processing: Does ICBC have a fraud warning system? If “Yes”, please indicate how Basic and Optional data is separated for the purposes of fraud analysis and claims handling.

Response:

Yes, ICBC has a system to identify potentially fraudulent claims. As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

HSBC - Canadian Direct Insurance Information Request No. CDI.1BI.415 Dated 25 March 2004 Insurance Corporation of British Columbia Response Issued 05 April 2004	Page 1 of 1
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CDI.1BI.415

Claims Processing: When an individual perpetrates or attempts to perpetrate a fraud on a Basic claim, such as an Accident Benefits or Injury claim, could this be used to flag subsequent Optional claims for special handling? If so, how is this information communicated to adjusting staff handling Optional claims?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.500

Systems Integration: Does ICBC have higher-level databases, such as a Customer Database, to integrate its various databases and/or data elements around an individual customer? If so, which databases comprise ICBC's Customer database?

Response:

ICBC has an operational customer database, which contains customer name and basic address information. There are no other Customer databases.

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CDI.1BI.501

Systems Integration: What distinction is made between Basic, non-insurance and Optional data in integrated Customer Databases?

Response:

ICBC operates with a business model that integrates the provision of both Basic and Optional insurance. This model provides customers with efficient and cost-effective service and keeps premiums as low and as stable as possible.

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CDI.1BI.502

Systems Integration: Please provide copies of any formal policies or operating procedures which restrict or limit the use of Basic and Non-insurance data, contained in its Customer Databases, by ICBC's Optional business lines. Please describe the management controls on place to ensure compliance to these policies and standards.

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory. The above question relates to how ICBC operates its Optional insurance line of business. As the above question does not relate to the determination of the rates for Basic insurance it is not relevant to the issues before the Commission.

Information Systems Security Policies

(Effective August 1, 2003 - Supercedes "Computer Use Policy")

[Information Security Charter](#)

[Accountabilities](#)

[Policy Enforcement](#)

[1. Acceptable Use Policy](#)

[1.1 Information Resource Use](#)

[1.2 Email / Internet Usage](#)

[1.3 Voice Telephony](#)

[1.4 Computer Software](#)

[2. Asset Protection Policy](#)

[2.1 Information Assets: Physical Security](#)

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[4. Asset Identification and Classification Policy](#)

[4.1 Security Classification of Information](#)

5. Threat Assessment and Monitoring Policy

5.1 Incident Handling

Information Security Charter

The purpose of the Information Security Program is to protect the information assets of ICBC from threats, whether internal or external, deliberate or accidental. Information systems security is critical to the organization's ongoing operations.

To that end, ICBC is committed to developing and maintaining a set of Information Security Policies that support the following Security Principles:

- Information will be protected against unauthorized access.
- Confidentiality of information will be assured.
- Business requirements for the availability of information and information systems will be met.
- Information assets will be classified as to the level of protection required.
- Integrity of Information will be maintained.
- Legal, regulatory and legislative requirements relating to information resource management will be met.
- Security requirements will be part of the Corporation's application development methodology.
- Business continuity plans will be produced, maintained and tested.
- An ongoing security awareness program will be established.
- Breaches of information systems security, actual or suspected, will be reported and investigated.
- Standards, procedures and practices will be developed and measures implemented to support the Information Security Policies.

Accountabilities

The Vice President of Information Services has Executive ownership of the Information Security Program.

Information Risk Management (IRM) is responsible for management of the Information Security Program and for maintaining the Information Systems Security Policy framework. IRM will provide guidance and advice on implementation of the program and policies.

While managers are directly responsible for implementing the Information Systems Security Policy within their areas of responsibility and for adherence by their staff, It remains the responsibility of each employee to adhere to the Information Systems Security Policy.

Roles and responsibilities that are specific to implementation of certain policies will be defined for Management, Data Owners, Process Owners, Technology providers and Users as required.

Policy Enforcement

Violations of Information Systems Security Policy may result in penalties, sanctions, or disciplinary action up to and including termination of employment.

1. Acceptable Use Policy

1.1) Information Resource Use

All users are bound by the ICBC Code of Ethics and this Policy.

Users will not:

- Break into other accounts.
- Abuse system resources
- Examine other Users files unless authorized to do so.
- Run password checkers on system password files unless authorized to do so.
- Run network traffic analysis tools (i.e. sniffers) unless authorized to do so

Users may only modify files that are not their own if they have authorized write access and a business need to make modifications.

