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ICBC Rates 2006 SUVs & Trucks Poorly in Rear-End Collision Protection — January 9, 2006

The Insurance Corporation of British Columbia (ICBC) announced results today of rear-crash protection tests in 2006 pickup trucks and sport-utility vehicles (SUVs). None of the 16 pickup trucks tested and only six of the 43 SUVs tested received "good" protection ratings. Nine of the pickups and 27 SUVs received "poor" ratings, while the rest had "marginal or adequate" ratings.

"Whiplash is the most common type of injury in motor vehicle collisions," said ICBC Vehicle Safety and Research Manager John Gane. "Pickups and SUVs are some of the best selling vehicles in British Columbia. We hoped these rugged vehicles, some of which are bought for their perceived safety image, would have offered more robust protection for passengers."

Tests were conducted on behalf of the International Insurance Whiplash Protection Group (IIWPG) at the Insurance Institute for Highway Safety facilities in Virginia. Using an ICBC-developed device, car seats are measured for head restraint geometry. Seats with good or acceptable geometry are subjected to a dynamic crash test that simulates a stopped vehicle being rear-impacted by another vehicle of the same weight going 32 km per hour.

"Now that we have developed a test using a newly designed rear-impact dummy, it will take some auto manufacturers time to improve seat designs and provide the ideal degree of protection," said Gane.

The best rated 2006 SUVs included the Ford Freestyle, Honda Pilot, Jeep Grand Cherokee, Land Rover LR3, Subaru Forester and Volvo XC90. "Poor" ratings, however, were attributed to some of the most costly SUVs, including the Cadillac SRX, Lexus GX 470 and RX 330, BMW X3 and X5.

The best of the 2006 pickup trucks were the Dodge Dakota (without adjustable lumbar), Nissan Titan and Toyota Tundra with "adequate" ratings. Most of the best-selling pickups - including the Ford F-150, Chevrolet Silverado/GMC Sierra and Dodge Ram - received "poor" ratings.

Full results of these and previous tests of Canadian passenger cars are at Seat/Head Restraint Test Results (SUVs and Pickups) and Passenger Cars Head Restraint Ratings (http://www.icbc.com/library/research_papers/head_restraint/ratings_resultsPU.asp)

ICBC is a world leader in car safety research and along with insurers in the U.K., U.S., Australia, Germany, Sweden and Spain, is a member of the IIWPG. ICBC has been promoting better seat and head restraint design since 1993 to help reduce injuries and claims costs. Most of the world's auto manufacturers have purchased ICBC's Head Restraint Measuring Device to develop safer seats. All cars sold in the U.S. will be required to use this technology by 2008.

Note for Television Media: Video footage of dynamic crash test (<http://www.icbc.com>) is available.

For more information contact:
Doug Henderson 604-982-1332
John Gane 604-341-4127

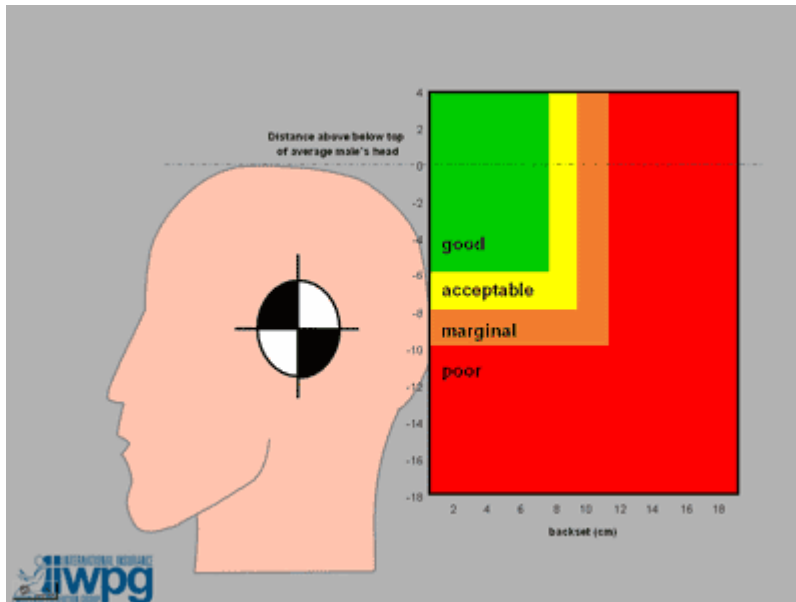


Rear-End Collision Protection Test Procedures — January 9, 2006

1. Vehicles are measured for head restraint geometry using the ICBC Head Restraint Measuring Device. To be effective, a head restraint needs to be close to the back of the head, and high enough to support the head when the struck car is suddenly propelled forward in a rear-impact.



2. Head restraint geometry is then rated in one of four categories according to its height and distance from the back of the head.



3. Seats with "good" or "acceptable" ratings are removed from the vehicle and tested with a specially designed rear impact dummy in a simulated 32km/h rear impact crash test.



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ICBC improves road safety across the province — January 18, 2006

In 2005, ICBC invested more than \$8.5 million in road improvements

Roadways across British Columbia have been made safer thanks to investments from ICBC.

In 2005, ICBC invested more than \$8.5 million in funding for studies and improvements to roads across the province.

"ICBC is committed to making roads safer. Road improvements are one way ICBC is working to reduce crashes and save lives," said John Pump, ICBC Manager Road Improvement Program.

"Investments in road improvements also make business sense. Fewer crashes mean lower claims costs, which can help to keep insurance rates low and stable."

ICBC's Road Improvement Program works in partnership with municipalities and the Ministry of Transportation.

"Our number one priority is helping British Columbians reach their destinations safely and efficiently," said Transportation Minister Kevin Falcon.

"We are working with ICBC to achieve this goal through infrastructure investment and education to ensure our roadways are reliable and safe."

Once a potential road improvement site is identified, ICBC and its partners thoroughly evaluate the project. All road improvement investments are measured to ensure they make BC roads safer for all users.

Road engineering is only one of ICBC's three primary tactics for improving road safety.

The best way to keep roads safe across the province is to combine road improvements with education and enforcement.

Throughout 2005, ICBC invested in education campaigns targeting speeding and aggressive drivers, auto crime awareness, pedestrian safety, impaired driving and seatbelts. Programs such as Speed Watch and Zero Crash Month work in partnership with municipalities and local police to help make a significant contribution in reducing crashes. ICBC's partnership with the Autoplan Brokers enables local elementary schools to participate in the Back to School pedestrian safety campaign, and secondary schools to host RoadSense speakers to educate youth about the consequences of drinking and driving.

ICBC supports enhanced enforcement initiatives through a funding agreement with the Ministry of Public Safety and Solicitor General. In 2005, ICBC contributed approximately \$17 million towards enhanced enforcement focusing on aggressive drivers, auto crime, impaired driving and seatbelts.

**For more information contact:
Kate Best 604-982-2480**





Rising claims costs drive auto insurance rate increase application — January 28, 2006

As a result of significantly increased costs for injury claims, ICBC has applied for a 6.5 per cent increase in 2006 basic insurance rates with the BC Utilities Commission.

If BCUC approves the rate increase that ICBC is proposing, basic insurance premiums would increase by \$38 for the average customer. The filing updates materials provided to the Commission in recent months.

"Over the past few years, ICBC has been successful in keeping BC roads safer, our overhead costs under control and our rates low and stable, but insurance is a volatile industry," said ICBC's President and CEO Paul Taylor. "In 2005, basic insurance claims costs rose more than 15 per cent and we expect the average cost of claims to rise by about four per cent in 2006. We need to raise rates to cover these increases."

"Since 2000, including this proposed increase, on average basic insurance rates have increased at approximately the rate of inflation," said Taylor. "For those who buy optional coverage from ICBC, basic and optional insurance rates combined have increased even less."

ICBC has requested the proposed increase take effect on an interim basis, effective March 15, 2006. BCUC is expected to rule on the request for interim rates in early February.

A key factor in setting insurance rates is anticipated claims costs. Injury claims, which are primarily covered by basic insurance, are the prime driver of increases in claims costs in 2005 and this is expected to continue in 2006. Without a rate increase, basic insurance revenue will not be sufficient to pay for the cost of providing that coverage.

Basic insurance provides protection to all BC motorists through a standard level of coverage. ICBC also sells additional, optional coverage and competes with other insurers for this business.

In June 2005, ICBC announced \$100 million in annual optional insurance rate reductions for 1.6 million BC motorists who buy their optional coverage through ICBC. Optional insurance provides different coverage from basic insurance, including coverage of damage to or theft of your own vehicle and additional protection from third party liability.

**For more information contact:
Doug McClelland (604) 982-2476**





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ICBC and COPE 378 employees go extra mile for 2005 United Way campaign — February 1, 2006

Over \$641,000 was raised to help support community services

ICBC and its employees helped make 2005 a record-breaking year for contributing funds towards the United Way. Just over \$641,000 was raised, almost \$100,000 over the 2005 campaign goal and a record amount for the corporation. Money raised will support United Way organizations working to improve lives and strengthen communities across the province.

In acknowledgement of its efforts, ICBC was recognized as the Employee Campaign Team of the Year at the United Way of the Lower Mainland's annual Spirit Awards, held Tuesday, January 31st at the Westin Bayshore in downtown Vancouver. The award salutes the achievements of its workplace volunteers for organizing and conducting the most exceptional United Way campaign.

"Every year, the strength of ICBC's campaign comes from the number of people who participate," said chief operating officer Bill Goble, ICBC's 2005 executive sponsor and leadership chair. "Some take part through pledging, others participate through supporting the many events that take place during the month long campaign, or volunteer their time to help this worthy cause. Thanks to the heart-felt enthusiasm of so many of our employees, ICBC is helping to make a difference in communities around the province."

"COPE 378 members at ICBC have a proud and long record of participating with the United Way campaign," said COPE 378 vice-president David Black. "Our members are very active in their communities and find the workplace campaign very rewarding. We are pleased to take part every year."

Almost 30 per cent of managers, executive and unionized employees made a contribution this past year. On the Leadership level - employees pledging \$500 or higher - more than 100 new leaders donated at this level compared to last year.

"ICBC and its employees are making a difference in people's lives and are directly strengthening our community" said Michael McKnight, president and CEO, United Way of the Lower Mainland. "On behalf of the community, we service, I thank everyone at ICBC for an absolutely incredible campaign."

Money raised throughout the United Way campaign will support community services for United Way organizations across the province, and help children, youth, new immigrants and seniors.

For more information contact:

Catherine Dixon 604-982-2482

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ICBC recovers policyholders' money — February 1, 2006

False information from PoCo resident proves costly

A Port Coquitlam resident has pleaded guilty to charges of providing false information to ICBC regarding a vehicle theft.

Ramaneet Kaur Gill of Port Coquitlam appeared in court on January 10, 2006 and pleaded guilty to charges under the Insurance (Motor Vehicle) Act. She was fined \$2,500 and ordered to pay \$241 in restitution. Gill will also be out the value of her vehicle, estimated at over \$26,000.

"ICBC has a zero tolerance policy for claims based on fraud," said Mark Withenshaw, ICBC vice president of loss management. "It is not acceptable to ICBC to sit back and simply pass the cost of fraud onto our customers."

Gill reported that her 2003 Toyota Camry Solara was stolen from Silver City Guildford theatre parking lot on November 2, 2004. According to her statement, the vehicle was left in the parking lot that morning and was gone when she returned that evening.

Police and an ICBC adjuster working on the case discovered that the vehicle was found on a logging road in Nanaimo that same morning. The vehicle had been torched and was found by a husband and wife out for a drive. The discrepancy in time led to further investigation and a denial of the claim.

"Fraud is not a victimless crime," said Withenshaw. "The cost is paid by honest customers in the form of higher premiums." It is estimated that fraud costs each of ICBC's 2.8 million policy holders in the range of \$100 to \$150 per year.

Anyone with information on a suspicious, exaggerated or fraudulent claim is encouraged to phone the ICBC Tips Line at 604-661-6844.

For more information contact:

Doug Henderson
604-982-1332





Abbotsford brothers plead guilty — February 14, 2006

Brothers fined and ordered to pay restitution to ICBC

Grzegorz and Piotr Skrzyniarz of Abbotsford are facing the consequences of providing false information regarding the alleged theft of a vehicle.

The Skrzyniarz brothers appeared in court January 30, 2006, and were convicted under the Insurance (Motor Vehicle) Act. P. Skrzyniarz was fined \$2000; G. Skrzyniarz was fined \$1000 and ordered to pay ICBC \$1059 in restitution.

"ICBC has a zero tolerance policy when it comes to fraud," said Mark Withenshaw, ICBC vice president of loss management. "We will not sit back and simply pass the cost of fraud onto our customers."

It is alleged that, P. Skrzyniarz was traveling to HiHume Lake near Kamloops, B.C., when the 1996 Volkswagen Golf he was driving broke down. The vehicle, belonging to his brother, was towed to a remote lookout area and pushed off a cliff. The Skrzyniarz brothers reported the vehicle stolen two days later and filed a claim with ICBC. Both brothers provided false statements to ICBC, their claim was denied based on inconsistencies in their statements.

"February is auto crime awareness month. ICBC not only pursues individuals who steal cars, but also those who lie about or exaggerate their theft claims," said Withenshaw.

ICBC's Tip Line is a tool that helps combat fraud and vehicle-related crimes. It averages more than 1,000 calls every month from people reporting suspicious claims and other instances of potential fraud. Information is confidential and callers can remain anonymous. The Tip Line number is 604-661-6844.

For more information contact:

Doug Henderson

604-982-1332





Volunteers Find Six Stolen Vehicles — February 14, 2006

Stolen Auto Recovery Program a success thanks to volunteers

Getting away with vehicle theft in Kelowna became much more difficult in the last quarter of 2005.

Dozens of volunteers with the Stolen Auto Recovery Program (<http://www.icbc.com>) checked more than 8,300 vehicles in the three-month period between October and December. Their efforts uncovered six stolen vehicles.

Stolen Auto Recovery Program volunteers cruise the streets in vehicles equipped with police radios and Palm Pilots comparing license plates of vehicles in parking lots, on the street, or on the move to a database of stolen vehicles from across Canada that is updated daily. When a suspected stolen vehicle is spotted, they radio police who then take appropriate action.

"Thieves should be aware that anywhere they go, there's a good chance a volunteer will also be there looking for stolen vehicles," said Steve Foster of Kelowna Community Policing. "You never know who is watching."

The program became more effective during the last part of 2005 thanks to new software from the BC Crime Prevention Association. Checking and identifying stolen vehicles is now faster and easier.

The Palm Pilots were donated last year by Whillis Harding Insurance Agencies through their involvement with the Autoplan Broker Road Safety Program.

"Auto crime is a major problem that costs all of us money, so last year we decided to do something about it," said Autoplan broker Greg McGill of Whillis Harding Agencies. "Our local Citizens on Patrol volunteers give so much of their time and energy to help fight auto crime that we figured providing them with the latest tools was the least we could do to make their job easier, and show our appreciation for what they're doing to protect the community for all of us."

Drivers are encouraged to take steps to prevent their vehicle from being stolen in the first place. The best protection is installing an electronic passive immobilizer. The device makes the vehicle impossible to start unless the correct key or electronic device is present. A system can be installed for a couple hundred dollars and will make drivers eligible for a discount on their Autoplan insurance.

Other important anti-theft measures include locking doors and closing windows, taking anything of value out of the vehicle, and parking in well-lit areas with plenty of pedestrian traffic.

On an average day in BC, 64 vehicles are stolen, 112 vehicles are broken into and 74 vehicles are vandalized. An average stolen vehicle claim in the Southern Interior costs approximately \$5,000. Auto crime costs ICBC policy holders approximately \$140 million a year.

If you would like to volunteer with a Citizens on Patrol group or the Stolen Auto Recovery Program, contact your local Community Policing office.

The Stolen Auto Recovery Program is a joint effort between ICBC, the BC Crime Prevention Association, the RCMP, the Canadian Police Information Centre and local Citizens on Patrol groups.



Backgrounder - Stolen Auto Recovery Program — February 14, 2006

What is it?

The Stolen Auto Recovery (SAR) Program helps police track down stolen vehicles and apprehend car thieves with the help of Citizens on Patrol volunteers. It is a partnership involving ICBC, the BC Crime Prevention Association, the RCMP, the Canadian Police Information Centre and local Citizens on Patrol groups.

How does it work?

Volunteers work in teams of two, patrolling the streets and entering the license plate numbers of parked and moving vehicles into computers that contain the latest information on stolen automobiles. If a plate matches one that's listed as stolen, volunteers keep an eye on the suspect vehicle and alert the police, who take the appropriate action.

What's a typical patrol like?

Volunteers go out on a six-hour street patrol about once a month. They usually begin by conducting a test of their police-band radios and ensuring the latest data on stolen vehicles and plate numbers is downloaded into their computers. After a briefing with a community policing liaison officer, the two-member teams hit the street. One volunteer drives and the other keys license plate numbers into the computer. All teams work in the same area and remain in radio contact with the supervising police officer who can join up with them on short notice. When the computer generates a license plate match, the volunteers notify police and keep an eye on the suspect vehicle from a safe distance until officers arrive.

How successful is the program?

In 2003, Stolen Auto Recovery Program groups in BC recovered 1,451 stolen vehicles and 225 stolen license plates.

How can I get involved?

To volunteer, you must be 19 or older, have no criminal record and speak English well. For more information, contact your local RCMP detachment or community policing office.

For more information contact:

David Dickson
Regional Manager, Loss Prevention
North Central Region
250.305.6667 OR 250.392.0022

Alyson Gourley-Cramer
Marketing & Communications Coordinator
North Central Region
250.561.5006 OR 250.961.9299





New Westminster resident fined and ordered to repay ICBC — February 14, 2006

Providing false information about a vehicle theft proves costly

Boris Vucen of New Westminster was fined \$5,000 and ordered to pay restitution to ICBC in the amount of \$14,577 for falsely declaring the theft of a vehicle.

Vucen appeared in court January 25, 2006, entered a guilty plea and was convicted under the Insurance (Motor Vehicle) Act for providing false information to ICBC. Costs recovered from Vucen include all monies paid out for his claim, the investigation process, as well as the cost of having the vehicle returned from Germany.

"ICBC has a zero tolerance policy when it comes to fraud," said Mark Withenshaw, ICBC vice president of loss management. "We will not sit back and simply pass the cost of fraud onto our customers."

Vucen allegedly reported his 1997 Mustang stolen from his residence in New Westminster. Shortly thereafter, ICBC investigators were contacted by Customs Canada, the vehicle had been located on a container ship traveling to Hamburg, Germany. Vucen had arranged to have the vehicle shipped overseas. Criminal fraud charges were laid against Vucen and a warrant was issued for his arrest.

Vucen was arrested by RCMP in Strathcona, Alberta, after visiting a police detachment to have a criminal record check done for employment purposes. He was held in custody and returned to New Westminster.

"February is auto crime awareness month. ICBC not only pursues individuals who steal cars, but also those who lie about or exaggerate their theft claims," said Withenshaw.

Anyone with information on a suspicious, exaggerated or fraudulent claim is encouraged to phone the ICBC Tips Line at 604-661-6844. Information is confidential and callers can remain anonymous.

For more information contact:

Doug Henderson

604-982-1332





ICBC urges Prince Rupert to take a walk/drive on the safe side — February 15, 2006

PRINCE RUPERT, B.C. - The number one safety concern in Prince Rupert is pedestrian safety, and ICBC is alerting the community with a diverse public service campaign.

The campaign kicked off February 1st, 2006 with dramatic radio ads on local and First Nations stations. Accompanying the ads are posters detailing a fictional obituary of a pedestrian hit. The key message is that once you lose a life-- whether it's your own or another's-- it cannot be given back.

One of the most hazardous areas for pedestrian hits is downtown by the movie theatre. Pedestrians frequently cross without notice and dark conditions make for extreme safety concerns.

"Dark and wet weather conditions in Prince Rupert create a dangerous environment for both walking and driving," said Cst. Alain Beaulieu, RCMP.

"In cases of pedestrian hits in Prince Rupert, both pedestrians and drivers have been at fault, ranging in age from child to senior. We're suggesting ways in which all citizens and visitors can ensure their safety on our streets."

At the community level, ICBC has organized a colouring contest with local elementary schools, which encourages pedestrian safety in school zones. Teachers received an informational package with lesson plans and teacher aids to help promote the issue.

The contest ends on February 20th with students from kindergarten to grade four divided into categories based on their age/grade, and judged by a panel of community volunteers. Winners will receive reflective backpacks from Mountain Equipment Co-op, and the overall winner will receive a reflective jacket.

"There is an important reason why we wanted students to participate", said David Dickson, ICBC Loss Prevention Manager for the North Central Region. "They are the future of our communities, and if we can encourage them to practice safe pedestrian behaviour today, they will model it for upcoming generations."

ICBC's North Central Loss Prevention Team has received extensive support for the project from local community stakeholders: the RCMP, school administration and teachers, and ICBC claim centre staff.

Pedestrians - take a walk on the SAFE side:

- wear bright or reflective clothing when walking in wet and/or dark weather conditions
- always use the sidewalk, unless there isn't one. In that case, face traffic so you can see if a car is out of control
- cross the street at corners, marked cross walks, or lights
- make eye contact with drivers before you cross to ensure that they see you

Drivers - take a drive on the SAFE side:

- Always yield to pedestrians



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- Beware of pedestrians who appear indecisive or inattentive
- Watch for pedestrians when backing up
- Be alert to drivers who stop in the lane next to you - they might be stopping for a crossing pedestrian

For more information on pedestrian safety, visit www.icbc.com

For more information contact:

Ryan Detwiller

ICBC

(250) 979-4612





Abbotsford resident attempts to defraud ICBC — February 22, 2006

Provides false information about an injury claim

Sarbjit Singh Sidhu of Abbotsford was fined \$3,500 for attempting to defraud ICBC. Sidhu appeared in Surrey Provincial Court on February 10, 2006 for sentencing after being charged and convicted under the *Insurance (Motor Vehicle) Act* for providing false information to ICBC.

"ICBC has a zero tolerance policy when it comes to fraud," said Mark Withenshaw, ICBC vice president of loss management. "We will not sit back and simply pass the cost of fraud onto our customers."

According to Sidhu's statement, on April 22, 2003 he was involved in an altercation in the Abbotsford area of Blueridge and Saturna. Punches were thrown, and allegedly Sidhu was struck by his assailant's vehicle. Sidhu suffered a broken ankle as a result of the attack and filed an injury claim with ICBC.

ICBC investigated the claim and witness testimony revealed Sidhu had fractured his ankle as a result of a fall after being struck by a punch. ICBC denied his claim and is seeking to recover all costs associated with the claim.

"Fraud is not a victimless crime," said Withenshaw. "The cost is paid by honest customers in the form of higher premiums." It is estimated that fraud costs each of ICBC's 2.8 million policy holders in the range of \$100 to \$150 per year.

Anyone with information on a suspicious, exaggerated or fraudulent claim is encouraged to phone the ICBC Tips Line at 604-661-6844.

For more information contact:

**Doug Henderson
604-982-1332**





Surrey resident attempts to defraud ICBC — February 22, 2006

Providing false information about a theft claim proves costly

Jasbir Singh Bains of Surrey was fined \$4,000 for attempting to defraud ICBC. Bains appeared in Surrey Provincial Court on January 23, 2006 and was charged and convicted under the *Insurance (Motor Vehicle) Act* for providing false information to ICBC.

"ICBC has a zero tolerance policy when it comes to fraud," said Mark Withenshaw, ICBC vice president of loss management. "We will not sit back and simply pass the cost of fraud onto our customers."

Bains reported his 1991 Acura NSX stolen from the Langley 7-Eleven parking lot, the evening of February 19, 2004. According to Bains' statement, he left his vehicle running while he entered the store and upon exiting the store, the vehicle was gone. Bains filed a theft claim with ICBC.

Langley RCMP recovered Bains' vehicle in Murrayville, the same day it was reported stolen. The attending officer advised ICBC that neighbours reported seeing the vehicle parked in the area hours prior to the alleged visit to 7-Eleven. ICBC denied Bains' claim.

"February is auto crime awareness month. ICBC not only pursues individuals who steal cars, but also those who lie about or exaggerate their theft claims," said Withenshaw.

Anyone with information on a suspicious, exaggerated or fraudulent claim is encouraged to phone the ICBC Tips Line at 604-661-6844. Information is confidential and callers can remain anonymous.

**For more information contact:
Doug Henderson
604-982-1332**





ICBC has zero tolerance for fraud — February 22, 2006

False claim proves costly for Vancouver resident

Mainka Kaur Sandhu of Vancouver has been charged and convicted under the Criminal Code of Canada for making a fraudulent claim in regards to the alleged theft of her vehicle.

Sandhu appeared in Vancouver Provincial Court on January 19, 2006 and pleaded guilty. She was ordered to perform 100 hours of community service and pay a victim surcharge fee of \$100. She will have a criminal record and must report to a probation officer until the community service is completed.

In addition, Sandhu signed a settlement agreement with ICBC amounting to \$45,000. The settlement repays all costs associated with the payment of Sandhu's claim, related investigation and punitive damages.

"ICBC has a zero tolerance policy when it comes to fraud," said Mark Withenshaw, ICBC vice president of loss management. "We will not sit back and simply pass the cost of fraud onto our customers."

In January 2004, Sandhu reported her 2002 Volkswagen Jetta stolen from her residence and filed a claim with ICBC. According to her statement, prior to its theft the vehicle was in good condition and equipped with an immobilizer. ICBC considered Sandhu's claim legitimate and paid her \$34,000 - the cash value of the stolen vehicle.

Sandhu's vehicle was later recovered and an investigation revealed six months prior to the theft claim, the vehicle's motor had seized due to poor maintenance - rendering the vehicle inoperable. Sandhu's warranty did not cover the engine failure.

"February is auto crime awareness month. ICBC not only pursues individuals who steal cars, but also those who lie about or exaggerate their theft claims," said Withenshaw.

Anyone with information on a suspicious, exaggerated or fraudulent claim is encouraged to phone the ICBC Tips Line at 604-661-6844. Information is confidential and callers can remain anonymous.

For more information contact:

Doug Henderson
604-982-1332





It's no fun if you're dead — March 3, 2006

ICBC launches new youth-focused road safety campaign

Going to the movies isn't fun when your date is dead. This is the bold approach behind *It's no fun if you're dead* — ICBC's new road safety campaign targeting youth aged 18 to 21.

