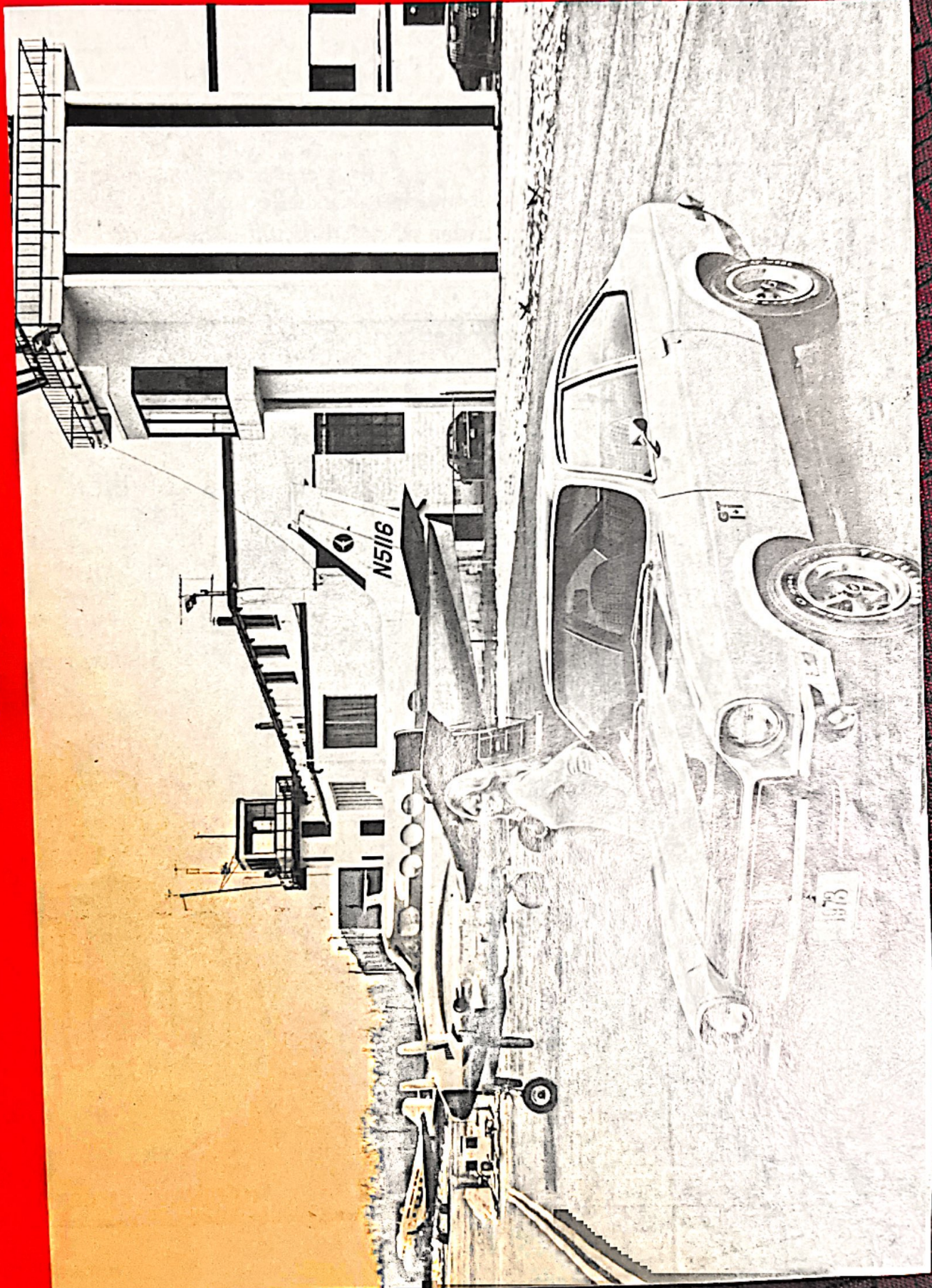


automotive

retailer

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INSURANCE COMPANIES BATTLE PROPOSED GOV'T TAKE OVER

Provincial insurance companies are not going to be run out of business without a fight. They have commenced a campaign for the right to compete with the proposed government automobile insurance.

According to Bert Warrick, chairman of the insurance industry's B.C. Advisory Committee, it has two major reasons for conducting this campaign.

"The first is the obvious one. We wish to have the right to provide service to our customers, to continue providing work for our employees and others and to preserve our place in the business community.

"The second reason is more altruistic and perhaps more important. We feel that the freedom of choice is one of the most valuable rights that any country can guarantee its citizens and consumers.

"We hope that the people of British Columbia will not give up this freedom without careful consideration."

Speaking at a recent press conference Warrick said the public cam-

paign was launched because the industry has been kept in the dark on the government's plans for automobile insurance. Repeated requests for information have been ignored.

Further, lack of information, would preclude the smooth takeover from private to government insurance.

It was also pointed out by Warrick, that some 2700 people are employed in the automobile insurance business in B.C. In addition there are 2000 agents representing the various companies and some 500 independent adjusters.

It is estimated that the campaign will cost in the neighborhood of \$100,000 — which sum will be contributed by insurance companies.

Warrick also made public a letter that he addressed to the Premier. It follows:

"Automobile insurance companies operating in B.C. wish to advise you and your government that we are launching a public information campaign. Our objective is to persuade your government to permit us to compete freely for all automobile insurance business with any government insurance plan that is formed.

"We believe such competition — and not government monopoly — to be in the best interests of the people of British Columbia. The industry is prepared to meet with you or your nominee at any time to renew discussion on this urgent question of open competition and, through it, freedom of choice. We would welcome further discussions."

Meanwhile, the government has imported experts from Saskatchewan and Manitoba to formulate regulations and legislation for submission to the Legislature when it meets later this month. At the last session, \$100,000 was approved for this initial work.

The above mentioned Prairie provinces were the bell-wethers in government automobile insurance and it is expected that B.C. legislation will be along kindred lines.

A survey made recently in Manitoba showed that 76 per cent of those answering the query — 37 per cent were paying more — 35

per cent paying less and 23 per cent about the same as before compulsory government insurance was introduced.

Hon. Robert Strachan, minister of public works, has been named minister responsible to the Premier for bringing into being the government legislation.

Although Mr. Strachan has refused to comment on this latest move it has been hinted that the government looks upon it as a "pressure move."

STEWART ANNOUNCES FIRM'S OPENING

The many friends of John Stewart will be interested in knowing that he has gone into business for himself under the firm name of Coachcraft Industries Ltd.

The new firm is located at 7147 Russell, Burnaby; phone number is 433-9821, will specialize in custom motorhome building, conversions, repairs and servicing all types of recreational vehicles.

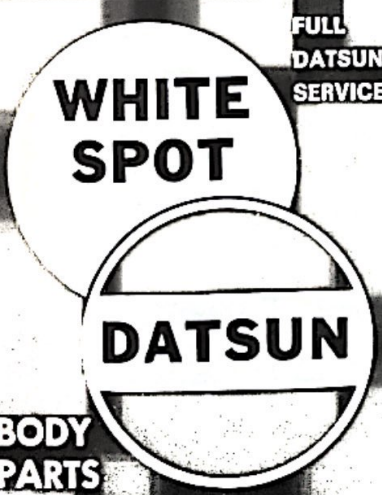
John needs no introduction to the automotive service industry having served in many capacities over the past years.

Friends will wish him well in his new undertaking.

Matter Of Outlook

A mother sardine and her baby were swimming in the ocean when a submarine passed.

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No Special Committee on Government Car Insurance

VICTORIA — Highways Minister Bob Strachan's proposed method of dealing with government-run auto insurance legislation has drawn criticism from the opposition.

Strachan told a news conference he would not recommend striking a special legislative committee to examine the legislation.

In reply to questions, the minister said he believes the legislation can be dealt with adequately in committee of the whole House.

Conservative House leader Scott Wallace said the minister's position is "a complete denial of the principles they (NDP) preached during the election campaign."

In a telephone interview from Toronto, Liberal leader David Anderson said his concern is that there will be no opportunity for critics of the scheme to speak out.

Social Credit leader W. A. C. Bennett was less critical. He said he did not want to be a "carping critic" and thought the legislation should be brought forward. He said the NDP had had 40 years to work on it.

Committee of the whole house is simply a parliamentary term to describe one of the stages of debate on a bill.

The debate itself takes place within the legislative chamber and there is no opportunity for presentation of briefs by concerned parties.

If a special committee was struck, as suggested by the Liberals and Conservatives, other parties could appear before MLAs to present their views and be subjected to cross-examination.

Wallace said that during the election campaign the NDP espoused "the very important principle that the people should have realistic access to members of the legislature while important legislation was being debated."

"This (government auto insurance) vital issue affects about everyone over the age of 16 and the decision not to put it before a committee for complete examination is a denial of the principles the NDP preached."

Anderson said "the thing about the committee of the whole is that you can't call witnesses . . . there can be no cross-examination of critics."

Strachan, later said the final decision about committee stage disposition of his insurance bill would be "up to the house."

But he said that he would not recommend to the house that a special committee be formed.

Strachan said he already has met dozens of representatives of the auto insurance industry, including delegations from the Insurance Bureau of Canada, the insurance agents association and the adjusters association in addition to such groups as truck loggers.

In addition, the minister said a royal commission was appointed in 1968 to study the whole question of insurance at the time the previous government brought in the provincial no-fault plan.

Strachan said he already has given every member of the legislature advance notice in order that they can assemble all arguments and present them when his bill comes before the house next spring.



