

Date Submitted: January 11, 2019

Proceeding name: ICBC 2019 Revenue Requirements

Participant contact information

Organization or individual name: Sarah Polley

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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:

After 2 years of reports that ICBC is failing, we need to make drastic changes so we can have a better system faster. We keep facing continual 6.3% increases, including 4 or 5 that happened last year. If the

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:

We do not operate on a communist state, I do not want to be paying for someone else's bad choices with coverage. That means, if I don't cause accidents and my vehicle continues to be depreciated, that my rates should go down and not up. For example, in other provinces, it is cheaper to insure a new vehicle than an old vehicle and customers are treated to a bonus if they upgrade because they are making the roads safer with a safer more reliable and better gas mileage vehicle. BC should not have unlimited TORT laws regarding car insurance, it is breaking our economy.

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

-premium increases for safe drivers -premium increases for vehicles being depreciated -care based claims procedure -limits on how much personal liability can be sued -limits on care -money going to lawyers and not claimants

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: