

SERVICE DELIVERY PROJECT

Vehicle Insurance Model &
Implementation Review

June 21, 2016



Ministry of
Education

Meeting Agenda

1. June 30th renewal update
2. Post-June renewal process
3. Delayed bus renewals
4. Garage and storage policies recap
5. Insurance billing
6. Integrated claims processing
7. Q&A and next steps
8. Contact information

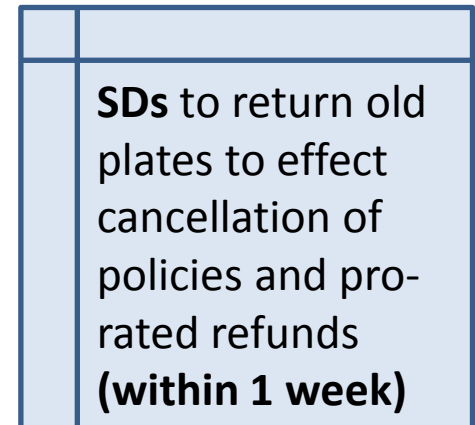
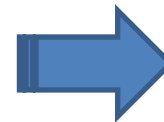
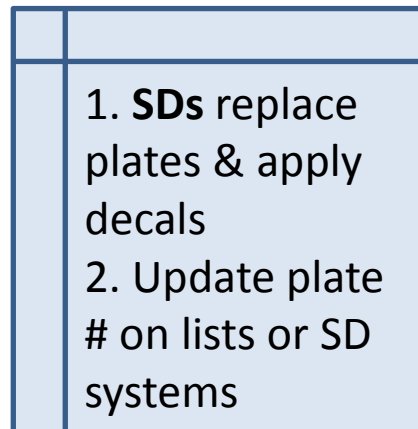
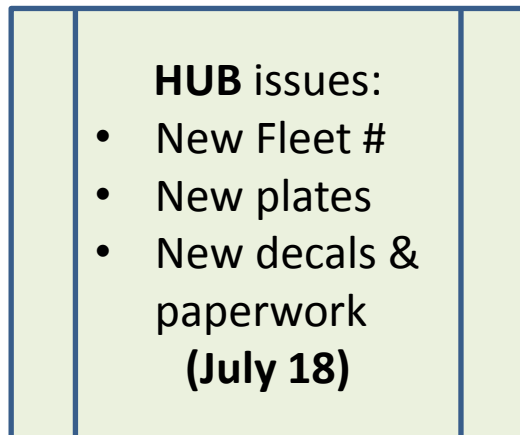
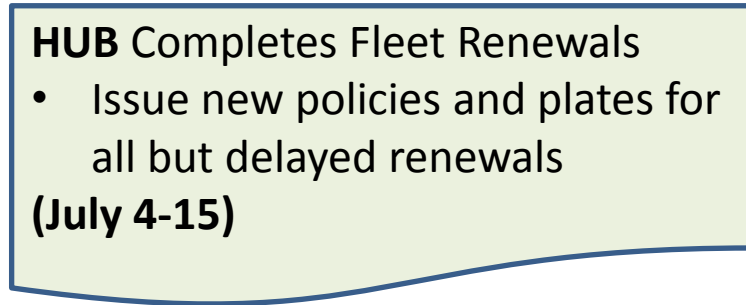
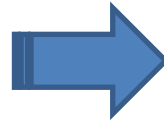
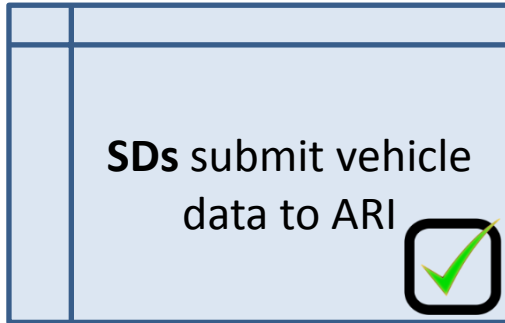
June 30th Renewal Update

- All School Districts (SDs) have submitted their vehicle data to ARI for renewal processing.
- 50/60 SDs have been contacted by HUB for garage policy renewals (23 SDs have June 30th expiry).
- All June 30th expiry SDs had their paperwork and decals couriered Thursday June 16th. Some exception issues noted.

Key issues being resolved:


1. Processing delayed renewal requests - 2 SDs involved
2. SD vehicles pending CVIP inspections - 30 units
3. Vehicle renewal forms provided by ICBC are not on vehicle list submitted by SDs - 35-40 units across 12 SDs

Post-June Expiry Renewals



Q: Where should these be sent?

