

## Minister, FIN FIN:EX

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**From:** s.22  
**Sent:** Sunday, August 13, 2017 10:25 PM  
**To:** Transportation, Minister TRAN:EX; Anton.MLA, Suzanne LASS:EX; Bond.MLA, Shirley LASS:EX; Minister, FIN FIN:EX; OfficeofthePremier, Office PREM:EX; Minister, MNGD MNGD:EX; Minister, EMPR EMPR:EX; Fassbender.MLA, Peter LASS:EX; Lake.MLA, Terry; vpalm@postmedia.com; Smyth, Mike; LLeYne; Tom Fletcher; JBrown@cknw.com; jon@cknw.com; Yap.MLA, John LASS:EX; Wat.MLA, Teresa LASS:EX; Eby.MLA, David LASS:EX; Horgan.MLA, John LASS:EX; Plecas.MLA, Darryl LASS:EX; Johal.MLA, Jas LASS:EX; Ross.MLA, Ellis LASS:EX; James.MLA, Carole A LASS:EX; cbcnews@vancouver  
**Subject:** Yap and More Liberal Lies.  
**Categories:** Batch - s.22

# ICBC in crisis: Once-lauded auto insurer is a mess, on 'path to insolvency'

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<http://vancouver.sun.com/news/local-news/icbc-in-crisis-once-lauded-auto-insurer-is-a-mess-on-path-to-insolvency>

s.22

## Minister, FIN FIN:EX

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**From:** s.22  
**Sent:** Sunday, February 11, 2018 10:55 AM  
**To:** Minister, FIN FIN:EX  
**Subject:** ICBC  
  
**Categories:** FYI

Finance Minister Carole James,

I have written to Minister Eby, but will also write to you, as you are finance minister.

Please have your government make the changes to ICBC, sooner rather than later.

If ICBC does not make the changes until April 1, 2019, then they will be in debt another "Billion" dollars!

The small claims legislation needs to go into action the 1st of April, 2018 or by July 1st, 2018, at the latest.

The sooner ICBC is out of debt, the better.

Sincerely,

s.22

## Minister, FIN FIN:EX

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**From:** James.MLA, Carole <Carole.James.MLA@leg.bc.ca>  
**Sent:** Monday, January 29, 2018 1:28 PM  
**To:** Minister, FIN FIN:EX  
**Subject:** FW: ICBC

**Categories:** FYI

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**From:** s.22  
**Sent:** Monday, January 29, 2018 12:49 PM  
**To:** MLA Claire Travena <claire.travena.mla@leg.bc.ca>  
**Cc:** Weaver.MLA, Andrew <Andrew.Weaver.MLA@leg.bc.ca>; James.MLA, Carole <Carole.James.MLA@leg.bc.ca>; Horgan.MLA, John <John.Horgan.MLA@leg.bc.ca>; Furstenau.MLA, Sonia <Sonia.Furstenau.MLA@leg.bc.ca>; Coleman.MLA, Rich <Rich.Coleman.MLA@leg.bc.ca>; de Jong.MLA, Mike <Mike.deJong.MLA@leg.bc.ca>; Stone.MLA, Todd <Todd.Stone.MLA@leg.bc.ca>  
**Subject:** ICBC

### ICBC Deficit

The management and board of ICBC should be rewarded for their budgeting prowess. Those that remain after the firings, dismissals and layoffs should be rewarded with more work and less pay.

I know that a house cleaning of political appointments and marginally competent managers and board members will not balance the budget of ICBC. Those at the front counter did not set the policies and rates and they should not have to suffer for the incompetence of those at the top. The managers and board members receive 'the big bucks' when times are good and they should be forced to accept the blame when the time are bad.

s.22

## Minister, FIN FIN:EX

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**From:** James.MLA, Carole <Carole.James.MLA@leg.bc.ca>  
**Sent:** Monday, January 29, 2018 11:32 AM  
**To:** Minister, FIN FIN:EX  
**Subject:** FW: ICBC

**Categories:** FYI

-----Original Message-----

**From:** s.22  
**Sent:** Monday, January 29, 2018 7:07 AM  
**To:** James.MLA, Carole <Carole.James.MLA@leg.bc.ca>  
**Subject:** ICBC

Submitted on Monday, January 29 - 7:06am Submitted by anonymous user: s.22

Submitted values are:

**First Name:** s.22  
**Last Name:**  
**Email:** s.22  
**Phone Number:** s.22  
**Street Address:**  
**City:** s.22  
**Postal Code:** s.22  
**Subject Line:** ICBC

**Message:** I just learned about ICBC losses, in my opinion, the whole board and upper executive need to be fired. Then make repeat offenders pay more not us with no accidents.

