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June 25, 2019

British Columbia Utilities Commission  
Suite 410  
900 Howe Street  
Vancouver, BC V6Z 2N3

Attention: Mr. Patrick Wruck, Commission Secretary and Manager, Regulatory Services

**Re: ICBC's Follow-up on Response to Information Request 2019.2 RR BCUC.110.3**

Dear Mr. Wruck:

This letter is in follow-up to ICBC's response to information request 2019.2 RR BCUC.110.3. In that response, ICBC indicated that it would provide further merchant rate and debit card transaction rate information pending approval from the respective vendors. ICBC has now heard back from American Express and the TD Bank, and both have declined to release the information for disclosure. Both vendors advised that they view their pricing arrangements with ICBC as confidential and protected under the terms of their respective agreements. They did not grant ICBC permission to share the information publicly or with the British Columbia Utilities Commission.

Yours truly,

Angela Wright  
Manager, Corporate Regulatory Affairs  
/AvG

Cc: Bill Carpenter, Vice President, Insurance, ICBC