Users are not allowed to make copies of system configuration files for their own use or to be supplied to others.

1.2) E-mail / Internet Usage

Users are responsible for maintaining the security of their e-mail and internet accounts and are responsible for all access made using their ID, including any access made through unattended, signed-on terminals. Users must take precautions to ensure their accounts are not used by, or shared with another and that proper password policies are observed.

Permitted Uses of E-mail & Internet

Users are expected to use e-mail and internet accounts in accordance with the *ICBC Code of Ethics* and this policy. E-mail records will be retained in accordance with legal and business guidelines and will be treated as any other form of business correspondence.

Personal use as outlined in the *ICBC Code of Ethics* is permitted.

Users may participate in business related "chat lines" or other on-line forums provided their manager has approved such action. Where the message can be identified as having originated from ICBC, a disclaimer similar to the following must be used:

"The views expressed here are the personal opinions of (name) and do not represent the opinions or views of ICBC."

Use of e-mail for Union business must be in compliance with provisions of the Collective Agreement or other agreements made between ICBC and the Union.

Prohibited Uses of E-mail & internet

Users are prohibited from accessing, storing, or transmitting any messages or material that may be perceived by others to be offensive or threatening. This includes, but is not limited to, material that is sexually explicit, discriminatory, derogatory, involves gambling, chain letters, or material that has no business use and that has not been authorized under permitted uses. If an employee inadvertently accesses such material, they must report the incident to their manager and Information Risk Management immediately.

Users may not download or otherwise install software or browser plug-ins without prior written approval from Information Risk Management .

Accessing external e-mail accounts (such as Hotmail) from Corporate equipment poses a serious threat to ICBC systems and therefore is not permitted.

Monitoring

ICBC has the right to access and monitor all e-mail and internet usage. Users of e-mail and internet accounts cannot have an expectation of privacy. Users should be aware that all e-mail and internet records are subject to the *Freedom of Information and Protection of Privacy Act*.

1.3) Voice Telephony

Use of telecommunication services must comply with the terms and conditions of the ICBC Code of Ethics and this policy.

1.4) Computer Software

All computer software not developed in-house (including freeware and shareware) must be properly acquired and licensed through established Corporate software purchase procedures.

All authorized software must be verified to be virus free before it is installed

2. Asset Protection Policy

2.1) Information Assets: Physical Security

ICBC will safeguard its business areas and resources to protect and preserve the availability, confidentiality, and integrity of the Corporation's information assets. Only authorized individuals will be granted physical access to areas storing or using sensitive information.

Network servers will be in a physically secured environment and the means to access such servers will be limited to authorized personnel only.

2.2) Authentication

All Users must be authenticated to the ICBC systems/networks they use before being granted access to those systems or data. Authentication may take the form of Identification Codes (IDs) and passwords or some other means that provides equal or greater security.

2.3) Passwords

Passwords used as authentication for access to systems will be structured to meet or exceed industry standards and best practices in terms of length of password, expiry, and reuse.

Passwords are confidential and must not be shared with other users unless there is a demonstrated business need for a shared ID and/or password. Information Risk Management must approve use of shared ID's and passwords.

Passwords must not be stored on computer devices that allow access to corporate network systems.

All vendor supplied default passwords must be changed before any computer or communications system (including both hardware and software) is used for ICBC business.

A User must be positively identified according to established guidelines before their password will be reset.

2.4) Virus Prevention

Virus detection software must be installed on all computer equipment, including ICBC owned portable equipment used by ICBC personnel to access ICBC systems. Users are responsible for ensuring virus-checking programs are current and active.

Diskettes that contain information from any source other than a trusted ICBC system must be virus scanned before being run on the ICBC network.

If symptoms of a virus are detected, personnel should follow ICBC's virus handling procedures.

2.5) System Access Control

Users and other entities must be uniquely identified to the information systems they use.

Users will only access resources for which they have been explicitly authorized.

Information access control systems must provide controls consistent with the value of the resources to be protected and the severity of the threat to them

2.6) Portable Computer Device

Users are responsible for the security of all information contained on portable computing devices, and for the prevention of theft of these devices. Unsecured portable devices should never be left unattended.

Automatic screen locking mechanisms and boot passwords should be used where possible.