In 2004, car crashes in B.C. killed 44 youth aged 18 to 21 and injured more than 7,500. Car crashes remain the number one killer of youth, and a leading cause of accidental death for all age groups. ICBC is committed to countering this trend.

The 2006 youth campaign, launched March 3, is centred on an interactive website, www.nofunbeingdead.com. Designed to engage and educate, the website presents the grim consequences of inappropriate driving behaviour, in a youth-focused manner.

"Youth are bombarded with messages from all fronts. To cut through the clutter, ICBC wanted a message that was edgy and attention-grabbing," said Laurie Baker, manager of provincial loss prevention.

It's no fun if you're dead is straight to the point. The bad choices you make behind the wheel can kill you and cause you to miss out on all the fun things in life that are important now."

From March to May, ads will air on television stations, in movie theatres and be posted in clubs, bars and restaurants. The ads recreate activities involving youth with a dramatic twist, one of the fictional participants is dead - a potential consequence of reckless driving behaviour.

Each year, ICBC invests in a variety of road safety programs targeting all age groups, from child-seat installation workshops to mature driver programs. The 2006 youth campaign is a focused effort to educate a higher-risk age group.

To coincide with *It's no fun if you're dead*, RoadSense speakers, sponsored in most areas by the Autoplan Brokers, will be traveling around the province to share their stories with youth of how a crash has dramatically changed their lives.

ICBC believes reducing crashes on B.C. roads makes sense. It saves lives, decreases injuries and helps to keep rates low and stable by reducing claims.

Visit www.nofunbeingdead.com to see ICBC's latest innovative approach to reach youth with a serious message.

**For more information contact:
Kate Best 604-982-2480**





ICBC 2005 net income drops by half — March 8, 2006

ICBC has reported net income of \$198 million for the year ended December 31, 2005, compared to restated net income of \$373 million for 2004.

"Last year was a challenging year for ICBC," said Paul Taylor, ICBC's president and CEO. "Net income is about half of what it was in 2004 due to a significant increase in claims costs, which particularly impacted the basic side of our business."

Insurance premiums earned for the whole company increased slightly to \$3.1 billion in 2005, from \$3.0 billion in 2004, mainly due to a 3.2 per cent increase in the number of basic policies sold.

In June 2005, ICBC announced a \$100 million reduction in optional rates for 1.6 million better-risk customers, which brought savings to approximately 85 per cent of customers who purchase optional coverage from ICBC for their private passenger vehicle. In addition, approximately \$41 million in refunds were issued in 2005 as part of the rate reduction for optional coverage. These reductions will not fully impact ICBC's bottom line until 2007.

Net claims costs increased by approximately 13 per cent to \$2.5 billion in 2005, which compares to \$2.2 billion in 2004. There was a small decrease in the number of claims reported in 2005, but this was more than offset by an increase in the average cost per claim, particularly injury claims.

"For approximately half of those customers who purchase optional and basic insurance for their private passenger vehicle from ICBC, rates in 2006 will be lower than they were in 2004," said Taylor. "However, we know we have significant challenges ahead of us as we work to keep rates low and stable in the long term."

Operating costs for ICBC's insurance operations increased by approximately one per cent to \$424 million in 2005 from \$419 million in 2004, mainly due to increased investments in road safety programs.

Investment income for 2005 increased by \$184 million to \$579 million, mainly due to increased bond and equity gains. Income produced by ICBC's investments lowered the average premium for each policyholder by \$203 in 2005.

The cost of ICBC's non-insurance operations (driver licensing, vehicle registration, and fine collection for the provincial government) increased slightly to \$109 million in 2005, compared to \$105 million in the previous year, primarily due to the opening of additional locations for driver licensing services.

**For more information contact:
Doug McClelland 604-982-2476**



Statement of Operations

For the Year Ended December 31

(\$ Millions)	2005	2004
	Actual	Actual Restated
Premiums written	\$ 3,147	\$ 3,089
Premiums earned	3,117	3,026
Service fees	36	37
TOTAL EARNED REVENUES	3,155	3,063
Claims and related costs ¹	2,809	2,518
Operating expenses	140	139
Premium taxes and commissions	478	323
Total expenses	3,427	2,980
UNDERWRITING (LOSS) INCOME	(272)	83
Investment income	579	395
INCOME - INSURANCE OPERATIONS	307	478
PROVINCIAL LICENCES AND FINES	469	450
LESS:		
Licences and fines transferable to the Province	469	450
Non-insurance expenses	91	88
Commissions	18	17
Total non-insurance expenses	578	555
LOSS - NON-INSURANCE OPERATIONS	(109)	(105)
NET INCOME	\$ 198	\$ 3/3

¹ Claims incurred actuals are presented on a discounted basis.





What's all the hoop-la? — March 13, 2006

ICBC youth road safety campaign launches at TELUS BC Boys' AAA Basketball Championships

ICBC will launch its latest - very edgy - youth road safety campaign to a buzzing audience of more than 300 young male athletes gathered at the welcoming ceremonies for the TELUS BC Boys' AAA Basketball Championships.

Car crashes are still the #1 killer of youth aged 13 to 21 years. According to BC Vital Statistics, 29% of all youth deaths in BC in 2004 were caused by car crashes. That year, 60 youth were killed and 10,600 were injured in 8,600 crash incidents in BC.

"This is a deadly issue for our youth so we need to reach them in a way that they can relate to - that they'll pay attention to. We're living in a very fast-paced world and our youth are exposed to messages and advertising all day long - online, on TV, at school and on their cell phones," says Sue Carle, Vice President of ICBC's Lower Mainland Region. "ICBC wanted to put a message out there that would break through all of that."

The campaign is straight to the point. ***It's no fun if you're dead.*** The bad choices you make behind the wheel can kill you and cause you to miss out on all of the fun things in life that are important now.

This very serious issue will be launched and presented to these young athletes as improv theatre sketches by the Vancouver TheatreSports League. "We appreciate being able to launch this important message to youth at the oldest and largest high school tournament in BC," says Carle. "These kids will not expect to be receiving a life and death message at this event. But we will definitely get their attention with the hilarious sketches that have been prepared. We hope they'll take this story and the lessons learned back to their peers at school."

Tournament Director John Buis explains, "All of our players and their high-school classmates have big dreams right now. We don't want any of them destroyed. Unfortunately, I understand this all too well from my other life as a District Commander with the Burnaby RCMP so I'm happy to support this message and help get it out to our youth."

The campaign runs from March to the end of May. The provincial ad campaign will air on TV and in movie theatres, and print advertising will be placed in clubs, bars and restaurants.

Ads use dark humour to depict everyday activities - young people playing video games, at a campsite, etc. - but with a twist. Slouched amongst the group will be a friend that is obviously dead. The main text is "It's no fun if you're dead" with the secondary message urging young people not to drink and drive, to wear a seatbelt and to slow down. The visuals are intended to catch the attention of youth and drive them to www.nofunbeingdead.com Visitors to the interactive website can watch campaign commercials, learn about dangerous driving through games and enter a contest for prizes worth living for (including a home theatre system, Xbox 360, iPod Nanos - full contest details available at www.nofunbeingdead.com).

Youth Campaign Launch	
When:	Tuesday, March 7, 2006 Welcoming Ceremonies begin @ 7:00 p.m.



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Where:	The Hastings Room at the PNE (Across the parking lot from the PNE Agrodome, beside the PNE Administration Building. Access via Renfrew Street, just North of Hastings Street. Enter at PNE Forum Gate 2)
Photo opportunity:	<p>At approximately 7:10 p.m., ICBC will launch its straight to the point youth road safety campaign: It's no fun if you're dead.</p> <p>The Vancouver TheatreSports League will engage these young athletes in some hilarious improv theatre sketches on a very deadly issue.</p>

For more information contact:
Aman Kainth
ICBC Lower Mainland
Marketing and Communications
604-786-6482 cell





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Consumer Alert: ICBC warns US residents of lottery scam — March 21, 2006

The Insurance Corporation of British Columbia (ICBC) has issued a consumer alert, warning US citizens about an apparent lottery scam involving fraudulent cheques that appear to be from ICBC. A lottery sweepstakes letter accompanies the cheque, and is sent via mail from a company named Golden International Sweepstakes.

To date, three cases have been reported to ICBC, all involving individuals residing in the US. Victims reported the scam through ICBC's Fraud Tip Line, and an investigation has been launched.

ICBC is not affiliated with Golden International Sweepstakes and is cautioning US residents to be watchful of fraudulent cheques bearing the ICBC name and logo, in the amount of \$9,138 USD.

The letter advises that before the cheque can be cashed, the recipient must forward a payment of \$6,000 USD to Golden International Sweepstakes for processing, legal documentation and insurance fees.

ICBC urges individuals to protect themselves against this scam. Legitimate cheques from ICBC do not require fee payments.

If you suspect you've received a fraudulent cheque from ICBC, or have information regarding this scam, immediately contact your local police department. Please advise ICBC by calling toll-free 1-800-663-3051.





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ICBC on site in Prince Rupert to expedite vehicle-related claims — March 22, 2006

ICBC representatives are on site in Prince Rupert today to assist passengers from the Queen of the North to expedite the handling of all vehicle-related claims related to the ferry's sinking.

ICBC has been in contact with BC Ferries and has agreed to handle all vehicle-related claims. This will include expedited payments for the loss of the vehicle, as well as coverage for a replacement vehicle if required.

ICBC's goal is to have cheques in the customers' hands as soon as possible - immediately, or certainly within 24 hours.

For more information contact:

Doug McClelland

(604) 982-2476





Buyer beware when purchasing used vehicles — March 23, 2006

Tips to avoid buying a stolen vehicle

March is national fraud prevention month and ICBC is advising consumers to be aware when purchasing used vehicles. By taking the proper precautions one can greatly reduce their chances of purchasing a stolen or fraudulently altered vehicle.

"When buying a used car, a little research can go a long way. Arm yourself with knowledge about the vehicle before you sign the dotted line and hand over your payment" said Mark Francis, ICBC manager Regulated Vehicle Programs.

"If at any point along the process something causes you concern, your best option is to walk away from the sale," said Francis.

ICBC invests in more fraud prevention and investigation programs than most property and casualty insurance companies in Canada. ICBC seeks to identify instances of fraud to deter others, and actively pursues fraudulent claims through civil lawsuits and criminal prosecutions to recover fraudulent payments.

But there are a number of precautions individuals can take to help protect themselves. The following list of suggestions is intended to help better inform customers buying used vehicles:

Inspect the Vehicle Identification Number (VIN). Since 1981, the Vehicle Identification Number is a combination of 17 numbers and letters used to uniquely identify a vehicle.

- Confirm the VIN on the dashboard matches the Vehicle Registration form.
- Check for signs of tampering with the VIN. Signs to look for include: loose or mismatched rivets, scratched numbers, tape, glue or paint over the VIN.
- Ensure the VIN on the doorpost and engine firewall match.

Insist on seeing the original Vehicle Registration form, not a photocopy. ICBC requires the original computer generated registration form to transfer the ownership of a vehicle.

- Check the licence plate on the vehicle matches the license plate listed on the Vehicle Registration form.
- Confirm the vehicle make, model, and colour match the description on the Vehicle Registration form.
- Ask the seller to provide photo identification. Make sure the name on the Vehicle Registration form is the same as the person selling the vehicle. Make note of the seller's valid home address and contact information.



Inspect the vehicle's odometer for signs of tampering. Odometer fraud is the illegal practice of rolling back an odometer to display fewer kilometres than actually driven.

- Look for marks on the odometer, and make sure the numbers are properly aligned.
- Check to ensure the vehicle's mileage is consistent with the condition of the vehicle. Pay careful attention to the following high wear points: the brake pedal, carpets, seats, steering wheel, and seatbelts.
- Keep in mind a car travels an average of 25,000 km per year.

Uncover the vehicle's claims history. Visit www.icbc.com and perform either an ICBC Vehicle Claims History report or the new more detailed CarProof Verified BC report. Both reports are specific to the vehicle; descriptions of the reports are available online.

Perform a lien search. A lien may have been placed on the vehicle by a person, a bank or other entity as collateral for an unpaid debt. A lien is attached to the vehicle, not to the owner of the vehicle. In the event the previous owner does not pay their debt, the car can be repossessed.

- A lien search can be performed at an ICBC Driver Service Centre, some Government Agents Offices, or at the Personal Property Registry located in Victoria, at a cost of \$10.
- The CarProof Verified BC report includes lien searches from across Canada.

For more information contact:

Doug Henderson
(604) 982-1332





Local cabbies collaborate in drive to keep youth safe — March 23, 2006

VICTORIA BC - Taxi companies in the Capital Regional District have partnered with ICBC, to create a universal taxi credit card to help teens get home safely.

The concept for the Julie Cab Card started when 19-year-old Victoria-area resident, Julie Delaney was killed in a car crash coming home from a party on March 13th of last year. Julie's uncle, BJ Roberts, did not want Julie's death to be in vain. As a driver for a local cab company, he brought his idea forward to his general manager. After a year of hard work, the Julie Cab Card is now available in the community.

The Julie Cab Card is an account with local taxi companies that parents set up. By simply presenting their Julie Cab Card, young people have the option of taking any local taxi when they need to get home safely. The card allows parents the convenience of being billed for taxi service at the end of the month. All major taxi companies in the CRD will accept the card.

"The taxi industry is a fiercely competitive business, states Mohan Kang, president of the B.C. Taxi Association. "To see all these companies come together to do their part to keep our young people safe is heartening and shows what an important issue this is."

In 2004, nine young people were killed on Vancouver Island as a result of car crashes. Although this is a slight decrease compared to recent years, car crashes remain the number one cause of death and injury for youth.

"Too often we hear about young people being injured or killed in car crashes, and most of the time they are totally preventable. People of all ages need to have viable options for a safe ride home," comments, the Honorable John Les, Minister of Public Safety and Solicitor General. "Providing this kind of choice for young people and their parents is one more way we can try to prevent tragedy."

ICBC has number of programs and campaigns in place aimed at helping young people make smart choices when it comes to vehicle and road safety. ICBC works with the provincial government, schools, police and community organizations to make roads safer for youth.

For more information contact:

Colleen Woodger

Phone: (250) 480-5712

Cell: (250) 213-6070





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Local Speedwatch program hits milestone — March 28, 2006

The Speedwatch program in Nanaimo is gearing up to hit a milestone in road safety. On March 31, the local program, made up of 9 active volunteers, will "count" their one millionth vehicle. The group will set up at 10:30 a.m. on Highway 19A northbound adjacent to the Long Lake Boat launch.

Speedwatch is a community based volunteer program that helps improve safety and reduce crashes. It has been in operation since 1996. Portable radar equipment and an electronic digital board monitor speeds in neighbourhoods, schools and playground zones. Drivers get instant feedback of their speed, displayed on the reader board as they pass by. In many cases, drivers exceeding the posted speed limit will slow down after seeing how fast they are going on the display board.

Monthly reports are submitted to ICBC, who provides the program with funding to purchase the necessary equipment. Local police and municipal governments utilize the data collected by Speedwatch to influence decisions about enforcement, school zone safety and citizen concerns.

Nanaimo Claim Centre Manager, Pat Ahern is pleased to have the program be so successful.

"Speedwatch is an asset to the community and their efforts go a long way in making our roads safer for children and all road users. These dedicated volunteers deserve recognition for their contribution to road safety. Without them the program would not be the success it is. The support they receive from the community and the RCMP enables them to continue the great work they do."

For more information about the Speedwatch program or how to volunteer contact Donna Stennes at 729-3545(office) or 668-0872 (cell).

For more information contact:

Donna Stennes

Regional Coordinator

Tel: (250) 729-3545

Cell: (250) 668-0872





Volunteers educating motorists on auto crime prevention — March 30, 2006

Thanks to enthusiastic volunteers and friendly rivalry, ICBC's February Lock Out Auto Crime (LOAC) blitz completed more than 37,000 vehicle checks in Surrey, an increase of more than 68 percent over the same period last year.

LOAC was run at seven locations in the city, as part of a province-wide auto crime campaign. Volunteers assessed vehicles parked in public areas to determine how susceptible they are to auto crime.

Vehicles are checked to see if they use an anti-theft device, whether keys, valuables or loose change have been left in sight, and whether the doors are locked or windows are open. The volunteers leave a check-list on the vehicle's windshield, advising the driver of ways they can reduce their vulnerability to auto crime.

David C., of the Central City Volunteer Patrol, single-handedly completed more than 7100 audits. Two Guildford Volunteer Patrol members, Tammy M. and Kirk F., conducted more than 7500 vehicle checks. A friendly rivalry developed between the two during the first week of LOAC, after Tammy beat Kirk's total by a margin of 50 audits.

David worked throughout the month in good weather and bad, contributing over 120 volunteer hours. Becky Hendricks, coordinator of the Central City Volunteer Patrol, said "David verbally encouraged his fellow volunteers to achieve more. It is because of his example and quiet leadership, that we had such a great LOAC drive."

Kirk is an RCMP applicant and worked tirelessly during the month, skipping breaks and staying out in inclement weather. According to Kirk, the audits are essential in raising public awareness about steps individuals can take to prevent auto crime. "Out of the thousands of notices we hand out, if we get even 1% to change their behaviour, it's a step in the right direction," he said.

More than 240 vehicle crimes were reported to ICBC on an average day in 2004, including vehicle theft, theft of contents, and vandalism. Drug addicted thieves steal vehicles to commit other crimes including break and enters, mail theft, purse snatching and armed robbery.

Tips:

- Keep your spare keys in your wallet, not in your car.
- Invest in a good anti-theft device.
- Close windows and lock doors. Take your possessions with you.
- Avoid parking behind fences or hedges.
- At home, light your driveway all night. Elsewhere, park in well-lit areas near pedestrian traffic.
- After opening an automatic gate to underground parking, watch out for thieves waiting to slip inside. Wait for the gate to close behind you.
- Ask an Autoplan broker about the Combat Auto Theft (CAT) program. CAT stickers authorize police to question anyone driving your vehicle between 1:00 and 5:00 a.m.



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- Engrave your stereo and other on-board valuables with your driver's licence number.
- Install an anti-theft device to protect your stereo, or buy a unit that's removable and take it with you when you park.
- If you see any suspicious person or activity near a vehicle, call the police immediately.

Note to editors - The Volunteer Patrols ask that we do not release the last names of their volunteers.

For more information contact:

Eric Green

Tel: (604) 592-6419



ICBC's fraud prevention is industry leading — April 05, 2006

In 2005, 175 fraud-related criminal charges were laid against 94 people

B.C. motorists saved more than \$73 million in 2005 thanks to ICBC anti-fraud programs. Savings are based on the estimated value of fraudulent claims which were denied, money recovered and savings generated through fraud prevention.

"Zero tolerance for fraud is one of ICBC's strategies to help keep rates low and stable," said Mark Withenshaw, ICBC vice president of loss management. "We will not sit back and simply pass the cost of fraud onto our customers."

ICBC's anti-fraud efforts led to 175 criminal charges against 94 people last year. The number of criminal charges laid in 2005 was more than double the number laid in 2004.

ICBC invests in more fraud prevention and investigation programs than most property and casualty insurance companies in Canada. Last year, ICBC's team conducted over 3300 investigations covering all types of suspected fraud including: staged collisions, exaggerated claims, licensing and identity fraud.

"ICBC has a number of checkpoints within our systems to help identify potential instances of fraud. We seek to identify fraudulent claims before money is paid out, but will also pursue them through the courts," said Brian Sargent, ICBC manager of Fraud Prevention and Investigation.

Here are two actual stories from ICBC's fraud files.

Hit and Run Mirror

A few scratches on a bumper were all the ICBC fraud team needed to identify the driver in a hit and run collision. A small blue smudge on the rear bumper of the claimant's car revealed four of the six characters from the striking vehicle's license plate. Investigators were able to identify four license plates with matching characters, registered in the municipality where the crash occurred. The potential leads were interviewed, and their vehicles were photographed. The truth was uncovered when one of the vehicles had damage to its bumper and license plate matching the imprint left on the claimant's vehicle. Case closed.

Project Ram

A group of 21 individuals and three companies worked together in an attempt to defraud ICBC by staging crashes. By intentionally "ramming" their vehicles into one another, the fraudsters collected compensation for phony injuries and vehicle damage. From 1996 to 2001, the group staged 12 collisions throughout the Lower Mainland. But their fraud scheme was uncovered thanks to a tip to ICBC's fraud line. Last year, the case went to trial and a B.C. Supreme Court jury awarded ICBC over \$3.4 million in damages. Individual defendants were each assessed punitive damages from \$55,000 to \$900,000. Simply put, it does not pay to attempt to defraud ICBC.



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The general public is a helpful resource in cracking down on potential fraudsters. ICBC's anonymous tip line recorded over 9500 calls last year. Anyone with information on a suspicious, exaggerated or fraudulent claim is encouraged to phone 604-661-6844 or 1-800-661-6844.

For more information contact:
Doug Henderson
(604) 786-2579 / (604) 982-1332





ICBC reminds drivers to stay safe this weekend — April 11, 2006

ICBC is encouraging motorists to take control of their driving behaviour to help reduce their chances of being involved in a crash this holiday long weekend. Last year over the Easter long weekend, six people died and 800 people were injured in approximately 2100 crashes on B.C. roads.

"After a long winter, many British Columbians take advantage of the first long weekend of the year with a road trip. With increased traffic volume on roads, all motorists should use extra caution to ensure they have a safe long weekend," said Solicitor General John Les.

Keep the following safe driving tips in mind while enjoying the first long weekend of the year.

- Allow plenty of time to reach your destination. Long weekend traffic and weather conditions may affect traffic volume and travel times.
- If this weekend is your first road trip of the year, check the condition of your vehicle to ensure it is equipped for a longer drive. Inspect vehicle tires, including the spare, making sure they are in good condition and properly inflated.
- Whether travelling a long distance or a short trip, always slow down and maintain a safe travelling distance between vehicles.
- Even in spring, motorists may encounter winter-like road conditions in some parts of the province. Roads can be wet or dry at this time of year, so be prepared for all types of driving conditions by checking weather and road reports before leaving home.
- Warmer weather in other parts of the province can encourage motorcyclists and bicyclists to hit the road. Motorists should be extra cautious, and keep a look out for these other road users. Remember motorcycles and bicycles are smaller, and often difficult to see in the mix of traffic.

If you are involved in a crash and need to file a claim, ICBC's Dial-A-Claim service is open 24 hours a day, including holidays, at 604-520-8222 or 1-800-910-4222. You can also file your claim online at www.icbc.com.

For more information contact:

Kate Best
(604) 982-2480





Road Improvements make school zone safer — April 11, 2006

Harrison Hot Springs Elementary School students are enjoying a safer walk to and from school, thanks to a newly constructed sidewalk on Walnut Avenue.

The improvements were completed in March with ICBC, the Village of Harrison Hot Springs and the Fraser Cascade School District each sharing one third of the \$6000 cost.

The new sidewalk runs along the south side of Walnut Avenue, between Harrison Hot Springs Road and the school. Previously, students either had to walk on grass or on the road itself. Students often chose to walk on the road, especially during rainy weather.

The village recognized the need for improvements around the school. At the community's request, ICBC staff completed a safety review identifying ways to reduce the risk to students walking to and from the school.

"Keeping our streets and school zones safe is one of the most important things we can do," says Harrison Hot Springs Mayor Leo Facio. "By being proactive about road safety measures such as this, we're helping take care of the kids in our community."

To improve visibility and traffic flow around the school, the Village has banned parking on certain parts of Walnut Avenue. Individual motorists can do their part as well, by not making illegal u-turns near the school, not crossing the centre of the road to stop, and not parking on the wrong side of the road.

Parents are reminded to plan ahead and allow extra time when dropping their kids off, or to walk their kids to school. "Parents play a vital role in their kids' safety, and we're asking them to be our fourth partner in making the roads near Harrison Hot Springs Elementary School safer," says Mike Weightman of ICBC's Loss Prevention Department.

Last year, ICBC's Road Improvement Program provided more than \$8.5 million in funding for studies and improvements to roads across the province, including approximately \$2.3 million throughout the Fraser Valley. The program works in partnership with municipalities and the Ministry of Transportation.

For more information contact:

Eric Green
604-592-6419





Road safety partners to unveil rollover simulator — April 13, 2006

Graphic device demonstrates the value of wearing a seatbelt

Seatbelt skeptics witnessed first-hand what happens to unbelted occupants in a rollover collision at the launch of the rollover simulator at Hollywood Education Centre today.

Imagine a truck cab mounted on a spindle. Now imagine what would happen to unbelted passengers in the truck if it entered a 48 km/hr rollover crash. Local students and members of the media were on site as two adult-sized dummies inside the simulator pitched violently around the cab before being ejected.

"This graphic example illustrates the tremendous force exerted on the human body during a crash and drives home the message that seatbelts save lives," said Inspector Randy Kolibaba, RCMP. "We want British Columbians to understand that not wearing a seatbelt is dangerous - and it's against the law."

The groundbreaking rollover simulator project is sponsored by Autoplan brokers, ICBC and the RCMP. These partners share a commitment to reducing preventable traffic deaths and injuries through the regular use of seatbelts.

The educational component of the seatbelt campaign, One Click was piloted last week with a group of leadership students at OKM Secondary. Seen as leaders among youth, the OKM students were the first to view the presentation and all agreed that the program made them more aware of the importance of wearing a seatbelt.

The rollover simulator will travel to high schools throughout the Southern Interior in the coming months. Prior to viewing the rollover simulator, high school students will view a multimedia presentation which is geared toward educating youth about the importance of seatbelts. In addition to traveling to high schools, the rollover simulator will debut at numerous public events throughout the year.

"Autoplan brokers are committed to road safety," said Robin Durrant, partner, Capri Insurance. "Wearing a seatbelt increases your chance of surviving a crash by 50 per cent. It is critical that we get this message across, especially to BC youth, who we know are often tempted to take unnecessary risks."

