Report on Performance: Goals, Objectives, and Results

This report represents ICBC's new 2031 corporate strategy. This new strategy has resulted in changes to the goals, objectives, performance measures and targets reported on in the 2024/25 Annual Service Plan Report.

The following goals, objectives and performance measures have been restated from the 2025/26 – 2027/28 Service Plan. For forward-looking planning information, including current and future performance targets, please see the latest service plan.

Goal 1: Customer-Driven Support

Objective 1.1: To ensure the success of Enhanced Care and give customers high quality, empathetic interactions and more digital service options.

Key results

- In December 2025, launched the My ICBC customer portal, which brings together more than 20 online services through a centralized login.
- In January 2026Completed foundational work to transform ICBC's contact centre capabilities by implementing new capabilities while exploring enhancements to its operating model to deliver more effective, consistent service through its, agents.
- In March 2026, Introduced Income Replacement Benefit calculator (available through My ICBC), enabling faster benefit payments with fewer delays to determine entitlements.
- Began expanding its customer experience training program to auto claims customer-facing employees, and reinforced training for Enhanced Care employees. As of March 31, 2026, approximately 30% (460) of the staff participated in the training. Training is still in progress and will be completed in 2026/27.
- Developed the technology required to launch the first digital service for online knowledge testing for driver licences Classes 5–8 internally, with the public release planned for June 2026.
- Initiated discovery work aimed to simplify business processes and build a modern, flexible technology foundation to support future driver licensing service improvements and long-term sustainability
- Legislation was introduced in the B.C. Legislature to provide the legal framework required for ICBC to deliver more digital, online, and flexible driver licencing services.

Summary of progress made in 2025/26

Strategy 1: Support Enhanced Care customers' return to pre-crash health

ICBC rolled out customer experience reinforcement training in 2025/26 to elevate the skills and knowledge of its recovery specialists and ultimately improve the customer experience. To further elevate the level of customer experience, ICBC refined caseload volume requirements for a significant portion of specialists, ensuring they have adequate capacity to deliver on the service level customers require. In addition, ICBC continues to collaborate with healthcare providers to support adding more providers on the Locator Tool, which was launched in March 2025. This online tool improves customers' ability to identify healthcare providers in their region, based on the treatment they require. Lastly, ICBC launched an online income replacement benefit calculator, streamlining the approval process for customers who cannot work because of an accident.

Strategy 2: Enhancing digital capabilities and adding digital channels to provide customers convenient, timely access to all ICBC claims services

ICBC focused on building the foundations for a more convenient and consistent customer experience. This included launching My ICBC as a centralized customer portal that enables customers to access many of ICBC's online services in one convenient location. ICBC advanced its contact centres by implementing new capabilities (e.g., migration to a cloud-based platform to enable enhanced functionality and future improvements) while exploring enhancements to its operating model to deliver more effective, consistent service through its agents. Expanding on the customer experience training delivered to all customer-facing employees across Enhanced Care in FY25 and FY26, ICBC is now focused on training auto claims specialists, continuing ICBC's work to deliver empathetic, inclusive, responsive, quality customer interactions. In FY26 ICBC also revamped its customer satisfaction survey program, migrating to primarily email-based surveying to enable more timely customer insights and a convenient channel.

Strategy 3: Advance work to modernize B.C.'s driver licensing services to ensure the services continue to be reliable and respond to the needs of customers in the future

ICBC began a multi-year strategy to modernize driver licensing services to meet growing customer demand and improve accessibility. In 2025/26, this work focused on expanding online self-service options while maintaining in-person services for customers who prefer them. As part of this effort, ICBC has developed its first digital service for driver licensing – online knowledge tests for driver licence classes 5-8 – with public release planned for June 2026, alongside existing in-person testing. The modernization strategy is aimed at simplifying business processes and building a modern, flexible technology foundation to support future service improvements and long-term sustainability. Legislation was introduced to provide the legal framework needed for ICBC to deliver more digital, online, and flexible driver licensing services.

