

Date Submitted: January 17, 2019

Proceeding name: ICBC 2019 Revenue Requirements

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

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Comment:

I am interested in expressing my opinion as an educated taxpaying citizen. I do not support the broad-swiping increase of insurance premiums. In my letter I explain, why insurance premiums go against our goals as a society. I am an advocate for fair and transparent governance. I am also an advocate for human rights, environmental values, economics, and good policy.

Letter of Comment

Regarding ICBC 2019 Revenue Requirements

To whomever it may concern,

I am voicing my concerns regarding the entire approach in dealing with the mess of ICBC. In regards to governance and policy creation around this issue, we must not rush into destructive mistakes. We must be careful not to produce mistakes that are equivalent, if not more harmful, than mistakes made in the past. Consequences of these decisions will have long-term effects on our economical, social, cultural, political well-being, and ultimately our own personal well-being. I am strongly opposed to a broad-swiping insurance premium increase.

When new policy is being created, we must ask ourselves what “good” policy is. What does this new policy seek to achieve? What are the objectives? Who is all affected?

It is obvious that the power of money is in charge here. Money aside, we must consider our people, our communities, our environment, and the well being of our world. We must stop and ask ourselves where we want to be 50 to 100 years from now. Policies put in place in 2019 will shape the century, and we must look beyond the hole of a mess that ICBC is, and look at the broader context.

Transportation is necessary in our lives. Independent transportation is essential for British Columbians to live our lives. We must get to work, to school, to the grocery store, to the doctor, to places of worship, to places of sport or exercise, or to see family and loved ones. We must acknowledge that transportation is not a luxury, it is fundamental to our colonial way of life. We must acknowledge that society and our economy would not function without transportation.

Now there are many modes of transportation. Some modes are more sustainable than others. Take for instance my personal case. I am a homeowner, a family man. I am a taxpayer and contribute to my community and society in different ways. I own a truck to achieve objectives, such as home renovations, outdoor adventures, and jobs requiring the capabilities of a large gas-guzzling vehicle. I also own a bicycle. I drive my truck maybe twice per month, while I cycle everywhere else.

I am 30 years old. I’ve been driving safely for 14 years with zero accidents. I don’t even have any speeding tickets. I am forced to pay approximately \$1600 per year to insure my truck, which I drive twice per month. Meanwhile, there is zero incentive for me to ride my bicycle. The cost of insuring a second, zero-emission, vehicle is too high to consider it. Even though I rarely drive, the current insurance premiums prevent me from offering a solution to our global warming / climate changing crisis. I know I am not alone in this case.

The price of insurance is detrimental to the goals of our society. Citizens must have the right to independently move about this land. Safe drivers must be rewarded. Environmentally conscious people must also be rewarded. Those willing to park their truck and ride a bicycle, must be rewarded.

In opposition to increased auto insurance premiums, I propose the following:

1. Rewarding safe drivers.
2. Heavier penalties, and fee increases, only to unsafe drivers.
3. Incentives for people to insure low/zero emission vehicles.
4. Discounts for people who ride their bicycle, more often than their gas vehicle, but still require motor vehicle for certain things.
5. Facilitate competition in the insurance market.

Please don't create policy just for the sake of making policy. Create meaningful policy. Create good policy. Create something that British Columbians will be proud of. Create policy that our government 50 years from now will appreciate, not frown upon as another disaster.

Thank you,
Kyle Gillich