2.7) Firewall Management

Firewall technology will be used to segment and protect systems from any unauthorized access from the internet or other external networks. Internal systems must also utilize firewall technology when accessing external systems.

3. Asset Management Policy

3.1) Information Resource Backup, Restore and Retention

Backup and Restoration will be done in compliance with Business Continuity Planning requirements and supported by ISD's Disaster Recovery Strategy.

3.2) Dial-Out (Modem Access)

Desktop workstation dial-out capability (via modems) is not permitted without authorization by management and Information Risk Management. All such authorizations shall be reviewed annually.

3.3) Dial-In Access

Management approval is required for dial-in access.

3.4) Virtual Private Network (VPN)

VPNs can be used for business to business networks assuming robust authentication of the end user is possible and end user equipment can be adequately secured.

VPNs can be utilized for ICBC trusted environments where ICBC has complete control over the environment.

VPNs can be utilized for employee home access

4. Asset Identification and Classification Policy

4.1) Security Classification of Information

Information will have one or more owners who will be assigned by ICBC management. The owner will be responsible for authorizing access to the information, assignment of custody of the information, classifying the information and approving any contingency plans affecting the information.

All information will be classified according to an established security classification system which consists of at least three classes of information: Public, Confidential, and Restricted

- **Public (non classified)**
This information could be made public without any detrimental implications for the Corporation. Public information would include, but is not limited to: test services without confidential data, brochureware, information already available in the public domain.
- **Confidential**
This information can be shared with authorized business partners but not the public. The Corporation could suffer severe consequences should this information become public. External access is selective. Confidential access would include, but is not limited to: certain production public services, customer information, normal working documents, project/meeting protocols, internal telephone directories.
- **Restricted**
Information in this class has a restricted distribution and cannot be made public. If this information became public, the consequences could be catastrophic to the business. Restricted information would include, but is not limited to: drafts of proposed legislation, briefing notes to government officials, Board of Director documents, Internal investigation documents.

5. Threat Assessment and Monitoring Policy

5.1) Incident Handling

Users of ICBC systems are responsible for reporting any suspected or confirmed security violations and incidents to their manager and IRM in a timely manner. Information Risk Management will investigate information security violations and incidents. Employee security violations will be reported to Labour Relations by IRM when appropriate.

[ICBC Code of Ethics \(September, 1993 \)](#)

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CDI.1BI.503

Systems Integration: Please describe the databases which are integrated within ICBC's Data Warehouse. Please provide a diagram which shows the various different links between the databases which have been integrated through the Data Warehouse.

Response:

The Data Warehouse contains a range of information, derived from the ICBC primary databases. This information is historical operational data and statistical in nature. The information is not integrated nor is it physically linked to other databases.

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CDI.1BI.504

Systems Integration: Please provide copies of any formal policies or operating procedures which restrict or limit the use of Basic and non-insurance data by ICBC staff with access to its Data Warehouse.

Response:

ICBC's attached Corporate Information Systems Security Policies apply to staff with access to ICBC's Data Warehouse. As a result, access to information for staff with access to the Data Warehouse is provided only as needed to perform a work duty. Access to the Data Warehouse is limited, and tightly restricted and controlled at all detail information levels.

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CDI.1BI.600

Collections: Please describe any access to Basic and non-insurance databases, to assist in the recovery of outstanding debts arising from Optional claims.

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1BI.601

Collections: How does an outstanding Optional claims recovery affect an Insured's ability to purchase compulsory Basic insurance in BC? Does ICBC refuse to issue Basic insurance coverage to individuals who have not reimbursed it for funds owing on an Optional claim? For example, if an individual vandalized a vehicle and ICBC Optional incurred a claim, would ICBC collect its subrogated interests as a precondition to selling the individual a Basic policy?

Response:

An insured's ability to purchase compulsory insurance in BC, when debt is owed, is covered under section 30.1 of the Insurance (Motor Vehicle) Act. ICBC does not refuse to issue Basic compulsory coverage based on Basic or Optional insurance related debt. Existing legislation is the governor for the refusal of insurance.

ICBC would not be able to refuse-to-issue in the vandalism example provided, as it is not a situation allowed by the legislative authority. There are some similar situations under the legislation that do afford ICBC the authority to refuse-to-issue Basic coverage. These include convictions for Theft, Mischief and Arson, and when ICBC obtains a judgment, has court ordered costs, or restitution. Section 30.1 specifically outlines each situation.