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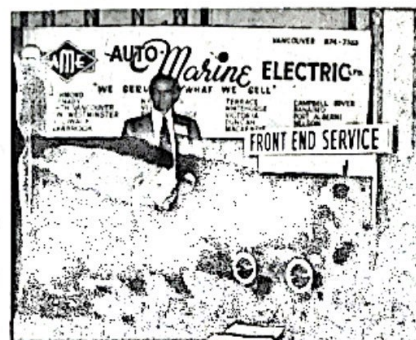
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Gary Cooper, sales manager, Auto Marine Electric Ltd., Vancouver, was a busy man during the FADA trade show. The company booth drew a great deal of attention.

automotive

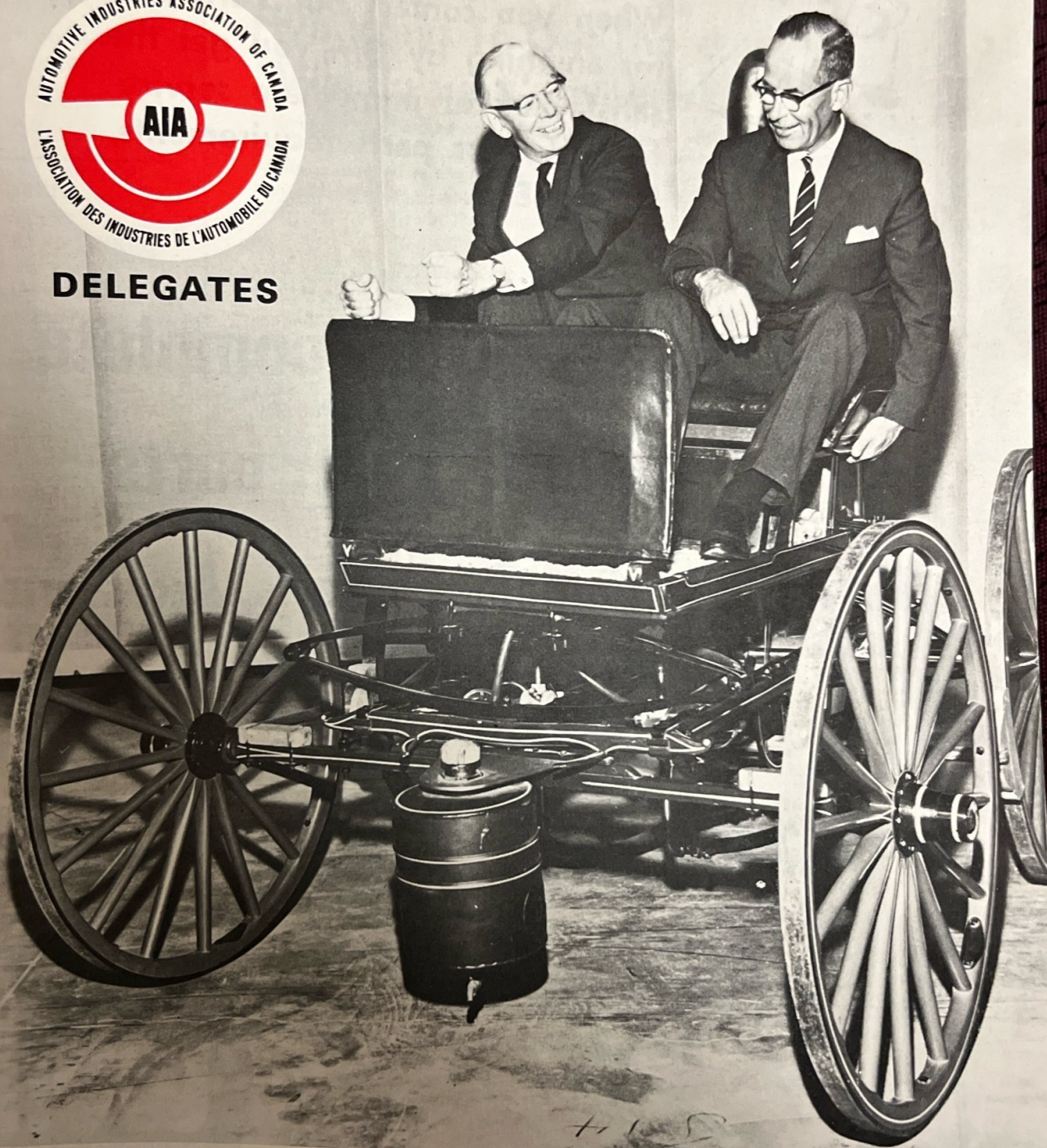
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FEBRUARY 1973 / VOL. 26, No. 2

WELCOME



DELEGATES



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Allstate Insurance Executive Charges Political "Rip-Off"

Burnaby Chamber of Commerce was told last week that the government auto insurance was a political "rip-off". The charge was made by John Atkinson, vice-chairman of the Board of Allstate Insurance Co. of Canada.

He told the Chamber that the introduction of government auto insurance in Manitoba and the plan for B.C. meant "20 years of building down the drain" for his company.

"Not an expropriation or annexation that would compensate for the effort," he said.

"In fact, it's a government action never before, to the best of my knowledge, taken in the free world.

"The word to describe this kind of political action is confiscation, and that is one that all Canadians should soberly reflect on."

Atkinson said he would be in Victoria where he hoped to see Highway Minister Bob Strachan and present a plan of insurance that would allow private companies to stay in business here.

He gave examples from Autopac (Manitoba's auto insurance plan) which he claimed showed there was a need for competition to prevent "this political rip-off."

Atkinson claimed that Autopac increased rates for 1973 model cars, which he admitted all insurance companies did, but did not decrease premiums on 1972 models, which other companies did to allow for depreciation.

(A Canadian Press story of Dec. 8 quotes Howard Pawley, Manitoba cabinet minister in charge of Autopac, as saying basic preferred coverage for a 1972 car in Rating Group 5 will be \$4 cheaper in 1973).

Atkinson also said Pawley announced that Autopac would have a surplus of \$2 million after the first year of operation.

"Thirty years of experience in the insurance business force me to question that statement," he said.

"With one year of experience under their belt, there is no way to make a forecast of how 1972 will run off for them until all the claims occurring in that year have been paid off.

"However, it sounds good and for the sake of the Manitoba motorist, I hope he is right."

(The same CP news story quoted Pawley announcing a \$2.3 million surplus at the end of the first year of operations. He also said about half of the surplus came from investment income, which previously was not considered by private insurance companies when setting their premium rates.

(Pawley said most Manitoba motorists would pay slightly less premiums in 1973).

Atkinson said the plan he hopes to present to the B.C. government will later be proposed to other provincial governments.

Essentially it is an updating of Allstate's proposals made in the past to all the major provincial insurance inquiries, he said.

His proposals would do away with the right to sue the driver at fault, except on claims involving death, permanent disability, dismemberment or disfigurement.

All other injuries would be covered under "no-fault packages covering hospital, medical, loss of income and loss of services totalling from \$5,000 to \$25,000, depending upon the package selected by a provincial government.

Atkinson said the \$5,000 package would provide full economic loss reimbursement for 98.2 per cent of persons injured in accidents.

The \$10,000 package would fully reimburse 99.4 per cent; the \$15,000 package 99.6 per cent; the \$20,000 package 99.8 per cent; and, the \$25,000 package 99.9 per cent, he said.

In an interview following his address, Atkinson admitted that these figures could also be used to show that the higher liability coverages presently in use (\$50,000 is the minimum) are needed in fewer than 8 per cent of auto injury cases.

But, he said, court awards or settlements of \$100,000 or more were not unusual in those few serious cases.

A.R.A. IN ACTION

Karl Wiegel, chairman of the Automatic Transmission Division for B.C. of the A.R.A. was the guest speaker recently at a luncheon of the uptown Kiwanis Club of Vancouver.

Karl told those present of the many problems of which a motorist should be aware in maintaining adequate performance from his car's transmission and how these should be corrected.

A question and answer session followed during which prevention of transmission abuse was the most popular issue raised.

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SHORT CIRCUITS

Mohawk is readying a self-serve outlet at Forbes and Marine in North Vancouver City . . . Pemberton Shell on Marine is wowing customers with a new car wash unit, the CONVEYOR of which was designed and produced by Vancouver's Monarch Western Equipment . . . Still on the North Shore, McInnis & Hoops' North Van Shell has employed a sharp girl pump attendant. She probably brings to three the number of hosebirds on that side of the inlet. The North Van Shell lassie is practical and efficient — and still mighty feminine. They can do it!

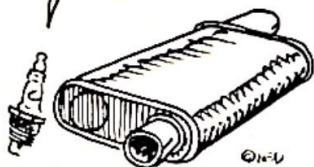
. . . On the Volvo stand at Ben Jacobsen Motors in Richmond is the following profound question and answer, "Do people abandon cars, or do cars abandon people? Yes" well, that's nice to know . . . Richmond Toyota's Ken Linklater escaped from custody for a week, read Playboy instead of parts books says the figures are easier to read in Playboy . . . eat your heart out, Eatons of Canada, Kerrisdale Downtown Toyota's Partsman Art Porter is selling Hillman Parts at 10c on the dollar . . . White Spot

Datsun chieftain and Automotive Retailer Director Sid Morrey is presently picking orchids in Hawaii . . . Over at Musgrove (The Quiet One) Ford, Partsman Dale Sawatski has been quietly elevated to the control tower, and Tom Sugden has just as quietly been imported from Kamloops as parts manager. Tom is currently looking for a nest for his family. Incidentally, he may be elated to find that the Vancouver rat race is black-topped, but dismayed when he discovers that we all have flat feet . . . The huge automotive Industries Association convention in Vancouver March 1st, 2nd and 3rd is not for automotive retailers, but the Ass'n may permit a few retailers to peek from behind the swank curtains . . . Highways Minister Bob Strachan has turned thumbs down on cocktail lounges for the B.C. Ferries. And there is no truth to the rumour that the space will be occupied by auto repair shops. It is, however, and intriguing thought. If your fender is pranged getting on, you can have it repaired before getting off . . . And away from all of it is Automotive Retailer Director and Lo-Cost Automatic fixer Tom Morell on Safari in Africa — Giraffes, anyone? Put your order in early. They make great pets for hi-rise apartment dwellers. They can sniff a party five floors up . . . So what's new from Vancouver Island? Nothing. They're all busy planting nasturtiums in Butchart Gardens.



