

**Date Submitted:** September 04, 2018

**Proceeding name:** ICBC 2018 Basic Insurance Rate Design

**Are you currently registered as an intervener or interested party:** No

**Name (first and last):** [REDACTED] Elliott

**City:** Surrey

**Province:** British Columbia

**Email:** [REDACTED]

**Phone number:** [REDACTED]

**Comment:**

Please see attached letter

[REDACTED] Elliott  
[REDACTED]  
[REDACTED]  
[REDACTED]

August 28, 2018

British Columbia Utilities Commission  
Suite 410, 900 Howe Street  
Vancouver, BC, V6Z 2N3

I am writing to you to express my opposition to the proposal of The Insurance Corporation of British Columbia (“ICBC”) to increase insurance premiums for vehicle owners if they want to permit another person to drive their vehicle.

My wife and I are pensioners in our mid-seventies. I have been driving for over 50 years – the last 44 years of ICBC insurance in British Columbia. I have never been the cause of an accident. ICBC has never paid out **one cent** because of an accident caused by me. Apart from a minor dent to another vehicle during the first year of my wife’s driving, my wife has been accident free for over 40 years. My son who lives with us got his driver’s licence in 1979 and has never had a claim against his ICBC insurance – 40 years. That is a combined total of over 124 years of accident-free driving from one household.

I have a Honda Odyssey Mini-Van. My wife and son each has a compact car. For convenience and/or gas saving purposes, I often drive my wife’s car. I often lend my Van to my son when he needs to move something that is too big for his car. I then use his car while he has mine. When we go out as a family I usually have my son do the driving. I recently had shoulder replacement surgery and I could not drive for three months. During that period my son did all the driving in my Van.

In addition, when my daughter or son-in-law need to do some moving of something, they borrow my Van and they give me their car while they have the Van. For example, I lent them the Van when they were moving my granddaughter into her dorm room at UBC – mini-fridge, all her clothes, supplies, etc. Also, when one of their vehicles is in for repair, we often lend them one of ours.

With ICBC’s proposed changes, I would need to add my wife, my son, my daughter and my son-in-law to my policy. This would mean an extra \$540 added to my premium. Similarly, an extra \$270 (me and my son) to my wife’s policy and an extra \$270 (me and my wife) to my son’s policy. That is an extra \$1,080 of premiums to our household. There is no extra driving since when I am driving my wife’s car, mine is parked and so on for all our cars. Three drivers, three cars. The drivers are inter-changeable, and all have 40+ years of accident free driving. It doesn’t matter which car we are driving we do not cause accidents and we are not costing ICBC any

money. All our cars have always been insured by ICBC and **NO CLAIMS for over 124 driver years of premiums.** That is over \$100,000 of premiums paid to ICBC.

The same increased premium situation applies to my daughter and her family because we change cars when they borrow the Van.

This proposed premium charge is outrageous and is clearly a cash grab by a corporation that has been mismanaged by the persons appointed by the BC Government. The management was incompetent letting the financial situation get to where it is today, and the BC government oversight was sadly lacking. To permit them to apply these premium changes is wrong. The BC Government takes a healthy charge from ICBC. What were they doing to allow this matter to get so out of hand? I believe that both ICBC and the government should bear the responsibility for the current predicament. To just allow them to sluff off their problem on the car-driving citizens of BC is totally unfair. I seem to recall that several years ago ICBC was calling their program FAIR to represent the fact that their premiums were fair to all drivers in British Columbia. This proposed change is UNFAIR. The shortfall should be made up from increases (and they can be significant) to premiums of those drivers who cause the accidents. In the mean time, the BC Government that has announced they have just realized a surplus of \$301 million for this year, should forgo their annual charge to ICBC and cover the shortfall until ICBC recovers and gets back to financial stability.

**I urge you to deny this rate increase proposed by ICBC.**

If you have any questions, please do not hesitate to contact me.

Yours truly,