For more information:

Geoff Koganow, ICBC
(250) 979-4642 or (250) 215-1441

Christine Ulmer, Autoplan Broker Road Safety Program
(250) 979-4613 or (250) 215-4521





Backgrounder: Rollover Simulator — April 13, 2006

- One Click is a two part seatbelt education program that consists of a multi-media presentation and a rollover simulator device.
- One Click is funded by Southern Interior Autoplan Brokers and ICBC. The program cost \$31,000.
- The rollover simulator originated with a K-Division RCMP program in Alberta called Buckle Up Beaumont. The program incorporated the use of a rollover simulator and an educational video to demonstrate the importance of wearing a seatbelt.
- ICBC data shows that the seatbelt wearing rate among drivers in the Southern Interior increased from 78% in 2003 to 87.6% in 2005.
- Car crashes are the number one killer of youths in British Columbia.
- Based on surveys in 2004 and 2005, Transport Canada found the overall seatbelt wearing rate in Canada is 90.5%. In urban areas of British Columbia the wearing rate is 91.9% and in rural areas the rate is 86.0%.
- In 2004 (the most recent data available), 56 youths aged 13-21 were killed in car crashes in BC.
- Males under 25 have the lowest seatbelt wearing rates.
- ICBC estimates that for each one per cent increase in the seatbelt wearing rate in the Southern Interior, approximately \$304,000 in annual claims costs could be saved. Additionally, more lives would be saved and catastrophic injuries averted.
- The One Click presentation for schools contains graphic materials and is best suited for a target audience of youths aged 15-18. A second presentation is being developed for younger audiences and the general public.





May is Motorcycle Safety Month — May 1, 2006

As the weather warms up, the Provincial government and ICBC are asking drivers to take extra caution and watch for motorcycles, especially when making turns.

In 2004, approximately 1,250 people were injured and 43 were killed in motorcycle-related crashes. Many fatalities are the result of drivers failing to see motorcyclists when turning in intersections.

"We want to reduce injuries and fatalities, and make B.C. roads safer for everyone," said John Les, Minister of Public Safety and Solicitor General. "When it comes to cars and motorcycles, it's a two-way street. Drivers should actively look for motorcyclists but at the same time, motorcycle riders need to make sure that they are making themselves as visible as possible to drivers."

ICBC research shows that crashes involving motorcycles tend to fall into two categories. In urban areas, crashes most often occur at intersections involving an oncoming vehicle, typically turning left in front of a motorcycle. In rural areas, single-vehicle crashes where the motorcyclist loses control and runs off the road are more common — and these tend to occur at higher speeds and on curves.

A public awareness campaign starting in May will encourage motorists turning at intersections to take extra care and watch for motorcycles.

Safety tips for motorists:

- Be extra cautious for motorcyclists, especially when turning at intersections.
- Actively look for motorcyclists in traffic. Remember motorcycles are small and often difficult to see in the mix of traffic. Because of this, it is difficult to judge how fast they are approaching.
- Make eye contact with the rider whenever possible.

Safety tips for motorcyclists:

- Remember riding at an unsafe speed puts you at greater risk of crash and injury.
- Slow down when approaching intersections.
- Never assume other motorists see you.
- Wear bright and reflective clothing. Add extra reflective material to your clothing or wear a reflective vest.
- Keep your headlight on at all times to improve visibility.

For more information on motorcycle safety, go to www.icbc.com/road_safety.

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ICBC reports first quarter net income of \$85 million — May 2, 2006

ICBC has reported net income of \$85 million for the three months ending March 31, 2006, which compares to \$93 million for the same period last year.

"Increases in the amount ICBC is paying out to customers with injury claims have continued into the new year," said Paul Taylor, ICBC's president and CEO. "Unfortunately, in the past few months, this has been compounded by an increase in the number of crashes and increases in the cost of property damage claims. However, in this latest quarter, these cost increases have been mostly offset by increased investment income."

Insurance premiums earned for the first three months of the year increased slightly to \$765 million, from \$754 million in 2005. This is as a result of an increase in the number of basic policies sold and higher sales of optional coverages, offset by the rate reduction on optional coverage that was implemented mid-2005. Rates for optional coverage were reduced by \$100 million annually, providing savings for 1.6 million better-risk customers. The interim rate increase for basic coverage of 6.5 per cent, which took effect on March 15, 2006 and affects all policyholders, is also included in the first quarter results.

Net claims costs for the quarter increased by approximately 10 per cent to \$634 million, which compares to \$577 million for the same period in 2005.

ICBC's average cost-per-claim has continued to rise over the past few years, but this was offset by slight decreases in the number of claims. However, with the wet road conditions in the beginning of the year, there was an increase in the number of claims, while the average claim cost also continued to increase. Increases in the average cost of injury claims are of particular concern.

"ICBC continues to focus on keeping rates low and stable, however we know that significant challenges are ahead," said Taylor. "We will continue to work with customers and the community to find ways to deal with building cost pressures. Individuals can play their part by driving safely to help keep premiums low."

Operating costs for the first three months of 2006 were \$123 million, which compares to \$119 million for the first three months of 2005. The increase is due to investments in road safety, fraud and auto crime prevention, and additional resources at ICBC's 24-hour call centres to improve customer service.

ICBC investment income for the quarter increased to \$154 million, from \$117 million for the same period in 2005. Income produced by ICBC's investments lowered the average premium by approximately \$200 in 2005.

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Statement of Operations

For the Three Months Ended March 31

(\$ Millions)	2006 Actual	2005 Actual
Premiums written	\$ 767	\$ 749
Premiums earned	765	754
Service fees	8	9
TOTAL EARNED REVENUES	773	763
Claims and related costs	704	644
Operating expenses	32	30
Premium taxes and commissions	80	87
Total expenses	816	761
UNDERWRITING (LOSS)/INCOME	(43)	2
Investment income	154	117
INCOME - INSURANCE OPERATIONS	111	119
PROVINCIAL LICENCES AND FINES	109	106
LESS:		
Licences and fines transferable to the Province	109	106
Non-insurance expenses	22	22
Commissions	4	4
Total non-insurance expenses	135	132
LOSS - NON-INSURANCE OPERATIONS	(26)	(26)
NET INCOME	\$ 85	\$ 93
MINIMUM CAPITAL TEST *	131%	125%**

* Minimum Capital Test (MCT) is an industry solvency measure used to determine whether a company has sufficient capital levels. ICBC's capital helps keep rates stable when there are unexpected spikes in claims costs or unanticipated decreases in investment income. Over the next few years, ICBC will seek to maintain a capital level range of between 150 and 165 per cent.

** As at year end December 31, 2005.



ICBC Fairness Commissioner releases annual report — May 4, 2006

Fairness process bodes well for ICBC customers

The 2005 report of ICBC's Fairness Commissioner (<http://www.icbc.com>) has been released and shows that customers are benefiting from the corporation's fairness process.

In 2005, 185 complaint files were received by the Commissioner's office. Four cases resulted in recommendations being made to ICBC, and all those recommendations were adopted. The other files were resolved by ICBC's Fair Practices Review department, found to be unsubstantiated or were outside the Fairness Commissioner's jurisdiction. Thirteen files were carried over to 2006.

"The overwhelming majority of decisions taken by ICBC employees and agents in their dealings with the Corporation's customers are reasonable and fair," said Peter Burns, ICBC Fairness Commissioner. "Even in those cases dealt with by the Fairness Commissioner, only a few required a response based upon a lack of fairness in the decision-making process or with the policy itself."

The Fairness Commissioner provides ICBC customers with an independent, arms-length review of fairness concerns they have not been able to resolve through other channels. The objective of the Office of the Fairness Commissioner is to ensure that customers impacted by ICBC's products or services are treated fairly and responsibly in terms of process and administration. If the Commissioner believes that an ICBC decision, procedure or policy is unfair, he makes recommendations to ICBC to remedy the issue.

The Fairness Commissioner is the final step in ICBC's Fairness Process. If ICBC customers are unhappy with a decision or feel they have been treated unfairly they should first contact the manager or supervisor for the service centre they are dealing with. If the issue remains unresolved, customers are encouraged to contact ICBC's Fair Practices Review department.

"ICBC is committed to ensuring that our customers are treated fairly," said Paul Taylor, ICBC president and CEO. "We are able to resolve most complaints using our internal fairness process but if an issue remains unresolved, customers can contact the Fairness Commissioner in writing."

Peter Burns, Q.C. was appointed as the new Fairness Commissioner by ICBC's Board of Directors in 2004. The Commissioner is a former Dean of Law at the University of British Columbia and has significant previous experience with law review and adjudication. He has served on the B.C. Law Reform Commission and was a board member of the B.C. International Commercial Arbitration Centre for 10 years.

ICBC Customers can check www.icbc.com for more information on ICBC's commitment to fairness. Click on [Fairness Process](#) (<http://www.icbc.com>) on the home page, listed under the *Popular Pages* section.

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Burnaby Mountain Secondary to stage Mock Crash — May 5, 2006

with support from Burnaby police, fire and ambulance

(Burnaby, British Columbia) - Car crashes are the number one killer of youth in BC, but many teenagers are still not aware of this sad reality. To help educate their peers, the leadership class and CounterAttack Club at **Burnaby Mountain Secondary** will stage a **mock car crash on Friday, May 5 at 11:15 a.m.** in front of their school. This event is part of ICBC's youth campaign and also coincides with **BC Youth Week** from May 1 to 7.

The mock crash will be caused by a young driver impaired by crystal methamphetamines and several students will act as injured or fatal victims. "The staged scenario is based on real-life car crashes that we see every day," says Pierre Lemaitre, Burnaby RCMP corporal and media relations officer. "We applaud the Burnaby Mountain student-organizers for wanting to stress the deadly consequences of speeding and driving under the influence of drugs or alcohol."

The Burnaby RCMP Traffic Section will be participating in the mock crash with various Burnaby Mountain students, the Burnaby Fire Department, Ambulance Paramedics of B.C., B.C. Coroner Service, and additional community partners. Burnaby School District No. 41 has also endorsed this educational event.

Following the mock crash, students will move inside the school to debrief and hear the tragic story of RoadSense speaker Cara Johnston. More than ten years ago, Cara's life changed forever when she witnessed her identical twin sister Mairin die in a speed-related crash on Boundary Road the day after their eighteenth birthday.

Since the crash, Cara has become an internationally-renowned motivational speaker. Throughout April and May, Cara will present at Greater Vancouver schools during the Autoplan broker Speaker Tour.

"Autoplan brokers want to help educate teens about the power of choice and we're excited to be able to bring Cara Johnston into our local schools," says Colin Hunt, Greater Vancouver Autoplan broker. "She reaches youth with her strong and positive message about the decisions that they are faced with every day."

Parents are encouraged to discuss Cara's presentation and the mock crash with their teens.

Mock Crash and RoadSense Speaker presentation

Where:	Burnaby Mountain Secondary, 8800 Eastlake Drive, Burnaby. Mock Crash outside in front of the main school entrance. RoadSense speaker presentation in the school gymnasium.
When:	Mock Crash 11:15 a.m. - 11:45 a.m. Crash discussion and RoadSense speaker 12:00 - 1:00 p.m.
Why:	To show students the consequences of unsafe driving behaviours
Speakers:	Don Nordheimer, Burnaby Mountain principal Willaim Chute, Ambulance Paramedics of B.C.



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	Cara Johnston, RoadSense speaker. Photo opportunities welcomed
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ICBC urges grads to plan ahead for a safe ride home — May 11, 2006

Because "It's no fun if you're dead"

Car crashes are the number one killer of youth in B.C. ICBC is reminding young people as we enter the graduation season to always plan ahead for a safe ride home.

In 2004 during the months of May and June, 11 young people (aged 16 to 21) were killed and 866 were injured in crashes. Unsafe speed and alcohol were two of the top contributing factors to these crashes.

"Graduation is a time of celebration, don't let the excitement of this milestone lead to reckless driving behaviour," said Laurie Baker, manager ICBC Road Safety. "Please, never get in a vehicle with an impaired driver and remember to wear your seatbelt."

Suggestions to get home safely after graduation include arranging a designated driver, booking a transportation service such as a limousine or taxi, using transit, or calling a friend or family member for a ride.

Young drivers are also reminded not to give in to peer-pressure to speed and to always wear their seatbelts. The force of impact increases the faster you drive. When a driver doubles their speed, the vehicle will hit four times as hard. In a crash seatbelts reduce the risk of occupants striking the interior of the vehicle, colliding with other passengers, or being ejected.

The peak hours for unsafe speed-related fatal collisions in 2004 occurred between midnight to 3 a.m. and between 3 to 6 p.m.

"ICBC is committed to making B.C.'s roads safe for everyone, and at this time of year we're very concerned about the safety of our young drivers and passengers," said Baker.

ICBC latest youth campaign, *It's no fun if you're dead*, is underway for the months of March to May. The campaign takes a direct approach to the importance of road safety; the bad choices you make behind the wheel can kill you or cause you to miss out on all the fun things in life.

It's no fun if you're dead incorporates an interactive website, www.nofunbeingdead.com, ads on television, in movie theatres, as well as in clubs, bars and restaurants. The campaign coincides with other youth oriented road safety programs, such as the RoadSense speaker tour, sponsored in most areas by the Autoplan Brokers.

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You can't run away from ICBC — May 16, 2006

A Maple Ridge driver commits two hit and run crashes in 10 minutes

Christopher Allen Cooke of Maple Ridge is facing the consequences of attempting to defraud ICBC.

Cooke appeared in provincial court April 26, 2006, and entered a guilty plea. He was charged with Hit and Run under the Motor Vehicle Act, and was fined \$500 for leaving the scene of a crash, received three penalty points against his driver license and is prohibited from driving for two years. Cooke was further charged under the Insurance (Motor Vehicle) Act with two counts of providing false information to ICBC, and was ordered to repay \$7,400 for costs associated with two hit and run claims. He was also fined an additional \$3,000.

"ICBC has a zero tolerance policy when it comes to fraud," said Mark Withenshaw, ICBC vice president of loss management. "We will not sit back and simply pass the cost of fraud onto our customers."

The facts alleged against Cooke were as follows. On August 25, 2005 at approximately 7:05 a.m., Cooke was driving his 2005 Dodge pick-up truck along Lougheed Highway when he rear-ended a vehicle stopped at a red light, at the Bainbridge Road intersection in Burnaby. Witnesses reported Cooke was traveling at a high rate of speed prior to the crash and immediately fled the scene, leaving the other driver injured and his vehicle damaged.

Cooke continued east on Lougheed Highway into Coquitlam and a mere 10 minutes later, sideswiped a vehicle as he attempted to change lanes. Again, Cooke fled the scene.

Several hours later, Cooke was stopped by the RCMP and was issued a ticket for the first hit and run. He was instructed to report the crash and upon doing so, provided false information to ICBC. He claimed he was travelling 10 km/h prior to the crash and had remained at the scene.

Cooke eventually reported the second hit and run to the ICBC claims centre in Maple Ridge. Again, Cooke provided a false statement. He claimed his vehicle had been hit while in a grocery store parking lot. The damage to the door of Cooke's vehicle told ICBC adjusters otherwise, and Cooke was found at-fault for both hit and run crashes.

"ICBC invests in fraud prevention because less fraud means low and stable rates for our customers. Insurance fraud is theft - theft by a dishonest minority from the honest majority of customers," said Withenshaw.

Anyone with information on a suspicious, exaggerated or fraudulent claim is encouraged to phone 604-661-6844 or 1-800-661-6844.

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Power Surge in Coquitlam/Port Moody Area – updated information regarding insurance deductibles — May 16, 2006

A number of BC Hydro customers have filed claims arising out of the power surge early Sunday, May 7, that resulted when a motor vehicle hit a power pole on Como Lake Avenue.

Due to the scope and complexity, it will take some time for ICBC to fully investigate this incident.

To assist customers, BC Hydro is prepared to advance the funds to reimburse the cost of the homeowner insurance deductibles of affected customers, until such time as ICBC completes its investigation of the claims that have resulted from this incident.

Customers who have filed a claim with ICBC will be receiving a letter from BC Hydro within the next few days outlining the process on how to receive reimbursement for the cost of homeowner insurance deductibles.

In order to be eligible for reimbursement, affected customers who have not yet filed a claim with ICBC should contact ICBC directly at 604-587-7185.

There is no need for customers who have already contacted ICBC to call back again.

ICBC is working together with BC Hydro and brokers to assist affected customers in the best way possible. Customers are advised to contact their insurance broker to help them understand the insurance coverage options available to them as everyone's homeowner insurance coverage and situation are different.

Thank you,
Bill Goble
Chief Operating Officer

Questions and Answers

Q: How are customers being reimbursed?

A: Customers who have filed a claim with ICBC will be receiving a letter from BC Hydro within the next few days, outlining the process on how to receive reimbursement for their homeowner insurance deductible, or for customers without homeowner insurance, on how to receive funds to cover some of their damages.

Affected customers who have not yet filed a claim with ICBC should contact ICBC directly at 604-587-7185.

If customers have filed a claim with BC Hydro only, they still need to file a claim with ICBC. Customers should call ICBC directly at 604-587-7185.

There is no need for customers who have already contacted ICBC to call back again.

Q: What about those people who don't have homeowner's or other insurance, how are they being compensated?

A: BC Hydro is prepared to advance funds to customers without homeowner insurance. Their amount will be equivalent to that advanced to customers with homeowner



insurance.

To maintain consistency with the treatment of insured customers, the amount of funding available to uninsured customers is limited to a maximum of \$1,000.

Affected customers who do not have homeowner's or other insurance, and have not yet filed a claim with ICBC should contact ICBC directly at 604-587-7185.

There is no need for customers who have already contacted ICBC to call back again.

Q: What do I do if I have already filed a claim with ICBC?

A: Customers who have filed a claim with ICBC will be receiving a letter from BC Hydro within the next few days, outlining the process on how to receive reimbursement for their homeowner insurance deductible.

There is no need for customers who have already contacted ICBC to call back again.

Q: What if I have already filed a claim with BC Hydro?

A: If customers have filed a claim with BC Hydro only, they still need to file a claim with ICBC. Customers should contact ICBC directly at 604-587-7185.

Q: When will ICBC's investigation be complete?

A: This is a very complex and unique situation that is going to take some time to investigate. It will likely take months if not longer before the investigation is complete.

In the meantime, ICBC is working with BC Hydro to help them advance the funds to reimburse the cost of homeowner insurance deductibles of affected customers.

ICBC, BC Hydro and brokers continue to provide customers with information to help them determine how to deal with damages resulting from this incident.

Q: Why should I contact my insurance broker?

A: Everyone's homeowner insurance coverage and situation are different. Your broker is knowledgeable about your insurance coverage and can assist you with the insurance claims process.

Q: What do I do if I don't have an insurance broker?

A: Contact your homeowner insurer directly to get information on your homeowner insurance coverage. Customers who do not have homeowner's insurance should contact ICBC directly at 604-587-7185.





ICBC reminds drivers to use their RoadSense this weekend — May 17, 2006

Tips to stay safe on B.C. roads over the Victoria Day long weekend

ICBC is reminding motorists and motorcyclists to use their RoadSense while travelling this Victoria Day long weekend. Last year over the long weekend, 3 people died and 560 people were injured in approximately 1,600 crashes on B.C. roads.

"We are trying to make B.C. roads safer because those kinds of numbers are simply unacceptable," said Solicitor General John Les. "I want all British Columbians to enjoy a safe long weekend, but I also want them to know that additional police enforcement will be targeting unsafe speed, aggressive driving and impaired driving because those are the top three contributing factors in crashes."

ICBC invests in road safety because safer roads mean low and stable rates for our customers. Long weekend travellers are advised to keep the following road safety tips in mind to help reduce their chances of being involved in a crash.

- Plan ahead and be realistic about travel times. Allow extra time for possible delays that may arise due to increased traffic volume or construction.
- Slow down and leave plenty of space between your vehicle and the one in front.
- Make staying focused on the road a priority by keeping distractions to a minimum. Place calls before you drive and pull over to read maps.
- Never drink and drive.

May is also motorcycle safety month. ICBC is conducting a month long awareness campaign to remind all motorists to be extra cautious and keep a look out for these other road users. Like cyclists and pedestrians, motorcycle riders are more vulnerable. They do not have the protection of an external frame, air bags, seatbelts or bumpers, and are smaller making them more difficult to see in the mix of traffic.

If you are involved in a crash and need to file a claim, ICBC's Dial-A-Claim service is open 24 hours a day, including holidays, at 604-520-8222 or 1-800-910-4222. You can also file your claim online at www.icbc.com

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"Custom" cars now eligible for collector status — May 18, 2006

Minister of Public Safety and Solicitor General announcement

VICTORIA - The Province is recognizing automotive history by making changes to allow vehicle hobbyists to register 1958 and older "hot rods" and "custom" vehicles as collector cars, Solicitor General John Les said today.

"The era of drive-in movies, the cold war, civil rights and rock and roll was also a time of glorious cars that are still much loved and cherished today," said Les. "That's why we're expanding the eligibility time frame for collector cars from 1948 to 1958, and allowing a larger pool of vehicles to qualify for the collector motor vehicle program."

Another change will allow collector car hobbyists to install era-appropriate parts and accessories to reflect past automotive trends. Owners will be able to personalize their collector vehicles, while highlighting the historical significance of those changing times.

The collector motor vehicle program was first introduced in 1990 to provide unique licence plates for collector vehicles, and lower collector car insurance premiums for hobbyists who have other licensed, non-collector vehicles that they use for general transportation.

The original regulations required owners of collector vehicles to adhere to original manufacturer's specifications, making modified vehicles ineligible for collector vehicle status. In 2000, adjustments were made to allow modified 1948 and older vehicles to qualify for the collector motor vehicle program.

Starting June 19, modified vehicles with a 1958 or earlier model year can now carry the distinctive collector licence plates. These plates identify the vehicle as a collector car and recognize its contribution to B.C.'s automobile history.

Owners of vehicles that now qualify for the collector program are advised to submit their applications as soon as possible so they can enjoy their collector vehicle status over the summer months. All information and application forms can be obtained from local Autoplan brokers or downloaded from www.icbc.com

Find out details about the collector vehicle program on ICBC's website (<http://www.icbc.com>)





New Transportation option for Island Residents — May 19, 2006

Minister of Public Safety and Solicitor General announcement

VICTORIA - B.C. residents who live on isolated islands without bridge access or scheduled vehicle ferry service will soon be able to license small utility vehicles like "trucksters" for general transportation on narrow island roadways.

Right now, residents can only licence golf carts and only if the posted speed limit is 20 km/hr or less. The regulatory change will give residents another low-cost, practical transportation option for getting around and moving goods from place to place.

Starting June 19th, 2006 golf carts and small utility vehicles can be licensed, but if the speed limit is more than 20 kms/hr on the island, residents must also get a police-issued operation permit. These permits allow local police to tailor the operation of the vehicles to the local area and conditions. Permits can be obtained from the closest RCMP detachment.

Similar to golf carts, small utility vehicles are designed for quiet and unobtrusive operation and have a limited speed capability. Further information on the licensing and permit requirements for these vehicles can be obtained from local Autoplan brokers.



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Canada's First Highway Safety Corridor Opens in BC's Fraser Canyon — June 7, 2006

Worksafe BC announces safety corridor partnership with ICBC and other organizations.

Hope, B.C. - June 6, 2006: A 192 kilometer section of BC's Fraser Canyon has been designated as Canada's first highway safety corridor. The Honourable John Les, Minister of Public Safety and Solicitor General, announced the opening of the Fraser Canyon Highway Safety Corridor today at a ceremony attended by members of the trucking industry, business, labour and local community groups.

Signs will advise drivers as they enter and leave the Corridor, and the RCMP and the Commercial Vehicle Safety and Enforcement Branch of the Ministry of Transportation will increase enforcement activity along the Corridor.

More commercial vehicles travel along the Corridor than on any other major highway in BC's interior and north. Steep hills and tight curves combined with changeable or severe weather and road conditions frequently result in motor vehicle crashes, injuries and fatalities.

"Vehicle crashes along the Fraser Canyon Highway are a major concern to everyone," said Les. "Our government is committed to making roads safer in B.C. and it's encouraging to see industry, local communities, and road safety organizations working together to improve safety along this stretch of highway."

The highway is a major route for trucks hauling goods and equipment to the province. When a collision occurs, both truck and passenger traffic can be affected for a minimum of four hours.

"Many people believe that trucks are the main source of collisions, but research shows that about 70 percent of trucking crashes are caused by non-commercial smaller motor vehicles," said Paul Landry, President and CEO of the BC Trucking Association. "The Corridor is part of the TruckSafe program, which is designed to improve the public's understanding of the importance of sharing the road with the trucking industry, and thereby improve safety for all drivers on BC's highways".

According to WorkSafeBC, provincially, in the five years from 2001-2005, there were 22,300 time loss claims, including 105 fatalities and 516 serious injuries. More than 1.2 million productive work days were lost to the trucking industry. These injuries and fatalities also cost the trucking industry \$314 million in workers' compensation costs.

Betty Pirs, WorkSafeBC's Executive Director, Prevention Services said, "BC's trucking industry and the public cannot afford the continuing human and financial cost of these injuries and fatalities. WorkSafeBC and our partners are committed to a strategy of safety with the Fraser Canyon Corridor and other areas which will help to create safer highways for all users."

Safety on the highway became a key focus in 1997, when the Fraser Canyon Traffic Safety Committee was formed to obtain input from communities and agencies along the highway. One of the Committee's major findings was that aggressive driving was a significant cause of serious and fatal collisions. As a result, the Fraser Canyon Watch program was formed in 2000. The Canyon Watch program encourages safer driving in the Canyon area by proactively placing information posters and stickers in phone booths, truck stops, restaurants and points of business along the highway. Motorists are encouraged to record and report aggressive driving behavior to police at: 1-888-801-8884.



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An increasing number of truck crashes resulted in the formation of the Fraser Canyon Truck Crash Review Committee (FCTCRC) in 2004. The partners of the FCTCRC committed resources to improve safety for all drivers in the Canyon area, including:

The Insurance Corporation of British Columbia (ICBC) provided funding for road improvements and commissioned studies for engineering improvements at specific collision sites. For instance, rumble strips were added to stretches of the highway where fatigued drivers are known to run off the road.

The RCMP Fraser Valley Traffic Services and Southern Interior Traffic Services in Ashcroft increased enforcement, focusing on speed and aggressive driving in critical areas.

The Commercial Vehicle Safety and Enforcement Branch of the Ministry of Transportation increased the number of vehicle safety checks in critical areas with collision history.

The Ministry of Transportation relocated and altered speed advisory signs and completed roadwork funded by ICBC.

WorkSafeBC, RCMP, ICBC and BCTA members coordinated the development of a Canyon Hazards survey for truck drivers, a Sharing the Road with Trucks-Drive Smart brochure and Fraser Canyon Highway Safety Corridor Professional Driver Bulletins.





ICBC's zero tolerance for fraud pays off — June 7, 2006

A Squamish courier company is guilty of intentionally providing false information to ICBC

Alfred George Battrick of Squamish, and Dana Susan Valeria of North Vancouver are facing the consequences of attempting to defraud ICBC.