Delayed Bus Renewal Processing

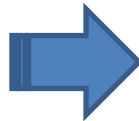
School Districts identify units that require delayed renewals 



HUB Completes Fleet Renewals

- Set aside renewal units paperwork or cancel policy
- Process 1-2 month storage policies

HUB issues ICBC storage liability only policies **(July – Aug)**



School Districts
If post-June expiry, return plates to local HUB office for refund **(within 1 week)**

HUB Completes Delayed Renewals

- Issue plates and/or decals **(Aug 21-26)**

Garage Policies Key Points

- Garage policies expire naturally to avoid cancellations of policy and issuing new plates, where possible. **All renewals will be to June 30, 2017.**
- Garage policies have the same fleet discount of 59%.
- Garage policies expiring before Dec. 1, 2016 retain their policy # and existing repair plates.
- Garage policies expiring after Dec. 1 will be issued a new policy # but can keep their repair plates as required.
- Vocational garage policies can be insured for 10 months (Sept 1 – June 30) and processed in a similar way as 10 month bus renewals.
- SD will be billed directly by broker for garage policy renewals.

Storage Policy

- SDs insuring vehicles for less than 12 months require storage insurance.
- ICBC provides vehicle storage insurance - liability and optional comprehensive coverage.
- **RMB / SPP recommends SDs purchase ICBC storage insurance for liability coverage only at \$1M level.**
- SPP will cover any property damage claims (i.e. fire, vandalism, etc.).
- Stored vehicles without active insurance must not be driven or operated without a repairmen plate (garage policy).

Insurance Billing

ARI / HUB will be paying ICBC for renewal of insurance policies for the K-12 fleets on behalf of the school districts for the July renewals.

If you are a June expiry school district, you will receive an invoice / summary from ARI with the following:

- **ICBC premiums and licensing fee charges**
- ARI Insurance Renewal service fees (\$20 / vehicle)
- **Credit for ARI service fees (paid by Ministry for transition year)**
- Detailed premium reporting by unit

This invoice will be provided to affected SDs by June 30th and will be payable immediately.

Insurance Billing

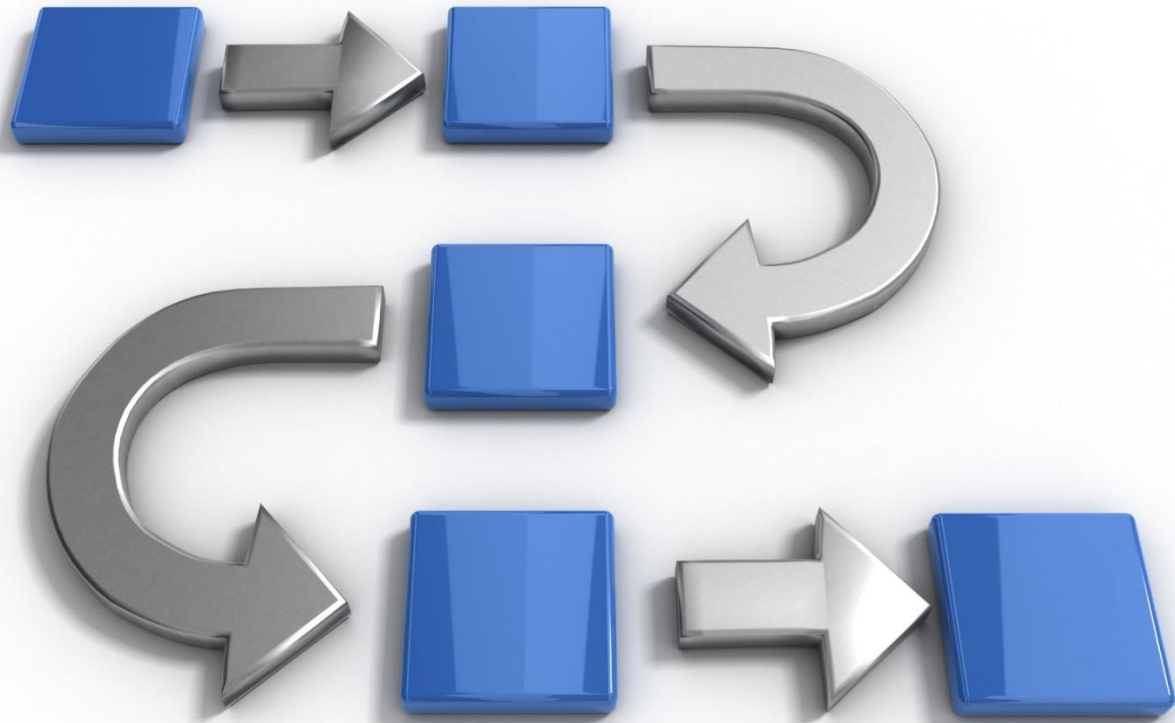
If you are a Post-June expiry school district, you will receive an invoice and statement from ARI with the following:

- **ICBC premiums and licensing fee charges**
- ICBC new plate fees for fleet vehicles (\$18 / vehicle)
- ARI Insurance Renewal service fees (\$20 / vehicle)
- **Credit for ARI service fees (paid by Ministry for this year)**
- **Credit for new plate fees (paid by Ministry for transition year)**

This invoice will be provided to affected SDs by July 31st and will be payable immediately.

Note: Garage policy renewals will not be included in ARI billing scope and should be paid by school districts directly to the auto-broker of their choice.

