

## ICBC—Auto insurance and more

**T**he Insurance Corporation of British Columbia is one of Canada's largest property and casualty insurers and one of BC's largest corporations. ICBC was established in 1973 under the Insurance Corporation Act as the sole provider of compulsory basic auto insurance in BC. ICBC's basic rates are set and regulated by the BC Utilities Commission.

### Insurance and driver services

ICBC receives approximately \$3.1 billion in insurance premiums from almost 2.9 million annual policies. Through a province-wide network of more than 900 independent brokers, government agents, and appointed agents, ICBC provides insurance products, driver licensing, and vehicle licensing and registration services.

### Road safety programs

ICBC tries to reduce automobile crashes and insurance claims by promoting education, enforcement, and engineering solutions. Most of these programs are carried out in partnership with local communities, police, and volunteer organizations, including:

- Impaired driving strategies.
- Unsafe speed and dangerous driving strategies.
- Photo radar and intersection safety cameras.
- Road improvement, vehicle safety, and auto crime strategies.

### Fraud prevention

The Canadian Coalition Against Insurance Fraud estimates that up to 15% of injury claims contain elements of fraud. ICBC tries to identify potential fraud before the claim is paid and pursues fraudulent claims through civil lawsuits and criminal prosecutions.

### Claims processing

ICBC processes more than 900 000 claims per year through a telephone claims handling facility, province-wide network of 40 claims service locations, and online service through its corporate web site at [www.icbc.com](http://www.icbc.com).

Claims are first reported through ICBC's province-wide telephone claims department (TCD) which is open 24 hours a day, 365 days a year. Straightforward claims (primarily vehicle damage) and a small percentage of bodily injury claims are processed through the TCD.

More complex claims are handled face-to-face by staff in claim centres throughout BC. Regional employees specialize in one of several areas. Estimators determine the cost to repair damage to a vehicle—or its value if it cannot be fixed. Claims adjusters handle claims that arise from vehicle damage. Bodily injury adjusters manage claims involving physical injuries.

### Claims strategic services

The claims department provides overall strategic direction and tactical support to adjusting, estimating, and management staff in claim centres throughout the province. It is responsible for developing and managing policies and service programs in three areas: bodily injury, material damage, and litigation. This department also oversees partnerships with accredited auto body shops and with medical and rehabilitation professionals to support service delivery.

Bodily injury services and rehabilitation operations are the two main business areas within the claims department that deal directly with the medical and rehabilitation service providers.

ICBC's bodily injury services technical team offers subject matter expertise, information analysis and

reporting, and policy development pertaining to injury claims. They monitor trends in the medical field, coordinate liaison efforts among various corporate areas, and work with a variety of agencies such as the BCMA, the Physiotherapists Association of BC, the BC Society of Occupational Therapists, and the BC Chiropractic Association.

ICBC and the BCMA have a joint liaison committee that meets at least twice a year as a forum to discuss issues of mutual concern.

ICBC's rehabilitation operations team assists patients with more serious injuries and their care team to develop, implement, and fund a realistic rehabilitation plan. They assist the patient's transition from hospital care to home care by arranging the appropriate medical services, treatment, transportation, home renovations and so on.

In most cases, primary care physicians who care for injured ICBC claimants will deal directly with bodily injury (BI) adjusters who are committed to working with the physician to facilitate the patient's recovery. They have specialized training and can help physicians coordinate patient services, such as functional capacity evaluations and return-to-work strategies. BI adjusters may be contacted by e-mail using ICBC's standard format: [firstname.lastname@icbc.com](mailto:firstname.lastname@icbc.com).

If you have any questions about ICBC's operations, programs, or policies, please contact me at [martin.ray@icbc.com](mailto:martin.ray@icbc.com), by fax at 604 943-8344 or by phone at 604 943-6999.

—Martin Ray, MD

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*Note: All figures are based on ICBC's 2005 operations.*