Battrick and Valeria appeared in Port Coquitlam provincial court on May 17, 2006. Both were charged and convicted under the Insurance (Motor Vehicle) Act with providing false information to ICBC. Battrick had deliberately insured his Corridor Transportation courier vehicles for the wrong territory and when his driver Valeria had an accident, both lied to ICBC to avoid being caught.

Valeria was sentenced to six months of probation and 60 hours of community service, while Battrick was fined \$2875. Battrick was also found in breach of his auto insurance policy. He may have thought he was saving about \$600 per vehicle per year in insurance premiums, when in fact by intentionally providing incorrect information to ICBC, he was forfeiting his entitlement to insurance coverage. In addition to their court ordered sentences, ICBC denied three claims made by the company. Battrick and Valeria are responsible to pay for all damages resulting from these claims.

"ICBC has a zero tolerance policy when it comes to fraud," said Mark Withenshaw, ICBC vice president of loss management. "We will not sit back and simply pass the cost of fraud onto our customers."

ICBC uncovered the fraud after receiving information about the company's operation. It wasn't difficult for ICBC fraud investigators to uncover the truth. Looking into claims made by the company, ICBC used the company's own signed and date stamped courier waybills to prove that the vehicles were being used for work in a territory for which they were not insured. And contrary to the company's statements regarding the crashes, investigators also discovered that all three drivers had been working at the time of their crashes. Mis-declaring principal operators, mis-rating territory, and mis-representing the circumstances of the crashes equalled too many mis-takes for this business.

"ICBC is committed to dealing firmly with individuals and companies who intentionally do not provide the correct information when they purchase their insurance," said Withenshaw.

Anyone with information on a suspicious, exaggerated or fraudulent claim is encouraged to phone 604-661-6844 or 1-800-661-6844.





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ICBC employees raise over \$17,000 for BC Children's Hospital Foundation — June 9, 2006

ICBC employees have raised over \$17,000 for BC Children's Hospital Foundation.

Len Posyniak, ICBC's VP of Human Resources and Corporate Law, presented a cheque on behalf of all ICBC employees in the amount of \$17,426.98 to BC Children's Hospital Foundation on the Children's Miracle Weekend Telethon on Global TV last Sunday.

"A high level of employee participation and enthusiasm helped make this year's donation to BC Children's Hospital Foundation a real success," says Posyniak. "It's great to see people come together for a good cause."

ICBC's contribution was the result of a corporate-wide effort to support children's health in BC, and it extended to all of ICBC business areas throughout the province. Employees coordinated various fundraising activities, which included Jeans Day, bake sales, carwashes, e-mail bingo, a softball tournament and a hotdog day.

Money raised during the Miracle Weekend Telethon goes to the Excellence in Child Health Fund to purchase vital equipment and support clinical care, research and education programs at BC Children's Hospital.

For more information contact:

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ICBC uncovers a suspected fraud ring and initiates action — June 12, 2006

Civil action filed against 24 claimants allegedly involved in 12 fraudulent collisions

On June 12, 2006, ICBC filed a lawsuit in B.C. Supreme Court against 24 people who were allegedly involved in conspiracies to defraud ICBC. It is suspected the claimants intentionally caused motor vehicle collisions and then made fraudulent claims to ICBC for compensation.

ICBC is seeking to recover \$377, 561.08 for claims costs and legal bills associated with the allegedly false insurance claims, plus damages resulting from investigative costs, punitive damages, interest and additional legal costs.

"ICBC has a zero tolerance policy when it comes to fraud," said Mark Withenshaw, ICBC vice president of Loss Management. "We will not sit back and simply pass the cost of fraud onto our customers."

In the Statement of Claim, ICBC alleges that various defendants, mostly residing in Abbotsford, were involved in 12 related incidents of insurance fraud. The claims are said to have first occurred in 1995, and involved intentional collisions between vehicles driven by people who knew each other. Occupants of the vehicles later denied these relationships, and/or failed to inform ICBC, in order to conceal the facts that the collisions were intentional.

Many of the collisions are also said to have occurred when one of the defendants failed to stop at a stop sign, or proceeded through a stop sign intersection when it was not safe to do so. And it is alleged that several of the defendants are involved in more than one incident.

For example, it is alleged that in October 1999 Rajinder Mann and Sukhvir Kehal were passengers in a vehicle operated by Rajvir Gill when it was intentionally struck by Gurdeep Sandhu who failed to stop at a stop sign. Mr. Mann is allegedly involved in three other intentional collisions.

The circumstances of each of the 12 related incidents are set out in greater detail in the court documents filed by ICBC. The allegations in the Statement of Claim have not been proven in court.

"ICBC combats fraud to deter others and to recover fraudulent payments. While ICBC seeks to identify potential fraud before the claim is paid, we will also pursue fraudulent claims through civil lawsuits and criminal prosecutions," said Steven Tripp, ICBC manager of Fraud Prevention and Investigation.

B.C. motorists saved more than \$73 million in 2005 thanks to ICBC anti-fraud programs. Savings are based on the estimated value of fraudulent claims which were denied, money recovered and savings generated through fraud prevention. In recent years, ICBC's anti-fraud program has resulted in many convictions for criminal and regulatory offences, as well as large civil judgments and settlements involving the perpetrators of those frauds.

Anyone with information on a suspicious, exaggerated or fraudulent claim is encouraged to phone 604-661-6844 or 1-800-661-6844.

For more information see the Statement of Claims, Vancouver Registry No.S-063794. A copy is available through ICBC Media Relations, as well as photos related to one of the crashes.



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Defendants: Darshan Khosa, Chilliwack; Surinder Grewal, Abbotsford; Baldev Grewal, Abbotsford; Dharminder Singh, Abbotsford; Gurinder Gaba, Abbotsford; Mukhtiar Dhami, Abbotsford; Ram Hayer, Abbotsford; Tarlok Grewal, Abbotsford; Gurdip Sandhu, Abbotsford Kalwinder Bajwa, Richmond; Bhinder Dhaliwal, Surrey; Karry Ahuja, Abbotsford; Jatinder Setia, Abbotsford; Kabal Singh, Surrey; Manjit Sidhu, Surrey; Harpreet Sidhu, Surrey; Rajvir Gill, Surrey; Sukhvir Kehal, Surrey; Rajinder Mann, Abbotsford; Kuljit Dhothar, Abbotsford; Satinderpal Gill, Abbotsford; Rajwinder Boparai, Abbotsford; Swarn Toor, Surrey; Balvir Cheema, Surrey.

For more information contact:

Doug Henderson

604-982-1332





Community partners combat auto theft on North Shore — June 12, 2006

RCMP, ICBC and B.C. Parks working to lock out auto crime

The RCMP, ICBC, B.C. Parks Board and the North Shore Mountain Biking Association (NSMBA) are working together to lock out auto crime in recreational areas on the North Shore.

With the summer season approaching, park users are reminded to remove all valuables from their vehicles before heading out on daytrips. Outdoor enthusiasts are often away from their vehicles for long periods, making this an ideal time for would-be car thieves to operate.

To educate people, ICBC has provided "Car Thieves Work Here" signage to display in parking lots throughout Mount Seymour Provincial Park. "If thieves find they can't obtain any valuables, theft will drop and people won't continue to be targeted," said Tom Webster, ICBC loss prevention and road safety coordinator.

Community Policing Centre volunteers will also carry out targeted auto crime audits in busy parking lots by providing all parked vehicles with a crime prevention notice to educate drivers on how to make their vehicle less attractive to thieves.

"It is important to stop thieves in their tracks and the most effective technique is to take common sense precautions including removing possessions from vehicles," said Daniel Jarvis, MLA for North Vancouver - Seymour. "I would like to thank the North Shore Mountain Biking Association for helping their community and their efforts in reducing crime. Any undertaking that makes life more difficult for would-be thieves is appreciated."

In conjunction with these activities, the NSMBA and local cycling clubs will be distributing leaflets to advise people to remove all valuables from their vehicles and offer tips on reporting suspicious activity to the RCMP. Sharon Bader, president of NSMBA warns, "As mountain biking has become more popular over the years, theft has increased in remote parking areas. Riders should remove valuables from their vehicles and report suspicious activities to the RCMP. With these efforts, we hope to enhance riders' enjoyment on the trails without being victims of crime."

Thefts from vehicles often remain unreported to the RCMP or ICBC making it more difficult for police to respond effectively to the problem. If you discover a theft from your vehicle, the North Shore RCMP advise you to contact their non-emergency line at 604-985-1311. If your vehicle was in a B.C. Park when the theft occurred, please contact B.C. Parks at 604-924-2231.

If you witness a break-in or suspicious activity, call 911 immediately. If you can safely do so, provide the licence plate number and a detailed description of the suspect and their vehicle.

Contact:
Tom Webster
604-983-7176





Community partners combat auto theft in Squamish — June 12, 2006

RCMP, ICBC and Squamish Citizens on Patrol working to lock out auto crime

The RCMP, ICBC, the Squamish Trails Society and Citizens on Patrol volunteers are working together to lock out auto crime in parks and recreational sites in the Squamish area.

With the summer season approaching, park users are reminded to remove all valuables from their vehicles before heading out on daytrips. Outdoor enthusiasts are often away from their vehicles for long periods, making this an ideal time for would-be car thieves to operate.

To educate people, ICBC has provided Squamish recreational areas with "Car Thieves Work Here" signage to display in parking lots. "If thieves find they can't obtain any valuables, theft will drop and people won't continue to be targeted," said Tom Webster, ICBC loss prevention and road safety coordinator.

Squamish Citizens on Patrol volunteers will also carry out targeted auto crime audits in busy parking lots by providing all parked vehicles with a crime prevention notice to educate drivers on how to make their vehicle less attractive to thieves.

"As outdoor activities are becoming more and more popular in Squamish, so are opportunities for theft in parking areas. People must remove valuables from their vehicles and report suspicious activities to the RCMP. With these efforts we hope to reduce theft and enhance enjoyment in our recreational areas," commented Todd Pope, community policing coordinator, and chairman of the Squamish Trails Society.

"As many instances of theft are crimes of opportunity, it is important to take precautions in order to reduce your odds of being a victim," said Joan McIntyre, MLA for West Vancouver - Garibaldi. "Any initiative to deter thieves from stealing is welcomed and, thanks to the volunteers from the Squamish Trails Society and Citizens on Patrol, hopefully fewer people will fall prey to this criminal activity."

Thefts from vehicles often remain unreported to the RCMP or ICBC making it more difficult for police to respond effectively to the problem. If you discover a theft from your vehicle, the Squamish RCMP advise you to contact their non-emergency line at 604-892-6100.

If you witness a break-in or suspicious activity, call 911 immediately. If you can safely do so, provide the licence plate number and a detailed description of the suspect and their vehicle.

For interviews contact:

Tom Webster, ICBC Loss Prevention and Road Safety coordinator
Bus: 604-983-7176 Cell: 604-230-1964

Todd Pope
Squamish Community Policing coordinator and chairman of Squamish Trails Society
Bus: 604-892-6124 Cell: 604-815-8134





ICBC's "It's no fun if you're dead" campaign reaches youth — June 15, 2006

Burnaby students win prizes through online road safety contest

This spring, ICBC's edgy "It's no fun if you're dead" youth campaign made a positive impact on young people throughout the province through the interactive "nofunbeingdead.com" website and unique television ads. The campaign message was straight to the point: the bad choices you make behind the wheel can kill you and cause you to miss out on all of the fun things in life.

"This is a deadly issue for our youth so we needed to reach them in a way that they can relate to - that they'll pay attention to. We're living in a very fast-paced world and youth are constantly bombarded with advertising," said Sue Carle, vice president of ICBC's Lower Mainland Region. "ICBC wanted to put a message out there that would break through all of this clutter."

The 102,900 youth who visited the campaign website could watch commercials, learn about dangerous driving through games, and also enter a road safety quiz to win prizes.

Out of 3,200 online contest entrants, Xiao Yuan, an 18-year-old student from Burnaby South Secondary, won the grand prize, a home entertainment system worth almost \$6,000. "My dad who's a driving instructor gave me a flyer about the website," said Yuan who has her "N" driver's licence and was awarded a \$2,000 UBC entrance scholarship to study sciences next fall. "I liked how the emphasis was on the consequences of unsafe driving."

Another Burnaby resident, 19-year-old Stephen Fung, won one of five Apple iPod Nanos. "I saw the catchy campaign poster at Kwantlen and checked out the website," said Fung, who will be entering second year in the fall. "The website was really cool. I knew about road safety already but I was reminded about how important it is to drive safely."

Car crashes continue to be the number one killer of youth. According to 2004 B.C. Vital Statistics, 30 per cent of all youth fatalities (ages 13-21) were caused by car crashes: 60 youth were killed and 10,900 were injured. You can access www.nofunbeingdead.com until February 2007.

Photo opportunity of ICBC Youth Campaign grand prize winner

When:	12 p.m., Thursday, June 15, 2006
Where:	Main Office - Burnaby South Secondary 5455 Rumble Street, Burnaby Phone: 604-664-8560
Who:	Xiao Yuan, Burnaby resident and Youth Campaign prize winner Gina Niccoli-Moen, Burnaby South principal Roberto Bombelli, Burnaby South vice principal Sharon Boglari, ICBC Youth Strategies manager

Contact:
Gord Couling
604-786-6458





ICBC wants drivers to Chill, Focus and Relax — June 28, 2006

Tips to stay safe on B.C. roads over the Canada Day long weekend

ICBC is reminding motorists to Chill, Focus and Relax to help avoid being involved in a crash this Canada Day long weekend. Last year, one person died and 160 people were injured in approximately 540 crashes on B.C. roads on Canada Day.

"Police tell us that traveling at an unsafe speed is the most frequent contributing factor in fatal collisions," said Solicitor General John Les. "This becomes more of a concern as many motorists gear up to travel on B.C. roads and highways this summer. In an effort to inform people to drive safely, additional police enforcement will be stationed on B.C. roads over the Canada Day long weekend."

"Throughout the summer, police, province-wide, will be targeting dangerous and aggressive drivers. The message they will be conveying to all drivers is that dangerous and aggressive driving, on our roads and highways, will not be tolerated." said Les.

ICBC is also targeting speeding and aggressive drivers for the months of July and August with an awareness and education campaign. All motorists are encouraged to take a moment to Chill, Focus and Relax when on B.C. roads.

Long weekend travellers are advised to keep the following road safety tips in mind:

- To avoid becoming an aggressive driver, practice courtesy and set an example for other drivers.
- Plan ahead and be realistic about travel times. Allow extra time for possible delays that may arise due to increased traffic volume or construction.
- Slow down and leave plenty of space between your vehicle and the one in front.
- Make staying focused on the road a priority by keeping distractions to a minimum. Place calls before you drive and pull over to read maps.
- Never drink and drive.

If you are involved in a crash and need to file a claim, ICBC's Dial-A-Claim service is open 24 hours a day, including holidays, at 604-520-8222 or 1-800-910-4222. You can also file your claim online at www.icbc.com

For more information contact:

**Kate Best
604-982-2480**





Police, ICBC urge motorists to relax, chill and stay focused — June 28, 2006

New campaign targets aggressive driving and intersection safety

Today, the police and ICBC announced the start of a campaign to fight aggressive driving through a combination of enforcement and education. The coming Canada Day long weekend and the start of summer holidays may bring an increase in aggressive driving.

This new campaign builds on last year's aggressive driving campaign, with an additional emphasis on intersection safety. Drivers are being reminded to chill, relax and stay focused. If they don't, police departments across the Lower Mainland are on the lookout, and are prepared to ticket offenders.

Aggressive driving includes speeding or driving too fast for the conditions, tailgating, weaving and running red lights. Behaviour which leads to collisions at intersections, such as tailgating and running red lights, is closely related to general aggressive driving behaviour.

In the Lower Mainland, over 40 per cent of all crashes occur at intersections. Across BC, aggressive driving accounted for more than 16,000 injuries and 208 fatalities in 2004, while in the Lower Mainland it accounted for 8,400 injuries and 81 fatalities (according to police data).

"The campaign reminds drivers that safer roads start with individuals," says Sue Carle, Vice President of ICBC's Lower Mainland Region. "We all have the ability to change our own driving behaviour. If we chill, relax, and stay focused, there will be fewer collisions and fewer fatalities and injuries on our roads."

The municipal police forces and Lower Mainland RCMP detachments will be conducting enhanced enforcement during July and August. Enforcement is highly effective in deterring aggressive driving when motorists believe they may be ticketed.

Education helps change driver behaviour in the longer term. This year's activities include increased volunteer Speed Watch deployments, particularly in high traffic corridors. Research shows that 70 per cent of drivers who travel 10 km/hr over the speed limit, slow down when they see a speed-reader board. Some Speed Watch deployments will be performed in conjunction with police.

ICBC is also sponsoring an extensive ad campaign in the Lower Mainland, including transit bus 'tails', 30-second radio ads and radio traffic report sponsorships. The ads are designed to raise awareness of aggressive driving behaviour, and to offer tips for drivers on how to reduce their own aggressive driving.

The most common aggressive behaviours include:

- Unsafe speed for the conditions
- Ignoring traffic controls and signs (i.e. running red lights)
- Improper passing (i.e. weaving in and out of traffic)
- Failing to yield the right of way

The most common intersection crashes are:



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- Intersection - Right Angle
- Left turn - across oncoming traffic
- Rear end

Tips to avoid becoming an aggressive driver:

- Be realistic about your travel time. Factor in possible delays due to traffic, construction and weather.
- If you're running behind schedule, take a deep breath and accept the delay. It is better to arrive late than not at all.
- Slow down and keep your distance.
- Be courteous.

For more information contact:

Kim Thé
604-833-3586

Eric Green
604-240-8108





Chill out this summer! — June 28, 2006

Vancouver Island Launches Aggressive Driving and Intersection Safety Campaign

VICTORIA, B.C. - Heading into the first long weekend of summer, ICBC and its partners are launching a summer awareness campaign aimed at getting motorists to slow down and take it easy on our roads during the months of July and August. ICBC on Vancouver Island is teaming up with local enforcement agencies, Speed Watch volunteers, Budget Rent-a-Car and the Royal BC Museum to encourage drivers to "Relax", "Chill" and "Focus" while driving this summer.

Last Canada Day, 160 people were injured in 540 crashes and one person was killed in collisions in B.C. Summer can be a particularly frustrating time for motorists with construction, increased traffic and tourists to contend with.

"Police tell us that traveling at an unsafe speed is the most frequent contributing factor in fatal collisions," said Solicitor General John Les. "This becomes more of a concern as many motorists gear up to travel on B.C. roads and highways this summer. In an effort to inform people to drive safely, additional police enforcement will be stationed on B.C. roads over the Canada Day long weekend."

"I hope that this long weekend features not only great weather and good times with friends and family, but also safety on our roads," said Oak Bay-Gordon Head MLA Ida Chong."

On Vancouver Island in 2005, police identified over 1,800 casualty crashes that were related to failing to yield, following too closely and ignoring traffic control devices. In the province of B.C. in 2005, there were over 10,000 crashes resulting in injury and caused by aggressive driving behaviours.

"About 65% of the drivers involved in aggressive driving-related crashes in B.C. are male drivers. We are working with our partners to reach these drivers, as well as other motorists," said Brian Sargent, Vancouver Island Loss Prevention Manager for ICBC. "There are alternatives to these behaviours; aggressive driving is not acceptable."

The objective of the summer campaign is to increase awareness about the impact of speed and aggressive driving by reminding motorists to take a moment to 'chill' - take a deep breath and slow down, keeping a safe distance. Another message is to 'focus' - avoid distractions and pay close attention, especially at intersections.

"We want to reduce the number of speed and aggressive driving-related crash incidents on Vancouver Island," noted Sargent. "We are also increasing the number of Two Strikes You're Out deployments that are orchestrated by Speed Watch groups and police agencies across the Island."

Speed Watch Volunteer groups Island-wide will be joining forces with local police agencies to conduct multiple Two Strike deployments throughout the campaign. A Two Strike deployment is a joint educational and enforcement tool that will ensure motorists are aware of their speed. Volunteers set up a speed reader board roadside, telling motorists what their current speed is (Strike One). A little further down the road, police will be monitoring speed and issuing violation tickets to those motorists who continue to exceed the posted speed limit (Strike Two).

Road Safety tips to keep in mind this holiday long weekend and all summer include:

Be realistic about your travel time. Factor in possible delays due to traffic, construction and weather.



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If you're going to be later than you had hoped, take a deep breath and accept the delay.

Set an example to other drivers and to your children; practice courtesy.

Give other drivers the benefit of the doubt. They may be from out of town, in a hurry or distracted.

Slow down and keep your distance.

Visit ICBC's website at <http://www.icbc.com> for more road safety tips.

For more information contact:

Nina Moroso

250 414-7883

250 889-2144 cell





Municipalities receive ICBC grants totaling \$4.4 million — July 5, 2006

Thirty-one British Columbia cities, districts, and municipalities will receive ICBC grants in place of real property and business taxes totaling \$4.4 million this year.

As a provincial Crown corporation, ICBC is not required to pay business and property taxes. Instead, communities receive annual grants that are equal to the taxes that would be levied if ICBC were a private business.

Grants are paid to communities with ICBC claim centres, administrative offices, and storage and salvage yards. The municipal grants vary according to size and location of the premises, and differences in local mill rates.

The following is a list of 2006 ICBC grants in place of taxes paid:

Abbotsford	\$ 144,490
Burnaby	\$ 237,800
Campbell River	\$ 9,329
Chilliwack	\$ 79,803
Courtenay	\$ 87,187
Coquitlam	\$ 458,139
Cranbrook	\$ 12,290
Dawson Creek	\$ 10,131
Fort St. John	\$ 9,855
Kamloops	\$ 66,881
Kelowna	\$ 93,910
Langford	\$ 38,877
Langley	\$ 71,569
Maple Ridge	\$ 70,849
Nanaimo	\$ 140,132
New Westminster	\$ 254,239
North Vancouver (City)	\$ 859,557
North Vancouver (District)	\$ 168,187
Penticton	\$ 23,654
Prince George	\$ 91,631
Prince Rupert	\$ 20,386
Quesnel	\$ 10,967
Richmond	\$ 248,586
Saanich	\$ 75,972
Smithers	\$ 42,246
Surrey	\$ 180,496
Terrace	\$ 21,034
Trail	\$ 33,524
Vancouver	\$ 640,235
Vernon	\$ 29,801
Victoria	\$ 184,647

**For more information contact:
Doug Henderson
604-982-1332**





BCUC confirms rates for basic auto insurance — July 13, 2006

Rising cost of injury payouts continues to be a concern

The BC Utilities Commission has released its final decision on 2006 rates for basic, compulsory auto insurance. The Commission confirmed a rate increase of 6.5 per cent, which came into effect on an interim basis on March 15, 2006 .

"ICBC is committed to keeping auto insurance rates low and stable," said Donnie Wing, ICBC's senior vice president of insurance, marketing and underwriting, "but the fact of the matter is that the cost of claims is rising, particularly payouts for injury claims. Rates are increasing to cover those rising costs."

With this trend of rising claims costs, ICBC expects basic insurance rates will need to increase again in 2007.

"Motorists can all play a role in controlling costs by continuing their efforts to drive safely, reducing the carnage on BC's roads," said Wing.

Approximately 400 people are killed and 78,000 injured on BC roads each year.

"We are currently involved in a campaign against speed and aggressive driving, targeting irresponsible drivers who are causing claims costs to rise," said Wing. "The campaign involves enhanced enforcement by the police, backed up by raising public awareness."

ICBC's rates and service levels for basic coverage are regulated by the Commission. The review by the Commission is a public process involving hearings and a detailed examination of ICBC's arguments by the Commission and interested parties.

For more information contact:

Doug Henderson
604-982-1332
Cell: 604-786-2579





Questions & Answers: Basic Rate Increase Approval from the BCUC — July 13, 2006

Summary:

- Injury claims are one of the most volatile costs for insurers.
- The amount ICBC pays out for claims under basic insurance is increasing, primarily due to increasing payouts to customers with injuries.
- With this trend of rising claims costs, ICBC expects basic insurance rates will need to increase again in 2007.
- Including this increase, since 2000, basic insurance rates have increased by approximately the rate of inflation.
- The BCUC decides if and how much basic insurance rates need to change.
- We continue to work on keeping rates low and stable for the benefit of customers.

Questions and Answers

1. Why does ICBC need to raise basic insurance rates?
2. Why does the increase apply only to basic insurance?
3. What does this rate increase mean for ICBC and its customers? Will we see additional rate increases for basic insurance in the near future?
4. What is ICBC doing to get a handle on the rise in bodily injury costs ?
5. Why is the cost of injury claims going up?
6. With the profits ICBC has been making over the last few years, why not use retained earnings instead of raising rates?
7. With this increase, how do auto insurance rates in BC compare with other provinces?

Q:	Why does ICBC need to raise basic insurance rates?
A:	<ul style="list-style-type: none"> • The amount ICBC pays out for claims under basic insurance is increasing, primarily due to increasing payouts to customers with injuries. • ICBC has to ensure that premium revenue is sufficient to cover anticipated claims costs. • With this trend of rising claims costs, ICBC expects basic insurance rates will need to increase again in 2007.