Performance measures and related discussion

Performance Measure[1]	2024/25 Actual	2025/26 Target	2025/26 Actual
[1a] Customer Satisfaction for Insurance Services[1,3,6]	85%	85%	86%
[1b] Customer Satisfaction for Claims Services[4,6]	74%	75%	78%
[1c] Customer Satisfaction for Driver Licensing Services[5,6]	76%	76%	81%

Data source: An independent firm is retained to conduct ongoing surveys of customers for the purposes of monitoring transactional satisfaction.
[1]Independent insurance brokers process more than four million Autoplan policies each year. The Insurance Services Satisfaction measure evaluates customer experience when purchasing a new policy, renewing a policy, or making a mid-term change to an existing policy.
[2]Claims are handled through ICBC's First Notice of Loss contact centre and other specialty departments such as Claims, Material Damage and Rehabilitation Services. Claims surveying, which surveys customers with personal (non-commercial) claims, occurs when a customer opens a claim with ICBC and/or after their claim closes.
[3]Targets for 2026/27 and 2027/28 were stated in the 2025/26 Service Plan as 85% and 85% respectively.
[4]Targets for 2026/27 and 2027/28 were stated in the 2025/26 Service Plan as 76% and 77% respectively.
[5]Targets for 2026/27 and 2027/28 were stated in the 2025/26 Service Plan as 77% and 78% respectively.
[6]For forward-looking planning information, including current targets for 2026/27 – 2028/29 please see the latest service plan on the ICBC website.

ICBC measures customer service based on the percentage of satisfied customers for each major transaction type or service that it provides: insurance services, claims services, and driver licensing.

Discussion: Customer satisfaction for Insurance Services

ICBC's 2025/26 Insurance Customer Satisfaction Score exceeded target at 86 per cent. This strong result reflects ICBC's ongoing commitment to maintaining the high level of service provided by Autoplan brokers, while also offering customers greater flexibility to complete renewals through multiple channels.

Discussion: Customer satisfaction for Claims Services

The Claims Customer Satisfaction Score for 2025/26 exceeded target at 78 per cent, despite an ongoing industry-wide shortage of vehicle repair technicians that is reducing capacity and affecting timeliness for completing repairs. Customer satisfaction remained strong as ICBC continued its commitment to improving the claim experience including the ongoing delivery of comprehensive customer experience training.

Discussion: Customer satisfaction for Driver Licensing Services

The Driver Licensing customer satisfaction score for 2025/26 exceeded target at 81 per cent, despite service disruptions. Customer satisfaction remained strong, reflecting the impact of ICBC's prior-year modernization efforts. These included moving knowledge test material online including creating a popular online practice test, enhancements to knowledge test practice materials, improvements to the online booking system, and a more efficient in-office experience enabled by the rollout of a new customer flow management system.

Goal 2: Affordable Rates

Objective 2.1: Keep insurance affordable by managing claims costs

Key results

- Implemented a new salvage platform in April 2025 that expands the buyer base and increases competition, improving salvage recoveries to help offset claims costs and support affordable insurance rates.
- Implemented a new three-year rate framework in 2025/26 for Collision, Commercial, Glass, and Tow industries with predictable annual increases to support a sustainable repair industry.
- In 2025/26, ICBC continued investment in industry sustainability by expanding apprenticeship grants to help grow the automotive technician workforce in British Columbia.
- Modernized internal processes applying artificial intelligence as a triage mechanism to identify high-risk claims for human review, enabling teams to focus on complex claims, strengthening overall Collision supplier governance.
- Began implementation of a comprehensive plan, developed earlier in fiscal year 2025/26, for winding down the legal-based book, of claims for crashes that occurred before the implementation of Enhanced Care on May 1, 2021.

Summary of progress made in 2025/26

Strategy 1: Monitor and manage vehicle-related claims costs

Vehicle repair costs continued to rise in 2025/26, reflecting global trends such as increasingly complex vehicle technology, including electric vehicles, higher parts and labour costs, interprovincial trade barriers, geopolitical pressures, and a shortage of qualified repair technicians. In this environment, ICBC remained focused on monitoring and managing vehicle-related claims costs while balancing affordability with timely access to repairs for customers.

In 2025/26, ICBC implemented measures to support affordability. ICBC introduced a new salvage solution that improves the sale and processing of total loss vehicles by expanding the buyer base and increasing competition. This has increased salvage returns, which offset claims costs and help keep insurance rates affordable.

ICBC also introduced a new three-year rate framework in 2025/26, that provides predictable annual rate increases for Collision, Commercial, Glass, and Tow industries, supporting industry sustainability.

To further support industry sustainability, ICBC invested in labour, education, training and safety through grants to increase apprenticeship opportunities at ICBC Repair Network facilities for automotive refinishing technicians and auto body and collision repair technicians. In 2025/26, ICBC invested $86,000 in this program.