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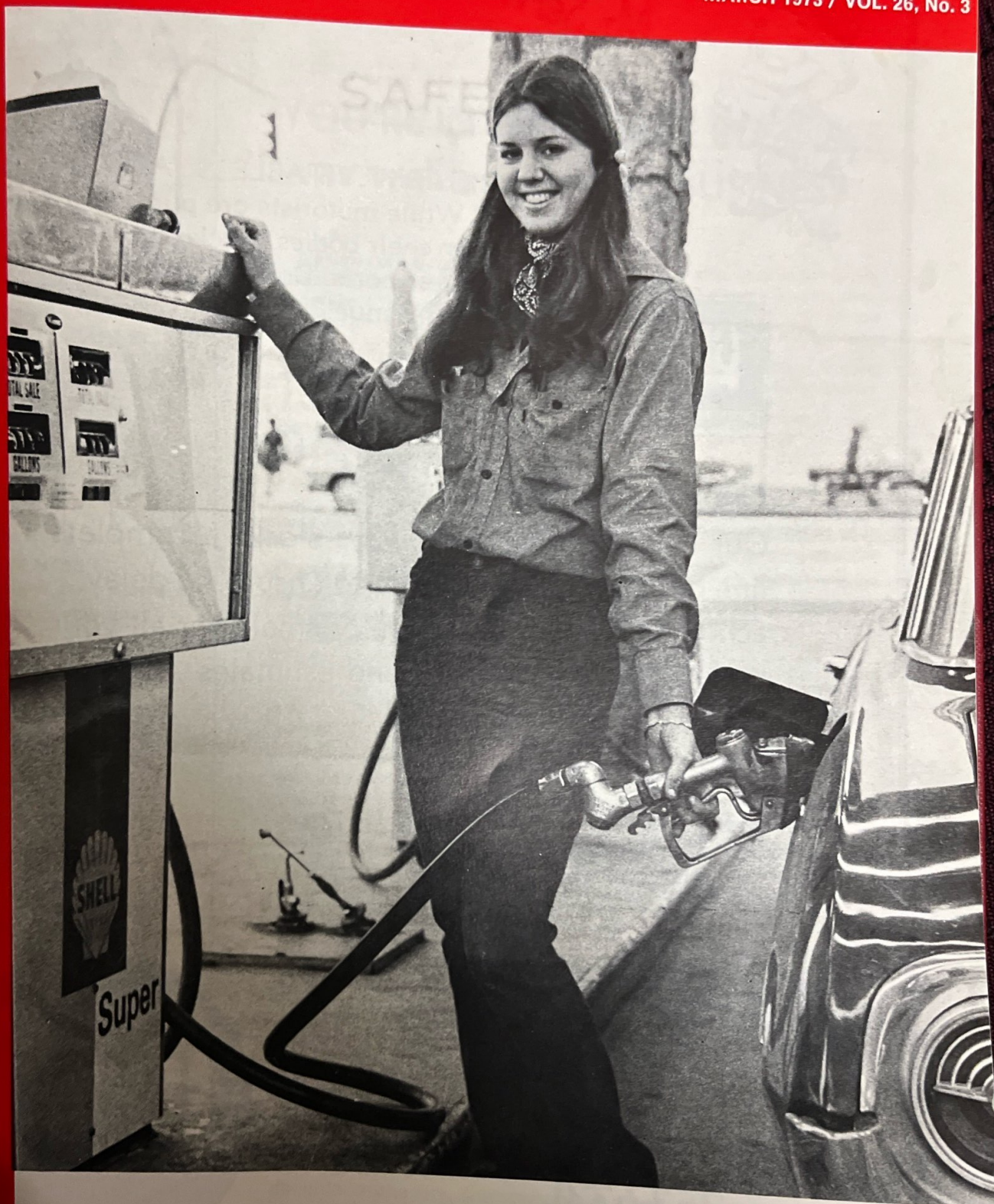
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Strachan Opens Debate On Auto Insurance Bill

VICTORIA — Highway Minister Bob Strachan kicked off debate on the government's proposed automobile insurance legislation, saying the NDP is simply following up on a recommendation of a royal commission created under Social Credit.

The commission was created by the Socreds in 1967 and brought down its report in 1968. The previous government adopted its proposal for compulsory no-fault insurance, but stopped short of bringing in a public plan.

This, said Strachan, was proposed by the commission as a measure that should be taken if the industry failed to become more competitive.

He was speaking during second reading debate on the principle of the Automobile Insurance Act.

Responding to previous criticisms that the government is unwilling to take the bill to a special committee, Strachan said B.C. taxpayers spent \$344,237 on the commission. Quoting from its report, he said uniformity of prices in the industry became more pronounced following the formation of the Insurance Bureau of Canada. It was the commission's opinion that the industry was acting in concert, Strachan said.

"The fix was on," Premier Dave Barrett added.

Again quoting from the report, Strachan said private insurance companies seeking expanded markets have not reduced their rates from fear of retaliation from the industry.

He said he raised these points because of criticisms that the government's proposed monopoly for auto insurance does not permit competition with private insurers.

"This government is not going into compulsory auto insurance. That was done by other provinces elsewhere. What this government is doing is ensuring that this virtual tax is not exploited for private profit or squandered on wasteful practices."

During his speech James Chabot (SC — Columbia River) repeatedly charged that the government is bringing in "blank cheque legislation." The Socreds and Liberals repeatedly called on Strachan to state what the new rates would be under the government plan.

This would be "pure speculation" at this time, Strachan said, because 1972 accident and loss statistics will not be available for several weeks.

Allan Williams (L — West Vancouver-Howe Sound) threw up his hands at this statement and other MLAs said "rubbish."

Strachan said he has instructed his staff to study premium rate structures to determine where they have been set as a profit-making device, in order to determine more "legitimate" rates.

C.A.E.A. CONVENTION

The National Conference of the Canadian Automotive Electric Association will be held April 1st to 4th at the Winnipeg Inn, Winnipeg.

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Pages 28 & 29

Board Orders Premium Cut

Westco Insurance Co. has been ordered by the B.C. Automobile Insurance Board to reduce its auto insurance premium rates for seven different classifications of young drivers across the province.

The general effect of the order, a board spokesman said is to lower most young-driver premiums for third party liability insurance in the Greater Vancouver and Greater Victoria areas by seven to 23 per cent, and collision insurance premiums in the same areas by seven to 15 per cent.

Westco's Vancouver office is situated at 1927 West Broadway. Senior underwriter Alex Schwaia said Westco will abide by the automobile board's ruling, "but we will try and meet with them and present our point of view."

In the four other rating territories of B.C. upper Vancouver Island and the Sunshine Coast, the Fraser Valley, the southern Interior and northern B.C. — the firms third party premiums for male drivers under 17 are reduced by about 13 per cent and

collision premiums in four classifications by seven to 18 per cent.

Reductions vary in the territories for the various rating classes.

The board ruled that the premiums set by the company for these classifications are higher than they should be on the basis of statistical data compiled by the Insurance Bureau of Canada, the board spokesman said.

The classifications affected by the board's ruling cover married males 16 to 24 and female drivers 16 to 24.

The order applies only to insurance coming into force after March 15 this year.

Last January, Westco filed its application for new rates to take effect Feb. 1 and the board held a public hearing Feb. 15 on its challenge that some of the rates for drivers under 25 years are too high.

The board met recently to review the transcript of the hearing and handed down its decision.

Board members are: chairman J. F. K. English, vice-chairman E. T. Cantell, Lyle Wicks and F. S. McKinnon.



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Legislative Committee Reports To ARA Members

VANCOUVER—Over 200 members of the Automotive Retailers' Association in the Greater Vancouver area attended a general meeting held in the Vancouver Hotel, March 28th for the purpose of hearing reports respecting current legislation now before the provincial legislature.

Principal speakers at the meeting were, ARA president Howard Gundry, Vice-presidents, Bill Good and Casey Jansen, Mark Andreassen, J. L. Kinneard and Lou McInnes.

Four main interests to ARA members were:

1. F.O.B. REFINERY PRICING

To obtain an equal wholesale price for refined gasoline so that every retail competitor could obtain gasoline at the same price from the refinery and hence have an equal opportunity to compete in the market place.

2. BAN ON GIMMICKS, GIVE-AWAYS AND GAMES

This would not prevent individual dealers from engaging in advertising and promotions on their own behalf, but would put a stop to company sponsored programs where dealers are required to participate and pay for them whether they want them or not.

3. SERVICE STATION LEASES

To provide service station lease guidelines which would be at least equal to, or better, than the guidelines provided by the Government of the Province of Alberta for service stations in that Province.

4. OIL COMPANY OWNED AND OPERATED SERVICE STATIONS

Some protection for retail dealers against unfair competition from their own oil company suppliers. Directives to prevent these networks of oil company operated service stations from being used to set and control retail gasoline prices and set and control retail dealer margins.

Inasmuch as answers to these problems could not be found within the petroleum industry, the Association requested the Government to pass enabling legislation giving the Government authority to issue directives dealing with the four objectives.

The Government was responsive to these requests and introduced the

Energy Act that has now passed. This act gives power to the Government to regulate the petroleum industry.

Some dealers, as was expected, expressed concern with the power invested in the Government. Other dealers recognized that the Government could not deal with the goals and objectives unless it had enabling legislation giving it the power.

Some members, speaking from the floor, suggested that solutions could be found with discussion and mediation within the petroleum industry as a whole. Speakers for the Association made it clear that it will not abandon its major objectives unless the membership as a whole so direct.

Veteran member of the ARA, Syd Morrey, spoke from the floor and related some of the problems that older members had tried to resolve in the past and he felt that now that headway was being made it was essential that ARA pursue its course and not deviate.

If and when the act is passed and the Energy Commission established, the Association will present its objectives to the commission for action.

In summation, Lloyd Kinneard told members, "We got it. Let us not be side-tracked. Let us not lose sight of our objectives. Rather let us unite and build a stronger organization and finish the job that now seems to have a very excellent start."

The meeting was also told the Government is now moving to provide for the compulsory specifications of tow trucks in B.C. Also it is apparent the Government is favorably considering the proposal for certification of mechanics.

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Strachan Appointed Chief B.C. Insurance Corp.

VICTORIA — Highways Minister Robert Strachan has been appointed president and chairman of the board of the Insurance Corp. of B.C.

Health Minister Dennis Cocke and Norman Bortnick, former treasurer of the Saskatchewan Government Insurance Office, were appointed directors.

The act setting up the government insurance corporation was proclaimed and the appointments were made shortly afterwards. It was the last act adopted by the legislature, which prorogued and the first to be proclaimed.

The ICBC can now begin its preparation for the government-run automobile insurance plan which will cover every vehicle and driver licensed in B.C. by March 1974.

Strachan, as cabinet appointee, will administer the ICBC act, under which the corporation is free to enter the general insurance business as a competitor to private firms as well as administer the auto insurance plan.

