



Enhanced Care

British Columbia's care-based automotive insurance model

Presentation to the Special Committee to Review Provisions of the Insurance (Vehicle) Act

May 8, 2026



Agenda

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How we got here

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today

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Customer
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Continuous Improvement

Challenges in former lawsuit-based system

Not care focused



Compensation versus medical treatments

- Often unequal & unpredictable



Limits on recovery benefits and wage loss payments



Lawsuits were not possible in 40% of cases

High legal cost and delayed settlement



Significant pressure on Basic rates and finances.

- 25–33% of settlements went to lawyers
~\$1B+ annually



No real accountability

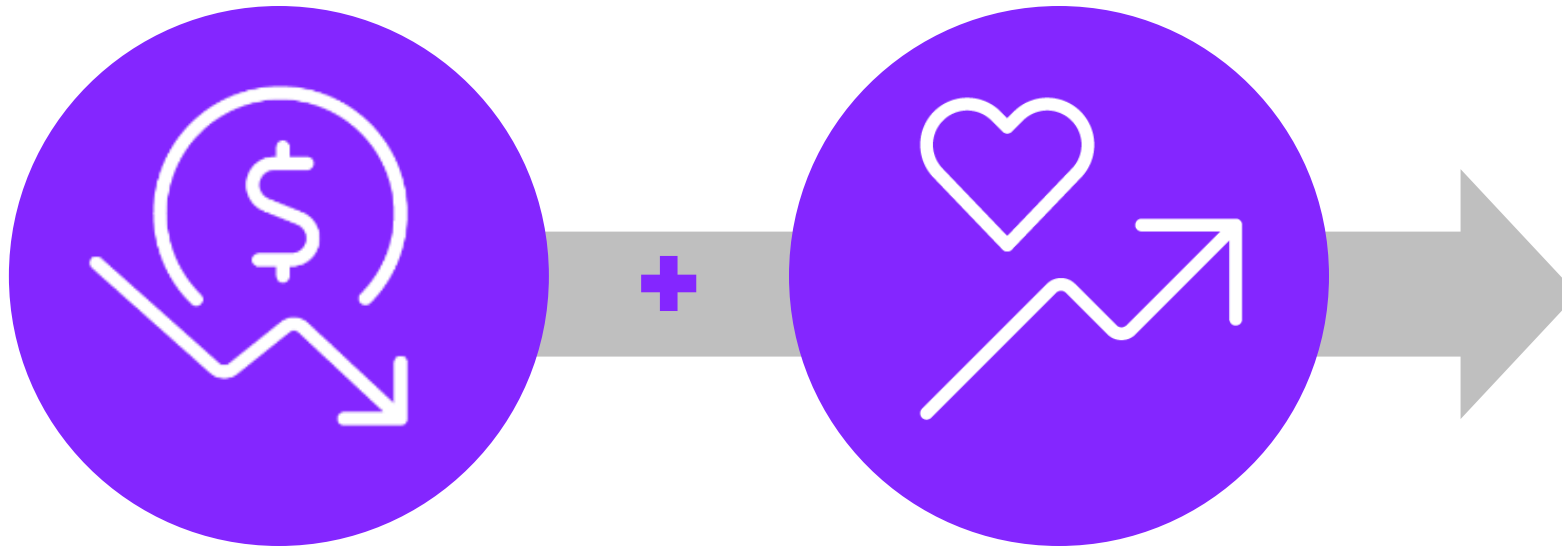
- Average 3 to 5+ years for legal battles
- Almost all cases end in settlement



