
Date Submitted: August 23, 2018

Proceeding name: ICBC 2018 Basic Insurance Rate Design

Participant contact information

Organization or individual name: Henry Liu

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Province: British Columbia

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For organizations only - representative contact information

Name:

Organization (if different from above):

City:

Province:

Email:

Phone number:

Also representing (if applicable):

Additional information

Please state your reasons for intervening in this proceeding:

As a British Columbian, I wish to see a stable auto insurance scheme where adequate protection is provided at reasonable cost. The past decade of aggressive rate hike, if nothing else, indicates a sore need for meaningful change. I'd like to be involved in shaping this important first step.

Please state how you are directly or sufficiently affected by the Commission's decision in this matter; or describe your experience, information, or expertise relevant to this matter that would contribute to the Commission's decision making:

I am a Fellow of the Casualty Actuarial Society. I have worked in the auto insurance industry in North America for more than a decade. My expertise extends across both reserving and pricing of both personal and commercial auto insurance, in both monopolistic and competitive markets. Additionally, I have worked for ICBC in the Corporate Actuarial Department for various periods between 2006 and 2013. I have been involved in the preparation of BCUC filing material and intervener responses. All in all, I believe I can provide a unique and balanced perspective on the actuarial methods used in determining the various factors and provisions contained in the filing.

Please list the key issues you intend to address in the proceeding:

Fair and evidence-based rate differentiation

For administrative purposes only

Do you intend to participate fully, including attendance at hearings and submission of evidence or information requests, if applicable?: Yes

Do you intend to request PACA funding? This does not impact your ability to participate: No

Have you or your organization web-registered as an intervener or interested party in the past 12 months?: No

If yes, please provide your username: