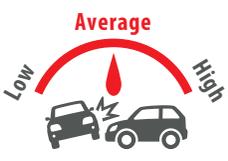


HERE ARE THE

Top 10 Uncomfortable ICBC Facts

drivers face under its monopoly:

1.  ICBC now levies an **additional \$130–\$230 per policy** if a Learner Driver uses your vehicle. **No other insurer in Canada charges these fees**, and rates do not typically increase by adding a Learner Driver to a policy.
2.  **It now takes 40 years of clean driving to achieve ICBC full discount. Previously, it took 9 years. In other provinces, you can reach the best rate in as little as 10 years.**
3.  ICBC only provides a free claim after **20 years of experience and 10 years of accident-free driving**. Previously it only took 13 years. In other provinces, **you can receive it in as little as 6 years**, or purchase it as a feature of your policy.
4.  ICBC now requires you to **list anyone who uses your vehicle as little as once a month** – including friends, neighbours, and co-workers. 25% of your premium will be based on the driving record of the worst driver listed. **In other provinces, you are only required to list household members and employees.**
5.  **ICBC still hasn't joined the 21st Century by allowing drivers to purchase or renew their auto policy online. In other provinces, it's common to purchase and renew online.**
NOT AVAILABLE
6.  ICBC optional premiums now increase with two or more minor convictions (e.g., speeding tickets) or a single major infraction (e.g., distracted or impaired driving). This is similar to other provinces. **ICBC also charges Driver Penalty Points Premium (DPP) and Driver Risk Premium (DRP) for these tickets. No private insurer in Canada charges these fees.**
7.  **ICBC suggests that drivers are the cause of high prices** in BC because accidents are out of control. In fact, BC's vehicle collision injury rate is very similar to the Canadian average according to the latest Transport Canada data. **Drivers aren't the main cause of higher prices in BC, ICBC's monopoly is.**
8. **2x**  **ICBC has nearly 6,000 employees.** That's roughly **twice the number of staff per policyholders insured by other Canadian insurers**, even when accounting for ICBC employees who undertake non-insurance services like driver licensing and registration.
9.  **ICBC doesn't provide discounts for multiple vehicles. In other provinces you can save when you insure more than one vehicle**, or when you bundle your home and auto insurance.
NO BUNDLE DEALS
10.  **Under ICBC's monopoly, drivers pay more than anyone else in Canada** with premiums averaging \$1,832. British Columbians pay hundreds more than drivers in Alberta and Ontario, **but receive similar amounts when they make a claim.** The average injury claim in BC is roughly the same as in Alberta and Ontario, and it's even less than in other provinces.

Under ICBC's monopoly, British Columbians pay more, but don't get more, for auto insurance.