Future care paid for in one-time settlement

- Never enough for catastrophic cases

Journey to Reform



Reduce legal costs

Increase care for injured

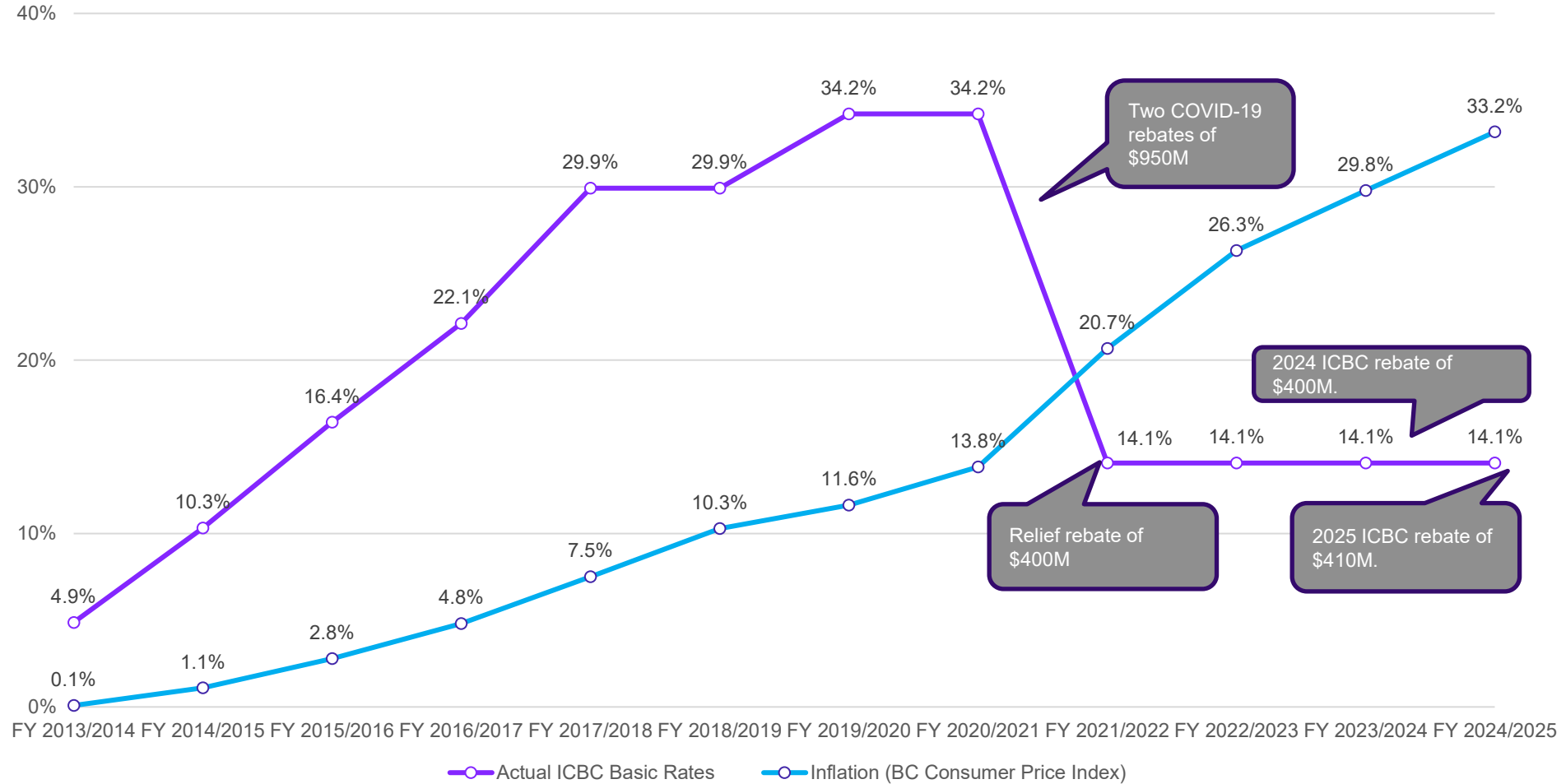
How we got here



We transitioned to **Enhanced Care** on May 1, 2021.

