

## Letter of Comment

In accordance with the Commission's Rules of Practice and Procedure, to submit a letter of comment concerning an application currently before the Commission, please provide a completed form to [commission.secretary@bcuc.com](mailto:commission.secretary@bcuc.com). If email is unavailable, please mail the form to the address above. By doing so, you acknowledge that all letters of comment are published with the author's name as part of the public evidentiary record, both in print copy and on the Commission's website. All personal contact information provided on this page is removed before posting to the website. Forms must be received by the Commission by the last filing date included in the proceeding's regulatory timetable before final arguments.

Proceeding name:

Are you currently registered as an intervener or interested party? [ No ]

Name: Dallas Calder	
City: [REDACTED]	Province: BC
Email: [REDACTED]	Phone: [REDACTED]

The BC Utilities Commission is authorized to collect and publish a person or organization's personal information when they participate in a matter before the Commission under sections 26(c) and 33.1(r)(ii) and (iii) of the Freedom of Information and Protection of Privacy Act (FOIPPA). Subject to FOIPPA, all documents filed in respect to an application will be placed on the public record.

# Letter of Comment

Dear Sir/Madam

Unfortunately, for the residents of British Columbia all basic automobile insurance must be purchased through the Insurance Corporation of British Columbia (ICBC). Furthermore, at ICBC's discretion all they have to do is request whatever increase they can maximally demonstrate to BCUC for their review and more-often-than-not an increase is approved.

This practice flies right in the face of customer choice and the ability to shop around for the best price or even the company who's business practices we agree with the most - talk about a monopoly. We came here from another Canadian Province and the basic & optional insurance for the exact same coverage and vehicle is considerably higher in BC.

**I absolutely disagree** that ICBC should be granted any increase in rates for either their basic or optional insurance. Due to ICBC's mismanagement of this Crown Corporation of the funds available, I do not believe it is right that the customer should have to pay for their poor management decisions. Rather, why shouldn't the executive and management team have to give up their hefty annual bonuses and other "perks"

And never mind with the typical rubber-stamp excuse of *"more accidents and higher repair costs are driving up the rates"* - we call that "cooking the books" and its very easy to accomplish in this digital age.

Thank you for the opportunity to submit this letter of comment.