

Date Submitted: August 24, 2018

Proceeding name: ICBC 2018 Basic Insurance Rate Design

Participant contact information

Organization or individual name: Toward Responsible Educated Attentive Driving (TREAD)

City: North Vancouver

Province: British Columbia

Email: treadbc@outlook.com

Phone number:

For organizations only - representative contact information

Name: Fred J. Weisberg

Organization (if different from above): Weisberg Law Corporation

City: North Vancouver

Province: British Columbia

Email: fredweislaw@gmail.com

Phone number: 6049804069

Also representing (if applicable):

Additional information

Please state your reasons for intervening in this proceeding:

TREAD represents a group of ICBC ratepayers concerned by rapidly increasing compulsory automobile insurance rates in BC, and the current inequity of unreasonably low rates for bad drivers whose behaviors disproportionately drive up automobile insurance rates and result in unreasonably high rates for better drivers.

Beginning with its active intervention in ICBC's 2013 Revenue Requirement Application , and every year year since, TREAD has persistently pressed ICBC to develop and bring forward an Application to improve the fairness of its Rate Design.

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:

TREAD members are required to pay the ICBC rates approved by the BCUC, and will be directly affected by the BCUC's determinations in the current proceeding. Rate Design proceedings are generally acknowledged to about to zero-sum games, in which benefits (e.g. lower rates) to one class of customer are offset by costs (e.g. higher rates) to other classes of customers, with relatively neutral impacts for the regulated utility. TREAD is one of only two ratepayer groups to have regularly intervened in ICBC over the past five years. In the context of a Rate Design proceeding it is crucial that the BCUC obtain insight into ratepayers' perspectives.

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

Appropriate classification of which drivers should pay higher rates and which driver should pay lower rates
How ICBC may more accurately assess risk Proper weighting of Driver-based and Vehicle-based factors
Required extent of changes to ICBC's Rate Design

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: Yes

Have you or your organization web-registered as an intervener or interested party in the past 12 months?: Yes

If yes, please provide your username: WLCprofile