

JUL 04 2022

No. **S 225367**
Vancouver Registry



In the Supreme Court of British Columbia

Between

Timothy Schober and Trial Lawyers Association of British Columbia

Plaintiffs

and

Attorney General of British Columbia

Defendant

NOTICE OF CIVIL CLAIM

This action has been started by the plaintiffs for the relief set out in Part 2 below.

If you intend to respond to this action, you or your lawyer must

- (a) file a response to civil claim in Form 2 in the above-named registry of this Court within the time for response to civil claim described below, and
- (b) serve a copy of the filed response to civil claim on the plaintiffs.

If you intend to make a counterclaim, you or your lawyer must

- (a) file a response to civil claim in Form 2 and a counterclaim in Form 3 in the above-named registry of this Court within the time for response to civil claim described below, and
- (b) serve a copy of the filed response to civil claim and counterclaim on the plaintiffs and on any new parties named in the counterclaim.

JUDGMENT MAY BE PRONOUNCED AGAINST YOU IF YOU FAIL to file the response to civil claim within the time for response to civil claim described below.

Time for response to civil claim

A response to civil claim must be filed and served on the plaintiffs,

- (a) if you were served with the notice of civil claim anywhere in Canada, within 21 days after that service,

- (b) if you were served with the notice of civil claim anywhere in the United States of America, within 35 days after that service,
- (c) if you were served with the notice of civil claim anywhere else, within 49 days after that service, or
- (d) if the time for response to civil claim has been set by order of the Court, within that time.

CLAIM OF THE PLAINTIFFS

Part 1: STATEMENT OF FACTS

Introduction

1. On May 1, 2021, victims of motor vehicle accidents in British Columbia lost two basic protections. First, victims lost their right to full and fair compensation for their injuries. Second, victims lost the ability to go to a court of law, to oppose the positions taken by the Insurance Corporation of British Columbia (“**ICBC**”) and establish the extent of their entitlement to compensation. It was unconstitutional, and hence illegal, for the Legislative Assembly of British Columbia to take those protections away from British Columbians.
2. These unconstitutional changes occurred by way of amendments to the *Insurance (Vehicle) Act*, R.S.B.C. 1996, c. 231 (the “**IVA**”), working in tandem with provisions of the *Civil Resolution Tribunal Act*, S.B.C. 2012, c. 25 (the “**CRTA**”). The amended *IVA* bars, with limited exceptions, claims respecting bodily injury caused by a vehicle arising out of an accident (the “**Claims Bar**”). Injured persons are instead provided with various monetary entitlements under the *IVA* and its regulations (“**No-Fault Benefits**”). The amended *IVA* and *CRTA* additionally confer upon the government’s Civil Resolution Tribunal (the “**CRT**”) exclusive jurisdiction to review ICBC’s determinations of individuals’ entitlement to No-Fault Benefits (the “**Review Power**”).
3. The Claims Bar adversely affects victims of vehicle accidents who are mentally and/or physically disabled. It denies those disabled persons equal protection and equal benefit under the law, by closing off their access to the tort system and its fully compensatory model, and instead subjecting to them to the No-Fault Benefits regime. The Claims Bar and the No-Fault Benefits scheme are discriminatory: they reinforce, perpetuate and exacerbate the disadvantage of people disabled in vehicle accidents, by entrenching the economic impact of their disabilities and denying legal recognition to their pain and suffering. The discrimination brought about by the scheme is not demonstrably justified in a free and democratic society. It is a violation of s. 15 of the *Canadian Charter of Rights and Freedoms (infra)* that is not saved by s. 1.
4. There is a further constitutional defect associated with the Claims Bar, viewed in the context of the surrounding scheme. The CRT’s Review Power gives it superintending and reforming power over ICBC’s administration of the No-Fault Benefits system in the

amended *IVA*. ICBC is an arm and agent of the government, while the CRT is a government-appointed adjudicative body of what can at best be called patchwork jurisdiction. Under the *CRTA*, the Supreme Court of British Columbia is substantially precluded from interfering with decisions made by the CRT under the auspices of its Review Power. The result is simple: under this scheme, it is the government that polices the government, when the rights of victims hang in the balance. And that self-policing comes about by way of unconstitutional ouster of the court: the CRT possesses a power exclusively within the purview of the superior court, and, by also precluding claims via the Claims Bar, in its totality the scheme encroaches upon the core jurisdiction of the superior court, in violation of s. 96 of the *Constitution Act, 1867*.

