

ICBC's Response to the 2025/26 Annual Report of the ICBC Fairness Officer

Dear Mr. Skinner,

On behalf of the Board of Directors of the Insurance Corporation of British Columbia, I would like to thank you for your *2025/26 Annual Report* and for your continued work as Fairness Officer.

The Board recognizes the role of the Fairness Officer in reviewing complaints and identifying areas where ICBC processes may be improved. Your work contributes to ongoing efforts within ICBC to maintain processes that are procedurally sound and responsive to customer concerns.

With respect to the Unlisted Driver Accident Premium (UDAP), the Board acknowledges your persistent focus on the issue and your recommendation regarding the review process.

As you note, ICBC has fully implemented the changes to the UDAP review framework, as described in the report. The transition to ICBC initiating actions against customers in the Civil Resolution Tribunal represents a significant change, and your report sets out the considerations that informed your position over time.

We also wish to recognize your constructive engagement with ICBC and the Fair Practices Office. Your report highlights the effectiveness of internal review mechanisms and underscores the value of collaborative efforts to ensure that concerns are addressed appropriately and, where necessary, corrected.

The Board has considered your report and appreciates the contribution it makes to ICBC's ongoing focus on fairness and procedural integrity. We look forward to you continuing your work in accordance with the Fairness Officer's mandate.

Sincerely,



Catherine Holt
Chair of the ICBC Board of Directors