Integrated ICBC & SPP Claims Processing



Integrated Claims - Definitions

Types of Claims	
Collision	Loss or damage caused by upset of a vehicle or collision of a vehicle with another object
Comprehensive	Loss or damage other than loss or damage to which collision coverage applies (ie. theft/theft from, vandalism, falling/flying objects etc.)
Liability	Bodily injury or property damage arising out of an accident involving a motor vehicle – whether in operation or parked
Hit and Run	Damage to property arising out of the use or operation of a motor vehicle on a highway in British Columbia and the names of both the owner and the driver of the motor vehicle are unknown or the name of the driver is not ascertainable and the owner is not liable

Integrated Claims – Reporting

Guide	
If this involves...	Then
Collision damage to the vehicle with no damage to any other vehicle or property and no injury to any persons	Report to SPP
Collision damage to the vehicle with damage to other vehicles, persons or property	Report to ICBC and SPP
Comprehensive damage to vehicle, no injury to any persons	Report to SPP
Comprehensive damage to vehicle, injury to persons	Report to ICBC and SPP
Hit and Run	Report to ICBC and SPP
Liability only (no damage to District vehicle)	Report to ICBC

Integrated Claims Handling – Scenarios

Scenario 1:

SD vehicle is involved in a multi-vehicle collision. There is personal injury to both drivers as well as damage to both vehicles.

Reporting Required:

Since there is bodily injury and another vehicle with damage, the SD needs to report the accident to both ICBC and SPP.



Scenario 2:

SD vehicle is involved in a single vehicle collision with a tree. There is no bodily injury but there is damage to SD vehicle.

Reporting Required:

The SD needs to report the accident only to SPP to process the claim.
No 3rd party liability involved.



Scenario 3:

SD vehicle sustains windshield damage and requires replacement.

This is a case where the SD only needs to report the incident to SPP if the costs to repair the windshield is greater than \$1000.

Integrated Claims Handling - Resources

- ❑ Integrated Claims Reporting Reference Guide
- ❑ SPP Claims processing training video (iVOS system)
- ❑ Important forms, links and contact info - to be posted on SPP website
- ❑ SPP and ICBC Commercial Claims handling team to assist and expedite claims handling

Integrated Claims Handling - Resources

Key Reporting Links and Hours of Operation

Submit new ICBC claim reports to: fleet.claims@icbc.com
Hours of Operation: Monday-Friday 7:30am-5:00pm (PST)
<ul style="list-style-type: none"> • Closed on weekends and statutory holidays
Submit new SPP claim reports via online incident reporting form at: www.incident-request.org
Hours of Operation: Monday-Friday 7:30am-5:00pm (PST)
<ul style="list-style-type: none"> • Closed on weekends and statutory holidays

ICBC Commercial Claim Contacts		
Name	Phone	Email
Shelley Bilodeau	604-583-8653	shelley.bilodeau@icbc.com
Deirdre Logan	604-871-2479	deirdre.logan@icbc.com
Erika Brennan (Manager)	604-871-2357	erika.brennan@icbc.com
SPP Claim Contacts		
SPP claims: 250-356-1794		
RMBclaims@gov.bc.ca		

Implementation Checklist

- ✓ Participate in calls and read FAQs – understand new model
- ✓ Provide Transportation Manager contact info
- ✓ Secretary-Treasurers to review and understand premium impacts
- ✓ Populate ICBC vehicle data in ARI templates and distribute for review
- ✓ Verify and submit ARI data templates to project
- ✓ Confirm Garage policy broker and provide renewal info
- Process renewals for June expiry and storage policies**
- ✓ Provide integrated claims processing flows and forms
- Process post-June renewals and storage policies
- Process delayed bus renewals for Aug. 26

Roundtable Q & A



FAQs

Q: What is the process to insure a new vehicle after the ARI list is already submitted?

A:
If insurance is required **the same day** you can use a local auto-broker. Remember to send in the vehicle data to ARI using the template provided.

If the school district can **wait for a 2-3 day** turnaround, ARI / HUB can process the insurance using the ARI template:

- Add a row at the bottom of your school district existing ARI Excel template to capture the new vehicle data.
- Highlight the row in yellow so it stands out.
- Submit the updated ARI template to the Ministry project inbox: EDUC.SectorResourcingandServiceDeliveryBranch@gov.bc.ca

Next Steps and Key Dates

- Complete fleet renewals for exception cases by June 24
- June expiry garage policy renewals - June 6 – 24
- Setup web conference call with claims processing staff
- Update SPP website – post claims processing forms and processes
- Training session for SPP Claims processing system – June 28
- Billing and payments for June expiry
- **Confirm SD street address to courier July 15th renewal packages to Project Inbox**
- Insurance renewal for post-June - July 4 – 15
- Billing and payments for post-June expiry

Contact Information

All Project questions or insurance renewal related issues:

EDUC.SectorResourcingandServiceDeliveryBranch@gov.bc.ca

ICBC garage policy questions:

Lisa Archibald, Manager Commercial Transportation

HUB International Insurance Brokers

Lisa.archibald@hubinternational.com; 604-269-1939