Cocke was appointed director of the board because he was previously western manager of a large insurance company, according to a statement issued by Strachan's office.

Strachan said two highly qualified private citizens will be appointed as directors by summer to round out the board.

The minister's statement also said preparations for the automobile insurance plan will include proclamation of a companion statute, the Automobile Insurance Act.

Vancouver will be the site of the ICBC head office which is expected to become the largest insurance undertaking in Canada. It is expected to underwrite a total of about \$175 million in auto and general insurance policies in its first year, the statement said.

Bortnick, 47, was named general manager and vice-president of ICBC at the first meeting of the board. His salary will be fixed at a subsequent board meeting. He was hired last December by Strachan as an insurance adviser.

The cabinet proclaimed the ICBC act soon after prorogation and established the corporation as a legal entity with an advance of \$5 million from last year's provincial surplus. The loan is to be repaid by March 31, 1974.

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NEW DIVISION FORMED

Automotive Retailers' Association welcomed a brand new addition, recently.

At a meeting held in Burnaby, B.C. March 27th it was decided by the representatives present to set up a new trade group within the ARA to be known as the Auto Glass Division.

The following were elected to head up the new Division:

Chairman, Harry Buller, Buller's Automobile Glass Ltd.; vice-chairman, Robert Ziegler, Mainland Crystal Glass Ltd.; secretary-treasurer, Mrs. Wendy Titchkosky, Norm's Classic Glass Ltd.

All firms handling automotive glass throughout the province have been invited to take out membership in the Division.

Chairman Harry Buller, in an interview with the Automotive Retailer, stated that a committee from the Division has been invited to meet with Norman Bortnik, the man in charge of the new Insurance Corporation of B.C. to discuss conditions under which auto glass firms will be allowed to operate under Government Insurance.

Mr. Bortnik has indicated that negotiations between his department and the auto glass trade will only be carried out through the A.R.A., as the A.R.A. has been designated as the representative group for the automotive industry.

A famous admiral always encouraged his officers to act on their own initiative.

One day he received a message from one of the captains in his fleet: "Am lost in fog. Shall I proceed to destination or return to base?"

The admiral replied: "Yes".

Soon after, another message arrived, "Do you mean yes, I should proceed to destination or yes, I should proceed to base."

This time the reply was: "No."

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MAY, 1973

MLA LAMBASTES GENERAL MOTORS

VANCOUVER — What's good for General Motors — and some other sections of the automobile industry — may be rotten for Canadian consumers, a consumers' conference was told in various ways.

Vancouver-Little Mountain MLA Phyllis Young described General Motors as "one of the most callous, unfeeling, despicable organizations I have ever seen."

B.C. consumer affairs officer Michael Hanson — who did not single out General Motors — concluded there must be something "drastically wrong" with the car industry, when new cars are the subject of so many consumer complaints.

And several members of the Consumers' Association of Canada (B.C.) attending the group's annual meeting produced a litany of first and second-hand grievances against car dealers and manufacturers.

In her keynote speech to the conference, Miss Young said General Motors has "tried to pull some raunchy stunts" with consumers.

An example of this, she said, occurred last fall when GM tried to export to Canada 1,100 cars which failed to meet U.S. safety and air pollution standards.

This attempt, foiled by the Canadian government, was made in the month before similar Canadian standards went into effect.

Another example, the NDP MLA said, was the dispute over Firenza cars, which have provoked repeated complaints from Canadian car buyers.

"In my view," she said, "Firenza is the Watergate of General Motors, with all of the implications of deceit,

whitewash, scapegoat-finding and shoving responsibility onto someone else."

She described the Firenzas, made by a GM subsidiary, as "pieces of junk — just about every facet of the car doesn't work."

She said GM's best offer to Firenza-buyers was \$250 in credit and a suggestion that the cars be returned to the dealers.

"Why should the dealer have to be the scapegoat in this situation? They didn't make the cars.

"When you pay \$2,500 for a car and GM offers \$250 for it, they're discounting their own merchandise by 90 per cent. That's how much they think of it — and I suggest to you that's what you should think of General Motors."

Hanson, who took part in a panel on automobile problems, said the car

industry provides the biggest cause of complaints his office deals with. And new cars, he said, are the cause of "very many" consumer complaints.

Hanson said the auto industry has been defended on the ground that cars are complicated pieces of machinery with many parts.

But so are airplanes, he noted. "What would happen if a plane stalled in heavy traffic over Toronto? There would be 400 very unhappy people."

continued page 5

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Hanson said his experience indicates a car dealer will do anything to avoid providing a refund or replacement for a defective car.

"Has anyone in this room ever heard of anyone who had full cash repaid?" he asked. "If I ever hear of one, I'll frame it and hang it on the wall."

Hanson said car warranties and guarantees are issued by the manufacturer and retailer with their interests in mind — not that of the consumer.

"The manufacturer or retailer is the sole arbiter of whether a claim is accepted or not," he said.

Defending the auto industry was K. G. Dale, an executive of the Automobile Dealers' Association of Greater Vancouver.

Dale said he knows of no instance where the car manufacturer doesn't pay dealers to do warranty work.

"Some dealers depend on warranty work for a good deal of their shop revenue . . . there's no reason for a dealer ever to refuse a warranty," Dale said.

And he added: "I don't know of any large manufacturer who hasn't approved a warranty beyond the warranty period in many instances."

Dale, who said his association represents about 80 per cent of Greater Vancouver car dealers, conceded there are "a lot of scallywags" in the car business.

But he said dealers in his association are "making an honest and sincere effort" to police themselves.

He cited as an example a recently formed consumer relations committee set up to channel customer complaints to the appropriate car dealer.

If the customer and dealer can't reach an agreement, the committee will analyse the customer's claim and make a recommendation to the dealer.

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OIL CRISIS?

KINGSTON, Ont. — The energy crisis will be acute in Ontario within one or two years, Dr. R.H. Hay, chairman of the Kingston public utilities commission claims.

"Those who use conventional wisdom to assure us that there is no energy crisis are living with a myth," he told graduating classes in applied science and business at a Queen's University convocation.

Hay was one of three Kingston men presented with honorary doctor of laws degrees at the ceremony.

He denied the claim of a Calgary geologist who said recently that Canadian coal, oil and gas resources will last another 250 to 300 years.

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STRACHAN EXPLAINS INSURANCE OPERATION

VICTORIA — Every licensed B.C. driver will have to pay an annual premium, probably in the range of \$8 to \$16 under the new compulsory government auto insurance scheme. Transport and Communications Minister Robert Strachan said.

The plan goes into operation March 1, 1974.

Every driver will pay the annual premium on the date of his birth.

In addition, car owners will pay a second premium at the time their automobile licence is renewed.

Strachan indicated that this initial driver's licence premium will vary according to the driver's current record.

A person who has a number of points on his licence may pay an initial driver's licence premium greater than that of a person who has a clean slate on March 1, 1974.

Strachan also outlined plans for the establishment of insurance corporation claims offices throughout the province and announced that once the government insurance scheme is in operation motorists will take their licence plates with them rather than leave them attached to a vehicle as is done at present.

He said this change was essential to simplify technical problems and that it would also enable motorists to keep the same licence number for life.

In the initial stage, Strachan said, there will be 41 claims branches in the province, nine of them in Vancouver.

Other Lower Mainland branches will

be in New Westminster, Richmond, Coquitlam and Burnaby.

There will be six claims offices in the Delta and Fraser Valley regions, four on Vancouver Island, and 18 at various locations throughout the province.

Strachan said a uniform design for the centres has been drawn up but negotiations for the acquisition of property have not been completed in all cases.

He said every effort would be made to use Crown land where possible.

At the claims offices, Strachan said, there will be appraisers to estimate the cost of repairs and adjusters to settle claims. He predicted that the entire process will take less than one hour compared to the several days now required under the private insurance and adjusting system.

Small communities where there are no claims offices will be served by travelling adjusters.

Strachan described the technique for renewing motor vehicle insurance policies as "refreshingly simple."

The 1974 vehicle registration application forms to be mailed to each vehicle owner at the end of this year will include the cost of the basic compulsory insurance premium for that vehicle.

The same renewal application will list the supplementary insurance available, such as increased liability coverage and decreased deductible limits.

The owner who receives this form will take it to his own private insurance agent or to one of the motor vehicle licence offices.

"Experience elsewhere has shown that the average time for completing the whole transaction is less than three minutes," Strachan said. "This procedure will apply to virtually all renewals commercial as well as private passenger."

The minister said automobile insurance licence applications will be mailed this September to all private agents who were licensed by the superintendent of insurance prior to Feb. 1, 1973, and who still maintain their licences.

At present, most private insurance companies allow clients to pay insurance premiums on a time payment basis.

continued page 14

SUNROOFS

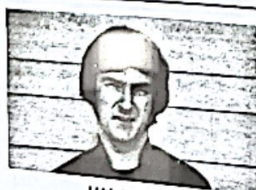
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NEW EXECUTIVE FOR MERRITT ZONE

MERRITT, B.C. — The local zone of the Automotive Retailers' Association at its recent monthly meeting elected a new executive for 1973-74.

Chairman, R. Muir, Diamond Chevron Service; vice-chairman, A. Martens, Martens Shell Service; secretary-treasurer, G. Nardi, Ingleby Motors Ltd.

The zone went on record supporting the ARA four-point program, deal with F.O.B. refinery pricing, ban on gimmicks, give-aways and games, and service station leases and oil company owned and operated service station.

Ed Bell, ARA field organizer informed the meeting that a seminar on Emission Control would be held here in the near future.

ALLSTATE QUILTS B.C.

VANCOUVER — Allstate Insurance Co. of Canada has become the fifth insurance company to cut back its automobile insurance business in anticipation of the government's entry into the field.

The company announced it will write no new policies in B.C. after June 1.

But an Allstate spokesman said the American-controlled company would continue to service its current policyholders and had no plans to drop them.

Spokesman Charles Holman of Toronto said the move was being made by Allstate because of the provincial

government's entry into the automobile insurance field in a monopoly position.

"Allstate has always been primarily in the automobile insurance business," said Holman. "It (the government takeover) doesn't leave us enough business in the other lines to justify a big operation."