Q:	Why does the increase apply only to basic insurance ?
A:	<ul style="list-style-type: none">• Basic and optional insurance offer different kinds of coverage. The BCUC regulates the basic insurance side of ICBC's business, not the optional side.• Rates for basic insurance are increasing because the amount of money that ICBC is paying out to customers with claims under basic coverage is increasing. The rising cost of injury claims predominantly affects basic insurance - more than 80 per cent of the cost of injury claims is covered by basic insurance.
Q:	What does this rate increase mean for ICBC and its customers? Will we see additional rate increases for basic insurance in the near future?
A:	<ul style="list-style-type: none">• For those customers who renewed their policies on or after March 15, 2006, there will be no change. For customers who have not renewed their policies, the rate increase represents an average increase in basic insurance premiums of approximately \$38.• The amount that ICBC pays out for claims under basic insurance is increasing, primarily due to increasing payouts to customers with injuries. ICBC has to ensure that premium revenue is sufficient to cover anticipated claims costs. With this trend of rising claims costs, ICBC expects basic insurance rates will need to increase again in 2007.
Q:	What is ICBC doing to get a handle on the rise in bodily injury costs ?
A:	<ul style="list-style-type: none">• ICBC is focusing on strategies that target aggressive drivers, fraud and is working with police and other partners to enhance a coordinated approach to road safety.• There is no quick fix to this issue. ICBC will continue to analyze the reasons for the increase in basic insurance claims costs and look at both short and long term strategies that will help get a handle on rising bodily injury costs.• We can all do our part to keep rates low and stable by focusing on the road and avoiding crashes. Customers are also encouraged to report to ICBC any knowledge they have of fraudulent or exaggerated claims.
Q:	Why is the cost of injury claims going up?
A:	<ul style="list-style-type: none">• The average cost of claims from crashes is increasing. There are a number of factors that may contribute to changes in claims costs, such as: changes in driver behaviour, driver experience, weather, the number of vehicles on the road, medical costs, legal costs, and court settlement awards.• ICBC will continue to analyze the contributors to the increase in basic insurance claims costs and look at both short and long term strategies that will help address the increase.• The biggest single factor in controlling claims costs is driver behaviour and if more



	people drive more safely, the number of crashes will reduce.
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Q:	With the profits ICBC has been making over the last few years, why not use retained earnings instead of raising rates?
A:	<ul style="list-style-type: none">• Retained earnings are there to protect customers from unexpected spikes in claims costs or unanticipated decreases in investment income, however this is only a temporary measure. When there is a continued trend of rising claims costs, eventually rates must be set at a level that is sufficient to offset the increase in costs.• ICBC also invests retained earnings to help keep rates low and stable. Income from our investments in 2005 meant that the average premium was approximately \$200 lower than it would have been otherwise.• 2005 was a perfect example of why retained earnings are important – there was a loss on the basic side of the business, which was covered by retained earnings.
Q:	With this increase, how do auto insurance rates in BC compare with other provinces?
A:	<ul style="list-style-type: none">• It's difficult to make apples-to-apples comparisons between provinces.• Many other provinces experienced skyrocketing rates in the early 2000s and, to stem those increases, a number of provinces have increased deductibles or caps on payments.• Statistics Canada shows that BC rates are lower than most other provinces, and lower than all other provinces with tort systems.• Studies done by other groups, such as the Consumers' Association of Canada, also indicate that BC motorists have among the lowest rates in Canada.

For more information contact:

Doug Henderson
604-982-1332
Cell: 604-786-2579





Backgrounder: Basic Insurance — July 13, 2006

1. Increasing claims costs

- The amount ICBC pays out for claims under basic insurance is increasing, primarily due to increasing payouts to customers with injuries.
- ICBC has to ensure that premium revenue is sufficient to cover anticipated claims costs.
- With this trend of rising claims costs, ICBC expects basic insurance rates will need to increase again in 2007.

2. How basic rates are set

- The British Columbia Utilities Commission (BCUC) sets basic insurance rates and service levels.
- BCUC ensures that ICBC's basic insurance rates are justified and reasonable.
- BCUC is an independent, quasi-judicial body.
- To have basic insurance rates approved:
 - ICBC submits a proposal by filing with BCUC.
 - BCUC holds a public hearing process. The public and interested parties are able to ask questions of ICBC as intervenors in the process.
 - BCUC renders its decision.
- The BCUC approved a final rate increase for 2006 Basic insurance rates of 6.5 per cent, confirming the interim increase of the same amount that has been in effect since March 15, 2006 .

3. How basic and optional insurance differ

Basic

Basic insurance provides protection to all BC motorists through a standard level of coverage.

- Coverage protects those involved in a crash, whether they are at fault or not, by providing specified medical, wage replacement and other benefits, and generally provides \$200,000 of coverage against claims from third parties for injury or other losses.
- More than 80 per cent of the cost of injury claims is covered by basic insurance.
- Basic insurance coverage consists of:
 - Accident Benefits: help you with your medical expenses, rehabilitation costs and wage loss if you are injured in a crash, or funeral costs and death benefits in case of death. It doesn't matter who was at fault for the crash.



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- Third Party Liability: If you injure someone else or damage their property in a motor vehicle crash and are held legally responsible, Third Party Liability coverage pays their claims on your behalf, up to \$200,000.
- Protection Against Hit-and-Run and Uninsured Motorists
- Underinsured Motorist Protection: Sometimes a motorist who causes a crash doesn't have enough insurance to pay for all of the injuries caused, or may not have insurance at all. If you are injured in such a crash, Underinsured Motorist Protection (UMP) makes sure you receive the damages that you are legally entitled to.
- Inverse Liability coverage: protects you in the parts of Canada and the U.S. where the law won't let you recover losses from a driver who causes a crash.

Optional

- Optional insurance protects the registered owner and/or operator of the vehicle insured and their assets, including:
 - Providing coverage to the registered owner for damage to or theft of the vehicle.
 - Additional protection for the registered owner and operator from third party liability.

**For more information contact:
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Cell: 604-786-2579**





B.C. seatbelt-wearing rates approach national best — July 27, 2006

Road safety partners unveil rollover simulator as a reminder of the importance of buckling up

More British Columbians are buckling up. According to a recent Transport Canada survey, B.C. had the largest increase in seatbelt wearing rates in the last three years compared to all other provinces. B.C. has moved from below average to among the top provinces in Canada in the rate of seatbelt use.

"This is great news for our province," said Solicitor General John Les. "Reducing deaths and injuries on B.C. roads is a key commitment of this government and these new statistics show that the hard work of police, the good judgment of B.C. drivers, and the educational initiatives by ICBC are making our roads safer. However, work remains until every British Columbian is buckling up."

Today, road safety partners demonstrated the potentially deadly consequences of not wearing your seatbelt at the launch of the rollover simulator at the Prince George RCMP North District detachment.

A specially designed truck cab mounted on a spindle simulated what would happen to unbelted occupants, if the truck entered a 48 km/hr rollover crash. Members of the public, dignitaries and local media were on site as two adult-sized dummies inside the simulator violently collided with each other and the inside of the vehicle before being ejected.

"This graphic example illustrates the tremendous force exerted on the human body during a crash and drives home the message that seatbelts save lives," said Corporal Dave Domoney, RCMP. "We want British Columbians to understand that not wearing a seatbelt is extremely dangerous, and it's against the law."

The rollover simulator will travel to high schools throughout the North Central region in the coming months, accompanied an educational component called One Click. Prior to viewing the rollover simulator, students will watch and discuss the One Click multimedia presentation which is geared toward educating youth about the importance of seatbelts. In addition, the rollover simulator will debut at numerous public events throughout the year.

The One Click program was recently piloted to a group of secondary leadership students. The students were the first to view the presentation, offering positive feedback that the program made them more aware of the importance of wearing a seatbelt.

"Autoplan brokers are committed to road safety," said Lee Hill, Porter and McMillan Insurance. "Wearing a seatbelt reduces the risk of death in a motor vehicle crash by half. It is critical that we get this message across, especially to B.C. youth, who studies show are often tempted to take unnecessary risks."

This innovative rollover simulator project is sponsored by Autoplan brokers, ICBC and the RCMP. These partners share a commitment to reducing preventable traffic deaths and injuries through the regular use of seatbelts.

For more information on Transport Canada's surveys of seatbelt use in Canada, visit:

<http://www.transportcanada.com>



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For information on seatbelt use in British Columbia, visit:

<http://www.icbc.com>

For more information contact:

Dave Dickson

ICBC Regional Manager Loss Prevention

250-392-0022 or 250-305-6667

Alyson Gourley-Cramer

ICBC Marketing and Communications

250-561-5006 or 250-961-9299





B.C. seatbelt-wearing rates approach national best — July 27, 2006

Road safety partners unveil rollover simulator as a reminder of the importance of buckling up

More British Columbians are buckling up. According to a recent Transport Canada survey, B.C. had the largest increase in seatbelt wearing rates in the last three years compared to all other provinces. B.C. has moved from below average to among the top provinces in Canada in the rate of seatbelt use.

"This is great news for our province," said Solicitor General John Les. "Reducing deaths and injuries on B.C. roads is a key commitment of this government and these new statistics show that the hard work of police, the good judgment of B.C. drivers, and the educational initiatives by ICBC are making our roads safer. However, work remains until every British Columbian is buckling up."

Today, road safety partners demonstrated the potentially deadly consequences of not wearing your seatbelt at the launch of the rollover simulator at the Prince George RCMP North District detachment.

A specially designed truck cab mounted on a spindle simulated what would happen to unbelted occupants, if the truck entered a 48 km/hr rollover crash. Members of the public, dignitaries and local media were on site as two adult-sized dummies inside the simulator violently collided with each other and the inside of the vehicle before being ejected.

"This graphic example illustrates the tremendous force exerted on the human body during a crash and drives home the message that seatbelts save lives," said Corporal Dave Domoney, RCMP. "We want British Columbians to understand that not wearing a seatbelt is extremely dangerous, and it's against the law."

The rollover simulator will travel to high schools throughout the North Central region in the coming months, accompanied an educational component called One Click. Prior to viewing the rollover simulator, students will watch and discuss the One Click multimedia presentation which is geared toward educating youth about the importance of seatbelts. In addition, the rollover simulator will debut at numerous public events throughout the year.

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ICBC reports six-month net income \$50 million lower than 2005 — August 1, 2006

ICBC has reported net income of \$110 million for the first half of 2006, which is lower than the net income of \$160 million reported for the same period in 2005.

Net claims costs for the first six months of 2006 increased by approximately 10 per cent to \$1.33 billion, from \$1.21 billion. The average payout to customers with claims is increasing, particularly the cost of injury claims.

"For the first half of this year, particularly during the wet driving conditions in the first few months of the year, we've seen an increase in the number of claims and an even larger increase in the average cost per claim," said Paul Taylor, ICBC's president and CEO. "As well, prior year claims costs have continued to increase, resulting in a need for higher reserves. Claims cost increases have been partially offset by increases in premium revenue and continued strong investment returns."

Insurance premiums earned for the six months ended June 30, 2006 increased slightly to \$1.57 billion from \$1.54 billion for the same period in 2005. Premiums earned reflect the 6.5 per cent increase in rates for basic coverage that was effective March 15, 2006 and approved by the BCUC in July. There was also an increase in the number of basic policies sold and higher sales of optional coverages in the first half of 2006. The rate reduction for optional insurance of \$100 million annually that was implemented in mid-2005 continues to partially offset higher premium revenues.

"ICBC is concerned with the continued increase in claims costs and will aggressively seek new ways to deal with rising cost pressures but we can't do it alone," said Taylor. "We need all BC drivers to take responsibility for their driving behaviour and do their part to prevent crashes. It's a simple formula - fewer crashes and injuries will result in a decrease in costs, which translates into low and stable rates for customers."

Operating expenses for the first six months of 2006 were \$243 million, which has decreased from \$246 million reported for the first six months of 2005. ICBC continues to keep operating expenses low while increasing investments in road safety, fraud and auto crime prevention. Staffing levels at ICBC's 24-hour call centres have also been increased to improve customer service levels.

ICBC's investment income for the first half of 2006 increased to \$269 million, from \$255 million for the same period last year. Income produced by ICBC's investments lowered the average premium by approximately \$200 in 2005.



Statement of Operations

For the Six Months Ended June 30

(\$ Millions)	2006 Actual	2005 Actual
Premiums written	\$ 1,670	\$ 1,572
Premiums earned	1,574	1,538
Service fees	20	18
TOTAL EARNED REVENUES	1,594	1,556
Net claims incurred	1,333	1,206
Operating expenses (claims services, road safety and administrative)	203	201
Premium taxes and commissions	168	191
Total expenses	1,704	1,598
UNDERWRITING LOSS	(110)	(42)
Investment income	269	255
INCOME - INSURANCE OPERATIONS	159	213
PROVINCIAL LICENCES AND FINES	238	224
LESS:		
Licences and fines transferable to the Province	238	224
Non-insurance expenses	40	45
Commissions	9	8
Total non-insurance expenses	287	277
LOSS - NON-INSURANCE OPERATIONS	(49)	(53)
NET INCOME	\$ 110	\$ 160
Minimum Capital Test	122%	125% ¹

For more information contact:
Doug McClelland (604) 982-2476





Chill, Focus and Relax on roads this BC Day long weekend — August 2, 2006

ICBC provides tips to avoid being involved in a crash

Don't ruin your long weekend by being involved in a crash. ICBC is reminding motorists to *Chill*, *Focus* and *Relax* this BC Day long weekend.

Last BC Day long weekend, there were more than 1,700 crashes that resulted in approximately 550 injuries and 2 fatalities. Over the past five years, 30 people have died in car crashes on the BC Day long weekend.

"Summer time and long weekends in particular are a busy time on BC roads. Please slow down to ensure you and your family enjoy a safe BC Day," said Solicitor General John Les.

ICBC is committed to reducing the number of crashes to help save lives, and to keeping insurance rates low and stable. While the cost of claims is rising, motorists can do their part by driving safely.

This summer ICBC's education and awareness campaign focuses on speeding and aggressive drivers. Motorists are reminded to *Relax* - keep a safe distance between your vehicle and the one in front of you. *Focus* - avoid distractions and pay close attention, especially at intersections. And *Chill* - slow down and take your time. Better to arrive late than not at all.

Police are also targeting speeding and aggressive drivers. They are on the look out for unsafe behaviours such as sudden lane changes, tailgating and running red lights.

"The most effective way to reduce crashes is through a combination of education and enforcement. Over the long weekend and throughout the summer, expect to see both thanks to police and ICBC," said Les.

Additional tips for long weekend travellers:

- Plan ahead and be realistic about travel times. Allow extra time for possible delays that may arise due to increased traffic volume or construction.
- Set an example to your children and other drivers, and practice courtesy on the road.
- Never drink and drive.

If you are involved in a crash and need to file a claim, ICBC's Dial-A-Claim service is open 24 hours a day, including holidays, at 604-520-8222 or 1-800-910-4222. You can also file your claim online at www.icbc.com

**For more information contact:
Kate Best 604-982-2480**





Car thieves at work in Duncan — August 2, 2006

Duncan, B.C. - ICBC and local police want to make the public aware of a significant increase in stolen Honda vehicles in the Cowichan Valley. The majority of the thefts involve 1980's and 1990's model Hondas; however some newer models have also been reported stolen.

"It appears we have a number of car thieves targeting these vehicles in the area," comments ICBC's Community Manager for Duncan and the Cowichan Valley, Paul McNicholls. "ICBC along with the local RCMP are working together and ask the public for their cooperation and assistance."

ICBC strongly recommends that all vehicle owners take measures to protect their cars. The most effective tool in auto crime prevention is a vehicle immobilizer. An immobilizer will shut down your vehicle's ignition system if a thief tries to compromise the ignition system without the immobilizer key. Vehicle alarms can also be effective, as can a steering wheel lock.

"In addition to reminding vehicle owners to take precautions to protect their investment, we also want to communicate to the public and especially to these thieves that local police will be using every tool at their disposal to put an end to this rash of incidences," says local RCMP spokesperson, Darren Lagan. "The Bait Car program is alive and well on Vancouver Island and you never know when you steal a car if it is a bait car or not."

The Bait Car program was expanded to Vancouver Island in 2005 and has been credited with assisting the police in achieving a decline in auto crime. In 2005, there was a 20 per cent decrease in auto theft claims on Vancouver Island.

According to ICBC's list of the Top 25 Stolen Vehicles in B.C., older model Hondas are ranked number two, four and 16. For a complete list and more auto crime information, go to <http://www.icbc.com>

**For more information contact:
Doug McClelland (604) 982-2476**



ICBC uncovers alleged Total Theft Ring — August 3, 2006

Lawsuit filed against 22 defendants accused of fraud and conspiracy

On August 3, 2006, ICBC filed a lawsuit in B.C. Supreme Court against 22 defendants who were allegedly involved in fraudulent insurance claims involving motor vehicle thefts. According to the Statement of Claim, between June 1, 2001 and November 13, 2004, the 22 defendants were directly or indirectly involved in 25 vehicle theft claims. It is alleged that several of the defendants voluntarily gave up their vehicles, and then reported them stolen to ICBC. ICBC alleges that the vehicles were dismantled, rebuilt and/or disguised with false Vehicle Identification Numbers (VINs) in order to resell them. ICBC is seeking to recover \$553,495.09 for claims costs already paid out, as well as investigative and legal costs and punitive damages.

"ICBC has a zero tolerance policy when it comes to fraud," said Mark Withenshaw, ICBC vice president of Loss Management. "We will not sit back and simply pass the cost of fraud onto our customers."

The amounts ICBC paid out for individual theft claims ranged from \$6,000 to \$59,000. The vehicles involved in the alleged scheme vary from early and late model cars, to late model trucks and SUVs. The alleged fraudsters reside primarily in Surrey and Langley, but some as far away as Dawson City, Yukon.

The majority of the fraudulent claims described in the Statement of Claim are alleged to involve: Jozsef Suska of Dawson City, Yukon; Laszlo Balogh of Coquitlam, B.C.; Gyula Vaczi of New Westminster, B.C.; Laszlo Majorani of Surrey, B.C.; Michele Palma of Dawson City, Yukon; and/ or Andras Takacs of Surrey, B.C.

ICBC exposed the alleged frauds while investigating a suspected staged car crash that took place in October 2002. It is alleged in this lawsuit that not only are the insurance claims resulting from the suspected staged crash fraudulent, but also that the claimants involved in the suspected staged crash were also involved in a number of the fraudulent stolen vehicle claims.

Many of the allegedly stolen vehicles and vehicle parts are said to have been located on properties in Surrey in February 2005 by members of the Integrated Municipal Provincial Auto Crime Team (IMPACT).

In addition to the identification of the stolen property, ICBC's statement of claim links the defendants to the alleged stolen vehicle scheme based on similarities between the stolen vehicle claims and relationships between the various defendants. The circumstances of each of the 25 related incidents are set out in greater detail in the court documents filed by ICBC. The allegations in the Statement of Claim have not been proven in court.

"ICBC invests more in fraud prevention and investigation than most property and casualty insurance companies in Canada. We combat fraud to deter others and to recover fraudulent payments," said Withenshaw.

B.C. motorists saved more than \$73 million in 2005 thanks to ICBC anti-fraud programs. Savings are based on the estimated value of fraudulent claims which were denied, money recovered and savings generated through fraud prevention. In 2005, ICBC's anti-fraud program resulted in 175 criminal charges against 94 people. ICBC's Fraud Prevention and Investigation department conducted over 3300 investigations during the year.



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Anyone with information on a suspicious, exaggerated or fraudulent claim is encouraged to phone 604-661-6844 or 1-800-661-6844.

Photos of vehicles involved in the alleged fraudulent claims and the Statements of Claim are available through ICBC Media Relations.

Statement of Claim Vancouver Registry No. S-064987

Defendants:

Jozsef Suska, Dawson City (Yukon); Laszlo Balogh, Coquitlam (B.C.); Leslie Sherart, Langley (B.C.); Gyula Vaczi, New Westminster (B.C.); Tibor Putics, New Westminster (B.C.); Andras Takacs, Surrey (B.C.); Andy Vadasz, Langley (B.C.); Eric Nicholl, Maple Ridge (B.C.); Sandor Toth, Langley (B.C.); Zolton Nadasdi, Likely (B.C.); Andrea Muzsik, Surrey (B.C.); Adam Sherart, Surrey (B.C.); November Hayward, Langley (B.C.); Aruna Mangal, Surrey (B.C.); Gaspar Balog, North Vancouver (B.C.); Michele Palma, Dawson City (Yukon); Laszlo Majorani, Surrey (B.C.); Lajos Fodor, Burnaby (B.C.); Robert Williams, Surrey (B.C.); Laszlo Torozok, Langley (B.C.); Douglas Puddifant, Burnaby (B.C.); Lorne Peebles, Delta (B.C.); Isabelle Poirier, Surrey (B.C.)

For more information contact:

Doug Henderson 604-982-1332





ICBC, police and Speed Watch groups target Lower Mainland corridors Motorists urged to slow down — August 24, 2006

ICBC, police and volunteer Speed Watch groups throughout the Lower Mainland will be targeting speeding motorists along high-traffic corridors on **Wednesday, August 23** from **11 a.m. to 1 p.m.** This corridor blitz - part of ICBC's summer-long **aggressive driving and intersection safety campaign** - is a reminder for drivers to chill, relax and focus while on the road.

More than 30 Speed Watch groups from West Vancouver to Chilliwack will be working with police to crack down on speeding. This two-strike operation combines Speed Watch's reminder to slow down with police enforcement. The first strike occurs when drivers speed past a speed-reader board. If drivers continue to speed past the police checkpoint - the second strike - they will receive a traffic ticket.

Research shows that 70 per cent of drivers who travel more than 10 km/hr over the speed limit slow down when they see a speed-reader board. However, drivers who don't slow down or drive dangerously will pay heavy fines.

"ICBC is concerned about aggressive driving and is committed to reducing the number of crashes to save lives. With the costs of claims rising, ICBC also wants to ensure insurance rates remain low and stable for our customers. Motorists are asked to do their part by driving safely," stated ICBC's Sue Carle, vice president, Lower Mainland region.

In the Lower Mainland, aggressive driving is a causal factor in approximately 45 per cent of all crashes, according to police data. Common "aggressive" driving actions include speeding, weaving in and out of traffic, tailgating, and running red lights and stop signs.

As part of their partnership with ICBC on this campaign, Lower Mainland municipal police forces and RCMP detachments have been conducting enhanced enforcement to ticket aggressive drivers throughout July and August. In July, Lower Mainland RCMP traffic units issued approximately 8,529 tickets including 1,407 tickets for intersection offences, 3,702 tickets for unsafe speed offences and 1,128 tickets for seatbelts offences.

"The RCMP strongly support ICBC's campaign since reducing aggressive-driving related fatalities and injuries is one of our major priorities in the Lower Mainland," commented RCMP Inspector Norm Gaumont, OIC "E" Division traffic services. "We've committed additional resources for targeted enforcement of violations that contribute to intersection collisions since around one-half of Lower Mainland collisions occur at intersections. Motorists can be part of the solution by choosing to drive with caution and courtesy at intersections," continued Gaumont.

Since July, the Vancouver Police have issued around 12,000 tickets, including tickets for aggressive driving infractions. "Combating the aggressive driving issue is also a priority for the Vancouver Police Department (VPD)," stated Inspector Andy Hobbs of the VPD traffic section. "So far this year, Vancouver has had 8 pedestrian fatalities and, unfortunately, many were victims of aggressive driving. The VPD will continue its targeted enforcement projects in Vancouver with the goal of reducing the number of fatalities and injuries," continued Hobbs.

ICBC loss prevention coordinators, Speed Watch volunteers and police will be at the corridor locations listed below for photo opportunities and interviews on **Wednesday, August 23** from **11 a.m. to 1 p.m.**



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Tips to avoid becoming an aggressive driver:

- Be realistic about your travel time. Factor in possible delays due to traffic, construction and weather.
- If you're running behind schedule, take a deep breath and accept the delay. It is better to arrive late than not at all.
- Slow down and keep your distance.
- Be courteous.

For more information contact:

Kim Thé
604-833-3586

Eric Green
604-240-8108





BC Motorists Drive-Up Registration Numbers — August 30, 2006

VANCOUVER - The BC Transplant Society (BCTS) is celebrating the success of a partnership with ICBC that has significantly increased the number of British Columbians registered as organ donors.

Starting in July of last year, organ donor registration forms have been included in new driver's licenses, and as a result more than 62,000 drivers have returned a registration form. "This program really makes sense, because many people still associate registering as an organ donor with their driver's license," says Bill Barrable, Provincial Executive Director of the BC Transplant Society.

Thanks to the tens of thousands of British Columbians who have registered their decision on BC's Organ Donor Registry, the BC Transplant Society has already surpassed its annual goal to register 35,000 new registrants on the Registry. To date, more than 39,000 people have registered in 2006.

"It's been a very successful year," says Barrable. "It is very encouraging to see the numbers of British Columbians that have registered their decision. There is nothing better than saving someone's life by passing on your organs."

While more than 577,000 British Columbians have registered on the Organ Donor Registry, the Society's overall goal is to ensure that every British Columbian is registered.

BC's Organ Donor Registry was introduced in 1997 and is the only one of its kind in Canada. It replaced all previous methods of indicating one's intent to become an organ donor, including the decal that was once placed on a driver's license or CareCard. The Registry gives British Columbians four different choices, including the option not to be a donor. It is important to register regardless of one's decision.

What are you waiting for? Register your decision today about organ donation and ensure that your decision is recorded. To register, or for more information, visit www.transplant.bc.ca or call 1.800.663.6189.

Organ Donor Registry Facts

Number of British Columbians registered 577,407

Percentage of females registered 59%

Percentage of males registered 41%

Percentage of population registered (select communities)

British Columbia 14%

Abbotsford 12%

Courtenay 37%

Cranbrook 24%



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Dawson Creek 19%

Quesnel 37%

Surrey 11%

Vancouver (city) 12%

With its 20th anniversary, the BC Transplant Society is celebrating 20 years of innovation. Over the past two decades, more than 3,500 British Columbians have received a life-saving organ transplant. The BC Transplant Society is an agency of the Provincial Health Services Authority.

Contact information:

Kate Best
ICBC
604-982-2480

Ken Donohue
BC Transplant Society
604-877-2240





Back to school and long weekend traffic: two reasons to slow down — August 30, 2006

ICBC is committed to road safety

The Labour Day long weekend marks the end of summer vacation for many, as a new school year begins next week. ICBC is reminding motorists that over the next few days the roadways will be busy with long weekend traffic and students heading back to school - please slow down. Last year over the Labour Day long weekend there were 1,600 crashes on B.C. roads, resulting in over 550 injuries and 9 fatalities.

"Tragically, last year the Labour Day long weekend was one of the most deadly," said John Les, Minister of Public Safety and Solicitor General. "Government has undertaken a number of initiatives recently to increase road safety, but motorists also need to do their part by driving safely," said Les.

ICBC is concerned about the rising cost of claims, particularly the rising cost of payouts to customers with injuries. ICBC invests in road safety programs to reduce crashes. Fewer crashes save lives, reduce injuries, and help to keep insurance rates low and stable by reducing claims costs.

"Pedestrian safety is a priority for ICBC in September," said Laurie Baker, ICBC manager of Road Safety. "The first few days of school are a very exciting time for young children. They may be pre-occupied and forget the rules of the road. Drivers need to use extra caution, in particular around schools," said Baker.

Starting Tuesday September 5, police will be monitoring speeds in school zones. When school is in session, a 30-km/h school zone speed limit is in effect from 8 a.m. to 5 p.m., unless otherwise posted. Drivers are also reminded vehicles must stop for school buses when their lights are flashing.

Tips for pedestrians:

- Use designated crosswalks and obey all pedestrian traffic signs.
- Look left, right and left again before stepping off the curb.
- Make eye contact with drivers, so you know they see you and they know you see them.
- Dress to be seen by wearing bright coloured clothing and adding reflective material to backpacks.