Affordability of Auto Insurance

Cumulative Basic Rate Changes & Inflation over 11-years, with Rebates



Models across Canada

Care-based

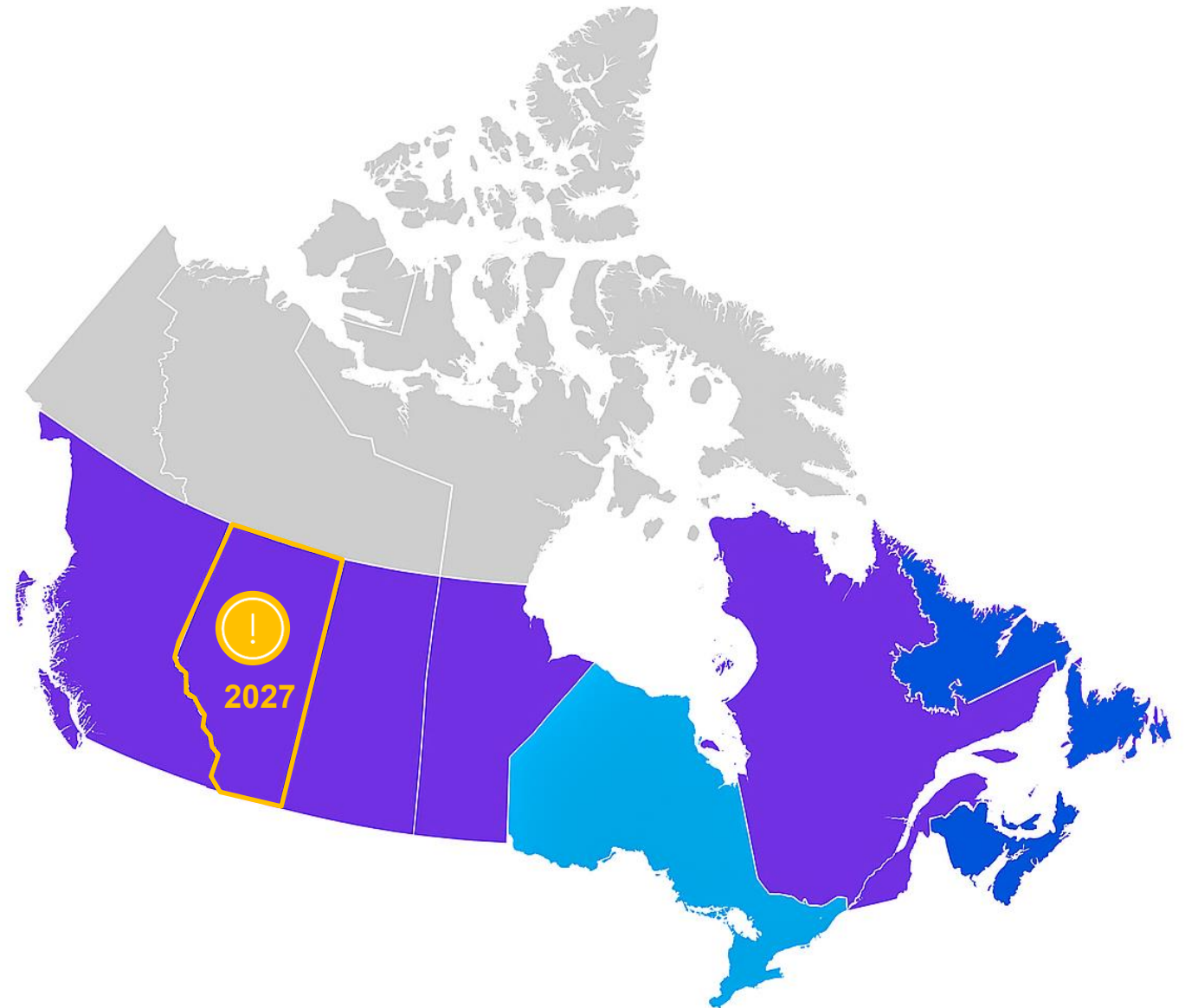
- British Columbia
- Alberta (starting 2027)
- Saskatchewan
- Manitoba
- Quebec

Hybrid model

- Ontario

Tort/legal-based

- Prince Edward Island
- Nova Scotia
- Newfoundland and Labrador
- New Brunswick



Care-based approach to auto insurance



Care for all, regardless of fault



Pre-approved care and recovery benefits are available right away



No limits on care and recovery, with higher wage-loss payments

Enhanced Care provides stability and affordability for customers while rebuilding ICBC's capital reserves.



