



June 15, 2023

## ICBC's Response to the 2022/23 Annual Report of the ICBC Fairness Officer

We are pleased to receive the 2022/23 annual report from the ICBC Fairness Officer, Michael Skinner.

ICBC has a strong commitment to customer service, which is built on the cornerstone of fair treatment. We are grateful for the Fairness Officer's review of the cases that have come before him, and are encouraged by his comments that our procedures and decision in those cases were fair.

We know auto insurance is a complex and nuanced product that can be difficult to fully appreciate by those not immersed in the industry. We encourage the Fairness Office to make full use of ICBC resources and staff so that all investigations are fully informed before any recommendations or reports are generated.

The Terms and Conditions recognizes there may be additional value for the Board to hear the Fairness Officer's thoughts on matters that are outside of his scope. As the jurisdiction of the Office is set in law, it is important the Fairness Officer seeks approval before doing any work that is outside of the legislation. The mechanism for getting prior approval allows for the good governance of any potential work outside of his mandate.

We appreciate his comments on the work of ICBC's Fair Practices Office in resolving customer concerns. A fundamental aspect of administrative fairness is that the Corporation be given every opportunity to address concerns before they are escalated. The Fair Practices Office plays a vital role in assisting both customers and the business achieve fair outcomes.

We also appreciate the Fairness Officer's comments on areas where we can improve communication and support customer understanding on both the legislation, regulations, and tariffs that govern us, along with our own policies and procedures. While there was extensive public communications in the media and other channels in early 2019 before the Unlisted Driver Accident Premium came into effect, and continuous conversations after launch, ICBC will explore opportunities to continue to improve the way we serve our customers in a way that is supportive and straight-forward.

We look forward to continuing to work with the Fairness Officer and his staff as every day we think ahead to move all British Columbians forward.

Sincerely,

Catherine Holt

Chair of the ICBC Board of Directors