Together, the rate framework and investments in the automotive technician workforce help maintain a stable and sustainable repair industry in British Columbia, reducing cost pressures associated with repair delays, supporting long-term rate affordability, and providing customers with timely access to repairs.

To further improve access to timely repairs for customers, ICBC also made improvements to internal processes and modernized workflows by leveraging artificial intelligence to identify high risk claims for human review, improving overall Collision supplier governance and supporting employees by better utilizing their skillsets. As a result of these combined efforts, ICBC's average repair costs continued to be among the lowest in Canada.

Strategy 2: Effectively manage the liability and risk of remaining legal-based claims

In 2025/26, ICBC settled approximately 8,200 litigated claims under the former legal-based model, a 42-per cent reduction in the pending bodily injury claims since the beginning of the fiscal year. Open claims were down to approximately 11,270 at the end of 2025/26.

As the old legal-based claims wind down, ICBC is proportionally reducing its dedicated legal-based claims staffing and its outside defence counsel.

ICBC is continuing to wind down the old legal-based insurance book of business so that its sole focus will be on the delivery of Enhanced Care. As these claims continue to wind down, reserve requirements are reducing. This will provide more financial stability as ICBC's financial results will be tied more closely to the delivery of Enhanced Care.

Performance measures and related discussion

Jurisdictional comparison of year-over-year rate changes

Performance Measure	2024/25 Actual	2025/26 Target	2025/26 Actual
[2a] Jurisdictional comparison of year-over-year rate changes[1,2]	ICBC's rate change is 5.7 percentage points less than the Provincial Rate Change Benchmark	≤ Provincial Rate Change Benchmark	2025/26 comparison will be available in 2027[3]

[1]Data source: The private passenger vehicle (PPV) provincial benchmark and ICBC's Personal rate change represent the combined Basic and Optional rate level change that PPV/Personal customers experienced in fiscal year 2024/25. The PPV provincial benchmark is from Canadian jurisdictions that have publicly available rate change information: Alberta, Saskatchewan, Manitoba, Ontario, and New Brunswick. Note that Manitoba includes some Commercial vehicles in their private passenger net written premium.
[2]For forward-looking planning information, including current targets for 2025/26 – 2027/28, please see the latest service plan on the ICBC website.
[3]The Provincial rate change benchmark is reported annually. Metrics for 2025/26 will be available in July 2026.

Expense Ratios

Performance Measure	2024/25 Actual	2025/26 Target	2025/26 Actual
[2b] Expense Ratio[1,2,5]	23.2%[3]	22.8%	22.1%
[2c] Loss Adjustment Expense Ratio[4,5]	11.9%[3]	9.8%	11.1%

Data source: Financial performance measures are derived from actual financial information, forecasted trends and assumptions.
[1] Targets for 2026/27 and 2027/28 were stated in the 2025/26 Service Plan as 22.6% and 23.1% respectively.
[2] The auto writers' industry benchmark for 2025 was 32.8%. Source: MSA Research Inc., MSA Benchmark Report, Property and Casualty, Canada, 2025. Benchmark name: Auto Writers (excluding ICBC and Saskatchewan Auto Fund).
[3] ICBC issued a rebate of $406 million; this resulted in lower earned premiums. Excluding the rebate, the 2024/25 actual expense ratio would be 21.7% and the 2024/25 actual loss adjustment expense ratio would be 11.2%.
[4] Targets for 2026/27 and 2027/28 were stated in the 2025/26 Service Plan as 9.8% for both years.
[5] For forward-looking planning information, including current targets for 2026/27 – 2028/29, please see the latest service plan on the ICBC website.

Discussion: Jurisdictional comparison of year-over-year rate changes

A key measure of affordability is year-over-year changes in insurance rates. ICBC's rate of affordability is evaluated each year against a Provincial Rate Change Benchmark, calculated using a weighted average of published rate changes implemented in other provinces. ICBC was lower than the benchmark for 2024/25 mainly because there was no increase to Basic rates in 2024/25.

Discussion: Expense Ratio

The expense ratio is a standard industry measure to assess the operational efficiency of an insurer. A lower expense ratio is better. ICBC calculates this as a ratio of insurance expenses and non-insurance expenses (excluding incurred claims and claims-related costs) to premiums earned net of reinsurance. ICBC is unique in providing non-insurance services (driver licensing, vehicle registration and licensing, violation ticket issuance and government fine collections) as other insurance carriers in Canada do not typically provide these services. Even with these added expenses, ICBC continues to be an efficient and low-cost organization, and its expense ratio is approximately 10 percentage points lower than the industry average.