Customer Experience

As of April 19, 2026

>246,000

injured customers have accessed Enhanced Care benefits.

>\$1.9 billion

paid in benefits to support recovery, income replacement, and accessibility.

92% of customers seeking treatment extensions beyond the first 12-weeks are approved.

96% of all claims costs goes directly to the injured person for their recovery.

Amanda's Story

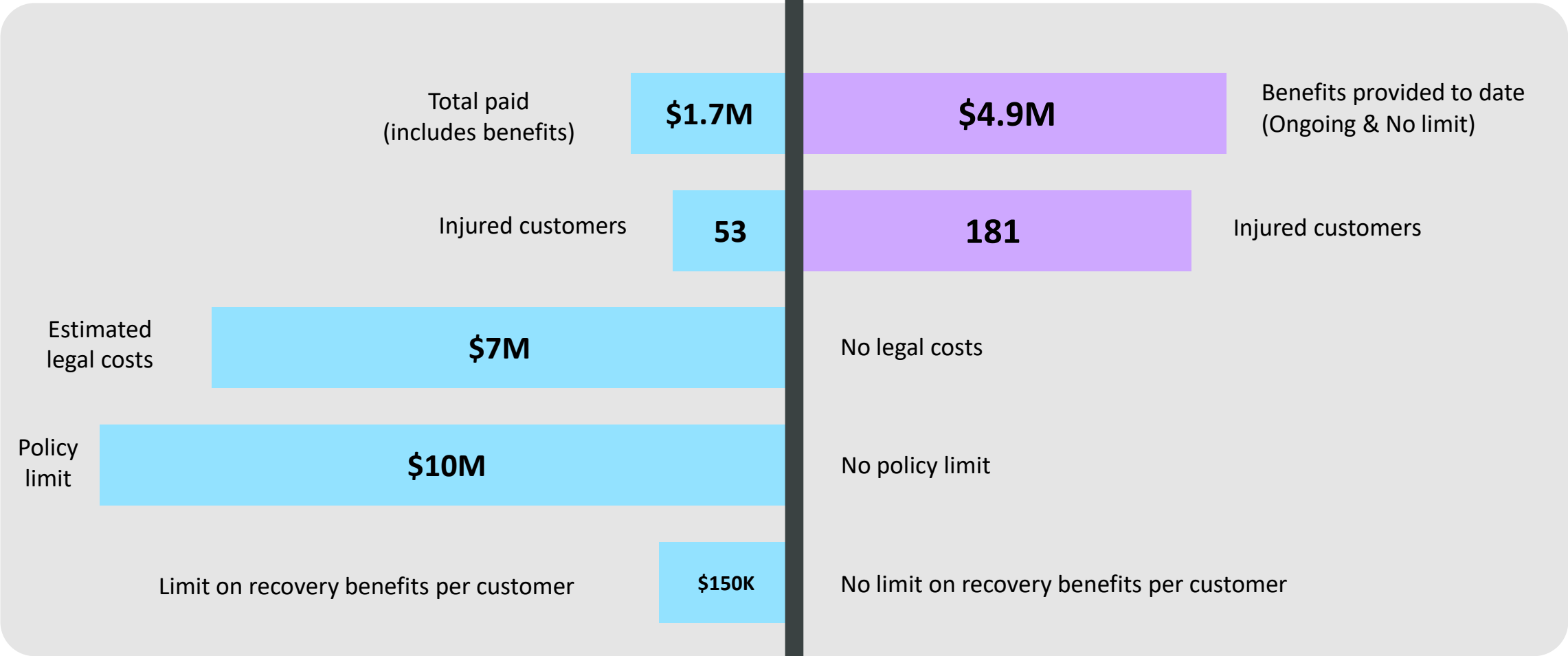


Customer Experience



Merritt Bus Crash (2014)

Lapu Lapu Festival Tragedy (2025)



Our strong foundation enables meaningful opportunities for continued improvement.



Customer experience



Policy updates



Enabling Specialized Support

Summary



Care for all



Affordability