5. The plaintiffs therefore allege that the Claims Bar, No-Fault Benefits and Review Power schemes are unconstitutional, individually or collectively.

The Parties

6. The plaintiff Timothy Schober is a barrister and solicitor resident in British Columbia. Mr. Schober was catastrophically injured while riding his bicycle in Victoria. On August 18, 2021, Mr. Schober was struck by a motor vehicle making an illegal highway exit. Mr. Schober now suffers from tetraplegia and requires constant care and assistance with daily living. He is incapable of practising law to any material extent at present.
7. The plaintiff Trial Lawyers Association of British Columbia (“**TLABC**”) is an organization of trial lawyers with a membership of approximately 1500 legal professionals in British Columbia. TLABC is a registered British Columbia society.
8. TLABC’s mission is to support and promote the rights of individuals in British Columbia, including the right of accident victims to compensation for their injuries, and the right of access to an independent and impartial court for adjudication of such claims.
9. The defendant, Attorney General of British Columbia, is her Majesty’s Attorney General for British Columbia, and has the management and direction of the Ministry of the Attorney General, pursuant to the *Attorney General Act*, R.S.B.C. 1996, c. 22. The Attorney General has superintendence of all matters connected with the administration of justice in British Columbia that are not within the jurisdiction of the government of Canada, and the regulation and conduct of all litigation for or against the government or a ministry in respect of any subjects within the authority or jurisdiction of the legislature.

Bill 11 – the Claims Bar and No-Fault Benefits

10. The *Attorney General Statutes (Vehicle Insurance) Amendment Act, 2020*, S.B.C. 2020, c. 10 (“**Bill 11**”), introduced the amendments to the *IVA* that are impugned in this proceeding. Bill 11 received Royal Assent on August 14, 2020, and came into force May 1, 2021. It applies to accidents occurring on or after the latter date.
11. Part 10 of the amended *IVA* is entitled “Enhanced Accident Benefits and Limits on Actions and Proceedings”. “Enhanced Accident Benefits” is a misnomer that refers to the No-Fault Benefits.

12. The Claims Bar and the No-Fault Benefits together create what is commonly known as a “no-fault” system of motor vehicle accident liability. Division 2 of Part 10 includes the Claims Bar (s. 115), and its narrow exceptions (s. 116). Division 3 states that a resident British Columbian is entitled to No-Fault Benefits if that individual sustains bodily injury caused by a vehicle accident, in Canada or the United States (s. 118). The benefits are “no-fault” in that they are to be paid by ICBC regardless of responsibility for the accident (s. 117). The duty rests with ICBC to advise and assist individuals in claiming the benefits, and to endeavour to ensure that individuals are informed about and receive the benefits (s. 120).
13. Divisions 4 to 14 set out the No-Fault Benefits, comprising various classes of benefits and certain rules governing them, all of which are themselves made subject to additional and unusually extensive and complex rules set out in regulations. Those regulations include the *Enhanced Accident Benefits Regulation*, B.C. Reg. 59/2021, the *Income Replacement and Retirement Benefits and Benefits for Students and Minors Regulation*, B.C. 60/2021, and the *Permanent Impairment Regulation*, B.C. Reg. 61/2021 (the “**Regulations**”).
14. Prior to the amendment of the *IVA*, vehicle accident victims, like most other victims of injury, were entitled to bring claims against a negligent actor that caused an alleged injury. Vehicle accident victims were entitled to receive compensation for their injuries from the negligent defendant, substantially according to the principles of the common law. Those principles had as their fundamental rule the restoration of the plaintiff to the position that he or she would have been in, but for the fault of the defendant.
15. The Claims Bar substantially eliminates the ability of vehicle accident victims to bring claims for compensation for their injuries, particularly as against a user or operator of a vehicle. Under s. 116, only use or operation of a vehicle contrary to the *Criminal Code*, and causing bodily injury, remains actionable; and even then, only for non-pecuniary damages and punitive, exemplary or other similar non-compensatory damage.
16. At the same time, under the No-Fault Benefits scheme, a victim’s entitlement is based on conditions set out in the regulations and confined to amounts stipulated therein. The conditions for the receipt of No-Fault Benefits diminish individuals’ personal privacy and autonomy. Specifically, individuals must:
 - (a) undergo medical examinations, including comprehensive medical assessments, tests and diagnostic imaging, to the extent decided by ICBC and as often as ICBC requires (*Enhanced Accident Benefits Regulation*, s. 60);
 - (b) provide medical certificates and reports setting out the nature and extent of their injuries, and the treatment, current condition and prognosis of the injury, on request of ICBC (s. 61);
 - (c) follow or be available for a recommended medical treatment;
 - (d) refrain from engaging in any activities that could prevent or delay recovery;