For more information on road safety, visit www.icbc.com.

For more information contact:

**Kate Best
(604)982-2480**





West Vancouver Police step up enforcement on Labour Day long weekend — August 31, 2006

ICBC reminds drivers to chill, relax and focus

The West Vancouver Police Department (WVPD) and ICBC are warning all motorists to chill, relax and focus while driving this Labour Day long weekend. West Vancouver police will carry out extra enforcement during peak traffic-flow and high-crash time periods this weekend along major corridor routes, including Highway 1, Highway 99 and Cypress Bowl Road.

Police officers in both marked and unmarked vehicles will target aggressive drivers through speed and seatbelt enforcement using lasers, moving radars and stationary radars. Tickets will be issued for unsafe speed, unsafe lane changes, following too closely, occupant restraint violations and unsafe commercial vehicle violations.

"ICBC is concerned about aggressive driving and is committed to reducing the number of crashes to save lives. With the costs of claims rising, ICBC wants to ensure that insurance rates remain low and stable for our customers. We're asking all motorists to do their part by driving safely," said ICBC's Sue Carle, VP of the Lower Mainland region.

In addition, six-member police CounterAttack teams will conduct roving road checks at various locations throughout West Vancouver to ticket drivers impaired by drugs or alcohol. Motorists are warned that road checks may occur at anytime and along corridor routes or local roadways.

As part of their partnership with ICBC on their two-month aggressive driving and intersection safety campaign, the WVPD conducted enhanced enforcement to ticket aggressive drivers this summer. In July, the WVPD issued approximately 367 tickets for various speeding offences; 22 tickets for lane change violations; eight tickets for disobeying yellow/red traffic signals; 75 tickets for disobeying stop/traffic signs; 12 tickets for following too closely; 16 tickets for occupant restraint violations; three tickets for driving without due care and attention; 26 tickets for other moving violations; and 136 tickets for other non-moving violations.

"West Vancouver police are committed to making roads safer and reducing the number of crash-related injuries and fatalities," stated Sgt. Cal Shamper, WVPD's traffic section. "Through enhanced enforcement this weekend, we will be cracking down on aggressive driving, but, drivers are reminded to take responsibility by being safe and considerate on the road," continued Shamper. In addition to this weekend's enforcement activities, the WVPD will be conducting extra enforcement and CounterAttack activities during the rest of the year.

For more information contact:

**Tom Webster
604-230-1964**





Back to school safety — September 1, 2006

Bright yellow lawn signs remind drivers to slow down in school zones

An innovative lawn sign campaign sponsored by your local Autoplan brokers means the chances of children getting to school safely this fall are brighter than ever.

Autoplan brokers distributed 12,000 bright yellow lawn signs to more than 1,300 elementary schools throughout the province. The highly visible signs are a timely reminder to drivers that summer is over and school zone speed limits are back in effect.

"There will be a lot of children on the streets heading back to school and they tend to get excited and forget their road safety rules, so it's up to drivers to pay extra attention and do what's necessary to ensure their safety," said Lynn Buntain from Buntain Insurance Agencies Ltd. "This is the third consecutive year Autoplan brokers have sponsored the lawn sign campaign and it's been so well received we're delighted to support it again," added Buntain.

When school is in session, motorists driving in school zones may go no faster than 30 km/h between 8:00 am and 5:00 p.m., unless otherwise posted. The law also requires drivers to stop for school buses when their red lights are flashing.

It is important to note that when a vehicle is traveling at 30 km/hr, it takes 13 metres to come to a stop, but more than double that distance - 27 metres - when it is traveling at 50 km/hr. In addition, most children assume cars can stop instantly and, until the age of eight, it is difficult for a child to even assess whether a vehicle is moving or not.

In 2004 in B.C., there were more than 2,100 pedestrian-related crash incidents, with police attending 65 reported pedestrian fatalities. In these pedestrian-related crashes, 84 children between the ages of five and 12 years old were injured. More than half of all pedestrian-related crashes occur at intersections and around one quarter take place at crossings with signal lights.

In an effort to further educate children and their parents about pedestrian safety, the Autoplan brokers have produced a colouring sheet called Back to the School Zone, which also includes valuable information, and safety tips.

Local Autoplan brokers sponsor the colouring sheet and lawn sign campaign through their involvement in the Autoplan Broker Road Safety Program, which is dedicated to making roads safer by helping to fund and promote road safety initiatives throughout B.C. For more information on the program, please visit your local Autoplan broker or visit www.roadsafety.ca

Tips for Pedestrians:

- Make eye contact with drivers, so you know they see you and they know you see them.
- Always be cautious and pay attention to traffic, as drivers may sometimes disobey traffic signals or not stop.
- Use designated crossing points and obey pedestrian traffic signs and signals.
- Look left, right and left again before stepping off the curb.
- Wear bright-colored clothing or carry reflective articles, especially when walking at night.



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Tips for Drivers

- Always yield to pedestrians.
- Beware of pedestrians who appear indecisive or inattentive.
- Be alert to vehicles stopped in the lane next to yours. They may be yielding for a pedestrian.
- Beware of pedestrians still attempting to cross the street on a flashing orange pedestrian signal.
- Watch out for pedestrians when backing up your vehicle.
- Always be alert for pedestrians, especially at intersections.

For more information contact:

Kim Thé
604-833-3586

Tom Webster
604-230-1964





Vancouver couple attempts to defraud ICBC by staging a crash — September 5, 2006

ICBC has a zero tolerance for fraud

Mohsen Said Jamer and Mahyeh Saber Hassan, both of Vancouver, are facing the consequences of attempting to defraud ICBC. It is alleged that Jamer and Hassan staged a crash, filed a claim with ICBC and were paid out money for faked injuries.

ICBC recently filed a lawsuit in British Columbia Supreme Court against Jamer and Hassan. ICBC is seeking to recover \$176,676.18 for compensation already paid, as well as investigation costs and punitive damages.

"ICBC has a zero tolerance policy when it comes to fraud," said Mark Withenshaw, ICBC vice president of loss management. "We will not sit back and simply pass the cost of fraud onto our customers."

According to the statement of claim, at approximately 8:40 p.m. on May 2, 1999 Hassan drove her 1991 Dodge Caravan into the intersection of Oak Street and West 14th Avenue in Vancouver and was struck by an oncoming vehicle. Travelling in the vehicle with Hassan were her husband Jamer and their four children. After the crash all six occupants attended the hospital claiming injuries.

When filing their claim with ICBC, neither Hassan nor Jamer acknowledged the fact they knew the second driver. ICBC later uncovered evidence that the two drivers involved in the crash are related to each other.

ICBC alleges the collision is staged based on evidence from the crash, the information provided by the occupants of the vehicles, and the relationship between the claimants.

"ICBC invests in fraud prevention because by reducing fraud, we can reduce claims costs which helps to keep insurance rates low and stable. While ICBC seeks to identify potential fraud before the claim is paid, we will also pursue fraudulent claims through civil lawsuits and criminal prosecutions," said Withenshaw.

Anyone with information on a suspicious, exaggerated or fraudulent claim is encouraged to phone the ICBC Tips Line at 604-661-6844. Information is confidential and callers can remain anonymous.





Burnaby and Coquitlam partners join Mayor's Walk along North Road — September 7, 2006

ICBC, North Road BIA Bike Patrol and RCMP stage auto crime arrest

The North Road Business Improvement Association (BIA), ICBC and RCMP will participate in a **Mayor's Walk** along North Road and **will stage an auto crime arrest** from **10:30 to 11:30 a.m. on Tuesday, September 12**. With support from the cities of Burnaby and Coquitlam, the North Road BIA and its community partners have organized this event to showcase the success of the experimental bike patrol project that began in December of 2005 to combat auto crime.

"We're very pleased with the community partnerships and our preliminary data from the project so far," said Darcy Gorchynski, ICBC's director of the Lower Mainland region. "The first six months have shown a remarkable decline in auto crime incidents along the targeted portion of North Road compared with stats from the previous four years. We want to ensure this downward trend continues into the fall and holiday shopping season. By investing in auto crime programs, ICBC can ensure insurance rates remain low and stable for our customers," continued Gorchynski.

The Mayor's Walk will take place along the North Road corridor and include **Burnaby Mayor Derek Corrigan** and **Coquitlam Mayor Maxine Wilson**, along with representatives from the RCMP, ICBC, bike patrol team, and various business partners.

Media Event and Photo Opportunity

Who: Burnaby Mayor Derek Corrigan Coquitlam Mayor Maxine Wilson Michael Hwang, president, North Road Business Improvement Association Darcy Gorchynski, ICBC, director, Lower Mainland region Alison Hart, ICBC, manager, Lower Mainland loss prevention RCMP representatives

What: Mayor's Walk along the North Road corridor from Highway 1 to Lougheed Town Centre, where a **staged auto crime arrest** will occur.

When: 10:30 a.m. to 11:30 a.m., **Tuesday, September 12, 2006**.

Where: Brief reception and refreshments in the lobby of the Best Western Coquitlam Inn and Convention Centre, 319 North Road, followed by a 15-minute Mayor's Walk along North Road.

Why: To raise awareness about community solutions to combat auto crime and show the effectiveness of the North Road BIA bike patrol.

For more information contact:

Gord Couling
604-786-6458



ICBC announces No Free Ride for auto thieves — September 11, 2006

New program to deter auto theft and recoup costs

ICBC, the provincial government and police are putting auto thieves and their passengers on notice that if they steal a vehicle they will be held financially responsible.

Project No Free Ride is an initiative focused on recovering costs through civil litigation from auto thieves and deterring auto theft. Those involved in stealing vehicles will be held financially responsible for the entire cost of a theft claim, regardless of whether or not they are charged and convicted criminally of theft or possession of stolen property. ICBC is partnering with the Integrated Municipal Provincial Auto Crime Team (IMPACT), and other police to identify people in possession of stolen vehicles and where appropriate take civil action against them.

"This is another valuable tool in the fight against auto theft," said Minister of Public Safety and Solicitor General John Les. "The provincial government is committed to making streets safer in BC and we have been effective in reducing the number of vehicles being stolen through the Bait Car Program and other auto crime initiatives. *Project No Free Ride* is the next piece in the puzzle to stop auto theft."

A civil judgment remains in effect for 20 years. ICBC has the statutory right under the Insurance (Motor Vehicle) Act to refuse to issue or cancel both driver's licenses and insurance, while a judgement remains unpaid. ICBC expects that most people during those two decades will want to drive and they will have to pay back these court awards to do so.

In 2005 there were almost 21,000 vehicles reported stolen to ICBC at a cost to policyholders of \$86 million.

"As overall claims costs continue to rise, ICBC is actively seeking new programs like *Project No Free Ride*, to keep rates low and stable," said Mark Withenshaw, ICBC vice-president of Loss Management. "This program is an extension of our practice to recover the cost of auto crime from those convicted of auto theft. Thieves need to know that the net is closing in and there will be No Free Ride when it comes to auto crime."

As part of the launch of this project, ICBC is sending warning letters to known auto thieves, putting them on notice. In conjunction with the launch of *Project No Free Ride*, ICBC has also commenced, or is in the process of commencing civil action against more than 50 convicted auto thieves, seeking damages in excess of \$2 million.

After years of steady growth, in 2004 and 2005 auto crime in B.C. experienced significant declines thanks in part to programs such as the Bait Car and public education. ICBC and the provincial government continue to look at innovative ways to further reduce auto crime.



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ICBC's investments in combating auto crime include:

- Support for the Integrated Municipal Provincial Auto Crime Team (IMPACT)
- Support for Bait Car programs across the Lower Mainland, Vancouver Island, and the Southern Interior
- Partnerships with property owners (malls and parking lots) and business improvement associations
- Support for volunteer community patrols
- Public education - parking lot signs, advertising, etc.

For more information about how people can protect their vehicles from auto crime visit the Auto Crime Section of www.icbc.com

For more information contact:

Doug Henderson

604-982-1332

604-786-2579





Backgrounder: Project No Free Ride — September 11, 2006

- *Project No Free Ride* is designed to enhance existing law enforcement and ICBC auto theft programs and act as a powerful deterrent against future auto theft.
- The project is focused on recovering auto theft claims costs from thieves and their passengers through civil litigation.
- *Project No Free Ride* is modelled after a similar program started in 2001 by Manitoba Public Insurance (MPI) which has been successful in generating revenue and has received strong public support.
- Currently, ICBC has procedures in place to collect losses from those convicted criminally of auto theft or possession of stolen property. But not all people stealing vehicles are necessarily charged and/or convicted criminally.
- This new initiative is mainly targeted at those who have not been charged and/or received a criminal conviction. This will mean ICBC can pursue cost recovery from a much larger group of people.
- In order to generate deterrence and help reduce auto theft rates, *Project No Free Ride* will put previously convicted auto thieves on notice and send letters warning that from here on ICBC will seek full recovery from all adults and juveniles regardless of whether or not charges are laid.
- After ICBC obtains a judgment against an auto thief, and if the judgment remains unpaid, ICBC has statutory powers under section 30.1(2) to refuse to issue or cancel both driver's licenses and insurance.
- A civil judgment remains in effect for 20 years and ICBC's collection department has the option of taking collections proceeding or simply waiting and enforcing the remedies provided under section 30.1(2) of the Insurance (Motor Vehicle) Act.
- ICBC and the police have signed a Memorandum of Understanding that allows police to share auto theft offender information with ICBC. This will begin as a pilot project involving IMPACT, the Richmond RCMP and New Westminster Police Department.
- In addition, ICBC is taking civil action to recover more than \$2 million in claims costs from the "top" convicted auto thieves.





Burnaby resident sentenced to four months in jail for attempting to defraud ICBC — September 14, 2006

ICBC has a zero tolerance for fraud

Alen Melki of Burnaby was charged and convicted through trial of two counts of uttering forged documents which is an offence under the Criminal Code of Canada. Melki provided faked tax documents to ICBC in an attempt to receive exaggerated payments for lost wages. On August 22, 2006 in B.C. Provincial Court, Melki was sentenced to four months in jail, and ordered to pay \$1,500 in restitution to ICBC.

"ICBC has a zero tolerance policy when it comes to fraud," said Mark Withenshaw, ICBC vice president of loss management. "We will not sit back and simply pass the cost of fraud onto our customers."

In his written Reasons for Sentence, B.C. Provincial Court Judge T.J. Gove indicated that the fraud committed by Melki against ICBC warranted significant sentencing consequences: "Attempting to defraud a public insurance program established by the Legislature for the benefit of all British Columbians is a serious matter.... Melki's offence was planned, sustained and deliberate. It took place over several months. At many times along the way he could have abandoned his scheme. Although no money was paid to Melki, he caused the Insurance Corporation to incur unnecessary cost and he was seeking a fairly substantial amount of money," wrote Judge Gove.

Melki was involved in a crash at the intersection of Clark Drive and Venables Street on June 19, 2002. Two days later, he attended an ICBC Claim Centre to provide his statement. Melki claimed he was injured in the crash and would be unable to work. He explained he was a self-employed painting contractor.

In working towards settling Melki's injury claim, ICBC requested confirmation of his income and received 2000 and 2001 tax return summaries. ICBC contacted Canada Customs and Revenue Agency (CCRA) to confirm validity of the documents, and was informed the documents were not created by them. Melki had provided ICBC with forged tax documents, in an attempt to exaggerate his income and persuade ICBC into paying a larger wage loss claim.

"ICBC combats fraud to deter others and to recover fraudulent payments. Insurance fraud is theft - theft by a dishonest minority from the honest majority of customers," said Withenshaw.

ICBC estimates that fraud costs each of its 2.8 million policyholders in the range of \$100 to \$150 per year. The public is encouraged to help combat fraud to reduce claims costs which helps to keep insurance rates low and stable. Anyone with information regarding a suspicious, exaggerated or fraudulent claim is encouraged to call ICBC's fraud tips line at 604-661-6844 or 1-800-661-6844. Callers can remain anonymous.





ICBC launches new website for mobile web-users — September 21, 2006

Conveniently download advice and contact info on your cellphone, BlackBerry or PDA after a crash

ICBC has launched a new website for mobile web-users to help ease the stress of being involved in a crash, or experiencing a vehicle breakdown. The mobile version of www.icbc.com provides critical information on how to report a claim, what to do at the scene of a crash, and key contact numbers. The site also includes contact numbers for customers with RoadSide Plus coverage to help them get back on the road after a breakdown.

It is easy to access mobile www.icbc.com on any web-enabled cellphone, PDA or BlackBerry, simply enter www.icbc.com into the browser of the portable device, and it will automatically be redirected to the mobile site.

"The site was developed because most websites do not display well on the small screens of mobile devices, and we wanted to be able to make some basic information available to our customers when they need us most—usually right after they have been involved in a crash," says Doug Downing, ICBC vice-president of Customer Service.

All motorists are reminded when accessing information from mobile devices to do so safely. ICBC recommends not using your cellphone, PDA or BlackBerry at all while driving. Motorists are encouraged to let their voice mail pick up calls and retrieve them at a later time, or let passengers make or receive calls. If you find yourself in a situation that absolutely requires the use of a phone, pull over to make or receive calls.

"ICBC is focused on meeting the needs of our customers. We hope to build on mobile www.icbc.com by adding content and services to the site as customer demands dictate and as mobile devices become more sophisticated," said Downing.

In 2005, ICBC processed more than 900,000 claims through the 24-hour telephone claims handling facility, the province-wide network of 40 claim centers and the corporate website, www.icbc.com. Other recent improvements to customer service include expanded hours of service at key claim centres and driver licensing centres.

For more information contact:

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ICBC drops car 50 feet to launch Zero Crash Month — September 25, 2006

Everyone's driving safely this October to win prizes

ICBC, the provincial government and local police have once again designated October as Zero Crash Month to raise awareness of the impact of crashes, and as a challenge to make a difference.

This October 22,000 car crashes are predicted to take place in British Columbia, resulting in almost 6,000 injuries. Communities, individuals and businesses are asked to make a commitment to road safety by pledging to drive, cycle or walk safely at www.zerocrashmonth.com.

Media Event Details

When: Tuesday, Sept. 26, 10:30 a.m. to 11:30 a.m.

Where: PNE fairgrounds, Motorsport Stadium, 2901 Hastings Street East, Vancouver

What: A car dropped from a 50 foot crane to illustrate the damage of a head-on crash at 60 km/h with a stationary object, and mark the launch of Zero Crash Month.

Who: Honourable John Les, Minister of Public Safety and Solicitor General
Paul Taylor, ICBC president and CEO
Deputy Chief Constable Bob Rich, Vancouver Police Department
Stephanie Cadieux, Director of Marketing and Public Relations for the B.C. Paraplegic Association and victim of a crash

Directions: To reach the Motorsport Stadium, enter the PNE via Gate 9 by turning left from Hastings onto Bridgeway and then left onto Miller Drive. Please park immediately west of Motorsport Stadium (where it says Racetrack Only on the map), between red barns and the stadium. An alternate entrance is via Gate 6 along Miller Drive.

For more information contact:

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Kate Best
604-982-2480





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October is Zero Crash Month — September 26, 2006

Everyone's driving safely to win prizes

This October 22,000 car crashes are predicted to take place in British Columbia, resulting in almost 6,000 injuries.

ICBC, the provincial government and local police have designated October as Zero Crash Month to raise awareness of the impact crashes have on people, families and communities, and as a challenge to make a difference.

"Every year, close to 80,000 people are injured in car crashes and more than 400 people die," said Solicitor General John Les. "Our government is committed to keeping British Columbians safe on our roads. Everyone who drives, cycles or even walks can make a commitment to help reduce crashes, and make October a Zero Crash Month."

Individuals who have no crashes, or traffic tickets, in October are eligible to win prizes. Individual drivers have the chance to win a brand-new, fully-loaded 2007 GM Pontiac Torrent with a five-star safety rating, along with other prizes. Communities can win road safety grants totalling \$93,000 by registering as official participants and showing the greatest reduction in crashes in October. And corporations are being challenged to sign up employees and compete for prizes and employee recognition rewards.

Everyone can sign up to be a safe road user at www.zerocrashmonth.com.

Police will be doing their part to help make October Zero Crash Month with additional traffic enforcement on B.C. roads. They will be targeting seatbelts and intersection safety.

"ICBC is committed to road safety to save lives and reduce injuries," said Paul Taylor, ICBC president and CEO. "Car crashes also carry a financial toll and with the costs of claims rising, ICBC wants to ensure insurance rates remain low and stable for our customers. Zero Crash Month asks motorists to do their part by driving safely."

The theme of the third annual Zero Crash Month is *Everyone's Driving Safely*. Car crashes affect everyone and every community. By working together, we can help reduce the harm on our roads. Everybody wins when we reduce crashes.

For more information contact:

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604-982-1332

Kate Best
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ICBC and police focus on seatbelt use for Zero Crash Month — October 3, 2006

Wear your seatbelt every time you travel in a vehicle this October, and win prizes

In 2005, 1,800 people injured and 96 people killed in car crashes in British Columbia were not wearing their seatbelt. Seatbelts are the single most effective protective device available to adults in vehicles. Younger passengers are best protected by child safety seats.

When a vehicle traveling 50 km/h crashes into a stationary object, it only takes a second for the vehicle to transform into a mangled pile of metal. Unbelted occupants run the risk of being ejected from the vehicle, striking other occupants or the interior of the vehicle. Since a seatbelt is bolted to the frame of the vehicle, the driver remains seated in a crash and their injuries tend to be minor to moderate. Seatbelts save lives.

"Not wearing your seatbelt is extremely dangerous and against the law", said Inspector Norm Gaumont, OIC "E" Division RCMP Traffic Services. "In support of Zero Crash Month, police across the province will be focusing on seatbelt and child restraint use for the month of October. Consider yourself warned, the fine for not wearing a seatbelt is \$138, and \$109 for not properly restraining your child in a child seat," said Gaumont.

The use of a seatbelt has been mandatory in B.C. since 1977, however according to Transport Canada seatbelt surveys 8.1% of British Columbians are still not buckling up. Males under 25 have the lowest seatbelt wearing rates.

To provide the best protection, wear the lap belt snug and low over the pelvic bones (hips). The shoulder belt must be worn over the shoulder and across the chest - never under the arm or behind the back.

"The rising cost of injury claims is a concern for ICBC policyholders because it affects rates," said Laurie Baker, ICBC manager of Road Safety. "Choosing not to wear your seatbelt increases your risk of serious injury or death. Please buckle up, even if it's only a short trip," said Baker.

It is predicted that 22,000 car crashes resulting in 6,000 injuries will occur in British Columbia this October. ICBC, the provincial government and local police have designated October Zero Crash Month as a reminder of the tremendous harm caused by crashes and as a challenge to make a difference. Make a commitment at www.zerocrashmonth.com to wear your seatbelt every time you travel in a vehicle this October and win great prizes.

The Truth about Seatbelts

Myth: I can hold myself back in a crash.

Fact: Traveling at just 50 km/h, an unbuckled 150 lb. person takes on the force of a 3 1/2 ton truck.

Myth: Seatbelts are not necessary for short trips at slow speeds.

Fact: Three out of four crashes happen within 40 km of home, at speeds of 70 km/h or less.

Myth: In a serious crash, it is better to be thrown clear of the vehicle.

Fact: Three quarters of motorists ejected from their vehicles are killed by skidding across pavement, by getting crushed under the vehicle, or by hitting a stationary object.



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Myth: If I get into a crash, my car might catch on fire or get submerged in water. The seatbelt would trap me in the vehicle.

Fact: Less than 0.1 % of crashes involve fire or submersion in water.

Myth: My decision not to wear a seatbelt does not affect anyone else.

Fact: Unbelted passengers often fly around the vehicle during a crash, injuring or killing others. As well, the cost of claims resulting from those not wearing seatbelt affects everyone's insurance premium.

Myth: I do not need a seatbelt; my car has an air bag.

Fact: Seatbelts increase survival rates by 50%. Air bags contribute just 5%. Airbags are designed to be used in conjunction with seatbelts.

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ICBC reminds motorists to use extra caution this weekend — October 6, 2006

Tips to stay safe over the Thanksgiving Day long weekend

Thanksgiving is a time of festivity, holiday meals and family gatherings—as well as increased traffic on B.C. roads. That's why ICBC is reminding motorists to drive with extra caution over the Thanksgiving Day long weekend.

Last year over the Thanksgiving Day long weekend, there were more than 1,400 crashes on B.C. roads, which resulted in 470 injuries and two fatalities.

"Seatbelts are the most effective way to prevent serious injuries and save lives," said Solicitor General John Les. "In support of Zero Crash Month, additional police enforcement will be in place across the province this October targeting seatbelt and child restraint use. Please buckle up to ensure you and your family enjoy a safe holiday."

Long weekend travellers are advised to keep the following road safety tips in mind:

- Wear your seatbelt every time you travel in a vehicle, even for short trips. Ensure children are properly restrained in child safety seats.
- Plan ahead and allow extra time for delays that may arise due to increased traffic volume.
- Slow down and leave extra space between your vehicle and the vehicle in front.
- Make staying focused on the road a priority by keeping distractions to a minimum. Place calls before you drive and pull over to read maps.
- Never drink and drive.

ICBC, the provincial government and local police have designated October as Zero Crash Month. By reducing crashes we can save lives and reduce injuries, which help to keep insurance rates low and stable by reducing claims costs. Make your commitment to drive, cycle or walk safely at www.zerocrashmonth.com. Individuals who have no crashes, or traffic tickets, in October are eligible to win prizes.

If you are involved in a crash and need to file a claim, ICBC's Dial-A-Claim service is open 24 hours a day, including holidays, at 604-520-8222 or 1-800-910-4222. You can also file your claim online at www.icbc.com

For more information contact:

Kate Best
604-982-2480



ICBC reminds motorists drinking and driving don't mix — October 11, 2006

October is Zero Crash Month, please don't drink and drive

Drinking and driving remains a serious problem in British Columbia. While great improvements have been made over the last 30 years, there is still room for improvement.

In 1976, the year before CounterAttack was introduced, there were more than 300 fatalities in alcohol-related crashes on B.C. roads. Over the past three decades, that number has been reduced by more than 50 per cent. Current police reports indicate that in 2005, there were 121 fatalities and almost 3,400 injuries in approximately 5,300 alcohol-related crashes on B.C. roads. Regrettably, 19 more people were killed and close to 200 more people were injured in alcohol-related crashes in 2005, than in 2004.