In 2025/26, ICBC's expense ratio was 22.1 per cent, below the target of 22.8 per cent, reflecting lower operating expenses. The ratio was also 1.1 percentage points lower than in 2024/25, primarily due to higher premiums earned in 2025/26. Further explanations of operating expense and premium earned variances are provided in the Variance and Trend Analysis section below.

Discussion: Loss adjustment expense ratio

The loss adjustment expense ratio (LAER) compares the cost to settle claims against premiums earned, which is an indicator of the efficiency of the claims settlement process. This measure primarily considers loss adjustment expenses on an incurred basis, which means that it represents costs for losses occurring in the current fiscal year. It can also be affected when there are significant changes in estimated costs to settle outstanding claims from prior years.

The LAER for 2025/26 was 1.3 percentage points higher than the target. This reflected an adjustment for the higher expenses required to service the more complex legal-based claims from prior loss years that remain to be settled. The LAER for 2025/26 was lower than the prior year, primarily due to higher earned premiums as 2024/25 included the impact of rebates, which did not reoccur this year. With the introduction of the Enhanced Care model and the elimination of most remaining legal costs from the previous system, ICBC expects that the LAER will remain stable with approximately 10 per cent of premiums going towards the cost of settling claims.

Goal 3: Safer and Sustainable Mobility

Objective 3.1: Reduce the frequency of crashes and encourage customers to drive less.

Key results

- Finalized planning for the modernization of B.C.'s Automated Safety Enforcement program, in partnership with RoadSafetyBC., March, 2026
- Implemented and expanded a usage-based product: a 15,000 km per year distance-based tier for optional coverage, June 2025

Summary of progress made in 2025/26

Strategy 1: Continue to partner on the Automated Safety Enforcement program

As the mobility landscape continues to evolve, proactively planning and implementing road safety programs to prevent high injury severity crashes while addressing emerging safety risks for all modes of transportation is critical. In 2025/26, ICBC finalized planning for the modernization of B.C.'s current Automated Safety Enforcement program – a proactive, technology-driven initiative aimed at reducing high-risk driving behaviours, preventing crashes and saving lives. Modernization work will continue into 2027 resulting in enhanced technology that increases efficacy to prevent high injury severity crashes at intersections.

Strategy 2: Explore options on usage-based insurance discounts

Usage-based insurance products reflect vehicle usage, such as distance travelled. By linking premiums to how much a person drives, these products encourage reduced driving and appeal to customers who want insurance costs that more closely reflect their vehicle use.

ICBC has expanded its usage-based discount product in 2025/26: a 15,000 kilometer per year distance tier for select Optional coverages. Customers already have other discount tiers available, for example 5,000 kilometres per year for Basic coverage and 10,000 kilometres a year for select Optional coverages, to best reflect how much they drive. To qualify for discounts, customers provide their odometer information when purchasing or renewing their insurance as evidence of distance driven.

Personal and commercial telematics optional pilots, which started in 2025/26, will be completed in 2027. Telematics uses GPS and sensors to consensually collect data such as location, speed, and driving behavior. That data can be used in a variety of ways, including to encourage safer driving behaviour.

Those pilots will inform future ICBC telematics programs and road safety initiatives (e.g., customer adoption, technology capabilities, and safety leading indicators).

Performance Measures

Performance Measure	2024/25 Actual	2025/26 Target	2025/26 Actual
[3a] Crash Frequency1	8.6%	8.6%	8.1%

Data source: ICBC claims and policy databases
[1]Targets for 2026/27 and 2027/28 were stated in the 2025/26 Service Plan as 8.5% and 8.4% respectively

Discussion: Crash Frequency

Crash Frequency is the number of crashes occurring within B.C., divided by the earned risk exposure for all policies excluding trailers and off-road vehicles. Due to a mild winter in 2025/26, crash frequency plateaued at 8.1 per cent instead of increasing as projected. Frequency is expected to rise minimally and continue its long-term downward trajectory due to new technologies focused on crash prevention.

Goal 4: Meaningful Reconciliation

Objective 4.1: ICBC will advance Reconciliation by supporting the social, cultural, and economic well-being of Indigenous Peoples through its practices, products, and services.

