

ICBC - WHO ARE THOSE GUYS?

Let's get something straight right off the bat - ICBC is not the Great Satan. They are not Big Brother. They are not a conspiracy of either the left wing or the right. They are also not The Government, though they are close. On the other hand, they aren't a sewing circle or a charitable organization either.

ICBC is an insurance company - no more and no less. They are more likely to pay out a proper claim and they are more likely to deny a questionable or inflated claim than any private insurance company but, otherwise, they are about the same.

Let's get something else straight - although the automobile insurance rates are higher in BC than in some places they are also lower than in others. ICBC is not the best but it is not the worst, either. Frankly, as auto insurance companies go, they are about average.

The reason we have higher insurance rates in BC than in other provinces is more a function of the landscape and the traffic than the people who run ICBC. After all, BC is a spectacularly beautiful province but all those mountains and lakes do not make for safer driving conditions.

The likelihood of catastrophe is about a hundred times greater if you drive off the road between Vancouver and Squamish than if you stray from the blacktop between Medicine Hat and Saskatoon. OK, I'm guessing but you get the idea. In the former scenario you are likely to plummet to your death (very expensive) while in the latter you may drive a mile or two on the prairie before you wake up and head back to the road (much cheaper).

If you have some sort of pre-conceived notion that private insurance companies are somehow more caring or more generous with their money than ICBC, boy, are you wrong. If you don't believe me, try to sue your doctor or your dentist or one of the hospitals for negligence. Once you get a taste of their insurers, it won't take you long to figure out that I'm right and that ICBC isn't all that bad.

When you get right down to it, I suspect that the main reason some British Columbians dislike ICBC has a lot less to do with how good or bad an insurance company it is and a great deal more to do with the fact that consumers in BC have no option to go elsewhere for their coverage. This offends many people's sense of freedom of choice. However, if you've got a problem with that, you should take it up with your MLA, not the guy who sells you your automobile insurance or the adjuster who deals with your loss claim. They are just the messengers.

At the end of the day, ICBC is just an ordinary insurance company made up of ordinary people doing their ordinary jobs. These people do not paint themselves and dance around fires after ritual sacrifices any more than you or your neighbors do. Well, there might be a few who do (it is a very big company with a lot of employees, after all) but ICBC has no more kooks per capita than any other large corporation.

These people - the estimators and the adjusters and the investigators and the administrators and all the others that make up the company - are your neighbors and your fellow citizens. They go to the Hornets games and buy lotto tickets (and never win either). They may even be the same people who plow into your car from behind or get hit by you in the same manner.

Why not try to look at things from the other side for a minute. If you were running ICBC would you hire or promote the adjusters who had the softest hearts and gave away the most money? Would you hire the estimators who put the highest possible values on the repair estimates? Of course not! If you did, you would be soon be out on the street looking for another job.

No, you would do just like ICBC (and every other insurance company that ever made a profit) does. You would hire the adjusters who paid out the lowest amounts, who insisted upon receipts and who double-checked every aspect of every claim. You would hire the most competent lawyers to deny the questionable claims and fight them in court. You

would hire and promote the most cost conscious administrators. You would always keep your eye on the bottom line. That's the way the insurance business works.