"Alcohol was a contributing factor in 29 per cent of all fatal crashes in B.C. last year," said RCMP Inspector Clair Hayward. "Police do not tolerate drinking and driving. If you choose to drink and drive there will be serious consequences," said Hayward.

Later in 2005, initiatives to get more drinking drivers off the road took full effect. The new enhanced laws include: 24-hour vehicle impoundments, mandatory rehabilitation for impaired drivers, and ignition interlock.

"Through a combination of education and enforcement, ICBC is striving to see fewer alcohol-related crashes, injuries and deaths in 2006," said Laurie Baker, ICBC manager of Road Safety. "Zero Crash Month asks motorists to take responsibility for their actions, and we can all help reduce the number of crashes involving alcohol by simply not drinking and driving. Plan ahead, call a cab, or take a bus. Just don't get behind the wheel of a vehicle if you've been drinking," said Baker.

It is predicted that 22,000 car crashes resulting in 6,000 injuries will occur in British Columbia this October. ICBC, the provincial government and local police have designated October Zero Crash Month as a reminder of the tremendous harm caused by crashes and as a challenge to make a difference.

ICBC is concerned with the rising cost of claims. To help keep rates low and stable, ICBC is focusing on strategies to change driver behaviour, in particular targeting aggressive and drinking drivers. Individuals can do their part by making a commitment to never drink and drive at www.zerocrashmonth.com, or your local ICBC Claim Centre or Driver Service Centre. If you remain crash and violation ticket free for the 31 days in October, you could win great prizes including a brand-new, fully-loaded 2007 GM Pontiac Torrent with a five-star safety rating.

The Truth about Drinking and Driving

Myth: Alcohol won't affect me much if I have something to eat.

Fact: Drinking on a full stomach isn't much different from drinking on an empty stomach.

Myth: Beer doesn't affect driving as much as other alcoholic drinks do.

Fact: A glass of beer contains the same amount of alcohol as a glass of wine or an average cocktail. In some cases, even small amounts of alcohol can cause a driver to be impaired.



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Myth: I can't get a ticket unless my blood alcohol level is over 0.08 grams.

Fact: Even if your blood alcohol level is under 80 milligrams, police can suspend your licence and impound your vehicle for 24 hours, if they believe your ability to drive is impaired. They can also charge you with a separate offense of impaired driving, which doesn't have a blood alcohol limit. Police don't even need to administer a breathalyzer test.

Myth: Coffee will reduce the effects of alcohol.

Fact: The only thing that reduces the effects of alcohol is time.

For more information contact:

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Unsafe speed is the leading contributing factor in fatal crashes — October 17, 2006

October is Zero Crash Month

In every region of the province last year, unsafe speed was the top contributing factor in fatal collisions. There were approximately 8,200 unsafe speed-related crashes on B.C. roads in 2005, resulting in almost 5,600 injuries and 167 fatalities.

"Consider this, the faster you drive, the more you'll pay," said Inspector Andy Hobbs, Vancouver Police Department Traffic Safety Division. "If you are driving between one and 20 km/h over the speed limit, you'll be ticketed at least \$138 and the fines go all the way up to \$483 for excessive speeding ."

Last year, unsafe speed contributed to approximately 40 per cent of all fatal crashes in B.C., up seven per cent from the previous year. Tragically, this means 25 more people died in unsafe speed-related crashes in 2005, than in 2004.

Earlier this year — to help combat unsafe speed and aggressive driving— the provincial government, ICBC and police unveiled Air One, a helicopter geared to improving traffic safety and preventing auto crime.

Air One gives police an edge when it comes to detecting street racers, recovering stolen vehicles, and tracking speeding and aggressive drivers. The helicopter serves 17 municipal departments and RCMP throughout the Lower Mainland, moving quickly beyond municipal boundaries to catch bad drivers.

ICBC is concerned about rising claim costs, and is aggressively seeking new ways to help keep rates low and stable. There are a number of factors that can contribute to changes in claims costs including driver behaviour, driver experience, weather, the number of vehicles on the road, medical costs, legal costs and court settlement awards.

"October is Zero Crash Month, and if we want to reduce crashes drivers need to slow down," said Laurie Baker, ICBC manager of Road Safety. " By reducing crashes, we can save lives and reduce claims costs to help keep rates low and stable. So please ease up on the accelerator and be realistic about your travel time— factor in possible delays due to traffic, construction and weather ," said Baker

It is predicted that 22,000 car crashes resulting in 6,000 injuries will occur in British Columbia this October. ICBC, the provincial government and local police have designated October Zero Crash Month as a reminder of the tremendous harm caused by crashes and as a challenge to make a difference.

Make your commitment to drive safely at www.zerocrashmonth.com, or by visiting your local ICBC Claim Centre or Driver Service Centre. If you remain crash and violation ticket free for the 31 days in October, you could win great prizes including, a brand-new, fully loaded 2007 GM Pontiac Torrent with a five-star safety rating.

For more information contact:

Doug Henderson
604-982-1332





ICBC has you covered — October 17, 2006

Autoplan insurance protects you on the road and off-road

ICBC's customers on Vancouver Island will continue to have excellent automobile insurance coverage when they use the region's network of privately-owned logging roads.

A recent court case involving a crash on a logging road near Campbell River has led to questions about coverage provided by ICBC on roads that are privately owned and not part of the "public" road system.

Every cyclist, pedestrian, rider, passenger and driver, who is injured by or in a motor vehicle, has Accident Benefits coverage, whether it happens on a public road or a private logging road. These Accident Benefits are provided to everyone in BC who has basic automobile insurance with ICBC or has a BC driver's licence, or resides with someone who does. These are "no fault" benefits, extended without regard for who was at-fault in the crash, which cover medical and rehabilitation costs up to \$150,000, plus disability payments.

The level of Accident Benefits coverage with ICBC's basic insurance is substantially better than in other provinces with tort systems. British Columbia's tort system means people with automobile injuries can sue the at-fault driver for losses over and above the Accident Benefits provided under basic coverage from ICBC. The right to sue for damages exists on public roads and private logging roads. There are no caps, limits, or deductibles on "general damages" with ICBC's basic coverage, unlike in the remaining tort provinces.

Basic insurance also includes Underinsured Motorist Protection, which provides for total coverage up to \$1 million when an at-fault driver is not able to satisfy injuries claims made against him. Where the at-fault driver is identified, this coverage applies both on and off public roads, including on private logging roads. Underinsured Motorist Protection also applies to unidentified motorist claims that occur on a public road.

If you have optional automobile insurance coverage with ICBC, such as Collision or Comprehensive coverage or extended third party liability coverage, it also continues on and off public roads.

In addition to the insurance coverage that motorists purchase, ICBC also provides coverage to anyone who is injured or whose property is damaged by an uninsured or unidentified driver (i.e. Hit & Run) on a public road in BC. This coverage does not extend to private logging roads. This additional coverage is meant to provide protection when there is no tort claim, because the driver had fled or is uninsured. This coverage is provided under provincial legislation in order to protect people and property on public roads.

Motorists who drive off-road will want to ensure their vehicle is fully protected, in any situation, by having Collision and Comprehensive coverage. They might also want to increase their Third Party Liability coverage and possibly purchase additional Underinsured Motorist Protection. With or without optional coverage purchased from ICBC, the province's motorists can be assured that they have good coverage through their basic insurance policy.

ICBC encourages its customers to review their automobile insurance needs with their Autoplan broker. Brokers are in the best position to provide advice on coverage that meets the individual policyholder's needs.

Anyone who is injured by a motor vehicle or is involved in a collision anywhere in BC should be sure to make every effort to collect all the pertinent information about the other driver and vehicle,



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and to take down information from any available witnesses. If someone is injured, or if it's a hit-and-run collision, you should also contact the police.

For more information contact:

Ash Megalli

Tel: 260-703-2771





Surrey and Vancouver take up the Challenge, 2006— October 24, 2006

City councils launch friendly competition during Zero Crash Month

In support of ICBC's Zero Crash Month campaign, Vancouver city council issued a friendly challenge to the City of Surrey to see who can achieve the greatest reduction in vehicle crashes for the month of October.

Today, Vancouver Councillor Kim Capri and Surrey Councillor Barb Steele each pledged to beat their community's predicted number of crashes by the highest percentage. Based on data from previous years, ICBC predicts Vancouver residents will be involved in 4,709 car crashes this October resulting in almost 946 injuries. Surrey residents are predicted to be involved in 3,400 crashes resulting in almost 861 injuries.

The loser of this friendly competition has agreed to wear a button that reads "I love [name of other city]" for one month. The stakes are light-hearted, but the goal is serious. Both cities are working with the police and ICBC to reduce the number of crashes and injuries on their roads.

ICBC will award road safety grants totalling \$93,000 to registered communities that have the greatest reduction in crashes this October compared to their crash prediction for the month. Both Vancouver and Surrey are competing to win a \$35,000 road safety grant to use towards a project of their choice.

In B.C., it is predicted that 22,000 car crashes will occur this October, resulting in nearly 6,000 injuries. ICBC, the provincial government and local police have designated October Zero Crash Month as a reminder of the tremendous harm caused by crashes and as a challenge to make a difference. Individuals, communities and corporations are all encouraged to participate in the challenge.

Individuals who pledge to drive, walk or cycle safely, and remain crash and violation ticket free throughout October, can win great prizes including a 2007 GM Pontiac Torrent . Visit www.zerocrashmonth.com for more information or to take the pledge.

For more information contact:

Karon Trenaman (Surrey)

Tel: 604-309-7449

Paul Goodman (Vancouver)

Tel: 604-341-1674





ICBC reminds British Columbians that Zero Crash Month isn't just for drivers — October 26, 2006

Pedestrian safety is an increased priority in the rainy fall months

Shorter days, poor weather conditions, and Halloween are three important reasons all road users—pedestrians, cyclists and motorists— should use greater caution this October.

"In the fall and winter months, visibility on the roads decreases which can increase a pedestrian's risk of being involved in a crash," said Inspector Norm Gaumont, OIC "E" Division RCMP Traffic Services. "More than half of all pedestrian deaths occur outside of intersections, and pedestrians over the age of 55 are the most at risk," said Gaumont.

This October, in support of Zero Crash Month, police across the province are focusing on pedestrian safety. Pedestrians of all ages are reminded to cross only at designated crossing points, and to dress to be seen.

Last October, there were approximately 200 crashes involving pedestrians on B.C. roads. The peak time for crashes in B.C. involving pedestrians is between 3 and 6 p.m.

"Zero Crash Month isn't just for drivers. In order to reduce the number of crashes on our roads, we need everyone to make the commitment to drive, cycle and walk safely," said Laurie Baker, ICBC manager of Road Safety. "ICBC is committed to keeping our roads safe to save lives, reduce injuries and to help keep insurance rates low and stable by reducing claims costs."

Current police reports indicate that in 2005, 60 pedestrians were killed and 2,300 pedestrians were injured in crashes on B.C. roads.

Visit www.zerocrashmonth.com, or your local ICBC Claim Centre or Driver Service Centre to learn more about Zero Crash Month and to make your commitment to road safety. If you remain crash and violation ticket free for the 31 days in October, you could win great prizes including, a brand-new, fully loaded 2007 GM Pontiac Torrent with a five-star safety rating.

Tips for Pedestrians

- Make eye contact with drivers, so you know they see you and they know you see them.
- Always use designated crossing points and obey pedestrian traffic signs and signals.
- Enter and exit driveways and alleys carefully.
- Incorporate reflective materials on costumes for Halloween, and jackets and backpacks for the rest of the year.

Tips for Drivers

- Always yield to pedestrians.
- Use your headlights at all times to ensure you are visible to pedestrians and other vehicles.
- Slow down and keep extra distance between your vehicle and the one in front. It takes longer to stop on wet or slippery roads.



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Tel: 604-982-2480





Mayor Wright reminds New Westminster to pledge to drive safely, 2006— October 26, 2006

Take the Zero Crash Month challenge at the Canada Games Pool

With only one week left in ICBC's **Zero Crash Month** campaign, New Westminster Mayor Wayne Wright is reminding residents to take the pledge to drive, walk or cycle safely this October. On **Saturday, October 28, Mayor Wright** and city councillors will attend a public event to promote Zero Crash Month at the **Canada Games Pool** between 1 p.m. and 4 p.m. ICBC staff, New Westminster Police Speed Watch volunteers and Fire and Rescue Services will also be on location.

Individuals who make the pledge to drive, walk or cycle safely and remain crash and traffic-violation free this October could win great prizes, including a fully-loaded, 2007 GM Pontiac Torrent™, which will be displayed at the event. New Westminster is one of 155 communities who have endorsed Zero Crash Month and are competing for road safety grants totalling \$93,000. During the first annual Zero Crash Month campaign in 2004, the City of New Westminster won a \$35,000 grant and used it to pay for a solar panel school zone system at 6 th Avenue (near Herbert Spencer School) and a solar-powered pedestrian flasher system at 6 th Street and Queens Avenue.

Once again, New Westminster is eligible to win another \$35,000 road safety grant if they have the highest reduction in crashes against their crash prediction, compared to other communities with a population greater than 40,001. This October, ICBC predicts New Westminster residents will be involved in 558 car crashes resulting in almost 118 injuries.

This October in B.C., 22,000 crashes are predicted to occur resulting in nearly 6,000 injuries. ICBC, the provincial government and local police have designated October as Zero Crash Month to raise awareness of the impact crashes have on people, families and communities, and as a challenge to make a difference.

New Westminster residents are encouraged to come down to the Canada Games Pool concourse area on October 28 to make their commitment to drive, walk and cycle safely during Zero Crash Month. Visit www.zerocrashmonth.com for more information.

Note to media: Mayor Wright and city councillors will be on-site from 2 p.m. to 2:30 p.m.

For more information contact:

Karen Klein

Tel: 604-786-6483





Darker and wet days pose a hazard to pedestrians — November 1, 2006

Autoplan broker campaign urges pedestrians to make eye contact with drivers

November is one of the most dangerous months for pedestrians. The darker, wet days create difficult driving conditions, making it harder for drivers to see pedestrians.

Current police reports indicate that in 2005, 60 pedestrians were killed and 2,300 pedestrians were injured in crashes on B.C. roads. That same year in the Lower Mainland, police reported nearly 1,700 injuries and 39 fatalities in pedestrian-related crashes.

To raise awareness about pedestrian safety, the Autoplan brokers have launched an awareness campaign reminding pedestrians to make eye contact before crossing the street. Advertisements will run throughout November in newspapers, transit and on the radio.

The campaign also reminds pedestrians to dress to be seen by wearing bright coloured clothing or reflective items, especially at night. To demonstrate the importance of wearing bright and reflective clothing, the Autoplan brokers have produced a **short video** featuring an **"invisibly dressed" pedestrian dummy** that is **struck by a car travelling at 50 km/h and 70 km/h at night**. The video can be viewed online at www.icbc.com.

In an average year, pedestrian incidents account for approximately one per cent of all crashes, but roughly 14 per cent of all fatalities. Police attribute pedestrian error or confusion as the leading contributing factor by pedestrians in pedestrian-involved collisions. While the leading causes of driver error in a pedestrian incident are failing to yield the right of way when turning and driver inattention.

Pedestrians should always cross at intersections or marked crosswalks, and remember to make eye contact with drivers before stepping off the curb. "Even at a marked crosswalk, motorists may not see a pedestrian due to darkness, bad weather or distractions," said Colin Hunt of the Vancouver General Insurance Agency. "Making eye contact with drivers before crossing ensures that drivers are prepared to give the pedestrian the right of way."

"Pedestrians often don't think about the serious consequences of being involved in a collision. Because of the weight and speed of vehicles, even a slow speed pedestrian collision can cause severe harm to pedestrians," said Sgt. Daffydd Hermann of the Abbotsford Police Department, who also instructs collision investigation at the Justice Institute of B.C. "That's why it is so important for pedestrians to make eye contact and be visible by wearing reflective clothing."

Throughout November, Autoplan brokers, ICBC, police and community volunteers will be partnering in local pedestrian safety activities to educate road users and ticket offenders who disobey traffic laws.

To find out more about the pedestrian awareness campaign and how brokers in your community are doing their part to improve safety for drivers, pedestrians and cyclists, talk to your local Autoplan broker or visit www.roadsafety.ca.

Safety Tips for Pedestrians

- Make eye contact with drivers before crossing the street to ensure you are seen.



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- Use designated crossing points and obey pedestrian traffic signs.
- Wear bright-colored clothing or carry reflective articles, especially when walking at night.
- Always be cautious and pay attention to traffic, as drivers may sometimes disobey traffic signals or not stop.
- Look left, right and left again before stepping off the curb.

Safety Tips for Drivers

- Always yield to pedestrians.
- Beware of pedestrians who appear indecisive or inattentive.
- Be alert to vehicles stopped in the lane next to yours. They may be yielding for a pedestrian.
- Beware of pedestrians still attempting to cross the street on a flashing orange pedestrian signal.
- Watch out for pedestrians when backing up your vehicle.
- Always be alert for pedestrians, especially at intersections.

Note to Editors: We have couriered TV media a **broadcast-quality DVD** of the staged pedestrian collision. If you have not received a copy, please contact Eric Green at 604-240-8108 or eric.green@icbc.com. **Still shots** are also available for print media upon request.

The audio of the external car shots has been modified.

Karon Trenaman
604-309-7449

Tom Webster
604-230-1964





ICBC reports nine-month net income of \$175 million — November 2, 2006

Growth in the cost of injury claims a continuing concern

ICBC has reported net income of \$175 million for the first nine months of 2006; comparable to \$195 million reported for the same period last year.

Overall, ICBC is in a good financial position. Earned premium revenue is growing, investment income remains strong, and operating costs continue to be low. However, growth in the cost of injury claims is an ongoing concern.

"More than 80 per cent of the total cost of all injury claims is covered by basic insurance," said Paul Taylor, ICBC's president and CEO. "That's where the cost pressures are and this will affect premiums for basic coverage."

"So far this year, ICBC has invested \$29 million in various road safety and other loss management programs to help keep insurance rates low and stable," said Taylor, "but ICBC can't do it alone. The biggest single thing that customers can do to keep their premiums low is to do their part in preventing crashes. Claims costs are the biggest driver of insurance premiums.

Insurance premiums earned for the nine months ended September 30, 2006 increased to \$2.43 billion, from \$2.34 billion for the same period in 2005. This reflects the 6.5 per cent increase in rates for basic insurance that came into effect earlier this year, as well as the \$100 million reduction in rates for optional coverage that was implemented in 2005. In addition, the number of insured vehicles on the road has increased by over 3 per cent.

Net claims costs for the first nine months of 2006 were \$2.03 billion, which represents a 7.4 per cent increase over the same period in 2005. This includes a \$93 million increase to reserve for prior years' claims.

One area of good news is the decrease in claims costs related to auto theft; due to the success of the Bait Car program and other ICBC-funded initiatives. Claims costs for auto theft in the first nine months of 2006 were \$43 million, down from \$53 million for the same period in 2005 and \$58 million in 2004.

ICBC's expense ratio in 2005 compares very favourably with other property and casualty insurance companies. Low operating costs are another way that ICBC helps keep insurance rates low and stable.

ICBC's investment income continues to be strong. Income produced by ICBC's investments will mean the average premium this year is more than \$175 lower than it would be otherwise.



Statement of Operations

For the Nine Months Ended September 30

(\$ Millions)	2006 Actual	2005 Actual
Premiums written	\$ 2,571	\$ 2,390
Premiums earned	2,425	2,340
Service fees	34	28
TOTAL EARNED REVENUES	2,459	2,368
Net claims incurred	2,031	1,891
Operating expenses (claims services, road safety and administrative)	309	303
Premium taxes, commissions and deferred premium acquisition cost adjustment	257	310
Total expenses	2,597	2,504
UNDERWRITING LOSS	(138)	(136)
Investment income	384	412
INCOME - INSURANCE OPERATIONS	246	276
PROVINCIAL LICENCES AND FINES	372	350
LESS:		
Licences and fines transferable to the Province	372	350
Non-insurance expenses	57	68
Commissions	14	13
Total non-insurance expenses	443	431
LOSS - NON-INSURANCE OPERATIONS	(71)	(81)
NET INCOME	\$ 175	\$ 195
Minimum Capital Test	129%	125% ¹

¹Annual percentage

For more information contact:
 Doug McClelland
 Tel: 604-982-2476





ICBC urges road users to "Listen to your RoadSense" — November 2, 2006

Behaviour adjustments required for winter conditions

Shorter days and wetter, darker roads mean all road users need to adjust their behaviour and habits in order to stay safe this winter.

Motorists need to slow down and leave more room between vehicles as stopping distance and reaction time will increase because of wet or slick roads, and poorer visibility. Cyclists and pedestrians should be wearing bright, reflective clothing at all times to ensure they are being seen by others.

Last year in B.C., there were 60 pedestrians killed and about 2,200 crashes involving a pedestrian reported. On Vancouver Island alone, there were almost 300 pedestrian-related incidents.

Bad weather was a factor in approximately 3,400 crashes in the province in 2005. These crashes resulted in 31 fatalities on B.C. roads, including 7 on Vancouver Island .

"Now that we are seeing less daylight and worse weather, we are urging drivers, pedestrians and cyclists to do what they can in order to stay safe on our roads," says ICBC Road Safety Coordinator Donna Stennes. "Whether that means giving yourself extra time to get where you're going on foggy or rainy days, or putting on reflective gear to walk your dog or head out on your bike, the important thing is to listen to your RoadSense and arrive at your destination safely."

During the month of November, and while supplies last, ICBC locations on Vancouver Island and in Powell River will be giving away reflective bands. The bands can be worn on wrists or ankles, attached to backpacks or bikes, and even placed on dog collars to improve visibility.

The public is urged to visit the reception desk at their local Drivers Services Centre or Claim Centre to pick up one of the reflective bands. For a list of ICBC locations go to www.icbc.com

Tips for Pedestrians

- Make eye contact with drivers, so you know they see you and they know you see them.
- Always use designated crossing points and obey pedestrian traffic signs and signals.
- Walk facing traffic, especially where there are no sidewalks.
- Enter and exit driveways and alleys carefully.
- Incorporate reflective materials on jackets and backpacks.

Tips for Drivers

- Always yield to pedestrians.
- Use your headlights at all times to ensure you are visible to pedestrians and other vehicles.
- Slow down and keep extra distance between your vehicle and the one in front. It takes longer to stop on wet or slippery roads.

For more information contact:

Donna Stennes
250-729-3545





Prince George resident gets jail time for attempting to defraud ICBC — November 7, 2006

ICBC has a zero tolerance for fraud

On August 8, 2006 , James Richard Byrne of Prince George was sentenced to four months in jail as a result of being charged with fraud under the Criminal Code of Canada. Nedra Lee Prisk, also of Prince George , was sentenced on August 16, 2006 to a three month conditional sentence with one year probation for her involvement in the scheme to defraud ICBC. Prisk was also ordered and has repaid ICBC \$26,360, the cost to repair the vehicle and to investigate the fraudulent claim.

"ICBC has a zero tolerance policy when it comes to fraud," said Mark Withenshaw, ICBC vice president of loss management. "We will not sit back and simply pass the cost of fraud onto our customers," said Withenshaw.

On August 20, 2004 , Byrne was driving a 2002 Ford Explorer down a logging road north-west of Mackenzie, when he lost control of the vehicle and crashed into a tree. At the time of the crash, Byrne did not have a valid driver's licence and the vehicle he was driving belonged to his common-law wife, Prisk.

When interviewed by ICBC, Byrne and Prisk lied about who was driving at the time of the crash. Both claimed that Prisk had driven from Prince George to the logging camp to pick up Byrne, and on their way home, they collided with a moose. Bryne also claimed he suffered serious injuries to his shoulder and back, as a result of the crash.

A joint investigation by ICBC, and RCMP from Prince George, Terrace and Prince Rupert uncovered evidence that proved that Byrne was the sole occupant in the vehicle at the time of the crash and he did not have a valid driver's licence.

ICBC is concerned about rising claims costs, and aggressively combats fraud to recover fraudulent payments which helps to keep rates low and stable. The public can help fight fraud by reporting suspicious, exaggerated or fraudulent claims. Information provided to ICBC's fraud tips line (604-661-6844 or 1-800-661-6844) is confidential and callers can remain anonymous.





Maple Ridge man guilty of attempting to defraud ICBC — November 7, 2006

ICBC has a zero tolerance for fraud

John Thomas Christian of Maple Ridge is facing the consequences of fleeing the scene of a crash and lying to ICBC. On September 13, 2006, in Port Coquitlam Provincial Court, Christian pled guilty to supplying false or misleading information to ICBC, an offence under the Insurance Motor Vehicle Act. He was fined \$500 and ordered to repay \$7,142.21, the cost to repair the vehicle involved in the crash and the cost to investigate the fraudulent claim.

"ICBC has a zero tolerance policy when it comes to fraud," said Mark Withenshaw, ICBC vice president of loss management. "ICBC seeks to identify potential frauds before the claim is paid, but also pursues fraudulent claims through civil lawsuits and criminal prosecutions," said Withenshaw.

On March 25, 2005, Christian took the keys for his father's company vehicle, a 2002 Hyundai Elantra, in spite of the fact that his father had forbidden him to drive it. Shortly after midnight, Christian lost control of the vehicle, crashing it into a cement barrier. A nearby resident heard the crash and called police, however Christian fled the scene.

Christian later admitted to his father that he had taken the vehicle, but claimed it was then stolen while he was at a local convenience store. Christian told the same story when interviewed by ICBC and police. However, a joint investigation by ICBC and the Maple Ridge RCMP uncovered the truth.

ICBC is concerned about rising claims costs, and aggressively combats fraud to recover fraudulent payments to help keep rates low and stable. The public can help fight fraud by reporting suspicious, exaggerated or fraudulent claims. Information provided to ICBC's fraud tips line (604-661-6844 or 1-800-661-6844) is confidential and callers can remain anonymous.





Police urge pedestrians to take safety precautions — November 9, 2006

Police, community volunteers, Autoplan Brokers and ICBC conducted a joint Pedestrian Safety initiative today in the Lower Mainland, offering safety tips to reduce the number of pedestrian-related collisions on Lower Mainland roads.

Today's initiative is part of a month-long campaign sponsored by Lower Mainland Autoplan brokers. At busy pedestrian locations throughout the Lower Mainland, police and volunteers offered safety tips and distributed highly reflective pedestrian reflectors to help make pedestrians safer and more visible.

Current ICBC crash data indicates that there were over 190 pedestrian-related collisions last November in the Lower Mainland. November typically sees a significant increase in the number of pedestrian-related collisions, due in part to the darker, wetter weather conditions.