The results of this submission may be viewed at:  
<http://www.carolejamesmla.ca/node/15/submission/771>

## Minister, FIN FIN:EX

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**From:** s.22  
**Sent:** Friday, January 26, 2018 7:15 AM  
**To:** OfficeofthePremier, Office PREM:EX  
**Cc:** Minister, AG AG:EX; Minister, FIN FIN:EX  
**Subject:** Fwd: ICBC

**Categories:** FYI

I sent you the attached email just after you were elected. My advise to you is to get experienced people on the ICBC Board such as Ms McLaren or Mr Guimond who have had extremely successful careers at Manitoba Public Insurance. Both have successful track records dealing with a public rate setting process through the Public Utilities Board, introducing new products and implementation successful information technology projects.

ICBC for one reason or another has lost control of rate setting, been spectacularly unsuccessful in product enhancement, information technology projects and fiscal responsibility.

You need professional help, not just consultants who are not accountable for the end result.

Hopefully the door is open for good things to happen at ICBC. Manitoba and Saskatchewan have found the answer and if you put politics aside so can BC.

s.22

Begin forwarded message:

**From:** s.22  
**Date:** August 15, 2017 at 9:07:48 AM GMT+8  
**To:** Honourable John Horgan <[premier@gov.bc.ca](mailto:premier@gov.bc.ca)>  
**Cc:** Honourable Carole James <[FIN.Minister@gov.bc.ca](mailto:FIN.Minister@gov.bc.ca)>, Honourable David Eby <[JAG.Minister@gov.bc.ca](mailto:JAG.Minister@gov.bc.ca)>  
**Subject:** ICBC

s.22

With the latest report on the perilous financial condition of ICBC the problems that have been brewing on this file will be yours to solve. By now you are probably getting all kinds of advise and opinions on what caused this and what needs to be done.

My advice to you is:

1. Immediately Pass legislation forbidding government from taking so called "dividends" from ICBC. Those dividends belong to policy holders if they exist in reality!
2. Consider significant product changes such as the no-fault insurance coverage in place today in Quebec, Manitoba and Saskatchewan. The recent Earnest and Young report highlights that as a percent of claims legal expenses are the highest category. Significantly more than what actual claimants receive. Does that make sense?
3. Strengthen the ICBC Board with experienced people such as MPI's past CEO Marilyn

McLaren and/or their current CEO, Dan Guimond who is retiring from MPI next March. These two individuals bring a wealth of practical skills operating in a Crown Corporation environment that is highly accountable to the public and with an enviable corporate public approval rating. They have both lead MPI through significant product change and technological change, they have improved the working relationships with their brokers, the repair industry, the medical community, their employees and the public.

I appreciate that your political circumstances are not ideal but ICBC's problems are not going to solve themselves. ICBC will need strong leadership and political will to survive.

Thank you and best wishes

s.22

## Minister, FIN FIN:EX

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**From:** s.22  
**Sent:** Friday, February 9, 2018 3:36 PM  
**To:** Minister, FIN FIN:EX  
**Subject:** FW: ICBC Funds and Deficit  
  
**Categories:** FYI

Resent to Finance Minister Carol James as it did not send the first time. See Below.

s.22

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**From:** s.22  
**Sent:** Friday, February 09, 2018 3:24 PM  
**To:** 'lisa.beare.mla@leg.bc.ca'; 'premier@gov.bc.ca'; 'FIN.'  
**Subject:** ICBC Funds and Deficit

Premier Horgan, Minister Eby, Minister James and my MLA Lisa Beare,

Hello, and thank you for your time today.

s.22

I have been trying to bring my opinion on ICBC's current financial state to someone's attention and have been told to address the parties involved, so I send this to all of you. Please hear me out.

ICBC has a deficit of \$1.3 billion dollars.

It is common knowledge that the previous government has been siphoning money off of ICBC for years to put wherever they deemed necessary. If any other Corporation had another entity removing money from it there would be, at the least, an accounting of those funds. In the worst case scenario, those funds would be deemed as stolen, and legal actions could be taken.

