

SUMMARY OF RICHARD McCANDLESS RADIO INTERVIEWS

Simi Sara, CKNW, July 42, 2017

Topic: ICBC's Finances

<https://globalnews.ca/news/3620885/icbc-considering-raising-car-insurance-premiums-by-30-per-cent/>

- Ernst Young Report
- Why are ICBC's finances in bad shape?

Jon McComb, CKNW, August 30, 2017

Topic: ICBC's Finances – What Happening?

<https://globalnews.ca/news/3707501/what-needs-to-happen-to-keep-icbc-from-imploding/>

- Financial situation is very dire
- Ernst Young report useful, but had problems
- Need to analyze Basic and Optional separately
- Liberal government did not increase the rates sufficiently, or reduce the costs
- Saskatchewan and Manitoba no-fault, other jurisdiction models
- Alberta model of caps on minor pain and suffering is an option
- Policyholders subsidy of government should stop; examples

Jon McComb, CKNW, August 9, 2018

Topic: ICBC's Financial Crisis and Possible Rate Design Changes

<https://omny.fm/shows/the-jon-mccomb-show/new-rules-to-help-the-icbc-dumpster-fire>

- Speculation on planned changes, including the penalty points fines
- Year-end report for 31 March not released yet
- Do not expect significant reductions for the 2/3rds lower-risk drivers
- Expect tougher penalties (higher rates) for younger drivers and those who are at-fault for a crash

Jon McComb, CKNW, November 9, 2018 9:30 minutes

Topic: B.C. Hydro's Finances

<https://omny.fm/shows/the-jon-mccomb-show/reaction-to-pr-debate-remembering-ww1-keeping-up-w>

- Rate suppression and debt transformation
- Deferral accounting and public accounting rules
- Rate Smoothing Regulatory Account

Shane Woodford, NL Radio (Kamloops), April 1, 2019

Topic: New Modified Tort Model

<https://player.fm/series/inside-bcpoli/the-woodford-show-w-john-ranta-richard-mccandless-judy-wilson-and-ujjal-dosanjh>

- Discussion of ICBC finances and accountability
- New cap on pain and suffering for minor injury claims
- Civil resolution tribunal for disputes less than \$50,000
- No-fault simpler and cheaper for benefits, this is the only thing that the government can do if the court rejects the cap
- Need to improve service and performance measures; poor transparency

Adam Stirling, CFX 1070, August 26, 2019

Topic: B.C. Hydro's Proposed Rate Increases

<https://omny.fm/shows/cfax-1070/adam-stirling-hour-2-august-26th>

- Explains B.C. Utilities Commission process in reviewing the rates
- Deferral accounts
- B.C. Utilities Commission Independence
- De-Carbonization and need for more electricity
- Impact of Site C in three years

Adam Stirling, CFX 1070, September 16, 2019

Topic: Impact of New ICBC Rate Design

<https://omny.fm/shows/cfax-1070/adam-stirling-hour-2-september-16>

- New model for determining rates much more complex than prior model

- Separate April general rate increase from September design change; ICBC says 55% will pay same or less and 45% more
- What will the rates do to young people?
- Government probably took poor advise from ICBC on these new rates
- How to restore public trust? BC Utilities Commission did what it was told
- Less police enforcement than five or ten years ago

Adam Stirling, CFX 1070, October 15, 2019 at 12:00 minutes

Topic: ICBC New Rate Design and Impact on Inexperienced Drivers

<https://omny.fm/shows/cfax-1070/adam-stirling-hour-3-ocotber-15>

- David Eby says most of the increase for inexperienced drivers is because of Optional, as Basic is up only \$200/year. Inexperienced higher risk drivers still be subsidized by lower risk
- Eby suggests younger drivers buy less experienced cars and buy less Optional coverage
- Eby says people paying too much for auto insurance
- Increased no-fault benefits and cut \$1.0 billion in costs (cap on pain and suffering)
- Is the problem in the Optional side?
- Failure of due diligence at the government level to identify the problems before Cabinet approved ICBC's plan
- ICBC management told what to do by politicians
- Private Insurance any better?

Adam Stirling, CFX 1070, October 25, 2019 at 21:35 minutes

Topic: ICBC New Rate Design and Impact on Inexperienced Drivers

<https://omny.fm/shows/cfax-1070/adam-stirling-hour-two-october-25>

- Change done by cabinet order; should have been done by the Rules Committee or a change to the Evidence act
- Prospects of hybrid-tort vs no-fault model
- \$5,500 cap on pain and suffering for minor injuries expected to save \$1.0 billion annually starting 1 April 2019
- The taking of the \$1.2 billion, not \$4.0 billion
- At-fault accident scan period three years starting March 2017
- Fairer initial offers?
- Why no go to a no-fault scheme?

Adam Stirling, CFX 1070, February 18, 2020 at 2:00 minutes

Topic: ICBC's "Care-Based" Model

<https://omny.fm/shows/cfax-1070/icbcs-new-care-based-model>

- Utilities Commission rate review process shelved for 2020
- Discuss difference between rate design and rate review
- No taxpayer money used to bail out ICBC

Ashley Barr, CityTV, May 14, 2020

Topic: No Premium Rebate Despite Major Drop in Claims

<https://twitter.com/citynewsvan/status/1261114127969325062?s=21>

- ICBC's lack of transparency and accountability

Adam Stirling, CFX 1070, May 15, 2020 @10:35 am

Topic: No ICBC Premium Rebate

<https://www.iheartradio.ca/cfax-1070/audio/adam-stirling-hour-2-may-15-1.12427174?mode=Article>

- May 14th announcement that ICBC cannot afford to provide a rebate
- Discussion of the distortions in ICBC's COVIC-19 Impact Report

Last Revision: June 27, 2020.