



January 26, 2026

Good afternoon,

As we near the end of the existing Commercial Collision Agreement, I'm writing to share the new [Material Damage Direct Billing Terms](#) (the "Terms"), that will be effective for the Commercial Collision Repair Program (the "Program") on March 1, 2026.

We're moving towards a standard agreement across all material damage programs that will roll out as each existing agreement expires. The current Commercial Collision Repair Agreement expires on February 28, 2026.

We're launching these new, uniform Terms that will ultimately govern all our material damage programs. Each individual program – such as the Commercial Collision Repair Program – will continue to have a tailored, industry-specific Program Guide and instructions set out on the Business Partners Page and MD Claims Procedures, as applicable. Rates are subject to the [current multi-year rate framework](#) and are not tied to contract renewal.

ACCEPTING THE TERMS – CLICK TO AGREE

The Terms will become "live" on March 1, 2026.

We're modernizing our approach to contracts across various industries, including health care providers and material damage suppliers. Instead of having a physical signature on a paper contract, material damage suppliers will "click to agree" to the Terms. For our Commercial and Collision Repair Program Participants, the Terms will be linked to the sign-in page on the Aries Payment System ("APR"), and your facility

must agree to the Terms to sign into APR.

Existing Commercial Collision Repair Program Participants in good standing can automatically continue their participation in the Program by accepting the Terms when logging into APR on or after March 1, 2026. The Terms must be accepted on behalf of, and with the authority of, the business associated with the applicable vendor number.

Although acknowledgment of the Terms will be confirmed each time your facility logs in to APR after that date, the Terms become effective and will govern your relationship with ICBC after the first time you agree to the Terms (or otherwise use your ICBC vendor number) on or after March 1, 2026.

Participation in the Program is voluntary, however, opting out means that as of March 1, 2026, you'll no longer have access to ICBC direct billing, and must charge your ICBC customers directly for claim-related services. ICBC customers may then seek reimbursement for eligible costs from ICBC. If you want to opt out of the Commercial Collision Repair Program, please contact Supplier Programs and Administration at supplierprograms@icbc.com.

CONTRACTUAL CHANGES AND PROGRAM GUIDE UPDATES

The Terms are also updated and align with ICBC's approach to our contracts with other supplier groups. We strongly recommend that you carefully review the Terms before entering into this agreement, and that you seek independent legal advice.

You will notice that the Terms do not have a fixed expiry date, but that amendments can be made by ICBC with 21 days notice to you. As before, we'll notify you of any significant Program changes to help ensure transparency and awareness.

We've also made some changes to the Program Guide, including:

- Updated the entirety of the Program Guide to align with the language of the new Terms
- Updated Section 7.2.1 to clarify language around the need to complete and invoice repairs within the two-year limitation period from the date of loss
- Updated Section 8 to include new language around the submission of estimates. This language formalizes practices you are already using. This update also aligns the Commercial Collision Repair Program Guide with the Collision Repair Program Guide
- Updated Section 8.7.2 to add scenarios when Participants may suggest a cash settlement
- Added language to Section 9 that governs the use of ICBC Repair Network logos, should your facility wish to use them.

The [fully updated Program Guide](#) can be found on the Partners Page.

QUESTIONS?

Please reach out to myself, [Kevin Walsh](#), or [Jonathon Stewart](#) directly if you have any questions.

We appreciate the services you provide. We look forward to our continued working relationship to help our mutual customers.

Sincerely,

Kevin Walsh

Manager, MD Programs Services