In any case, if I had the choice, I and many others, would choose not to do business with a company that misplaces large sums of money with no accountability, if it could stay in business. I would not pay the inflated costs for the irresponsible management. I would go elsewhere. Wouldn't you?

Now, as someone who is a paying customer of ICBC, you come to me and said I need to pay more money. I say find the money that should have been there from the years I have been forced to pay that company. That money has not been taken out, accounted for, and/or paid back. It has been taken from me and used wherever it has been deemed necessary. I have no choice in that. Why do I need to pay you again for the money that should be there?

And to add insult to injury, does no one remember the \$1.2 BILLION that the Liberal Government "FOUND" the day before Christy Clark resigned? How does a government "FIND" \$1.2 BILLION. Why is there no accountability for that money.

So here it is. I do not want to pay ICBC again for money that should already be there, and I have already paid. Maybe those funds were not used were deemed necessary. Perhaps they are sitting right there in the \$1.2 Billion in "FOUND" money. I am not aware of another Corporate Entity that can force its customers to repay missing funds, without any accountability or repercussions, and still be in business without losing a single customer who requires that service.

Be the Government that makes ICBC a respected company again. Do the work and investigate the finances of ICBC. "FIND" the funds to correct this situation without penalizing me for being a loyal, low cost, paying customer that has done everything I have been told to do to keep ICBC in business for all these year.

**OR Give Me The Choice To Do Business With a Company That Actually Earns My Respect & My Business.**

Thank you again for your time today,  
s.22



## Minister, FIN FIN:EX

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**From:** s.22  
**Sent:** Wednesday, January 31, 2018 1:10 PM  
**To:** Minister, FIN FIN:EX  
**Subject:** 364022 Fwd: ICBC Deficit  
  
**Categories:** Action: Redirect-Minister's Sig

Begin forwarded message:

**From:** s.22  
**Subject:** ICBC Deficit  
**Date:** January 31, 2018 at 11:39:59 PST  
**To:** "James.MLA, Carole" <[Carole.James.MLA@leg.bc.ca](mailto:Carole.James.MLA@leg.bc.ca)>

Dear Ms James,

I am writing to you in both your roles as my MLA and as Finance Minister.

As a taxpayer and an automobile owner/driver I am following the news about the ballooning deficits at ICBC with interest. It is clear that something must be done to keep the Corporation viable, and to avoid creating problems for your government if the Province is required to take on additional debt to save the corporation. It also is clear that the previous government failed to act with respect to the growing problems at ICBC, so as to avoid admitting the true financial situation they had created.

I cannot understand why your government has rejected one of the most sensible approaches to a long term solution to the problem, which would be to bring in no-fault insurance. It works well in Saskatchewan and Manitoba, and has done for years. Even if you feel that a segment of the population would react badly to making this change, there are options. One could, for example, offer those who wish to do so to opt out of no-fault, provided they purchase a separate policy under the old terms. Of course, those separate policies would have to be substantially more expensive, offered at rates determined by an independent actuarial body, but that would be their choice.

A second option would be to do as Alberta and other jurisdictions have, and put a cap on settlements determined through the courts. This alternative would not necessarily be as fair as a no-fault system, but it has been shown to work in its way.

The third option would be to bring in actuaries to re-structure the system of premiums so that drivers with bad records and owners of luxury cars pay premiums that fairly represent the costs they impose on the system. This option should be on the table even if your government does the sensible thing, and brings in no-fault.

I do not believe the current system can be continued and, frankly, its main beneficiaries are the lawyers, who profit greatly from the adversarial approach that eats up nearly 25% of its expenses.

The NDP is facing many challenges, coming as it does to power after 16 years of letting the Province's social

and physical infrastructure run down in pursuit of the previous government's right-wing agenda. Significant spending will be needed to bring the Province back up to a reasonable standard of fairness and support of our less wealthy citizens. I believe that you can make a good case for spending, but you must balance that with new sources of revenue. In the case of ICBC, failure to deal with the deficits will not be good for the bottom line, nor for your party's hopes for re-election. Please work with Minister Eby and your other colleagues to deal with this situation fairly and responsibly, and please make clear to us citizens the reasons for your decisions.

