VICTORIA Transport Policy INSTITUTE
EFFICIENCY • EQUITY • CLARITY

www.vtpi.org
Info@vtpi.org
250-508-5150
1250 Rudlin Street
Victoria, BC, V8V 3R7, CANADA

Specializing in Progressive Transportation Decision Making Theory and Practice:

Innovative Solutions

Full Cost Analysis

Mobility Management

Transport and Land Use Interactions

Environmental and Social Impact Assessment

Public Transit Evaluation

Transport Equity

Sustainable Transport Planning

Comprehensive Evaluation and Planning

Bicycle & Pedestrian Planning

Commission Secretary Patrick Wruck
B.C. Utilities Commission
Re. **Information Request, ICBC 2021 RRA Project No. 1599**
9 March 2021

Dear Commission Secretary Wruck,

Here are my questions:

- An extensive body of research indicates that a reduction in annual vehicle travel reduces crashes and associated claim costs. This is the basis for ICBC's proposed special COVID-19 rebate. What research has ICBC done concerning this relationship in British Columbia?
- What data does ICBC collect concerning annual vehicle travel by its policy holders, and how that changed during the last year due to the COVID-19 pandemic? How is this information disaggregated? Is this data available to independent researchers?
- If ICBC does not currently collect such data, what plans does it have to collecting it in the future in order to better understand the relationships between vehicle travel, crashes and claims?
- This rate request will provide rate reductions equally to all policy holders, regardless of whether or not they reduced mileage and therefore crash risk. It would be fairer, and support affordability and emission reduction goals, if the rate reduction was proportionate to each vehicle's reduction in mileage and therefore crash costs. What research has ICBC done or is planning to do to allow rates to be calculated based directly on mileage (that is, to implement "pay as you drive" pricing)?
- It is likely that the COVID-19 pandemic caused many policy holders to reduced their vehicle travel due to reduced work hours, commuting, and income. If this is true, providing rate reductions based on vehicle travel reductions would be progressive with respect to income and increase fairness. What analysis has ICBC performed concerning how rates and rebates affect policy holders by income class?

Best wishes,

Todd Litman