HSBC - Canadian Direct Insurance Information Request No. CDI.1BI.602 Dated 25 March 2004 Insurance Corporation of British Columbia Response Issued 05 April 2004	Page 1 of 1
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CDI.1BI.602

Collections: In the case described in CDI.601[CDI.1BI.601], how is the information shared, both between Basic and Optional, and between ICBC and its Broker?

Response:

As indicated in the response to BCUC.1B.13.1, ICBC believes that questions relating to information sharing should be examined from the perspective of: what information should be shared by ICBC to allow the Commission and Intervenors to determine if the rates for universal compulsory (Basic) insurance are not unjust, unreasonable, insufficient or unduly discriminatory.

The above question relates to how ICBC administers its Optional claims. As the above question does not relate to the determination of the rates for Basic insurance, it is not relevant to the issues before the Commission.

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CDI.1PM.700

Autoplan Satisfaction: Please provide copies of any previous diagnostic reports which are specific to Basic insurance transactions and customer satisfaction. Please include any analysis conducted which supports the relevancy and accuracy of aggregate (combined Basic and Optional) measures in identifying satisfaction and underlying issues relating to Basic insurance transactions.

Response:

ICBC does not produce diagnostic reports which are specific to Basic transactions and customer service.

Everyone who purchases an ICBC policy is a Basic customer. Customers have the choice to purchase additional ICBC Optional coverages from their Autoplan broker.

ICBC does not differentiate between a customer's purchase of Basic or Optional insurance. There has been no analysis of the Autoplan Customer Satisfaction Survey conducted which supports the relevancy and accuracy of aggregate (combined Basic and Optional) measures in identifying satisfaction and underlying issues relating to the Basic insurance transaction.

Please see the response to OPEIU.1PM.5 for Autoplan Customer Satisfaction Survey and Results.

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CDI.1PM.800

Claims Services Satisfaction: Please provide specifics of the weighting factors and selection criteria applied to the claims sampled.

Response:

The results are weighted based on ICBC's annual closed claims volume, mirroring the FSCO methodology and selection criteria. (Please refer to the response to BCUC.1A.6.2) Because of the large overall sample size (approximately 9,500), ICBC relies on random sampling to meet completion quotas by kind of loss and weights the results proportionally, mirroring the FSCO methodology.

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CDI.1PM.801

Claims Services Satisfaction: What performance measures does ICBC propose to apply to its handling of third party (injury and property damage) claims?

Response:

Regarding Claims Services satisfaction there are currently no performance measures proposed for handling Third Party Claims.

With regard to measuring claims service satisfaction, ICBC has mirrored the Financial Services Commission of Ontario (FSCO) for benchmarking purposes. The FSCO methodology includes certain third party claims.

The claims surveyed include four types of private passenger auto claims including:

- ◆ Statutory Accident Benefits claims, excluding funeral expense or death benefit payments
- ◆ Collision (includes some Third Party Claims)
- ◆ Property Damage claims (FSCO programme: Direct Compensation PD)
- ◆ Comprehensive claims (excluding glass claims)
- ◆ Glass claims

Please refer to the response to BCUC.1A.6.2 for details of FSCO methodology.

Link to website www.fSCO.gov.on.ca for information bulletins and guidelines

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CDI.1PM.802

Claims Services Satisfaction: Please provide copies of any previous diagnostic reports which are specific to Basic claims processing, specifically bodily injury, accident benefits and property damage claims.

Response:

ICBC does not have any diagnostic reports, which separate Basic and Optional, as it has adopted the FSCO methodology.

ICBC benchmarks its overall service with the Financial Services Commission of Ontario (FSCO). Because of the direct compensation policy in that province, customers deal directly with their own insurers. ICBC mirrors the methodology used in Ontario and also does not differentiate between Basic and Optional coverages.

Link to website www.fSCO.gov.on.ca for information bulletins and guidelines

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CDI.1PM.900

New Claims Initiation: Please provide the proportions of Bodily Injury, Accident Benefits and Property Damage claims within the total sample

Response:

New claims initiation is a process whereby customers contact ICBC via a call centre to report new claims. The performance measure is service level, which is defined as the percentage of incoming calls that are answered within a specified threshold. This measure is based on 100% of all new claim calls for all claim types, therefore, there is no sampling involved and it is not a survey.