Holman said the firm's B.C. work force of 102 employees would inevitably shrink as the government takeover deadline of March 1, 1974 approaches.

He said about a dozen Allstate adjusters have already been hired away by the government and that the 42 agents would have to find new positions as soon as the company stops writing new policies.

"But we hope to keep a substantial number of the remaining claims people to service our current policies," he said.

Allstate which is controlled by Sears, Roebuck and Co., has about 50,000 policyholders in B.C. and does business amounting to \$7.4 million a year.

About 70 per cent of its business in B.C. is in auto insurance making it one of the four biggest in the province in that field. It has lesser interests in homeowner, life and other insurance lines.

Holman said Allstate president William Holloway of Toronto met with B.C. insurance superintendent E.T. Cantell and advised him of the impending move "as a courtesy measure."

Company employees were notified at the same time.

A.E. Warrick, chairman of the B.C. advisory committee of the Insurance Bureau of Canada, said four other insurance companies have totally or partially withdrawn from B.C. in the past several months in anticipation of the government's entry into the field.

Gov't Seeking Sites For Claim Centres

VICTORIA — A crash program is under way in the highways department and the B.C. Insurance Corporation to obtain sites for drive-in claim centres in time to meet the government's deadline for operation of its auto insurance plan.

A spokesman for the highways department said property is being obtained throughout B.C. in order that construction of claim centre facilities can begin this summer.

There will be about a dozen drive-in claim centres in the Lower Mainland, he said, and an undetermined number of centres will serve the Interior and Vancouver Island.

He said that while negotiations are taking place to obtain property owned by private citizens, municipalities and the provincial government throughout the province, no deals have yet been finalized.

Coincidental with the search for land is a design program aimed at planning the drive-in claim centres to be built on the property.

The highways department spokesman said land which is already zoned for commercial use is being given preference and claim centres are being located in areas where traffic accidents frequently occur.

"We are trying to move as quickly as we can," he said. "In some cases we have run into stiff money requests and this has necessitated looking at alternative sites. We hope to have all the property obtained by early summer."

All claim centres will be efficient drive-in facilities, he said, where clients can have their claims adjusted on the spot and then proceed to the repair shop of their choice.

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JUNE, 1973

Insurance Corp. Appointments

The Insurance Corporation of British Columbia has announced the following appointments:

Robert W. Adams, B.C., is appointed senior executive administration. Adams received a degree in Business Administration at the University of Western Ontario in London. Adams has held senior positions in marketing and related fields and until recently was with a major computer manufacturer in Paris, Toronto and Regina.

Hugh B. Earle, B.Sc., A.I.I.C. is appointed senior executive, Automobile Plan. Earle holds a Bachelor of Science Degree from McGill University in Montreal. Earle has been involved in all facets of the insurance industry in British Columbia for almost 20 years.

Robert J. Jones, F.I.I.C. is appointed senior executive, Underwriting. Jones has 23 years experience in casualty insurance, the last seven years as department manager with a large casualty insurance company. Jones holds a Fellowship from the Insurance Institute of Canada.

Terence P. O'Grady, Q.C. O'Grady is appointed secretary and general counsel. O'Grady attended Victoria College and U.B.C. where he obtained his L.L.B. O'Grady was appointed Queen's Counsel in 1969 and has been Solicitor and Counsel for the City of Victoria for the past 17 years.

Peter Prepchuk is appointed senior executive, corporate services. Prepchuk

was born and educated in Saskatchewan and has been associated with the insurance industry for the past 25 years.

Gordon Root is appointed senior executive, marketing. Born in Vancouver, after 20 years of newspaper reporting experience, in 1951 he entered the Public Relations field. For the past nine years he has been associated with insurance agents as public relations counsel.

Douglas A. Scrivener is appointed senior executive, claims. A native of Saskatchewan and Manitoba. In 1946 he entered the insurance adjusting field and six years later formed his own independent adjusting firm.

RepcO Auto Parts Announcements

RepcO Vancouver has announced the start on construction of a new 10,000 square foot warehouse at Seventh Ave. and Yukon St., here in Vancouver.

Also announced are the following executive appointments: D.R. (David) Fuller, manager, Repco Auto Parts (Canada) Ltd. of Vancouver, will become Canadian general manager. He will control all Canadian marketing activities and continue as manager, responsible for Western Region activities, from Vancouver.

D. (Derek) Howarth is named manager of Repco Import Auto Parts (Division of Repco Auto Parts (Canada) Ltd.,) Western Jobber Division.

Fuller will head up Repco's thrust into the Canadian Imported Car Parts market with both independent and company owned distribution and jobber branches across Canada.

"We are aiming to bring together Canada's most effective team of Imported Car Parts Specialists with a goal of becoming Canada's major supplier of Imported Car Parts", Fuller said.

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17

AUGUST, 1973

ICBC's COMPUTER DETERMINES YOUR DRIVING RIGHTS

Government auto insurance in this province will not only be highly computerized but very sophisticated and your right to drive under observation at all times.

The Insurance Corporation of B.C., the body set up to operate the plan, has the right under legislation passed in April to demand information from you, from your doctor or even your chiropractor, from police and from other government departments.

If you fail to apply at the right time for insurance, either as a vehicle owner or as a driver, your driving licence will be suspended.

If you do not pay your premium on time, or are late in making a payment under an instalment plan, your licence will be suspended.

If, for one reason or another, the bank bounces your cheque, there goes your licence again.

If the insurance corporation, known as ICBC, decides you owe it money and you do not pay promptly, there will be no more driving for you until you do meet the bill.

In many cases, suspension of the registration—and insurance—of all vehicles you own goes along with licence suspension. And if you don't send the licence plates along to the government, the police can come into your home and seize them.

Don't rely on a sympathetic human ear to intervene between you and the licence suspension provisions. It will all be done by one computer talking to another and you will have to argue about it afterwards.

This is one dimension of the change that is coming about in B.C. on auto insurance.

Another dimension is the difficulty the government, through ICBC, is having in making the whole thing work.

Transport Minister Bob Strachan, directly responsible for the new scheme, says the private insurance companies now operating in the province have tried to sabotage the government takeover, not through their court action seeking to have the legislation declared invalid, but through such things as failing to provide statistics and refusing to extend existing policies or to write new ones.

In a recent interview, he said the insurance industry's Green Book — an annual publication giving details of accidents and claims which is used by the companies to set rates — was two months late in coming out this year.

When it did, he said, it omitted information on B.C.

"We were waiting for this (the Green Book) to get the facts and figures. It meant we had to try to find other ways of trying to arrive at these figures," Strachan added.

He said this took four months out of the time it was believed ICBC would have to work out premiums.

The government scheme, which will void all private auto insurance in the province, is due to come into effect on March 1, 1974.

Premiums, which will be set by the cabinet, will have to be worked out some time before that.

The plan is for vehicle owners to be told what their compulsory insurance premiums will be and what extra coverage they can buy for how much money at the time they receive renewal notices for vehicle registration.

With new plates for trucks and commercial vehicles and with decals for private passenger cars due to be available, as usual, from Jan. 1, ICBC is under a lot of pressure.

"They are working day and night," Strachan said of the 95 people so far hired by the government corporation.

The third dimension is the intention of the whole scheme; to make sure every vehicle owner and driver in the province is insured, that claims are paid promptly and that premiums are lower.

Details of the everyday working of the scheme are lacking at the moment.

Norman Bortnick, the man brought in from the Prairies to set up the B.C. scheme and now general manager of ICBC, said this is not "an appropriate time" for him to answer questions.

"A lot of things we are deciding to do require ministerial approval. We need a couple of months until the minister has approved some of the recommendations and plans we have," he added when asked for an interview.

Strachan, told that a local paper wanted to take a detailed look at what will happen, said: "You are a month

too early. We have a lot of things which are not worked out yet."

In a phone interview, Strachan did say:

There will be deferred payments for vehicle insurance — it is just a question of working out how.

Premiums will not become due until the vehicle owner's birthday. But, in the first year of the new scheme, they will cover both the months since March 1 and a year ahead, making them more than the \$8 to \$16 estimated for a 12-month period. Deferred payments are not being considered in this case.

Vehicle fleets which operate in B.C. but are now insured under arrangements made out-of-province will have to carry ICBC basic insurance. Because this insurance will be valid across Canada, it may mean ICBC will pick up insurance business now done in other provinces.

People who wish to insure their vehicles for only part of the year, such as owners of recreational vehicles, will still be able to do so.

Although separate insurance coverage for trailers will be compulsory, there will be an exemption for those below a certain value. That value has not yet been determined.

Residents of B.C. who will be away on an extended trip when government insurance is introduced — such as those

continued page 8

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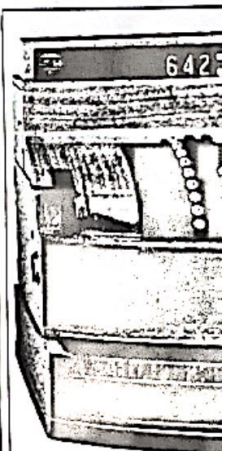
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ICBC's COMPUTER DETERMINES YOUR DRIVING RIGHTS continued from page 4

who winter in Hawaii or Arizona — will be able to get their insurance through their agent by mail.

Someone who switches from an older car to a newer one during the insurance year will not be faced with an additional premium until the following March 1. Licence plates will stay with the owner, rather than with the car, as at present.

Rates appeal boards will be set up in the six regions into which the province will be divided for rate-making purposes to avoid people from the Interior having to go to Vancouver or Victoria if they believe they are being charged too much. Rate factors will include make, size and horsepower of vehicle, type and area of use and driving record.

There will be nine claims offices ready by March 1, mostly in the Lower Mainland. Adjusters will be used in other areas but, where there is a claims centre, people involved in accidents must go to them.

Although there may be the "odd time" when there are long line-ups, generally the wait is expected to be shorter than at motor vehicle testing stations.

Appraisers at the claims offices will estimate how many hours of labour are needed to fix the vehicle as well as parts needed. If a repair shop can do it more quickly, it will be in pocket. If it figures the time allowed is too short, it will have to argue the matter with ICBC, not the customer.

Repair shops whose labor rates are out of line with others in the area will be the subject of "a good look" by ICBC, which will negotiate labour rates by areas and not on a province-wide basis.