The campaign reminds pedestrians to dress 'to be seen' by wearing brightly coloured clothing or reflective items, particularly at night. Pedestrians should always cross at intersections and designated crosswalks. It is also crucial for pedestrians to make eye contact with drivers before stepping off the curb. Even in marked crosswalks, motorists may not see pedestrians due to darkness, bad weather or other distractions.

"Even when pedestrians have the right of way, it is important that they make eye contact with motorists, to ensure that drivers see them and are prepared to stop," says Peter Bola of Silverwing Insurance, on behalf of the Autoplan Brokers. "It's a simple tip that can greatly improve a pedestrian's safety."

The Autoplan brokers are sponsoring advertising which provides tips to pedestrians and ICBC is running an ad campaign aimed at motorists, reminding them to watch for pedestrians. The ads are running throughout November in newspapers, transit and on television.

Safety Tips for Pedestrians

- Make eye contact with drivers before crossing the street, so you know they see you and they know you see them.
- Use designated crossing points and obey pedestrian traffic signs.
- Always be cautious and pay attention to traffic, as drivers may sometimes disobey traffic signals or not stop.
- Look left, right and left again before stepping off the curb.
- Wear bright-colored clothing or carry reflective articles, especially when walking at night.

Safety Tips for Drivers

- Always yield to pedestrians.
- Beware of pedestrians who appear indecisive or inattentive.
- Be alert to vehicles stopped in the lane next to yours. They may be yielding for a pedestrian.



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- Beware of pedestrians still attempting to cross the street on a flashing orange pedestrian signal.
- Watch out for pedestrians when backing up your vehicle.
- Always be alert for pedestrians, especially at intersections.

Note to Editors – Footage and still images available: We have couriered TV media a **broadcast-quality DVD** of the staged pedestrian collision. If you have not received a copy, please contact Eric Green at 604-240-8108 or eric.green@icbc.com. **Still shots** are also available for print media upon request. The audio of the external car shots has been modified.

For more information contact:

Karon Trenaman
604-309-7449

Tom Webster
604-230-1964



Zero Crash Month winners announced — November 16, 2006

Everybody wins when we reduce crashes

ICBC is pleased to announce this year's Zero Crash Month community winners are Delta, Powell River, Hope, the Village of Queen Charlotte, Silvertown and New Aiyansh.

ICBC, the provincial government and local police designated October as Zero Crash Month to raise awareness of the impact crashes have on people, families and communities, and as a challenge to make a difference.

"Car crashes are a major problem affecting all British Columbians, and this government is committed to making improvements in road safety," said the Honourable John Les, Solicitor General and Minister of Public Safety. "I am proud of the communities and individuals who participated in Zero Crash Month, because we are all winners when we reduce crashes," said Les.

In total, over 54,000 British Columbians made a personal pledge to road safety in October, 172 communities signed up for the Zero Crash Month community challenge and 94 businesses joined the corporate challenge.

The community winners in each category are:

Community	Population	Road safety grant	Percentage reduction
Delta	over 40,000	\$35,000	28%
Powell River	10,001 to 40,000	\$25,000	31%
Hope	5,001 to 10,000	\$18,000	51%
The Village of Queen Charlotte	1,501 to 5,000	\$10,000	49%
New Aiyansh (<i>Tie</i>)	1,500 or less	\$ 2,500	100%
Silvertown (<i>Tie</i>)	1,500 or less	\$ 2,500	100%

The individual prize winners are:

- Ian Black, from Powell River, won this year's grand prize of a brand new, fully loaded all-wheel drive Pontiac Torrent™ with a 5-Star Crash Test Rating, valued at approximately \$40,000, courtesy of the Pontiac Dealers of BC.
- Willi Schmidt, from Terrace, won a seven-day trip for two to Cancun, Mexico, including accommodation at the all-inclusive Club Med and air travel, valued at approximately \$10,000, courtesy of Renshaw's Travel and Cruise Concepts and Club Med.



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- While Diana Van der Woerd, from Houston; Ellie Jones, from Nanaimo; Kam Ming Tun, from Vancouver; and Signe Miller, from Creston, each won a set of brand new tires up to \$1,000 in value, courtesy of GM Goodwrench Service.

The corporate challenge winners are:

- The Township of Langley, BC Hydro - G.M. Shrum Generating Station (Peace River), the City of Vernon, and Unisource Canada Inc. (New Westminster), each won a catered coffee break for their employees.

At the outset of the campaign, ICBC predicted that 22,000 crashes would take place this October, based on a five year average. Early results show approximately a 10 per cent decrease in crashes, however as motorists continue to report claims to ICBC, the number of crashes reported for the month of October will increase.

"While education programs such as Zero Crash Month can have an effect in the long term, they are only one component of our overall strategy to improve driver behaviour," said Paul Taylor, ICBC president and CEO. "Rising claims costs are still a major concern for ICBC. We will continue to work with police and other stakeholders to develop strategies targeting aggressive drivers. Our goal remains to reduce crashes, injuries, and deaths, which help to keep rates low and stable" said Taylor.

For more details on the Zero Crash Month results, including community crash results and the number of pledges recorded in each community visit www.icbc.com.

For more information contact:

Eric Green (Fraser Valley)
604-240-8108

Kim Thé (Lower Mainland)
604-833-3586

Nina Moroso (Vancouver Island)
250-888-9278

Ryan Detwiller (Southern Interior)
250-979-4612

Alyson Gourley-Cramer(North Central)
250-961-9299





Powell River wins big in Zero Crash Month — November 16, 2006

Everybody wins when we reduce crashes

ICBC is pleased to announce this year's Zero Crash Month community winners are Delta, Powell River, Hope, the Village of Queen Charlotte, Silverton and New Aiyansh.

ICBC, the provincial government and local police designated October as Zero Crash Month to raise awareness of the impact crashes have on people, families and communities, and as a challenge to make a difference.

"Car crashes are a major problem affecting all British Columbians, and this government is committed to making improvements in road safety," said the Honourable John Les, Solicitor General and Minister of Public Safety. "I am proud of the communities and individuals who participated in Zero Crash Month, because we are all winners when we reduce crashes," said Les.

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"While education programs such as Zero Crash Month can have an effect in the long term, they are only one component of our overall strategy to improve driver behaviour," said Paul Taylor, ICBC president and CEO. "Rising claims costs are still a major concern for ICBC. We will continue to work with police and other stakeholders to develop strategies targeting aggressive drivers. Our goal remains to reduce crashes, injuries, and deaths, which help to keep rates low and stable" said Taylor.

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For more information contact:

Eric Green (Fraser Valley)
604-240-8108

Kim Thé (Lower Mainland)
604-833-3586

Nina Moroso (Vancouver Island)
250-888-9278

Ryan Detwiller (Southern Interior)
250-979-4612

Alyson Gourley-Cramer(North Central)
250-961-9299





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ICBC special 1-800 number for storm related claims — November 17, 2006

ICBC has set up a special 1-800 number for customers submitting vehicle claims resulting from the recent storm.

Customers are encouraged to call 1-866-566-7199 if their vehicle has been damaged as the result of wind or water and they have the proper ICBC insurance coverage in place.

Vehicle loss or damage caused by windstorms or rising water is covered under both Specified Perils and Comprehensive and is part of optional insurance coverage.

As with ICBC's Dial-A-Claim center, the toll free number will be open 24 hours a day and will be in place while claims from the storm continue to come in.

For more information contact:

Doug Henderson
604-982-1332

Kate Best
604-982-2480





Police and ICBC offer winter driving tips for travel along Sea-to-Sky corridor — November 22, 2006

Winter tires recommended for snowy and icy conditions

The ski season is here. Your skis are waxed, but is your car ready for the snow? The police, Sea-to-Sky committee, and ICBC want to remind drivers heading up to the mountains to be safe and prepared for hazardous winter weather, especially along the Sea-to-Sky corridor.

"The five municipalities bordering the Sea-to-Sky highway - West Vancouver, Lions Bay, Squamish, Pemberton and Whistler - want to ensure drivers use safety precautions while driving on the highway this winter," said Dr. Ian Morgan, founding member of the Sea-to-Sky committee, formed in 1986 to address safety issues and reduce harm on the highway.

Drivers are reminded to install four official winter tires on their vehicles. Official winter tires are marked with the symbol of a snowflake superimposed over a mountain. Compared to all-seasons tires, winter tires provide better traction and handling through snow, slush, and on ice and provide greater control and stability.

In an event of a road check, police may ask drivers with improper, worn or damaged tires to turn back as this can hamper your ability to drive safely.

Motorists are also reminded to slow down in hazardous weather conditions. "Drivers should adjust their driving behaviour if it's snowing or raining. The posted speed limit on the highway is set for ideal road conditions," said Cpl. Scott Bowden with the RCMP's Sea-to-Sky traffic services. "For their own safety, drivers should slow down and leave a safe distance between them and the vehicle ahead," continued Bowden.

Drivers should also avoid using cruise control on slippery roads as snow, ice, slush or rain can cause wheel spin and loss of control. Those who have cars with automatic transmissions should avoid using overdrive as this can result in an unexpected gear shift, causing the wheels to lose traction.

Sgt. Calvin Shamper with the West Vancouver police reminds drivers to check weather and travel conditions before heading out. "Don't take chances if the weather is bad. Allow yourself extra time for travel, or wait until conditions improve," said Shamper.

To check current weather conditions, contact Drive BC at **1-877-4SAFE99**. Visit www.icbc.com for more winter driving tips.

For more information contact:

Tom Webster
604-230-1964





ICBC fraud tips line helps to catch a Salmon Arm fraudster — November 22, 2006

ICBC has a zero tolerance for fraud

Ronald Keith Williams of Salmon Arm is facing the consequences of driving drunk, and lying to ICBC. Recently, Williams attended Salmon Arm Provincial Court and pled guilty to supplying false or misleading information to ICBC, an offence under the Insurance Motor Vehicle Act. He was fined \$2,000 and ordered to repay \$35,586, the cost to repair his vehicle and investigate the fraudulent claim.

"ICBC's zero tolerance for fraud is one of our strategies to help keep rates low and stable," said Mark Withenshaw, ICBC vice president of loss management. "It is not acceptable to ICBC to sit back and simply pass the cost of fraud onto our customers. We seek to identify potential fraud before the claim is paid, but also pursues fraudulent claims through civil lawsuits and criminal prosecutions," said Withenshaw.

It is alleged that on May 6, 2005, Williams was travelling along Head of the Lake Road in Vernon when he lost control of his 2003 Ford F150 pickup and crashed into the Okanagan Indian Band building. It is also alleged that prior to the crash, Williams had been drinking.

When reporting the claim, Williams acknowledged that he had been drinking that night, but stated his sister was driving at the time of the crash. On August 22, 2005, ICBC's fraud tips-line received an anonymous call. The caller identified Williams as the driver at the time of the crash.

ICBC re-opened the claim, furthered the investigation and uncovered the truth. Williams had convinced his sister to take responsibility for the crash because he had been drinking.

The public is encouraged to help fight fraud by reporting suspicious, exaggerated or fraudulent claims. Information provided to ICBC's fraud tips line (604-661-6844 or 1-800-661-6844) is confidential and callers can remain anonymous.





Police on lookout for motorists who drink and drive — December 2, 2006

CounterAttack blitz, volunteer efforts help get impaired drivers off B.C. roads

December 2, 2006 - Police across the Lower Mainland launched a CounterAttack road check blitz tonight - the first of a month-long provincial campaign to get impaired drivers off B.C.'s roads and highways.

"Drinking and driving will not be tolerated in this province," said Solicitor General John Les, who participated in tonight's road check. "This government strongly supports measures that take impaired drivers off our roads, including education and awareness campaigns and enhanced police enforcement."

Police from the RCMP and municipal forces set up road checks along the Highway 1 corridor from West Vancouver to Chilliwack, and at other high-traffic locations. More than 60 officers were involved in tonight's blitz, part of a series of efforts to reduce drinking and driving during the holiday season. AirOne, B.C.'s first dedicated, fully equipped traffic safety helicopter, is also being used during the campaign to help get drunk drivers off the road safely.

ICBC and community volunteers were also on site to raise awareness about Operation Red Nose and other ways to get home safe this holiday season. Operation Red Nose is a free driving service provided by volunteers during the holiday season to drivers who have been drinking or who do not feel fit to drive their own vehicle back home.

Drinking and driving is a concern year-round. Provincially, fatalities involving alcohol account for 28 per cent of all motor vehicle fatalities on B.C. roads. According to current police statistics, in 2005 there were approximately 3,400 people injured and 127 people killed in alcohol-related crashes in B.C. In the Lower Mainland, about 1600 people were injured and 43 killed in alcohol-related collisions.

"As police officers, we witness the terrible aftermath of collisions caused by impaired driving," says RCMP Staff Sergeant Bob Beaudoin of Fraser Valley Traffic Services. "Motorists who decide to drink and drive risk losing their license or much worse."

Drunk drivers stopped at the road checks or elsewhere face a range of penalties, including 24-hour roadside suspensions and vehicle impoundment, 90-day driving prohibitions and criminal charges.

ICBC supports the police efforts by providing approximately \$17 million towards enhanced enforcement, including CounterAttack road checks. This year's CounterAttack campaign also includes ICBC-funded radio, restaurant, bar and transit advertising, as well as ICBC-developed television and radio public service announcements carried by the B.C. Association of Broadcasters.

For more information contact:

Eric Green
604-240-8108





Two civil actions launched against six Vancouver Island residents for attempting to defraud ICBC — December 5, 2006

ICBC has a zero tolerance for fraud

ICBC has filed two civil actions against six Vancouver Island residents for their alleged involvement in motor vehicle thefts. The defendants named in the first action are Gregory Wade Henslowe, Shawn Robert Aeichele, David Harold Arden, Tabitha Lee-Ann Henry, and Robert Kenneth Nikirk. Cole Owen Adams is the sole defendant named in the second action.

The two cases include a total of 11 stolen vehicle claims from 1998 until 2003. As a result of the two actions, ICBC is seeking to recover approximately \$175,000, the costs paid out for the allegedly stolen vehicles, plus the costs to investigate the claims, legal fees and punitive damages.

"ICBC has zero tolerance for fraud," said Mark Withenshaw, ICBC vice president of loss management. "The rising cost of claims is a concern for ICBC, but by pursuing cases of fraud against the corporation we can help to keep rates low and stable," said Withenshaw.

According to the first action filed in New Westminster Supreme Court, seven allegedly stolen vehicles were seized from three Duncan area properties in 2001 and 2002. Duncan RCMP executed the searches with the assistance of an ICBC expert in vehicle identification. It is alleged that some of the vehicles were knowingly being hidden by the vehicle owner in order to advance a false theft claim; while it is alleged that the other vehicles were stolen and being secretly held. The action links the five defendants by alleging that some of the defendants knew each other and conspired to defraud the corporation.

The second action filed in Nanaimo Supreme Court alleges the sole defendant, Cole Owen Adams, tampered with the identity of four allegedly stolen vehicles. On February 5, 2004, Nanaimo RCMP searched Adams' home and found three dismantled vehicles, and the license plate from a fourth allegedly stolen vehicle. In addition to the civil charges pending, Adams has also been convicted of possession of stolen property, an offence under the Criminal Code of Canada.

"ICBC seeks to identify potential fraud before the claim is paid, but also pursues fraudulent claims through civil lawsuits and criminal prosecutions. B.C. motorists saved more than \$73 million in 2005 thanks to ICBC anti-fraud programs," said Withenshaw.

The public is encouraged to help fight fraud by reporting suspicious, exaggerated or fraudulent claims. Information provided to ICBC's fraud tips line (604-661-6844 or 1-800-661-6844) is confidential and callers can remain anonymous.



ICBC cautions Island drivers about hydroplaning — December 6, 2006

New highway signs remind drivers to use caution

With record-breaking weather in recent weeks, the issue of road safety and particularly hydroplaning has been in the forefront. The Insurance Corporation of British Columbia (ICBC), local police and the Ministry of Transportation have joined forces to caution drivers about weather-related dangers on Vancouver Island roads.

New signage, on Island highways is reminding motorists to use caution and slow down when water is pooling on roadways. The signs are unique to Vancouver Island.

"The signs are there to remind people that they need to make adjustments to their driving in certain weather and road conditions," says Ministry of Transportation Operations Manager, Bob O'Brien. "Better to head the warnings of the signs and slow down for safety before you get the warning from local police or end up in a crash because of hydroplaning."

Hydroplaning occurs when a vehicle on a roadway passes through pooled water that is deeper than the tread of the tires. This causes the tire to lose contact with the road surface and results in the car skimming along the top of the water.

"Although hydroplaning occurs quite frequently, it is usually preventable," says ICBC Community Manager for the Comox Valley, Ron Fisher. "Drivers need to adjust their technique and habits for wetter conditions in the winter months on Vancouver Island. Often that means going slower than the posted limit. This can prevent hydroplaning but will also help with visibility and stopping distance."

Hydroplaning while a vehicle's cruise control is on is especially dangerous because the car will try to maintain the speed of the drive-train while there is limited contact with the road. Motorists should not use their cruise control while travelling on wet roads or in especially rainy conditions.

"It is very important that drivers make sure their tires have the right tread for the conditions they travel in," says Lane Jorgenson, owner of Cal Tire in Courtenay. "Bald tires or under-inflated tires are dangerous. Good tread pushes water out from under the tires to the sides and provides better traction."

Tire experts recommend using a "penny test" on your tires to check your tread. Insert a penny, upside-down, with the Queen's face towards you into the tread groove of your tire. If you can see the top of her crown or head, your tires are too bald.

If drivers do find themselves hydroplaning, don't panic. Ease off the accelerator...never turn the steering wheel or apply the brakes as this could cause the vehicle to skid out of control. Keep traveling in a straight direction and ease up on the gas. If braking is unavoidable, pump the brakes gently until hydroplaning has stopped.

For more information about hydroplaning and other weather-related safety tips, check out www.icbc.com

**For more information contact:
Nina Moroso
250-414-7931**



Local businesses spread ICBC's Get Home Safe message this holiday season — December 11, 2006

ICBC commends companies that have alcohol policies and offers tips for those who don't

The holiday season can be a time of excesses — including overindulging in food and drink. But of all the things you'll get away with, drinking and driving won't be one of them. That's the ICBC message employers are sending to their staff as they remind everyone to get home safely by calling a cab, taking transit or using a designated driver.

As part of a month-long drinking and driving awareness campaign, ICBC has partnered with more than a hundred Lower Mainland companies to distribute Get Home Safe messages to employees through email, posters and the intranet.

ICBC loss prevention coordinators were pleased to hear that most of the companies they contacted have already established alcohol policies for company parties, including paying for parking and cab rides or issuing cab vouchers; offering hotel rooms at discounted rates; providing limited drink tickets; and encouraging, assigning or even rewarding designated drivers. Methanex, a Vancouver-based company, even hires a consultant to issue voluntary breathalyzer tests at most of their company events.

The rulings of recent employer liquor liability case laws have changed employer attitudes about serving alcohol at company sponsored events.

One of most significant landmark cases was *Jacobsen v. Nike Canada Ltd.* (1996), where the B.C. Supreme Court found Nike 75 per cent liable for injuries suffered by an employee as a result of a car crash. Nike had provided beer to employees who had been working on a trade show set-up all day. The 19-year-old plaintiff went to two pubs after work and consumed more alcohol. On the drive home, he fell asleep at the wheel and rolled his car. He was ejected from the car and sustained a spinal cord fracture.

In the *Linda Hunt v. Sutton Group* case (2001), the Ontario Superior Courts found the employer partially liable (25 per cent) for the injuries she suffered when she crashed her car following an office Christmas party. Hunt consumed enough alcohol at the office party to become visibly intoxicated. The employer commented and offered to phone her husband to pick her up. Hunt declined and went out with co-workers to another party where she consumed two more drinks. Later while driving home in a snowstorm, she crashed her car and suffered traumatic injuries. Although the Court of Appeal overturned the Supreme Court decision in this case, the court did not rule definitively on the issue of employer liability for company sponsored social events.

As a result of such cases, many employers see the benefit of establishing alcohol policies to reduce potential liability. Since the law is not definitive in the area of employer liquor liability, it is recommended that all employers take practical measures to protect themselves.

Recommendations for Employers

Prior to the company event

- Review and if necessary revise internal policies.



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- Before the party, send out an office-wide memo reminding employees not to drink to excess and never to drink and drive. Remind employees to always plan ahead for a safe ride home and to act responsibly.

At the company event

- Open bars are not recommended. Have drinks served by professional bartenders to ensure they are monitoring the amount of alcohol employees are consuming. Servers should be instructed not to serve anyone who appears to be intoxicated.
- Ensure the hotel/host facility's contract states that bar staff will be responsible for identifying intoxicated employees to employers. If possible, have the contract shift liability to the hotel or facility.
- Use bar tickets to limit the amount of alcohol served.
- Stop serving alcohol at least one hour before the end of the party.
- Designate monitors to monitor alcohol consumption of guests.
- Coordinate a security system.

Transportation from the event

- Pay for cab rides home or offer cab vouchers.
- Arrange for discounted hotel rates or offer employees money towards a hotel room.
- Encourage staff to act as designated drivers by offering to pay for mileage and parking for drivers.
- If an employee is intoxicated and unreasonable, call a family member or spouse to pick him/her up or call the police.

For more information contact:

Gord Couling
604-786-6458





ICBC takes civil action against 20 people allegedly involved in an auto theft scheme — December 12, 2006

ICBC has zero tolerance for fraud

ICBC has filed a civil action against 20 Lower Mainland residents and two companies, for their alleged involvement in the theft of and/or use of stolen vehicles.

The defendants named in the action are Jaspal Singh Atwal, Vikram Singh Atwal, Harjeet Singh Bains, Jasraj Singh Bains, Raminder Bhandher, Mohinder Singh Bhullar, Boulevard Homes Ltd., Gordon Brink, Davinder Singh Chahil, Harjinder Singh Cheema, Joan Dhillon-Gill, Jawinder Singh Ghuman, Nirmal Singh Gill, Patty Amarjeet Kaur Gill, Rajwinder Kaur Gill, Hallmark Construction Ltd., Harkinder Hans, Harchet Singh Kaler, Manraj Singh Khela, Mohamed Nachar, Sukhjit Kaur Rana, and Abinder Singh Sandhu.

The case includes a total of seven stolen vehicle claims from 2002 until 2003. ICBC is seeking to recover approximately \$300,000, the cost paid out for the allegedly stolen vehicles plus the cost to investigate the claims, legal fees and punitive damages.

"ICBC has zero tolerance for fraud," said Mark Withenshaw, ICBC vice president of loss management. "The rising cost of claims is a concern for ICBC, but by pursuing cases of fraud against the corporation we can help to keep rates low and stable," said Withenshaw.

According to the action filed in the Supreme Court of British Columbia, the vehicles were reported stolen in B.C., then forged Alberta registration documents were created using a different Vehicle Identification Number (VIN). It is alleged that the vehicles were then registered in B.C. using the forged registration documents to create a new identity for the vehicles. The scheme gave the appearance that these vehicles were imported from Alberta. The vehicles were then transferred one or more times to the various defendants named in this civil action.

As part of a joint police and ICBC investigation the vehicles, or parts of the vehicles, were seized by the police and identified as being stolen.

"Attempting to defraud ICBC has serious consequences. Not only will ICBC pursue money paid out for false claims and associated costs, ICBC may deny those convicted of fraud Optional insurance. B.C. motorists saved more than \$73 million in 2005 thanks to ICBC anti-fraud programs," said Withenshaw.

The public is encouraged to help fight fraud by reporting suspicious, exaggerated or fraudulent claims. Information provided to ICBC's fraud tips line (604-661-6844 or 1-800-661-6844) is confidential and callers can remain anonymous.





You won't get away with drinking and driving — December 18, 2006

VICTORIA, B.C. — The North Island Autoplan Brokers, local police and ICBC are working together to prevent alcohol-related crashes during the holiday season.

In 2005, alcohol was a contributing factor in over 28 per cent of all police-reported motor vehicle fatal collisions. Sixty-two per cent of all fatalities and injuries in alcohol-related incidents occurred on a weekend.

"We want to remind the public that there are serious risks to drinking and driving," said Gary Connauton, Chair of the North Island Autoplan Broker Road Safety Program. "You or your passengers could be injured or killed in a crash, and you risk losing your licence, time in jail and possibly a criminal record."

On Vancouver Island in 2005, police identified approximately 1,030 impaired driving incidents, resulting in 690 injuries. Annually, alcohol is among the top five contributing factors in fatal and injury crashes.

The North Island Autoplan Brokers have provided targeted liquor serving establishments with a limited supply of coasters that are printed with this message: *'You'll get away with a lot of things this holiday season. Drinking and driving won't be one of them.'*

CounterAttack road checks will take place this holiday season as they have since 1977. If you expect to drink, don't take any chances and plan ahead to get home safely. Take a bus, call a cab, arrange for a designated driver or phone someone for a ride. If you are planning a party or gathering, make sure all your guests have a safe way to travel or insist that they stay.

Visit ICBC's website at <http://www.icbc.com> for more road safety tips.

For more information contact:

Tamara McLean
250-414-7883





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Choose to be responsible and stay in the game — December 18, 2006

VICTORIA, B.C. - The South Island Autoplan Brokers and ICBC are working together to prevent alcohol-related crashes during the holiday season.

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"We want to remind the public that there are serious risks to drinking and driving," said Jay Tuson, Chair of the South Island Autoplan Broker Road Safety Program. "You or your passengers could be injured or killed in a crash, and you risk losing your licence, time in jail and possibly a criminal record."

On Vancouver Island in 2005, police identified approximately 1,030 impaired driving incidents, resulting in 690 injuries. Annually, alcohol is among the top five contributing factors in fatal and injury crashes.

"Every day, more people are choosing to stay in the game by not drinking and driving," said Tuson. The South Island Autoplan Brokers are giving away two trips to see the Vancouver Canucks play the Colorado Avalanche, including flight and hotel. To enter, visit your local Autoplan Broker.

You'll get away with a lot of things this holiday season. Drinking and driving won't be one of them.

Contest closes on December 31st. Full contest rules are available at participating Autoplan Broker offices.

CounterAttack road checks will take place this holiday season as they have since 1977. If you expect to drink, don't take any chances and plan ahead to get home safely. Take a bus, call a cab, arrange for a designated driver or phone someone for a ride. If you are planning a party or gathering, make sure all your guests have a safe way to travel or insist that they stay.

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