



## Public auto serves all of BC and so do our members!

COPE 378 members have proudly served British Columbians since public auto insurance first came to our province in 1974.

There have been many challenges for ICBC and its employees, but successive governments for over 35 years have realized... "if it ain't broken, don't fix it."

ICBC is a public auto insurance company and let's face it; no one really likes having to pay insurance premiums!

But ICBC is much more than just an insurance company. It is our members that proudly serve British Columbians and help make our communities and streets safer for everyone.

The current government in BC has tried to find an opportunity to privatize auto insurance but have found it is just not economical.

Our ICBC members, along with their employer, are under constant pressure to show the value of public auto. It's what goes on behind the scenes of our insurance dollars at work that is truly the benefit of our public system.

## Here are a few facts about public auto that you can share with your friends and family:

### 1. Tens of millions of dollars per year are spent around BC on road safety programs:

- Partnering with municipalities to upgrade dangerous intersections.
- Providing education programs so our young people make smart choices around driving behaviour
- Partnering with police and helping to fund CounterAttack programs to keep drunk drivers off the road.
- ICBC spends 30 times more every year on road safety than all the insurance companies in Ontario combined.
- Road safety initiatives that save us money and make our roads safer for our families are good for our province and are good for all drivers on our roads.



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**2. Yes, Public Auto provides lower, fairer premiums.**

Private insurance will result in radically higher premium costs for the majority of citizens of BC – especially young drivers, seniors and parents, according to studies by the Consumers' Association of Canada. ICBC rates are based on your driving record, private insurers presume all young drivers and seniors are bad drivers and charge higher rates.

**3. Public Auto helps keep uninsured drivers off the road**

Other jurisdictions have learned the hard way that there is a dramatic increase in the number of uninsured drivers on our roads when they switched from public to private.

The Insurance Bureau of Canada estimates that up to 15% of Ontario drivers have no insurance, while police say up to 25 per cent of drivers in Toronto have no insurance.

In the United States, 14% of drivers do not have insurance but in some states the total is as high as 34%. In BC under public auto insurance, the number of uninsured drivers has dropped to an almost negligible number. In 1998 of 427,722 damage related claims, just 0.26% involved uninsured drivers.

**4. Public insurance benefits under ICBC are better.**

ICBC pays up to \$150,000 in medical and rehabilitation benefits, while in Alberta basic auto insurance benefits can be as low as \$10,000, passing on the extra costs to the taxpayer.

ICBC is not for profit insurance company. Our mandate is to meet the needs of BC motorists. All investment income stays in BC. Unlike private insurers, ICBC's investment income doesn't go to foreign shareholders.

**5. And, of course, ICBC employs over 5,000 British Columbians, over 4,500 of which are members of COPE 378.**

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