Thank you, and very best wishes,

s.22

## Minister, FIN FIN:EX

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**From:** s.22  
**Sent:** Tuesday, January 30, 2018 2:38 PM  
**To:** OfficeofthePremier, Office PREM:EX; Minister, FIN FIN:EX  
**Subject:** ICBC in the red  
  
**Categories:** FYI

Good Afternoon,

I am not sure of the correct contact for this comment but please send it to the appropriate person. I would have cc'd to ICBC board too, but again couldn't find the information - there only appear to phone numbers on their website.

s.22

Manitoba also has a Public Auto Insurance program that you may want to review. It has some years paid out refunds to clients rather than being in the red.

Manitoba's approach was many years ago to bring in a **no fault system** where all injuries, wage loss, treatments and car repairs are covered (within specified parameters I expect). Private insurance was fully removed from the equation other than as sellers of the government coverage. Only approved auto body repair shops can do claims repairs.

Manitoba banned lawsuits on behalf of the injured. There are payouts for serious injuries but they appear to be on a set scale. If ICBC reviewed payouts related to lawsuits the amounts would be staggering. In Manitoba you never see legal ads that say "If MPI (ICBC equivalent) has treated you unfairly...". The BC system reminds me very much of the USA: sue, sue, sue.

In Manitoba, the more at fault accidents a person has, the more they pay - for their insurance & their drivers license. I am not sure if this applies in BC.

In addition to that possible solution, I will grant that there are many very expensive cars in BC, in particular in the Vancouver area, & therefore repairs are more costly. Maybe these people should be paying an extra premium. The 'regular' middle class or poor person should not be absorbing costs incurred in a system where the wealthy place a heavy burden due to their affluence.

I am no expert on insurance, but it may be worth looking to other provinces for solutions.

s.22

## Minister, FIN FIN:EX

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**From:** s.22  
**Sent:** Tuesday, January 30, 2018 2:04 PM  
**To:** OfficeofthePremier, Office PREM:EX  
**Cc:** Minister, FIN FIN:EX; Minister, EMPR EMPR:EX; Trevena.MLA, Claire F LASS:EX  
**Subject:** Excuses for you to change you mind on Site C  
  
**Categories:** FYI

Dear Premier Horgan

There are now TWO NEW good reasons to stop Site C.

The Chinese government takeover of Aecon.

"The public-policy think tank Macdonald-Laurier Institute, in a report last December, said that the CCCI Aecon deal is not in Canada's interest, and noted that the "notorious" parent company of CCCI has engaged in fraudulent practices across multiple countries that led to a lengthy suspension of the CCCC from bidding on any World Bank projects." Is this a company BC should be doing business with?

The ICBC debt.

As you have already taken over the debt on the toll bridges in Vancouver and now will have to deal with ICBC's debt, it makes even less sense to take on \$8 billion and undoubtedly growing cost of Site C. The \$2 billion already spent is I understand already covered and remediation need not cost what you suggested. You said that we would have nothing to show for the original investment but that is not true. We would have farm land, we would have wildlife habitat after restoration, we would a chance to fulfill obligations under UNDRIP, we would save the valley and hopefully it's beauty will be restored.

PLEASE CHANGE YOUR MIND AND STOP SITE C.

s.22

**From:** s.22  
**Sent:** Monday, January 29, 2018 6:34 PM  
**To:** Minister, AG AG:EX; Minister, FIN FIN:EX; OfficeofthePremier, Office PREM:EX; Weaver.MLA, Andrew LASS:EX  
**Cc:** Horgan.MLA, John LASS:EX; Eby.MLA, David LASS:EX; James.MLA, Carole A LASS:EX; John Horgan; info@greenparty.bc.ca  
**Subject:** Regular drivers' insurance premiums are subsidizing luxury cars  
**Categories:** FYI

# Regular drivers' insurance premiums are subsidizing luxury cars

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## CTV News

<https://bc.ctvnews.ca/mobile/are-regular-drivers-insurance-premiums-subsidizing-luxury-cars-1.3542887>

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### RELATED STORIES

- ICBC premiums could jump 30 per cent by 2019: report
- Alleged street racers charged after Lamborghini crash
- Green Lamborghini collides with downtown fire hydrant
- Costly crash: Lamborghini and Ferrari collide in Massey Tunnel



## Minister, FIN FIN:EX

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**From:** Shawn Mitchell <shawn@tlabc.org>  
**Sent:** Monday, January 29, 2018 12:23 PM  
**To:** Minister, FIN FIN:EX  
**Subject:** TLABC's studies on how to fix ICBC  
**Attachments:** FINAL MEDIA RELEASE\_01292018.pdf; Letter from SP to Ministers re ICBC\_01292018.pdf; TLABC Report\_ICBC and Caps\_FINAL\_WithAppendices.pdf; tlabc\_separating fact from fiction\_revised 01262018.pdf

**Categories:** FYI

Dear Minister,

Please find attached a letter from our President, Sonny Parhar, introducing the analytical work we have done to make constructive recommendations for fixing the financial situation at ICBC.