- (e) follow or participate in rehabilitation; and
 - (f) return to, stay in, or take on employment.
17. Failure to comply with any of these requirements, without reasonable excuse, entitles ICBC to reduce, suspend, cancel, or refuse to pay No-Fault Benefits (*IVA*, s. 121; *Enhanced Accident Benefits Regulation*, s. 14). Individuals are obliged to notify ICBC of any change in circumstances that affects, or might affect, the extent of an individual's entitlement to No-Fault Benefits (*Enhanced Accident Benefits Regulation*, s. 59).
18. For many individuals subject to the Claims Bar, the No-Fault Benefits will not amount to full and fair compensation for their injuries, and will diminish the amounts to which they would have been entitled but for the Claims Bar. Specifically, under the Regulations the No-Fault Benefits:
- (a) cap or otherwise determine the amount to which an individual is entitled on account of health care, rehabilitation, and activities of daily living—arbitrarily and regardless of individuals' actual health, rehabilitation, and daily living needs and circumstances;
 - (b) cap or otherwise determine the amount to which an individual is entitled on account of income replacement—again, arbitrarily and without regard to individuals' actual loss of future income or future earning capacity;
 - (c) are effectively random in the specific context of minors and students, who lack an employment history from which ICBC can derive a reasonable assessment of their entitlements, according to the terms of the No-Fault Benefits scheme that treat such history as the fundamental metric for benefits;
 - (d) are calculated using opaque and convoluted formulae based on “scores”, “averages”, notional “percentages”, and other categories and thresholds that do not correspond to individuals' actual circumstances, and that cannot reasonably be understood by the individuals who depend upon them;
 - (e) provide for individuals' “permanent impairment” with reference to various forms of physical damage, including quadriplegia, paraplegia, amputation, loss of vision, alteration of the brain and resulting inabilities of bodily function, psychiatric condition, and burns, with reference to artificial categories of severity of each, in a manner that is arbitrary to the point of disrespect, and is manifestly inhumane; and
 - (f) do not compensate individuals for their pain and suffering, or even purport to do so.

Civil Resolution Tribunal – the *CRTA* and the Review Power

19. The CRT is created, defined, and controlled by the *CRTA*. Its mandate is to provide dispute resolution services in a manner akin to that of a court: it encourages the resolution

of disputes by agreement between the parties, and absent agreement, decides the dispute (*CRTA*, s. 2(2)).

20. The CRT's chair, vice chairs, and members are appointed by the Lieutenant Governor in Council, after a "merit-based process", for terms of office set in the *CRTA* (ss. 67, 68).
21. The CRT's dispute resolution jurisdiction has several components, including certain claims of \$5,000 or less, strata property claims, cooperative association claims, society claims, and accident claims (*CRTA*, Part 10).
22. With respect to accident claims, the CRT's Review Power over ICBC is engaged when an individual disputes a determination or decision made by ICBC in respect of No-Fault Benefits (*IVA*, s. 167).
23. The Review Power consists of jurisdiction over a dispute, in respect of an accident, over a claim concerning the determination of entitlement to benefits under the *IVA* (*CRTA*, s. 133(1)(a)). No-Fault Benefits are "benefits" for purposes of the CRT's jurisdiction (*CRTA*, s. 132 "accident"). The Review Power jurisdiction is hence purportedly "exclusive" (*CRTA*, s. 133(2)(a)).
24. In a proceeding before the CRT, a party is entitled to tender opinion evidence from one expert, and may be allowed up to two additional experts at the CRT's discretion (*Accident Claims Regulation*, B.C. Reg 233/2018, ss. 3-4). The complexity of certain injuries guarantees that for some victims, that evidentiary allowance will be insufficient to establish their due entitlements. ICBC's determination will prevail by default.
25. The Legislature has stated that the CRT "must be considered to be an expert tribunal relative to the courts" in respect of No-Fault Benefits (and other "benefits"). This is the Legislature's self-assessment of its own tribunal that bears no necessary or evident correspondence to the actual components or capabilities of the Review Power regime. Nevertheless, the Supreme Court of British Columbia, or a court hearing an appeal therefrom, is not to interfere with a finding of fact or law made by the CRT exercising its Review Power, unless the finding is patently unreasonable (*CRTA*, s. 56.7).
26. The Review Power gives the CRT supervisory responsibility and substantially final authority over ICBC's handling of the claims of tens of thousands of individuals, and the related administration and disbursement of several billion dollars in benefits annually.

