

**INSURANCE COUNCIL OF BRITISH COLUMBIA**  
(“Council”)

**GENERAL INSURANCE AGENTS AND SALESPERSONS**  
**ASSISTING DRIVERS TO AVOID PAYING OUTSTANDING BRIDGE TOLL DEBTS**

When conducting an Insurance Corporation of British Columbia (“ICBC”) Autoplan insurance transaction, general insurance agents and salespersons (“Licensees”) are required to address any outstanding driver debts (unpaid tickets, toll bridge debts, family maintenance payments, etc.) (“Driver Debts”) before they proceed with the ICBC Autoplan insurance transaction.

Addressing Driver Debts is a key component of any ICBC Autoplan transaction and it is the responsibility of every Licensee to ensure all Driver Debts are resolved as part of any ICBC Autoplan transaction.

As a result of an ICBC investigation, Council has identified a significant number of Licensees who used false bridge toll payment receipt numbers, either for themselves, family members, or clients, in order to avoid having to pay outstanding bridge toll debts as part of an ICBC Autoplan transaction.

Council has determined that intentionally overriding ICBC’s Autoplan system, without ICBC’s specific authority, brings into question a Licensee’s competency and ability to carry on insurance in good faith and in accordance with the usual practice of the business of insurance. Council is completing its review of this conduct and has determined that the actions of those Licensees may warrant disciplinary action.

Depending on the quantity of false receipt numbers used by a Licensee to complete ICBC Autoplan transactions, as well as whether the Licensee performed such transactions on their own or another family member’s behalf, Council is recommending \$5,000.00 fines, six month licence suspensions, and/or licence cancellations.

Council will be issuing a written intended decision to each Licensee it has identified as having engaged in this misconduct. It is anticipated that these intended decisions will be sent out over the next few months. Licensees are advised not to contact Council in advance of receiving an intended decision, as staff will not be permitted to discuss individual cases until the intended decision is finalized.

Council takes this opportunity to remind all Licensees it will not tolerate behaviour intended to avoid or circumvent procedures and processes established by ICBC, or any insurance company, as it relates to the completion of an insurance transaction. Where Council determines such actions have resulted in harm to an insurance company or an insured party, it will be viewed as an aggravating factor and may result in a higher penalty.

**NOTICE**

In light of the above, Council reminds insurance agencies and their nominees that it is their responsibility to supervise the activities of their Licensees and ensure there are appropriate policies, procedures, and training in place to prevent improper conduct and behaviour. Agencies and nominees who fail to meet their responsibilities may find themselves subject to disciplinary action.

If you have any questions regarding this Notice, please contact Regulatory Services by emailing [info@insurancecouncilofbc.com](mailto:info@insurancecouncilofbc.com) or calling Council's main number, and at the prompt press "2".

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