Sincerely,

Shawn Mitchell

Shawn Mitchell  
Chief Executive Officer  
Direct Line: 604-696-6517

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**TRIAL LAWYERS ASSOCIATION *of* BRITISH COLUMBIA**  
1111-1100 Melville Street, Vancouver BC V6E 4A6  
T: 604-682-5343 (Toll Free: 1-888-558-5222)  
Website: [www.tlabc.org](http://www.tlabc.org) Email: [shawn@tlabc.org](mailto:shawn@tlabc.org)

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## Minister, FIN FIN:EX

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**From:** Tom <gunton@sfu.ca>  
**Sent:** Monday, January 22, 2018 1:01 PM  
**To:** gillezr@uvic.ca; Minister, FIN FIN:EX  
**Subject:** budget  
**Attachments:** ndp 18 budget note tg - .docx  
  
**Categories:** \*MO: MLA business & Personal (not Ministry records)

Hi Rob- sending you some notes on budget- minister asked me to send these in and happy to meet with her and you to discuss if you like

thanks

tom

--

Dr. Thomas Gunton (PhD, RPP, MCIP)  
Director, Resource and Environmental Planning Program  
Simon Fraser University  
8888 University Drive  
Burnaby BC  
[gunton@sfu.ca](mailto:gunton@sfu.ca) (250-477-7601)

Page 18 to/à Page 21

Withheld pursuant to/removed as

s.13

## Minister, FIN FIN:EX

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**From:** Minister, AGRI AGRI:EX  
**Sent:** Thursday, January 18, 2018 9:21 AM  
**To:** Minister, FIN FIN:EX  
**Subject:** FW: AG File No. B 429966

Hello,

Redirecting this correspondence over to your office, not sure why JAG sent to AGRI.

Cheers,  
Justine

**Justine Wendland, Administrative Assistant**  
Office of the Honourable Lana Popham  
Minister of Agriculture  
250-387-1023 | [Justine.Wendland@gov.bc.ca](mailto:Justine.Wendland@gov.bc.ca)

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**From:** Minister, PSSG PSSG:EX  
**Sent:** Thursday, January 18, 2018 9:03 AM  
**To:** Minister, AGRI AGRI:EX  
**Subject:** FW: AG File No. B 429966

Redirect for you.  
Thanks,



**Charlotte Hunt**  
*Administrative Assistant to the  
Honourable Mike Farnworth  
Minister of Public Safety and Solicitor General  
and Government House Leader  
Direct Line: 250 356-2125*

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**From:** s.22  
**Sent:** Thursday, January 11, 2018 11:23 AM  
**To:** JAG WEBFEEDBACK JAG:EX  
**Cc:** Minister, PSSG PSSG:EX; Yap.MLA, John LASS:EX  
**Subject:** Re: AG File No. B 429966

Thanks for the speedy reply.

If ICBC is such a money loser why not just scrap it entirely and allow independent insurance companies to operate and compete for our vehicle insurance business. This would take the problem out of the governments hands and allow residents the ability to chose who they should give their business to. That is freedom of choice and let the companies make their best offer and let the driver decide. This would appear to be the best alternative to government imposed insurance rates. I am sure independent insurance companies would offer the best rates to the best drivers and keep increases for better drivers lower than rate increases for bad drivers.

Capitalism versus socialism seems the best option .

Give it a try. What do we have to lose ? Always remember that it was the NDP government who initiated ICBC.

Thanks

s.22

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**From:** "JAG WEBFEEDBACK JAG:EX" <AGWEBFEEDBACK@gov.bc.ca>

**To:** s.22

**Cc:** "Minister, PSSG PSSG:EX" <PSSG.Minister@gov.bc.ca>

**Sent:** Thursday, January 11, 2018 9:23:30 AM

**Subject:** AG File No. B 429966

s.22

Email: s.22

Dear s.22

Thank you for your September 6, 2017 email, regarding the Insurance Corporation of British Columbia (ICBC) insurance rates. I appreciate your feedback. Please accept my apology for the delay in responding.