ICBC is now estimated to require a staff of 1,200-1,400 by the time the plan is in full operation. They will be paid at not more than "the going Vancouver rate," although some already hired are receiving more than they did in private industry because they have been upgraded.

The IBM computer being programmed to handle ICBC's work, for \$1.5 million a year, will be linked with the existing motor vehicle branch computer and the two in effect will "talk" to each other.

Strachan, emphasizing that he can talk only in general terms about the government scheme, agreed that com-

puters can make mistakes because of the human factor involved in programming.

"I expect the human factor will be there to correct the mistakes," he added.

He said people who have questions about their insurance will go to their agent, if they dealt through one. If they purchased coverage through a government agency, they will go to ICBC.

Under the original legislation, existing insurance agents were to handle private passenger car insurance and licence renewal decals only. It was also intended that they would be phased out through attrition.

Strachan said the agents have now been given a larger section of the market and the right to sell their businesses, and provision has been made for appointing new agents.

He said he does not know if the government auto insurance scheme will be able to get repair prices down "but we may be able to hold them."

ICBC, he said, will set up a pilot repair scheme to get its own experience on repair costs and "will have more clout than anyone has had before."

Although ICBC has the authority to go into all classes of insurance, as well as auto, Strachan said school insurance at the request of school boards in the province, is the only field being entered so far.

MONAGHAN NAMED PACIFIC DIRECTOR

M.C. (Chuck) Monaghan, 42, has been named director of the federal Public Service Commission's Pacific region.

Consumer and Corporate Affairs Minister Herb Gray said Monaghan is one of five directors appointed across Canada to provide more direct service to the public.

Directors and their staffs will ensure that laws and regulations on consumer protection, bankruptcy and business practice are uniformly applied and interpreted, Gray said.

TOYOTA CARS

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Mark Andreassen



KERRISDALE DOWNTOWN TOYOTA

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MAJOR INSURANCE COMPANIES

ATTACK VALIDITY OF B.C. INSURANCE CORPORATION

Canada's major insurance companies are going to the courts to challenge the validity of the provincial government's right to invade the auto insurance and other fields.

The Insurance Bureau of Canada, representing about 95 percent of the companies, said it is to launch a court suit against the government.

E. Davie Fulton, former Tory minister of justice will represent the companies.

The bureau said it decided on the challenge after getting legal advice that the provincial act is invalid on constitutional grounds.

It is not known when the case will be heard but provincial insurance is due to begin next March.

Under the act, introduced last February, the government set up a Crown corporation to assume a monopoly over the \$135-million-a-year auto insurance business. Every driver and automobile owner must subscribe.

The corporation is also given authority to underwrite general insurance such as fire, casualty, marine and life.

Meanwhile, Robert Strachan, head of the government-owned Insurance Corp. of B.C., has accused private car insurance companies of trying to sabotage introduction of the government's car insurance scheme.

He made the charge after learning that the major private companies are about to start court action designed to halt the government plan.

"It is a strange proposal coming from a group that sat in my office and personally promised all the help they could give in the transition period," Strachan said.

"But since then," he added, "they have been trying to create crisis and havoc in the insurance business in British Columbia, putting every stumbling block in the way."

Asked to enumerate these "stumbling blocks," Strachan, who is also transportation and communications minister, said:

"They have cancelled the traffic victims' indemnity fund as of the first of November, or said they won't participate; they didn't publish the B.C. figures in the Green Book (the basis for setting rates), which would have shown the rate demands in the province; and they have been cancelling policies, refusing to renew or write new policies."

Another practice that is beginning, he said, is the issuance of blanket renewals to policy holders whose insurance is due to expire between now and March 1, scheduled date for introduction of the government car insurance plan.

The renewal notices tell the policy holders they are required to pay now for the insurance extension up to March 1, even though their current policies may not have expired.

Strachan says he is advising all citizens who complain to him about this that they should "write and let the insurance company know they will be taking up the new policy and that payment will be made before the due date."

Strachan claimed the provincial government's legislation cannot be challenged on grounds outlined by the insurance companies — that it lies outside the jurisdiction of the provincial legislature.

"We checked our jurisdiction very, very carefully," said Strachan. "And we put through the legislation, and we are in action."

Strachan said the government is proceeding with preparations for the car insurance plan on schedule, and still expects to have the insurance on sale with car licences as of Jan. 1, to take effect March 1.

He also rejected suggestions from within the private industry that the insurance corporation is raiding companies and agencies of key personnel at inflated pay rates and making it difficult for the industry to continue servicing customers during the transition period.

"No, we are not," he said. "We are paying the going rate in Vancouver." The action being launched by the Insurance Bureau of Canada, representing the major insurance companies, will attempt to show that the B.C. insurance legislation — covering both car and general insurance — exceeds B.C.'s constitutional powers.

The lawyer handling the case for the companies is E. Davie Fulton. In addition to being in private practice with the law firm of Fulton Cumming Richards Underhill Fraser Skilling, Fulton is paid chairman of a provincial government board, the B.C. Law Reform Commission.

Fulton was not available for comment Monday, but a member of his law firm who will be working on the case with him, George Cumming, said a B.C. Supreme Court declaration will be sought to the effect that the legislation is ultra vires.

He said the insurance companies hold that the legislation is an infringement on the federal parliament's power to legislate in relation to trade and commerce.

Letters to the Editor

Editor:

Thank you very much for all you did us during our stay in your country. I have returned home safely with happy memories of our trip.

It is convined that the trip was succesful and contribute much in many way to the management of gasoline service station in Japan, and it was indeed a great pleasure for me to have been able to meet you.

We shall be expecting of next year to meet you again by re-organizing a Neny oushi Outstanding Gasoline Service Station Studay team trip.

With best regard

Yours very truly,
Makoto Yoshitake
Vice President and
Tour Leader
The Daily Nenyoyoushi
Tokyo, Japan

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682-0377

Phone Direct

Art Porter

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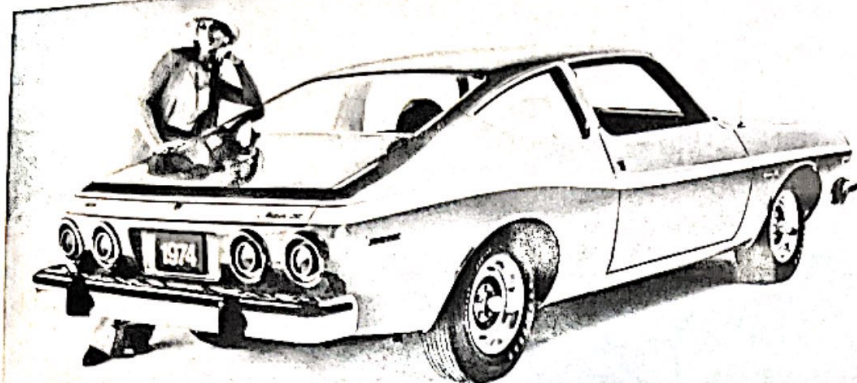
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DAILY DELIVERY SERVICE

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A completely new five-passenger intermediate Matador coupe highlights American Motors' 1974 passenger car lines. The sporty X model shown here has a 304 CID V8 as standard. Other versions of the new Matador coupe include a premium Brougham that incorporates elegant interiors and special exterior trim features, and a standard model. Front seating arrangements available range from the standard bench to optional individual or reclining buckets. AMC's new free-standing recoverable bumper system is standard on all coupes. A new three-point lap and shoulder harness seat belt system gives added passenger protection. All 1974 AMC cars, went on sale in early September, are covered by the company's unique Buyer Protection Plan.

Gov't To Offer General Insurance

VICTORIA—The provincial government will begin offering policies in the general insurance field on October 1, Transport and Communications Minister Bob Strachan announced.

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"We are going into business to offer the people of British Columbia another alternative in property and casualty insurance," the minister said.

"We will have a full line of policies covering all of the major fields from homeowner and tenant packages to large industrial risks."

Government-run insurance in Saskatchewan covers a number of fields in addition to automobiles while the Manitoba government scheme is for auto coverage only.

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"The corporation is designing policies that are specifically suited to the British Columbia market and only that market," Strachan said.

The minister said another advantage of the corporation will be that its funds will stay and be controlled in B.C. for the benefit of the province.

"They will not be siphoned off to Toronto, New York or Europe, as has been done by the existing companies with headquarters outside of this province."

"This is the only territory we will serve so we do not have to effect any compromises that would be essential if we were developing business on a national or international scale."

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A.H.B. Wotherspoon, spokesman for the Insurance Agents Association of B.C., said agents were aware the government was about to enter the general insurance field and are prepared to sell ICBC policies.

Automatic Transmission Expert GIL YOUNGER AT ARA CONVENTION

Known in the trade as "Mr. Stick shift" and "Mr. Transmission", and as the most knowledgeable expert in the transmission field, Gil Younger will address the general assembly of the ARA fall convention on transmission service and the aftermarket.

Mr. Younger will also conduct a clinic for Division members at the convention, and a pre-convention clinic on Saturday, October 20th for those who are unable to attend the convention.

Admission to the pre-convention clinic on Saturday is free to mechanics of memberships who have pre-registered for the convention. Mechanics of unregistered memberships will be charged \$3.00, and non-membership employees will be charged \$10.00 admission.

For further information on times and location, please phone the ARA office as soon as possible at 731-2108 and ask for "Transmission Clinic information".

All transmission mechanics are welcome to attend the pre-convention clinic to hear and question the authoritative guest speaker.

DIES SUDDENLY

Members of the Automotive Retailers' Association have learned with regret of the sudden death September 10th of Yeiichi Katai, aged 61, of the Marine Garage, 361 Moncton, Stevenson, B.C. His death was attributed to a heart attack.

The deceased joined the ARA in February 1952. He was in partnership with Messrs. T.R. Okamoto and G. Omotani.

He is survived by his wife, Tamiko Katai and one child.

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KERRISDALE DOWNTOWN TOYOTA

AUTOMOTIVE RETAILER

Pontiac's 1974 Firebird demonstrates. The front aerodynamic appearance retained on the fenders just air inlets have been added of urethane foam, cast on plant for the Trans Am either the 455 cubic inch Duty engine available a package that combines and stabilizers.

COMMITTEE S

Automatic Transmission Division of ARA have committee to deal with industry Division is concerned with high ethics and standard mission rebuilders' industry.

