

Making car insurance better for B.C.



The provincial government and ICBC are making changes to control rates and increase care for injured customers with more money for the treatment and support they need to get better.

Significant increases to ICBC Accident Benefits

What are ICBC Accident Benefits?

ICBC Accident Benefits help with medical care, treatment and wage loss if you are injured in a crash, regardless of who is responsible for the crash. ICBC pays Accident Benefits to all occupants of a vehicle licensed and insured in B.C. They are also available if the driver named on an owner's certificate, or a member of their household, is hit by a vehicle as a pedestrian or cyclist.

Changes effective Jan 1, 2018

The overall limit for medical costs for treatments **increased** to **\$300,000**, up from \$150,000



Changes effective Apr 1, 2019

Wage loss payments **increased** to **\$740/week**, up from \$300/week



Home support benefits to help with cooking, cleaning and other activities inside the home, **increased** to **\$280/week**, up from \$145/week

Funeral costs **increased** to **\$7,500**, up from \$2,500

Death benefits were simplified and **increased** up to **\$30,000**, up from a range of \$17,580 to \$20,080

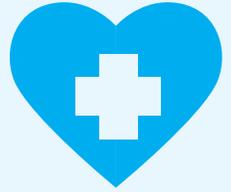


More money for treatments

- ✓ ICBC now covers the full reasonable cost of most treatments, whether the driver is responsible for the crash or not.
- ✓ ICBC pays more for treatments and covers more types of treatments for both existing and new claims effective April 1, 2019. ICBC also pays the full reasonable costs of treatments so customers should no longer be out-of-pocket for any costs for the following treatments: acupuncture, chiropractic care, clinical counselling, kinesiology, registered massage therapy, occupational therapy, physiotherapy and psychology.



- ✓ Updated fees were established by government following broad consultations with market analysis, rates paid by other insurers, member feedback, and research. The amounts will be indexed to the Consumer Price Index and reviewed by the government every five years to ensure they remain current. With these changes, whether a customer is responsible for a crash or not they should not be out-of-pocket for their treatment costs.



\$5,500 limit on payouts for pain and suffering on minor injuries, effective April 2019

- ✓ Pain and suffering describes the physical pain and emotional distress from being in a crash.
 - ✓ Payments for pain and suffering are entirely separate from compensation for any medical care and wage losses, which are covered by ICBC Accident Benefits. The limit on pain and suffering payments does not impact compensation for any additional economic losses, including additional wage loss. The right to seek this additional compensation remains for injured customers who are not responsible for the crash.
 - ✓ The limit on pain and suffering payments for minor injuries shifts the focus away from maximizing compensation and, by reducing legal costs, more money can be added to the care, treatments and support the customer needs to get better.
- The limit applies to minor injury claims only. It will not apply to broken bones or other serious and catastrophic injury claims.

What's a minor injury?

B.C.'s minor injury definition includes sprains, strains, general aches and pains, cuts, bruises, road rash, minor whiplash, persistent pain, temporomandibular joint disorder (TMJ) - pain in your jaw joint and in the muscles that control jaw movement, mild concussions and short-term mental health conditions.



If after 12 months, these symptoms persist and have a significant effect on activities of daily living, such as work and school, the injury would no longer be considered minor within the minor injury definition.

For concussions or mental health conditions, we recognize that the severity and duration of the injury cannot be easily estimated until after some recovery. This is why an injury of these types will only be determined as meeting the definition of minor injury after it is determined that there has been no significant impact lasting beyond four months.



Who decides if an injury is minor?

A medical professional – not ICBC – will diagnose a customer's injuries and this will be used by ICBC to assess whether the injury is minor or not, based on the minor injury definition found in the regulations.

Disputes over certain motor vehicle injury claims, including the classification of an injury, can be adjudicated by B.C.'s Civil Resolution Tribunal, an independent tribunal that already adjudicates strata and small claims disputes in the province. This is in addition to ICBC's current internal dispute resolution process.

Can people injured in a crash still hire a lawyer?

These changes do not impact a customer's ability to seek legal representation for any type of claim – minor or serious.

The limit on pain and suffering payments apply to minor injury claims only. And it also does not impact compensation for any additional economic losses, including additional wage loss. The right to seek this additional compensation remains for injured customers who are not responsible for the crash.