Our government has made three commitments to British Columbians:

- To make life more affordable;
- To deliver the services that people count on; and
- To build a strong, sustainable, innovative economy that works for everyone.

Unaffordable rate hikes and ongoing losses at ICBC are not sustainable. Our government is taking action, and you will hear announcements about these initiatives in the months to come.

Ministry staff and I are working collaboratively with ICBC, the Ministry of Public Safety and Solicitor General, the Ministry of Transportation and Infrastructure, and the Ministry of Finance to take the actions needed in order to help ensure ICBC is viable and efficient and that the costs of vehicle insurance to British Columbians are both fair and reasonable.

As your suggestion regarding enforcement is the responsibility of the Ministry of Public Safety and Solicitor General, I have taken the liberty of sharing your email with the Honourable Mike Farnworth.

Thank you again for taking the time to write.

Yours truly,

*Original signed by:*

David Eby, QC

Attorney General

pc: The Honourable Mike Farnworth

**From:** s.22

**Sent:** Wednesday, September 6, 2017 9:06 AM

**To:** Minister, AG AG:EX

**Subject:** Fwd: ICBC rate increase

Please find attached email regarding ICBC rate increase. I would also like to add that most accidents are related to drivers exceeding the posted speed limit. As well as activating red light cameras which will not stop people running red lights or decrease accidents the focus should be on enforcing the speed limits. While driving I see extremely little enforcement of speeders. I live in s.22 almost daily. The speed limit is 50 kmh but even if you drive at 60kmh cars pass you regularly. Speaking with the police authorities they do not see speed enforcement as "fighting crime" but as a punishment to be assigned to the Ttraffic Section. Enforcing speeding would reduce accidents and reduce claims to ICBC as well as increasing ICBC rates for drivers who ignore traffic rules and those are the people who should pay high rates, not those who abide by the rules.

**From** s.22

**To:** "david eby MLA" <david.eby.MLA@leg.bc.ca>

**Sent:** Tuesday, September 5, 2017 3:46:47 PM

**Subject:** ICBC rate increase

I saw your news conference today regarding the proposed rate increases for ICBC. I have been driving in BC for over 45 years and have never had a motor vehicle infraction nor have I been responsible for any motor vehicle accident. I do recognize that I receive a safe driving discount on my ICBC rate but fail to see why I should be subject to the proposed rate increases. I have earned the rate discount by maintaining a clean driving record but I certainly have not earned the proposed rate increase. May I suggest that drivers who have earned the maximum rate ICBC discount be exempt from the proposed rate increases. The larger increase should be made up by those drivers who have a less than stellar driving record. Maybe this type of rate balancing would be an incentive for those with a less than stellar record to improve their driving habits.

I feel it is unfair to paint all drivers in the province with the same brush and penalize all for the few who do not drive according to the Motor Vehicle Act and ignore the rules of the road.

Please explain to me why I should be subject to the proposed rate increases when I have clearly demonstrated good driving behaviours for over 45 years.

Look forward to your reply.

s.22

## Minister, FIN FIN:EX

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**From:** s.22  
**Sent:** Wednesday, December 6, 2017 11:38 AM  
**To:** Minister, FIN FIN:EX  
**Subject:** 362883 Assigned to MCS ICBC: A thought  
**Categories:** Action: Redirect-Minister's Sig

Dear Honourable Minister James.

I am writing to you about ICBC as I don not know who to direct this matter of concern to. However, as I do believe it does impact Finance so I write to you.

Over the passed Liberal governance of this province, the Liberals have robbed ICBC in order to help 'balance' the budget. Regrettably ICBC has lost its original intent to provide motor vehicle insurance at an affordable rate for all. I would urge the government to turn the clock back and mandate ICBC to provide motor vehicle coverage at the lowest possible rate. In other words, running ICBC as a public utility. Of course that means the government no longer would have the option of dipping its finger into the profits of ICBC. Instead ICBC would operate similar to a non profit society. Built into the 'profits' should be a contingency fund to cover operating costs and future foreseeable costs. The argument that private business can run insurance more efficiently is nonsense. The difference is in the mandates. Private operations are for profit, public utilities are for service. It is doable.

The rationale put forth by ICBC for current rate hikes are only part of the reason. Liberal past meddling is a large unspoken part. I am sure out current government can do better.

Thank you in advance for your consideration.

I wish you and the new government well.

Cheers.

Sincerely,

s.22