Key results

- Continued the implementation of the Reconciliation Action Plan in 2025/26, with progress shifting toward implementation and operational delivery, and advanced development of ICBC's multi-year strategic action plan to inform priorities in coming years.
- As of March 31, 2026, delivered Cultural Awareness and Safety training to 76% of employees, alongside Building Cultural Safety: Indigenous Awareness for Leaders to 56% of leaders.
- Improved access to and quality of driver licensing services for Indigenous Peoples in remote communities through expanded mobile, in-community service delivery.

Summary of progress made in 2025/26

Strategy 1: Continue to implement ICBC's Reconciliation Action Plan

The Reconciliation Action Plan demonstrates ICBC's accountability and commitment to ongoing Reconciliation. In 2025/26, ICBC continued implementation of the plan, with progress shifting from planning to implementation and operational delivery to advance commitments across all four pillars:

1. Demonstrate accountability and commitment to ongoing Reconciliation
2. Improve accessibility of products and services
3. Develop relationships and partnerships
4. Build Indigenous awareness and representation among ICBC employees

This progress was supported by transparent reporting on progress and learnings through ICBC's publicly accessible Reconciliation progress update. ICBC also advanced development of its multi-year strategic action plan to inform priorities for the coming years.

Strategy 2: Build Indigenous awareness and representation among ICBC employees

To help support Reconciliation, ICBC continued to build knowledge and awareness of Indigenous culture among its employees, while increasing representation of Indigenous employees working at ICBC. In 2025/26, ICBC delivered its Cultural Awareness and Safety training to 76 per cent of employees, and 56 per cent of leaders have attended Building Cultural Safety: Indigenous Awareness for Leaders. ICBC also advanced enhancements to its Indigenous employee recruitment and employee belonging strategy. This included partnering with organizations that provide education and training services to Indigenous Peoples, such as Aboriginal Community Career Employment Services Society (ACCESS), supporting leaders within ICBC on hiring and interviewing Indigenous candidates, and prioritizing inclusion in various career development programs, for example mentoring.

Strategy 3: Improve the accessibility and quality of driver licensing services for Indigenous Peoples

As part of ICBC's Reconciliation Action Plan, ICBC worked to reduce barriers that Indigenous Peoples in British Columbia can experience when obtaining a driver's licence, with a focus on improving access for people living in remote communities.

To advance this commitment, ICBC expanded mobile, in-community service delivery and relationship-based engagement through the Indigenous Community Outreach program. In 2025/26, the program delivered 47 community visits across 38 different communities, serving 742 customers and completing 1,635 transactions, helping customers avoid 197,527 km of travel and related costs associated with accessing in-person services outside their community. Through dialogue with community members, ICBC learned that improved access to driver licences, B.C. Services Card, and BC identification has supported employment, health care access, and family well-being.

In January 2026, ICBC also completed an assessment of options to expand road testing in additional remote Indigenous communities. Following this review, ICBC decided not to proceed with adding new routes beyond existing locations. The route evaluation concluded that there were not enough elements to adequately assess a driver's readiness for more complex environments. ICBC will continue to explore other ways to improve access.

Performance Measures

In 2025/26, ICBC advanced development of the multi-year strategic action plan. Performance measures for this objective will be identified as this work continues in 2026/27, informed by ongoing internal dialogue and engagement with First Nations, Métis, Inuit, and a variety of Indigenous organizations.

Goal 5: Engaged and Empowered Employees

Objective 5.1: Create a supportive employee experience that empowers employees to do their best work.

Key results

- Implemented a new three-year People Strategy (2026 – 2028), established a solid foundation and got key initiatives in place to set up for expansion.
- Defined and published leadership journeys by beginning to deliver training to leaders
- Launched in Q3 2026 a values-based recognition program to support engagement and build a stronger connection to ICBC's purpose and values.
- Advanced technological capabilities and upgrades to prepare a future-ready workforce that is skilled, agile, and adaptable to meet customer needs in a dynamic digital world.

Summary of progress made in 2025/26

Strategy 1: Implement the People Strategy and build a purpose-driven culture to support quality customer interactions

2025/26 marked the first year of the 2025/26 – 2027/28 People Strategy, focused on planning, assessing, and establishing the foundations for delivery. Delivery of this goal remains strong, with steady engagement, inclusion and empowerment.