Part 2: RELIEF SOUGHT

27. Declarations that Division 2 of Part 10 of the *IVA* (the Claims Bar); Part 10 of the *IVA* generally (the No-Fault Benefits); and s. 133(1)(a) of the *CRTA* (the Review Power) are of no force or effect.
28. Special costs.

Part 3: LEGAL BASIS

The Plaintiffs Have Both Private and Public Interest Standing

29. Mr. Schober is a catastrophically injured individual who is subject to the Claims Bar. The compensation to which he would otherwise have been entitled at common law, absent the impugned scheme, substantially exceeds what is available to him by way of No-Fault Benefits. Specifically, the Claims Bar and No-Fault Benefits:
- (a) preclude his common law cause of action;
 - (b) fail substantially to mitigate his loss of income and loss of earning capacity by way of income replacement;
 - (c) fail substantially to meet his ongoing needs for daily care and assistance; and
 - (d) do not compensate him for the pain and suffering consequential to his catastrophic injury.
30. On any of these bases, Mr. Schober has standing to seek constitutional relief in respect of the Claims Bar and No-Fault Benefits, and their correspondingly dramatic enlargement of the CRT's Review Power by way of *CRTA* s. 133(1)(a).
31. TLABC has public interest standing to seek that same relief, based on the principles set out in *Canada (Attorney General) v. Downtown Eastside Sex Workers United Against Violence Society*, 2012 SCC 45, and based on specifically applicable precedent including *Trial Lawyers Association of British Columbia v. British Columbia (Attorney General)*, 2021 BCSC 348, rev'd 2022 BCCA 163 (on other grounds).

The Claims Bar and No-Fault Benefits Infringe the Equality Right

32. Section 15 of the *Canadian Charter of Rights and Freedoms*, Part I of the *Constitution Act, 1982*, being Schedule B to the *Canada Act 1982* (U.K.), 1982, c. 11 guarantees that:
- [e]very individual is equal before and under the law and has the right to the equal protection and equal benefit of the law without discrimination and, in particular, without discrimination based on race, national or ethnic origin, colour, religion, sex, age or mental or physical disability.
33. The Claims Bar and No-Fault Benefits are contrary to this constitutional guarantee.
34. The Claims Bar and No-Fault Benefits operate in a field fundamentally characterized by disability: they apply to the many thousands of people injured and rendered less capable each year in motor vehicle accidents, and they control the means and extent by which those injuries are addressed and remedied. The Claims Bar denies a group of individuals, entirely or substantially comprising persons with mental or physical disability, access to the court and the common law for redress of their injuries. Both the nature of the group

subjected to the Claims Bar, and the subject to which the No-Fault Benefits relate, are inextricable from the fact of the group's disabilities.

35. The impact of these governmental measures is to create a distinction between one group of disabled individuals—vehicle accident victims—and other disabled individuals who have access to the common law tort system, and the full and fair compensation it offers.
36. The crucial context is this. Individuals come to the Claims Bar starting from a position of disadvantage: because they are injured in a car accident and would have claims, the Claims Bar exists to stop such claims from being brought. However, because victims obviously need care, and need income, and are impaired, they are instead given—under strict conditions—the No-Fault Benefits. The Claims Bar and No-Fault Benefits are the direct response of the Legislature and the government to these individuals' disabilities and ensuing disadvantages.
37. But the Claims Bar and No-Fault Benefits are a discriminatory response to those disadvantages. By definition, individuals subject to these governmental measures are not treated equally to victims of negligence not involving the use of a vehicle. Individuals claiming No-Fault Benefits are subject to the enduring—and potentially permanent—supervision and control of ICBC, on which they depend for receipt of their benefits. They do not have access to a tort law system sculpted to make them whole through full, fair and final compensation for their injuries. They are denied legal recognition of their pain and suffering, and their grievous bodily injuries are translated into granulated “percentages” of “permanent impairment”, to be determined by ICBC.
39. In these ways, the Claims Bar and No-Fault Benefits draw distinctions that perpetuate and exacerbate the disadvantages of these disabled individuals. The injuries and resulting disadvantages that bring individuals into contact with the scheme are left less remedied, even as the scheme itself adds injuries to dignity, autonomy and privacy.
40. Under s. 1 of the *Charter*, the government bears the onus of demonstrably justifying the infringement of the equality right. The plaintiffs put the government to the proof of any claimed justification.