A special printed brochure distributed under the joint the Automatic Transmission Division, the Better Business and the B.C. Auto assist consumers by giving knowledge of their auto and the necessary maintenance that is required to time.

Some firms have given three or four day week, but the Division members to examine the carefully before committing to this type of schedule.

S.A.E. SEMINAR

The annual British Columbia seminar of the Automotive Engineers' Association of the University of British Columbia will be held in the Bldg., with registration will conclude at 4:45 p.m.

SEPTEMBER, 1973



PROFILE...

MARK ANDREASSEN

"Never has there been greater opportunities offered to young people to improve themselves in order to take their place in the industrial and economic life of the province, than exists today. This is made possible through the many and varied training courses that are being offered by both the provincial and federal governments."

The foregoing are the observations of Mark Andreassen, a Director of the Automotive Retailers' Association of British Columbia and a partner in Kerrisdale Downtown Toyota.

Mark was born in Vancouver, March 1932. He attended Brock public school and the Vancouver Technical Institute. At the age of fifteen, he made his initial start in the automotive industry, well at the bottom of the ladder with McLaughlin Motors.

Notwithstanding his early age and starting to work, he still kept education high on the list of his priorities. In 1948 and 1949 he attended night school and completed his high school course. This was followed by Marketing Sales and Management courses at the University of British Columbia.

From 1952 to 1960, Mark joined Sherwood Motors as Parts-Manager and when this firm was taken over by the Chrysler Corporation he remained until 1970.

In conjunction with his present partner, he purchased Morley Smith Motors in Kerrisdale, which at that time had a Hillman franchise. The new partnership met with instant success and three years later they acquired the Toyota franchise.

With the expansion of the business, it soon became evident that the premises were not sufficiently large to take care of the volume and the move to expanded premises became a necessity. Approximately one year ago, the firm moved to 1290 Burrard.

The facilities here include a modern showroom, parts department, ample outdoor space for customer parking and car displays.

In concluding a brief interview, Mark attributed much of his success to the upgrading of his education and to active participation in the Parts and Service Managers' Association, his connection with the FADA of which he was past president for the Pacific Northwest and for his association with the A.R.A. In conclusion, he wants to thank all those who made the opportunities possible for him to achieve his present position.



HAPPY ENDING

Last month we reported an incident involving a mechanic and a brash young RCMP constable. There was a happy ending.

Readers will recollect the officer giving the mechanic a ticket for driving a motor vehicle that failed to have a current Motor Vehicle Inspection certificate, even though the owner of the car was sitting next to the driver.

The Richmond judge before whom the case came dismissed the charge with a few well chosen words that the constable in question will remember.

INSURANCE FIRMS START COURT ACTION

Thirty-six insurance firms launched a B.C. Supreme Court action Monday against the attorney-general of B.C. for a declaration that B.C.'s proposed new compulsory auto insurance legislation is invalid.

The firms seek a declaration that the Automobile Insurance Act and the Insurance Corporation of B.C. Act and "the plan of universal compulsory automobile insurance" are beyond the authority of the legislature, invalid and of no force or effect."

The writ was issued by E. Davie Fulton, who represents the firms.

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A
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FOR
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Mark Andreassen

KERRISDALE DOWNTOWN TOYOTA



Notes on Insurance

From: Archibald, Clarke & Defieux Ltd.

The Government of British Columbia will enter the General Insurance Business effective October 1, 1973. The British Columbia Government Auto plan takes effect March 1, 1974.

Naturally, as Insurance Brokers we are very interested in just what impact the Insurance Corporation of British Columbia is going to have in this province. No doubt the average member of the A.R.A. is also keenly interested not only in the new insurance plan but also in several other proposals concerning your business that have been put forth by our new government.

We have been informed by the I.C.B.C. that we will be asked to continue the services we now provide to the motoring public, including all aspects of Commercial Auto policies. Further, the Insurance Corporation of British Columbia is anxious to deal on a broad basis with respect to general insurance such as houses, buildings

and business insurance of just about every nature.

Frankly, we expect to be able to continue along pretty much as we have in the past. The I.C.B.C. has assured us that they desire to see us continue on in business and we believe that we shall find this new organization pretty reasonable to deal with. At the moment we feel we can face the future with some confidence; hopefully any government plans in the works that will effect you people in the Automobile Business will be presented to you in reasonable terms such as we, to date, have experienced.

This business of insurance really rests on service, the ability to perform well and consistently. This year we installed a province-wide Zenith number — if you need us you only have to dial the operator and ask for "Zenith 2100." There is no cost to you and generally speaking the telephone company makes the connection in a few

seconds from any point in British Columbia.

We gave serious consideration to opening up branch offices because, although we are based in Vancouver, we are doing a considerable volume of business throughout the province of B.C. Branch offices sound great but the expense of operating a branch office is extremely high. Of course, in the long run the customer must foot the bill. So we decided to forget that idea and instead set up our Zenith 2100 phone number. Service, an insurance service, is what we provide. No matter where you are in B.C. it is now possible to reach us almost instantly by phone.

Now, installing a Zenith number and inviting everyone to call you from anywhere in British Columbia is not cheap, but it is certainly a lot less expensive than individual service offices. This allows us to keep our overhead at a reasonable level and, of course, keep our prices down. Continued page 21



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OCTOBER, 1973

17

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Adjusters Have Problem

Insurance adjusters, who are rather independent businessmen rather than insurance company employees, are worried by the uncertainties they see in the B.C. government insurance program.

Car insurance will become a government monopoly on March 1, 1974. The government will also compete with the companies in fire and casualty, and the statute provides for possible entry into all classes of insurance, including life.

Peter Sloman, representative of a Vancouver firm of adjusters, and national president of the Canadian Independent Adjusters' Conference, said

they are "uncertain as to how their services are going to exist, how to carry on."

Sloman said, "It's almost like a supermarket gobbling up all the small groceries."

Legislation in B.C. and other provinces affecting insurance will be a leading topic of discussion at the 21st annual meeting of the national body of insurance adjusters Wednesday through Sunday at Harrison Hot Springs.


Sloman said out of 50 independent firms of adjusters in B.C., "there are about 12 on whom the impact will be 100 per cent in the sense that they will no longer be in business."

Continued page 23

ARA MEMBER DIES


Word has just been received of the death of Charles Albert Webster of Kelowna in his 62nd year. According to the information at hand, death occurred in August. He joined the ARA in July 1970.

He is survived by his wife Gertrude.




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Notes on Insurance (cont.)

Actually the Zenith number has been a very pleasant surprise for us. We find that by talking to people direct we get full information the first time and are able to expedite procedures, be it changes in cover or handling of claims.

Vancouver, whether we like it or not, is the insurance centre for British Columbia. The fact is that most policies are written in Vancouver and certainly most decisions concerning rates and contracts are taken in Vancouver and so can easily talk to the Vancouver insurance company offices and, if necessary, confront company personnel directly, so in the final analysis we believe we can do a better job for you regardless of where you are located. Don't hesitate to call us; we are anxious to help you with all your insurance needs — call Zenith 2100.

Please remember that membership in the A.R.A. entitles you to consultation regarding insurance matters at no charge or obligation. This is the primary function of our association with your Retailers Association and the service is available regardless of the fact that your insurance may not be handled through our office.

Federal Gov't Acts On Gasoline Hike

A 2½-cent-a-gallon increase in the price of gasoline by about 500 Montreal-area service station owners brought almost immediate government action.

Combines Investigation Act authorities seized all documents pertaining to a vote by the station owners to increase the price to an average 59.4 cents a gallon from an average 56.4 cents, the fourth increase for Montreal motorists this year.

The price hike was not necessarily indicative of the situation across the country, a cross-Canada Survey by The Canadian Press showed.

Service Station operators in most provinces said they have no intention of following the Montreal area move to increase prices.

Lionel Couture, Montreal, secretary-general of the Automotive Service Association ASA, said investigator J.

Larose of Ottawa, who had a signed search-and-seizure warrant, also seized all documents distributed to the 500 station owners Thursday night when they voted for the increase which became effective Friday.

"The federal government did not waste time in reacting," Couture said, adding that the ASA had only "recommended" to its members to increase their prices to improve their margin of profit.

Meanwhile, Donald Macdonald, federal energy minister, said in an interview he expects provincial governments to use their powers to block unjustified price increases of gas and heating oil.

Price hikes in the Atlantic Provinces must be approved by provincial regulatory bodies and no increases were evident.

And no price increases have been reported as yet in British Columbia.

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OCTOBER, 1973

21

VICTORIA — A government list of insurance companies still offering car insurance isn't complete, and companies consider it discriminatory.

That is the information derived during the legislative question period when Conservative leader Scott Wallace asked about the list, which he said was released to MLAs on Oct. 19.

Strachan expressed surprise that some insurance companies knew of the list and therefore could complain. But he added it had not been marked confidential.

PENTICTON GARAGEMAN DIES

Lloyd had been an A.R.A. member since 1959 and had served on the Pen-tiction Zone Executive for many years and was zone chairman from 1965 to 1969.

Later Strachan left members non-plussed when asked by Alex Fraser (SC—Cariboo— if the government will sell car insurance with licence plates beginning in January, or extend the normal two-month period for buying licence plates into March, when government insurance is to be for sale.

[illegible]

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For ALL ignition systems — charging and cranking checks — split screen — automatic tach, dwell and voltmeter — automatic polarity selection — all clip-on leads — Rotary engines — raster pattern — primary parade — cylinder balance any speed — any cylinder or combination of cylinders.

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King George in Whalley or telephone
588-8344 collect for a demonstration.



MURRAY



JIM



BILL

DIRECT TO THE TRADE — NO WHOLESALERS

Edmonton Used Car Dealers Facing Serious Charges

EDMONTON—Falsifying mileage on used cars can give rise to serious criminal charges. Eight city automobile dealers here have found this out to their sorrow.

The charges were laid by RCMP under the Highway Traffic Act, which makes it illegal to turn back odometers, and under the Criminal Code, which deals with fraud in connection with the sale of tampered vehicles.

Maximum penalty for fraud is a 10-year prison sentence.

Seventy charges related to odometers and 34 involved fraud.

Most of the charges concern vehicles brought in from Ontario that allegedly had their odometers turned back to show a lower mileage than the cars had travelled.

