



Saskatchewan Motorcycle Coalition Inc.

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Prince Albert Sk,

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To SRRP Chair

The Saskatchewan Motorcycle Coalition (SMC) is a registered Not For Profit Organisation formed in 2011 with a mandate to Lobby Government on issues that affect Motorcycle Clubs, Organisations and their affiliated Members.

The SMC consists of over 300 Members belonging to 20 Motorcycle Clubs and organisations in the Province. Many of our Members make a living in the Motorcycle industry.

Most of our Members use a motorcycle as a means of everyday transportation, (when safe to do so) In the same manner as those who own cars. This means we are experienced riders, many who have never had a claim.

Since the rate increases in 2013 we have seen our members go from insuring year round to insuring seasonal, Members who own multiple motorcycles are now only insuring one motorcycle and using a permit if they choose to ride their other unplated motorcycles.

This trend is negatively affecting SGI's bottom line.

What we are hearing from our members is that safe and responsible Motorcycle riders are being penalized through insurance rates because they choose to use a motorcycle for transportation.



Our members feel that those with positive safe driver recognition points shouldn't subsidize those who are inexperienced or careless in the operation of motorcycles. By statistics we know that young or inexperienced riders or unintuitive automobile drivers cause most claims involving motorcycles.

This is where SGI should be looking to rebalance instead of raising rates dependent on the year and engine displacement. Some savings could be as simple as adding a Horse Power rating to the graduated drivers licence program, as we all know some 600cc motorcycles come off the dealers floor at 117hp or greater compared to a new 1868cc Harley Davidson cruiser at 82hp.

SGI has made some incredible profits from investments with surplus of premiums that we feel should also be used to lower insurance rates across the board seeing the money originated from the pockets of the insurer.

We have seen some impressive reductions in collisions and injury claims In the past few years, which in return has saved SGI millions in Payouts but we think we can do better with even more education, awareness campaigns and safety incentives.

SGI must make insurance rates affordable so to attract more people to using this alternative means of environmentally friendly transportation in the years to come.

We ask that you deny SGI/s application for a rate increase and recommend that the Motorcycle review committee gets back to work



to find alternative ways to reduce insurance rates rather than just simply raising them.

Sincerely

Kevin Jones

Secretary

Saskatchewan Motorcycle Coalition Inc.