



bcuc
British Columbia
Utilities Commission

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April 22, 2020

Sent via eFile

**ICBC APPLICATION IN RESPONSE TO COVID-19
EXHIBIT A-3**

Angela Wright
Manager, Corporate Regulatory Affairs
Insurance Corporation of British Columbia
151 West Esplanade
North Vancouver, BC V7M 3H9
regaffairs@icbc.com

**Re: Insurance Corporation of British Columbia – Application in Response to the COVID-19 Pandemic –
Project No. 1599084 – Regulatory Timetable**

Dear Ms. Wright:

Further to your April 16, 2020 filing, please find enclosed British Columbia Utilities Commission Order G-92-20, establishing a regulatory timetable for the review of the above-noted application.

Sincerely,

Original signed by:

Patrick Wruck
Commission Secretary

/aci
Enclosure



ORDER NUMBER
G-92-20

IN THE MATTER OF
the *Utilities Commission Act*, RSBC 1996, Chapter 473

and

the *Insurance Corporation Act*, RSBC 1996, Chapter 228, as amended

and

Insurance Corporation of British Columbia
Application in Response to the COVID-19 Pandemic

BEFORE:

D. M. Morton, Panel Chair
T. A. Loski, Commissioner
B. A. Magnan, Commissioner

on April 22, 2020

ORDER

WHEREAS:

- A. On April 16, 2020, the Insurance Corporation of British Columbia (ICBC) filed an application with the British Columbia Utilities Commission (BCUC) requesting interim and final approval of the following temporary measures to provide relief to Basic insurance policyholders in response to the novel coronavirus (COVID-19) pandemic (Application):
1. Waive cancellation charges on non-fleet owner's certificates;
 2. Permit fleet customers to suspend their Basic insurance and obtain a refund without the need to cancel their Basic insurance by amending the use of Rate Class 919 and temporarily transferring fleet certificates to Rate Class 919; and
 3. Permit customers currently insured in Rate Classes 001, 002, 003, 004, 005, 007, 021, 022, 023, 024, 027, 051 and 055 to temporarily use their vehicles for delivering food and medical products during the pandemic without charging additional premiums or changing rate classes;
- B. ICBC states that the Application was filed in response to BCUC letter L-14-20 dated March 23, 2020 requesting that ICBC consider further ways to provide relief to Basic insurance policyholders who may be experiencing financial challenges due to the pandemic;
- C. ICBC proposes that the approvals sought remain in effect for a period of 60 days from the date of BCUC's interim order with the option for ICBC to apply to the BCUC to extend the end date of the temporary measures, as required;

- D. ICBC requests that the approvals sought be granted on an expedited, interim and non-refundable basis in order to provide immediate assistance to customers, pending further BCUC review. ICBC acknowledges that interim approvals are normally granted on a refundable basis, but submits that its proposal to grant the interim order on a non-refundable basis is just and reasonable for the following reasons:
1. These are exceptional and unique circumstances;
 2. There is an administrative burden, as well as a cost, associated with reversing manual or system changes implemented as a result of an interim order; and
 3. Attempting to collect cancellation charges/additional Basic insurance premiums from relief provided based on interim approval may be difficult, would run counter to the intention of assisting customers to manage their insurance needs and costs in this time of financial and economic hardship and would not likely garner public support.
- E. On April 17, 2020, the BCUC issued questions to ICBC regarding the Application;
- F. On April 21, 2020, the BCUC held a virtual oral hearing, without notice, regarding the Application; and
- G. The BCUC reviewed the Application and ICBC's responses in the virtual oral hearing to the BCUC's questions and finds that interim approval is warranted. The BCUC also considers that establishing a public hearing process and a regulatory timetable is warranted.

NOW THEREFORE pursuant to sections 59 to 61 and 91 of the *Utilities Commission Act*, the BCUC orders as follows:

1. ICBC is granted interim and non-refundable approval of the following, effective April 23, 2020 to June 21, 2020:
 - i. Waive cancellation charges on non-fleet owner's certificates;
 - ii. Permit fleet customers to suspend their insurance and obtain a refund without the need to cancel by amending the use of Rate Class 919 and temporarily transferring fleet certificates to Rate Class 919; and
 - iii. Permit customers currently insured in Rate Classes 001, 002, 003, 004, 005, 007, 021, 022, 023, 024, 027, 051 and 055 to temporarily use their vehicles for delivering food and medical products during the pandemic without charging additional premiums or changing rate classes.
2. ICBC must provide notice of the Application and a copy of this Order, electronically where possible, to all registered interveners in the ICBC 2019 Revenue Requirements Application.
3. ICBC must publish notice of this Application on its Twitter, Facebook and other social media platforms by no later than Thursday, April 30, 2020.
4. ICBC is directed to file amended tariff pages reflecting the interim approvals within 20 days of the date of this Order.
5. A public hearing process is established, as set out in the regulatory timetable attached as Appendix A to this order.

DATED at the City of Vancouver, in the Province of British Columbia, this 22nd day of April 2020.

BY ORDER

Original signed by:

D. M. Morton
Commissioner

Attachment

Insurance Corporation of British Columbia
Application in Response to the COVID-19 Pandemic

REGULATORY TIMETABLE

Action	Date (2020)
Intervener registration	Thursday, May 14
Interveners to advise the BCUC of their intent, if any, to submit written Information Requests on this Application to ICBC	Thursday, May 14
Further process	To be determined