



# IBEW British Columbia Provincial Council

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November 5, 2019

Dear Minister Eby:

## Re: Recent Changes at ICBC

On behalf of the Local's 213, 230, 258, 993 & 1003 memberships, which comprise the IBEW-BC Provincial Council, I'm writing you to pass on our distress at some of the recent changes being made to our B.C. auto insurance program at ICBC.

Our younger members are typically apprentices who begin work at a lower pay scale and work mostly on construction projects which can vary by regional location daily. In other words, they need their own personal transportation to get to and from work. Due to that anomaly, public transportation is absolutely no help or means of transportation. They need a vehicle and they need insurance to drive that vehicle. The recent increases to our younger members ICBC rates disadvantages those who work in construction.

First of all, I know that as ICBC critic Minister Eby you were privy to a lot of information and allegations regarding the conduct of ICBC and it's on-going mismanagement. Yet, since you have become the Minister responsible you seem to have adopted a corporate line that lay the bulk of ICBC's woes created from the B.C. Liberals time in Government, on the doorsteps of its customers today.

However, it was certainly not ICBC's customers that had ICBC engaging in excessive litigation when out of court settlements were presented that turned out to be cheaper than the amount arrived at after lengthy and expensive court proceedings. This aggressive stance by ICBC has in at least one instance, culminated in \$350,000 in punitive damages being awarded by the courts against ICBC for what was deemed malicious prosecution: <https://www.cwilson.com/punitive-damage-award-of-350000-made-against-icbc-for-malicious-prosecution/>

Page 2  
Re: Recent Changes at ICBC  
November 5, 2019

As far as I can see, none of the changes your government has implemented designed to change this malicious culture at ICBC nor has it reined in the conduct of ICBC's private investigators. We absolutely sympathize with the precarious financial position you found ICBC in after years of BC Liberal government mismanagement and their culture of ICBC creating "dividends", but I think a one-time injection of capital would have been far more politically prudent than hitting young drivers with significant increases in insurance premiums.

Another change is with regards to hampering our ability to make interim payments to our members when they have outstanding ICBC claims. This is done so as to ensure that our members get the rehabilitative treatment they need as well as help with living expenses as their insurance claims are processed.

Until recently, our IBEW members involved in a motor-vehicle accident and requiring time away from their job to rehabilitate, could access their Health and Welfare (medical plan) benefits to help them with a financial no interest loan while they recovered from their injuries. The Loan would require repayment. Changes made late last year as I understand it, would effectively cancel their claim with ICBC if they received such a loan, even if we were to provide them half of their normal earnings, to pay their bills and mortgage they would forego the ability to be repaid any amounts from their ICBC claim.

So, we cancelled that benefit all-together to our members. This change just seems mean-spirited as a pressure tactic to make victims in an accident settle early and go back to work before they are ready, inappropriately setting themselves and their employer up for a subsequent WorksafeBC insurance claim.

We are asking this be reversed immediately, so we may again move back towards a system where we can look after our members in the most difficult of times, when they are injured and financially strained.

In addition to this, we strongly encourage you to review the changes you are implementing. I cannot think of a more effective way of alienating a generation of young workers who will become the future champions of privatized insurance undoing a grand social experiment that all New Democrats would mourn over.

This coupled with more onerous licensing for young drivers which I predict will lead to increased numbers of drivers being found driving vehicles without a license and/or proper insurance. Similar to the young driver from Reynolds High school who, as we understand it recently borrowed a friends parents car over their lunch period, ran a stop sign and killed a young Local 230 electrical worker who was to begin work with us the following day:  
<https://www.timescolonist.com/news/local/saanich-teen-who-died-in-crash-was-a-dream-athlete-1.23953640>

Page 3  
Re: Recent Changes at ICBC  
November 5, 2019

For government rules and regulations to be followed they must be seen by the majority as fair and reasonable. The changes being implemented to ICBC are neither, and do a huge disservice to British Columbia's motoring public outside the lower mainland.

We believe these type of changes are placing the future and long term security of ICBC against private insurance industry interests into serious question.

I look forward to your response.

Sincerely,

A handwritten signature in black ink, appearing to read "Phil Venoit".

Phil Venoit  
Chair, IBEW BC

cc. Premier, John Horgan  
Minister of Finance, Carol James