

**Date Submitted:** January 16, 2019

**Proceeding name:** ICBC 2019 Revenue Requirements

**Are you currently registered as an intervener or interested party:** Yes, Intervener

**Name (first and last):** Jim Perry

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**Province:** British Columbia

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**Comment:**

Time for good change for British Columbians and an end to a monopoly that is dying from poor management.

January 15, 2019

Re: Issues with the running of ICBC.

As we are all aware ICBC continues to run in the red and our previous government let this go on and appears it never dealt with the issues.

Firstly, how can a company hand out bonuses when they are basically bankrupt?

Secondly, it is NOT up to the consumer to bail them out, they need to file for bankruptcy and then close the doors just like any other company in financial trouble regardless if it is a government entity or not.

Thirdly, steps to be taken to initiate private insurance once more giving the public some competitive rate options instead of this existing system of being ripped off yearly and always facing higher rates even if you are a good driver receiving maximum deductibles for being accident and ticket free driving. Rather than subsidizing those that aren't that probably shouldn't even be behind the wheel on our busy streets.

Being born and raised in the Lower mainland and took driving lessons to obtain my license back in the early 70's the quality of drivers on the road has really gone down the drain over the years. And yes, back then I got the odd ticket but today the drivers out there have their heads in the clouds (to be polite).

It appears proper testing has been forgotten and as more and more people come here that aren't fluent in the English language I have seen them being coached when renewing my license. If they can't read or speak English they should be forced to, so that a translator is not required and probably telling them the answers to the written test.

Layoff notices should be handed out starting at the top and working their way down as the top is why there are money issues within the corporation. All bonuses refunded and employee contracts (if any) cancelled immediately as this system is so badly broken it is un-repairable and our wallets can't take it anymore. Even when I first drove I never paid so much for car insurance as I do now and being retired money doesn't grow on trees and it never has. You can not keep repairing the same hole in a tire as it will keep failing and be unsafe on a vehicle.

Fourthly, being the re-classification of vehicles that was done. Someone in I.C.B.C. decided that pickup trucks should be labelled "commercial". Well that's fine if in fact some are but a personal vehicle? NO!

I prefer a pickup as I tow an R.V. or Boat and for personal reasons I like to sit up high to view the traffic ahead and I feel safer in one when on the road. That should not be penalized just for the sake of raking in more money.

A commercial vehicle is a revenue making vehicle such as a dump truck, semi tractor, taxi, tow truck etc. And some contractors have pickup trucks in their businesses to transport site tools and such.

In closing for now, a monopoly business like I.C.B.C. is not fair to the general public as we have no other real options than to buy the service whether we like it or not, much like B.C. Hydro and Fortis, which again have no competition in the market place.

I strongly suggest that you start to respect the tax payers of British Columbia and stop gouging them with this albatross insurance company that has gotten out of hand. The N.D.P. created way back when, now it is time for them to close it down as it is inefficient.

Thank you for time and allowing my input.

Jim Perry