

## ICBC's Response to the 2023/24 Annual Report of the ICBC Fairness Officer

We are pleased to receive the 2023/24 annual report from the ICBC Fairness Officer, Michael Skinner.

We continue to appreciate the Fairness Officer's review of the cases that have come before him and are gratified by his comments that our procedures and decisions remain fair. ICBC has a strong commitment to customer service, which is built on the cornerstone of fair treatment.

We also appreciate the three cases where the Fairness Officer made suggestions for improvements. In response to the suggestions identified, ICBC staff took the following actions:

- Acknowledging when something has gone wrong – ICBC has a strong commitment to customer service, and where we don't meet that commitment, it is appropriate that we apologise. We did that in this case.
- A small change with big possible benefits – It is a balancing act to determine the information customers need at each point in their journey and ICBC always strives to provide the information appropriate for the situation. Providing too much information, or information to everyone that is only needed by a very small audience, runs the risk of confusing the communication. While the ways to have a decision reviewed are available to customers in a number of places, ICBC accepted the Fairness Officer's suggestion to improve a letter by adding link to ICBC's website where the dispute information was outlined.
- A happy resolution – As indicated by the Fairness Officer, a customer remains protected by insurance until they follow all the steps necessary to cancel it. Where a customer is receiving protection, it is appropriate to pay for that service. In the case mentioned, ICBC's Fair Practices Office exercised their discretion to extend a customer service gesture in recognition of some confusion with the records of the transaction from 2020. The outcome was to not collect the amount the customer owed for unpaid insurance.

We appreciate the Fairness Officer's comments on the work of ICBC's Fair Practices Office in resolving customer concerns. The staff there are skilled professionals doing the valuable work of assisting both customers and the business to achieve fair outcomes. We are also grateful for the efforts of the staff in the Fair Practices Office.

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