The Claims Bar and the Review Power Violate Section 96 of the *Constitution Act, 1867*

41. Section 96 of the *Constitution Act, 1867* provides that:

The Governor General shall appoint the Judges of the Superior, District, and County Courts in each Province, except those of the Courts of Probate in Nova Scotia and New Brunswick.

42. Section 96 limits the extent to which the Legislature may impair, remove or grant to an administrative tribunal the powers or functions of the superior court—namely, in British Columbia, the Supreme Court of British Columbia.

43. The superior courts' superintending and reforming power to judicially review government action is a core power that was exclusively within the superior courts' jurisdiction at Confederation. The power of judicial review is among the powers that are vital to the superior courts' role as the ultimate safeguard of the rule of law in Canada, and as a source of national unity.
44. Section 101 of the *Constitution Act, 1867* contemplates that Parliament may create "Courts for the better Administration of the Laws of Canada". The Judicature provisions of the *Constitution Act, 1867* (Part VII) create no similar power in the Legislature to create new courts or tribunals for the administration of provincial laws by the provincial government.
45. The superior court's power of judicial review constitutionally encompasses all the workings of the provincial government. Pursuant to s. 13 of the *Insurance Corporation Act*, R.S.B.C. 1996, c. 228, ICBC is a government corporation and agent of the government that administers the money and property of the government when administering No-Fault Benefits. The decision-making and administration carried out by ICBC in respect of No-Fault Benefits come within the Supreme Court's review function. However, the Review Power jurisdiction is made "exclusive" by the *CRTA*. The superior court is instructed substantially to defer to the CRT's judgment. This legislatively-mandated regime of strict deference hollows out the judicial review function, and fundamentally compromises it, particularly given the limited and often inadequate record a claimant is entitled to put before the CRT.
46. In this way, the Review Power both encroaches upon and compromises the superior court's power. The role of the CRT under the Review Power is to oversee the exercise of statutory decision-making by ICBC with respect to the payment of No-Fault Benefits. That is functionally a power of judicial review.
47. Additionally, the CRT has no administrative or policy-making function to which the Review Power is ancillary or necessarily incidental. The Legislature's statement in s. 56.7 of the *CRTA* that the CRT "must be considered to be an expert tribunal relative to the courts" is a legislative fiction. The CRT has a general and patchwork civil jurisdiction that lacks any substantive connection to ICBC or to the No-Fault Benefits. That untethered and generalized jurisdiction is confirmatory of the CRT's function as a shadow reviewing court.
48. The replication of a core judicial power historically within the exclusive purview of the superior courts, absent a meaningful connection to the administrative scheme the tribunal is purportedly to supervise, renders the Review Power unconstitutional.
49. The severity of that unconstitutionality is amplified by the Review Power's conjunction with other components of the regime. Together with the Claims Bar, the Review Power functionally removes the superior court from the vehicle accident claims system, and replaces it with the CRT. It is the CRT, not the superior court, that is the primary superintendent of ICBC's decision-making, and that substantially performs judicial review of ICBC in respect of No-Fault Benefits. The system, taken as a whole, creates a

closed loop that insulates the government to the all-but-total exclusion of the judiciary. This is an affront to the separation of powers amongst the branches of government that is a fundamental and structural principle of the Canadian constitutional order.

50. Ultimately, on review for constitutional compliance with s. 96, this regime's several components can be considered collectively. First, the Review Power is a core and exclusive power of the superior court that has been granted to the CRT, and substantially taken away from the superior court. Second, that power has been granted to the functional equivalent of a shadow court with no administrative or policy-making connection to the No-Fault Benefits. Then, finally, the Claims Bar cements the exclusion of the judicial role in the determination of the rights of victims, thus affording exclusive preference to the government's tribunal. Taken as a whole, that is contrary to s. 96.