In support of enhancing the employee experience, ICBC launched a values-based recognition program designed to strengthen how employees feel valued for their contributions and reinforce connection to ICBC's purpose. Nominations reflected engagement from across the organization.

ICBC prioritized leadership capability through the Inspirational Leaders Program. This included new Psychological Health and Safety and Inclusive Leadership training modules, which were rolled out to team and unit leaders as part of a phased delivery approach.

To further employee well-being, ICBC launched a voluntary biometric screening program to support employees in making informed lifestyle changes and feeling more in control of their overall health. Conducted by health professionals, each session included physical measurements and blood work, with personalized recommendations provided at the end of each session. Enhancements to People Portal, ICBC's human resources system, were completed to better support career development and learning access.

To prepare for a future-ready workforce that is skilled, agile, and adaptable to meet evolving customer needs in a digital environment, ICBC developed a future-ready technology roadmap in Q3 2026 to implement the tools that will support employee productivity, collaboration and communication. This included conducting a pilot of M365 Copilot to explore productivity and collaboration opportunities.

Strategy 2: Implement the Diversity, Equity and Inclusion Strategic Action Plan

ICBC remained committed to building a culture that is accessible to all, supportive, inclusive of colleagues and customers, and reflective of the diversity of British Columbia. In 2025/26, ICBC implemented work across three key areas of the DEI Strategic Action Plan. The three key areas include: building a talented, diverse, engaged and representative workforce; advancing an inclusive culture by embedding equity and inclusion into policies, processes and products; and building on the strength of DEI initiatives to create meaningful and sustainable change.

To build a talented, diverse, and representative workforce, demographic data collection continued through the Count Me In! Program, reaching its 22 per cent response goal in the first year. Feedback has been strong and work continues to assess long-term impact. A three-module Diversity, Equity and Inclusion Key Concepts course was also made available to all employees. Building on this foundation, ICBC completed an organization-wide accessibility assessment to inform the accessibility workplan and partnered with Qmunity – a Vancouver-based non-profit serving B.C.'s Queer, Trans and Two Spirit community – to offer identification clinics for name and gender identity updates to ICBC-issued provincial ID. Furthermore, ICBC has partnered with Convo Communications, a Deaf-owned and Burnaby-based company, to launch a free program that offers live, virtual, on-demand American Sign Language (ASL) interpretation using a mobile device. The service, called Convo Access, has now expanded to all driver licensing offices.

Performance measures and related discussion

Performance Measure	2024/25 Actual	2025/26 Target	2025/26 Actual
[5a] Employee Engagement Score[2]	66%	66%	65%
[5b] Inclusion Index[1,3]	76%	76%	76%

Data source: Employee Opinion Survey (EOS) conducted by an independent firm.
[1]Inclusion Index is the new name for what was previously the Diversity, Equity and Inclusion Index. The measure is still calculated based on the same nine questions from the Employee Opinion Survey.
[2]Targets for 2026/27 and 2027/28 were stated in the 2025/26 Service Plan as 67% and 68% respectively. Development of employee engagement targets beyond 2025/26 were being assessed.
[3]Targets for 2026/27 and 2027/28 were stated in the 2025/26 Service Plan as 77% and 78% respectively. Development of longer-term index targets were being assessed.

Discussion: Employee Engagement Score

ICBC's Employees Opinion Survey (EOS) seeks to understand employee opinions about the Corporation and reflects its efforts to attract and retain a talented, diverse, and engaged workforce. In 2025/26, ICBC's overall engagement score was 65 per cent, stable and relatively flat compared to results from the prior year. Strong survey participation at 80 per cent of employees signals ongoing commitment to improving the workplace. Of the five aspects of engagement, "can be myself at work" was the most favourable. The 2025/26 – 2027/28 People Strategy initiatives – including wellbeing programs, career journeys, and expanded learning and development opportunities – are expected to support positive movement in engagement.

Discussion: Inclusion Index

ICBC's Inclusion Index measures employees' perceptions and feelings of equity and inclusion across the organization. In 2025/26, the Inclusion Index held steady at 76 per cent, which is consistent with the prior year's result. In the broader Canadian context, EOS scores related to diversity and inclusion are seeing notable downward movement; ICBC's result remaining stable at 76 per cent is indicative of the commitment made to inclusion and accessibility. Areas of focus in 2025/26 – including Inclusive Leadership and Inclusive Hiring, Psychological Health and Safety training, and progress on Accessible B.C. standards – are expected to support continued improvement.