An RCMP officer told court the odometers allegedly had been turned back an average of 22,000 miles, while some had been turned back up to 40,000 miles.

Waterloo Mercury Sales Ltd. pleaded not guilty to six charges of turning back odometers. The firm also faces two charges of fraud.

Fuhr's Mercury Sales Ltd. was charged with nine counts relating to odometers and one of fraud.

Westown Ford Sales Ltd. faces five fraud charges and six odometer charges.

Six odometer charges and three counts of fraud were laid against South Park Motors Ltd.

Noralta Motors Ltd. was charged with four odometer counts and one of fraud.

Stedelbauer Chevrolet-Oldsmobile Ltd. pleaded not guilty to 19 odometer charges and also was charged with 10 counts of fraud.

Don Wheaton Ltd. pleaded not guilty to 11 odometer counts and also faced six fraud charges.

Avenue Repo and Storage Ltd. and C.A. Acceptance Ltd. face six joint charges of fraud and eight joint odometer counts. Avenue Repo also was charged with one odometer count.

RCMP said the charges were the result of five months of investigation by four members of the force's commercial fraud section.

Win Insurance Fee

The 800 private insurance agents of B.C. have negotiated an agreement that will give them a starting nine-per-cent commission for selling government automobile insurance next March 1.

In 1975 the commission will drop to seven per cent and after that will be subject to negotiation.

Jack Hamilton, president of the Insurance Agents Association of B.C., said the two-year agreement with the Insurance Corp. of B.C. (ICBC) is subject to cabinet approval.

Hamilton said the commission on coverage extended beyond the limits of the compulsory coverage will be 10 per cent.

Continued on page 25

AUTOMOTIVE RETAILER

INSURANCE FEE Continued

Agents have been receiving commissions ranging from 12½ to 15 per cent from the private companies that they represent. Most agents represent several and some represent a score of companies.

Hamilton said all agents have been notified by letter of the agreement with ICBC and that meetings will be called soon for further explanation and discussion.

The compulsory insurance is expected to be \$50,000 public liability coverage, \$250 deductible collision and \$50 deductible comprehensive.

Hamilton said also that agents will receive a \$3 flat fee for mid-term endorsements involving a change in premiums for compulsory coverage and a \$1 fee for mid-term endorsements where premium is not involved.

The first kind would include changes required because the policyholder traded an older car for a new one requiring a higher collision premium.

Agents will not be paid for issuing licence plates or new decals that go with the new government policies.

Hamilton said there will be no saving for car owners in buying their policies from the motor vehicle branch rather than agents because the total cost will be the same at either source.

* * *

Daughter: "But dad, don't you agree that two can live as cheaply as one?"

Father: "I certainly do. Right now your mother and I are living as cheaply as you."

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Barrett Pledges Cut in Auto Insurance

VICTORIA—Premier Dave Barrett guaranteed Tuesday that no one with a standard auto insurance policy now will be charged more under government car insurance than they paid in 1972.

He said this will mean an average 22 per cent cut over what would have been charged by private insurance companies in 1974.

Barrett told reporters there will also be significant reductions for young drivers and rate cutbacks for people now being penalized for poor driving records.

"The goal we are aiming for is to have rates at the very least equal to 1972 rates for everyone in B.C.," he said.

"If the bill comes to something more and if they bring in a receipt, we will see that they pay no more than in 1972. If they bring it to our attention we'll bring it down."

Asked if this was a government commitment, Barrett said: "Yes, that's a commitment."

He said, however, that some people with special policies will have to pay more than in 1972.

Those with premium reductions due to driver-training safety records or other considerations may have to pay more, he said.

"The standard 1972 rate is the target we are aiming for."

"Very significant reductions for young people" will be included in the government scheme, he said, and people with bad driving records will enjoy an even greater reduction in premiums than other drivers.

The scheme, promised in the 1972 election campaign, is set to begin March 1, 1974.

Every vehicle owner will begin in the government monopoly plan with a clean claims record.

The premier said there will be "many, many administrative foulups" as the plan gets under way and he indicated that some problems may be the result of the March 1 deadline he set some time ago.

"There are always administrative foul-ups with any new program," he added.

* * * * *

COST-UPKEEP OF UNIFORMS

The question of the costs of upkeep of uniforms where required by an employer crops up from time to time. So that there may be no misunderstanding, the following is a copy of the act:

"Pursuant to the *Male Minimum Wage Act* and the *Female Minimum Wage Act*, the Board of Industrial Relations hereby orders:—

1. That this Order shall apply to every employer and to every employee in every industry, business, trade, and occupation to which the abovementioned Acts apply, except employees covered by a collective agreement under the *Labour Relations Act*.

2. (1) That, except as provided in subsection (2), where an employee is required by the employer to wear a uniform or special article of wearing-apparel, such uniform or special article of wearing-apparel shall be furnished, cleaned, laundered, repaired, or given similar services connected with the upkeep thereof, free of cost to the said employee, by the employer, and no deduction from the wages of the employee shall be made by the employer for such uniform or special article of wearing-apparel, or for the cleaning, laundering, repairing, or upkeep thereof.

(2) That where the employer and employee make application in writing to the Board for approval of an arrangement with respect to the furnishing, cleaning, laundering, repairing, or servicing of the uniform and the Board gives written approval of the said arrangement, the arrangement so approved shall be applicable to the said employer and employee in lieu of the provisions of subsection (1).

3. That this Order, made by the Board at Vancouver, British Columbia, on the 20th day of May, 1969, shall take effect on the 20th day of May, 1969.

4. That Order No. 3 (1946) of the Board, made the 19th day of June, 1946, is rescinded.



British Columbia Motor-vehicle licence dispensers have concluded a two-week course on issuing 1974 licences together with ICBC insurance policies. Gone is the necessity for muscle power in manhandling tons of new licence plates. Arrived is the problem of issuing insurance policies and educating thousands of motorists at the wicket to the new scheme of things.

Clerks could issue 60 sets of plates per hour at the wickets under the old system. With the combination of the stickers and insurance policies, they may be confined to six per hour. While there will be more offices to issue licence renewals, the motoring public is bound to be confused this first year. Automotive men can perform a public service by learning about it and advising motorists.

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ICBC Runs Foul of Land Act

The provincial government's Land Commission Act is playing hob with the Insurance Corporation's desires to secure sites for drive-in claims centres.

Thus far two of the sites, out of 12 chosen, on the Lower Mainland, have been frozen for agricultural land use.

The first of such rejections occurred in Richmond when the council rejected a 20-acre parcel in that municipality. The ICBC appealed the decision to environment and land use committee composed by members of the cabinet. The Commission were turned down.

The second slap came from Surrey where the council turned down the application for re-zoning a site in the green belt area. Council in turn suggested the Commission secure a site for the purpose at Whalley or Newton.

Meanwhile, in Victoria, Dennis Cocke, an ICBC director, issued a statement in which he claims the corporation cleared its plans with the municipality of Richmond before it bought the land.

His statement said the municipal

planners, in a letter to the ICBC, said although the site was in an area zoned for agricultural use, "it was not the municipality's intention or desire to have it placed in permanent agricultural reserve".

Cocke's statement added: "They said the proposed use was feasible and suggested ICBC seek special consideration for an application to have seven of the 20.85-acre site rezoned."

Cocke conceded that the Land Commission Act had "frozen" all land in the province zoned for agricultural use.

His statement said the ICBC's appeal to the government's environment and land use committee was denied, pending establishment of agricultural reserve boundaries.

"This appeal will be automatically reviewed when the boundaries are set," Cocke's statement said.

He also noted that the ICBC had to buy the 20.85-acre site to obtain the seven acres it wanted for a claims centre.

"It will dispose of the remainder of the property eventually," he said.

His statement did not disclose the purchase price.

The Minister's release did, however, state that an independent appraisal supports his statement that the ICBC paid a fair market price for a 1.65-acre site for a claims centre in Matsqui.

He said the ICBC paid \$123,750 for the site — or \$74,923 an acre — "which is a fair price for commercially zoned, fully serviced property in the municipal centre."

Cocke added: "An independent appraiser had set a price of \$119,000".

The Matsqui site was selected on the basis of extensive studies which showed it was the most suitable site for efficient, convenient service for the motoring public.

Cocke said the purchase price works out to \$1.72 a square foot, "which is well within the range of land costs paid by the corporation for claim-centre sites".

An ICBC spokesman noted earlier that one-third of the claim centres on the Lower Mainland may not be ready to meet the March 1 start-up of B.C.'s government insurance scheme.



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No Clean Claims Record

The decision to give all vehicle owners a clean claims record when the government auto insurance program starts March 1 won't let poor drivers off the hook, a spokesman for the Insurance Corporation of B.C. said.

ICBC general manager Norman Bortnick said the vehicle insurance premiums will not take into account the motorist's past accident claims.

But the separate insurance fee charged to validate a driver's licence will reflect his driving record as kept by the motor vehicles branch, the spokesman said.

He said the fee will rise sharply for drivers with convictions or a high total of points for traffic violations.

"This is where the good and bad drivers are separated," he said. "The onus will be on the driver to keep his record clean. Vehicles don't have accidents—people do."

Under the points system, drivers are assessed two points for minor infractions such as illegal turns, three points

for such violations such as speeding or failing to stop at a stop sign, and 10 points for impaired driving and more serious offences.

"Under the private insurance system, if you let your cousin drive your car and he smashed it up, you paid a higher premium," the spokesman said.

"Under the new system, you don't get penalized for the accident—but he does."

He said the fee charged for 1974 will be based on the driver's record at the time the licence validation certificates are drawn up, probably some time in February.

The first validation fee will be payable about May 1. Thereafter, it will fall due on the driver's birthday.

* * * * *

A little boy was saying his bedtime prayers in a low voice. "I can't hear you dear," whispered his mother.

"I wasn't talking to you," was the firm reply.

* * * * *

DEPARTMENT OF USELESS INFORMATION

Provincial Governments in Canada collected \$512.5 million in licence fees and gasoline tax in 1959 (\$1354 million in 1969). The 1959 figure was 22% of the provinces' total revenue (13.8% in 1969). Automobiles accounted for nearly 25% of total provincial revenues in 1959. We seem to have been pushed back in 1969 by pantihose and color TV, as a source of revenue.

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