Remedies

51. Section 52 of the *Constitution Act, 1982* states that "any law that is inconsistent with the provisions of the Constitution is, to the extent of the inconsistency, of no force or effect." Unconstitutional statutes are to be struck down—by declaring them to be of "no force or effect"—to the extent of their inconsistency with the Constitution. The question for the Court is determining the extent of the present inconsistency and locating its source or sources within the multifaceted legislative regime here at issue.
52. In all the circumstances of this scheme, the narrowest appropriate remedy would be to declare the Claims Bar to be of no force or effect. The Claims Bar is the root of the constitutional inconsistencies herein alleged: it is the mechanism fundamental to the discriminatory differentiation inherent in the No-Fault Benefits system, and it is the mechanism by which the judiciary's ouster is most directly effectuated.
53. It is nonetheless also true that the No-Fault Benefits system is itself discriminatory, and that the Review Power is itself an affront to s. 96. On either basis, the entire scheme impugned should fall, because the doctrine of severance is not properly applicable here: the Legislature would not have created the Claims Bar without also creating the No-Fault Benefits to replace the common law, nor would it have created the No-Fault Benefits without also crafting its own Review Power for the supervision of ICBC's administration of those benefits.

Special Costs to the Plaintiffs

54. This proceeding is constitutional litigation that raises issues of the highest importance to many thousands of motor vehicle accident victims, and to the integrity of the civil justice system in British Columbia. The public and the government have a shared interest in the timely and conclusive resolution of these constitutional issues, which this proceeding will achieve. The plaintiffs therefore seek special costs of the proceeding.

Plaintiffs' address for service: Ryan D. W. Dalziel, Q.C.
Dalziel Law Corporation
58 East 5th Avenue
Vancouver, BC V5T 1G8

Fax number address for service (if any): N/A

E-mail address for service (if any): ryan@dalziellaw.com

Place of trial: Vancouver, British Columbia

The address of the registry is: 800 Smithe Street, Vancouver, BC V6Z 2E1

Dated: July 4, 2022



Lawyer for the Plaintiffs
Ryan D. W. Dalziel, Q.C.

Rule 7-1 (1) of the Supreme Court Civil Rules states:

- (1) Unless all parties of record consent or the court otherwise orders, each party of record to an action must, within 35 days after the end of the pleading period,
 - (a) prepare a list of documents in Form 22 that lists
 - (i) all documents that are or have been in the party's possession or control and that could, if available, be used by any party at trial to prove or disprove a material fact, and
 - (ii) all other documents to which the party intends to refer at trial, and
 - (b) serve the list on all parties of record.

APPENDIX

Part 1: CONCISE SUMMARY OF NATURE OF CLAIM:

The claim is a constitutional challenge, based on s. 15 of the *Charter* and s. 96 of the *Constitution Act, 1867*, to the amendments to the *Insurance (Vehicle) Act*, R.S.B.C. 1996, c. 231, and their interaction with provisions of the *Civil Resolution Tribunal Act*, S.B.C. 2012, c. 25, effectuated by the *Attorney General Statutes (Vehicle Insurance) Amendment Act, 2020*, S.B.C. 2020, c. 10, that came into force May 1, 2021. In short, it is a challenge to the so-called “no-fault” vehicle liability and benefits system.

Part 2: THIS CLAIM ARISES FROM THE FOLLOWING:

A personal injury arising out of:

- a motor vehicle accident
- medical malpractice
- another cause

A dispute concerning:

- contaminated sites
- construction defects
- real property (real estate)
- personal property
- the provision of goods or services or other general commercial matters
- investment losses
- the lending of money
- an employment relationship
- a will or other issues concerning the probate of an estate
- a matter not listed here

Part 3: THIS CLAIM INVOLVES:

- a class action
- maritime law
- aboriginal law
- constitutional law
- conflict of laws
- none of the above
- do not know

Part 4:

The statutes implicated are: (a) *Insurance (Vehicle) Act*, R.S.B.C. 1996, c. 231; (b) *Civil Resolution Tribunal Act*, S.B.C. 2012, c. 25; and (c) *Attorney General Statutes (Vehicle Insurance) Amendment Act, 2020*, S.B.C. 2020, c. 10.