

Saskatchewan Government Insurance
2013 Rate Program
Adequacy Summary

Vehicle Class	2013 Indicated Average Rate Change	2013 Proposed Average Rate Change	2013 Proposed Average Rate Change with RSR Surcharge	% of Class Currently within +/-5% of Adequate	% of Class That Will Be within +/-5% of Adequate with 2013 Proposed Rates	# of Rate Programs Until 95% of Vehicles are Adequate	# of Rate Programs Until All Vehicles are Adequate	# of Rate Programs Until Class is Adequate
CLEAR Rated Vehicles	-0.8%	0.4%	1.6%					
A - Commercial Light Trucks		20.4%	21.9%	0.0%	0.0%	6	6	6
F - Farm Light Truck - 1994 & Newer		2.3%	3.6%	61.1%	96.6%	1	2	2
LV - Private Passenger Vehicles (PPV)		0.2%	1.5%	67.6%	97.2%	1	4	2
LV - PPV - Farm Cars, SUVs and Vans		-2.0%	-0.8%	75.1%	97.8%	1	2	2
LV - Police Cars		9.3%	10.7%	0.0%	0.0%	3	3	3
LV - Police Trucks, Vans & SUVs		-14.0%	-12.9%	0.0%	0.0%	4	4	4
LV - U Drives		9.0%	10.3%	18.9%	99.7%	1	2	2
PT - Taxis (Rural)		-6.4%	-5.3%	36.2%	100.0%	1	2	1
Conventionally Rated Vehicles								
Ambulances	2.0%	2.0%	3.3%	0.0%	100.0%	1	1	1
A - Commercial Vehicles:								
Heavy Trucks and Vans IRP Reg. Ded.	-7.8%	-7.4%	-6.3%	8.4%	96.5%	1	3	2
Heavy Trucks and Vans IRP \$15K Ded.	-26.3%	-17.8%	-16.8%	0.0%	45.9%	3	3	2
Heavy Trucks and Vans Non-IRP	2.9%	2.0%	3.2%	48.7%	99.5%	1	4	2
Power Units IRP Reg. Ded.	-1.2%	-1.9%	-0.7%	36.8%	96.5%	1	4	1
Power Units IRP \$15K Ded.	-18.1%	-13.3%	-12.3%	8.6%	46.6%	2	7	2
Power Units Non-IRP	-24.1%	-14.3%	-13.3%	0.3%	22.5%	3	4	2
C & D - Commercial Vehicles:								
Heavy Trucks and Vans	17.9%	13.9%	15.2%	11.0%	67.5%	2	2	2
Power Units	7.3%	4.1%	5.4%	54.3%	72.5%	3	5	2
F - Farm Vehicles:								
Heavy Trucks and Vans	-21.3%	-8.8%	-7.6%	9.3%	84.3%	4	6	3
Light Trucks - 1993 & Older	-15.9%	-15.4%	-14.3%	0.0%	100.0%	1	2	2
Power Units	-10.9%	-9.3%	-8.2%	24.7%	84.6%	2	2	2
Hearses	34.9%	15.1%	16.5%	0.0%	0.0%	2	2	2
L - Automobile & Motorcycle Dealer Plate:	3.3%	3.5%	4.8%	97.6%	100.0%	1	1	1
L - Snowmobile Dealers	-50.6%	0.0%	1.7%	0.0%	0.0%	2	2	2
LV - Antiques	21.4%	21.2%	22.7%	0.0%	100.0%	1	2	2
LV - Buses	70.7%	24.0%	25.6%	0.0%	0.0%	4	4	3
LV - Buses (Restricted)	20.9%	21.1%	22.5%	0.0%	100.0%	1	1	1
LV - Motorcycles:	70.4%	15.4%	16.8%	0.0%	2.3%	6	8	4
Cruiser/Touring		15.1%	16.5%	0.0%	0.1%	6	7	4
Dual Purpose/Other		20.7%	22.2%	0.0%	18.9%	6	7	4
Sport		15.3%	16.8%	0.0%	0.2%	7	8	5
LV - Motorhomes	21.4%	14.4%	15.7%	0.0%	81.4%	3	4	2
MT - Snowmobiles	-1.4%	-1.2%	0.0%	0.0%	100.0%	1	2	2
PB - Passenger Inter-city Buses	25.0%	12.8%	14.2%	1.2%	52.9%	3	3	2
PC - Passenger City Buses	69.3%	15.2%	16.6%	0.0%	0.0%	8	8	6
PS - Passenger School Buses	33.3%	25.2%	26.7%	0.0%	38.1%	2	2	2
PT - Taxis	38.4%	15.0%	16.4%	0.0%	0.0%	6	6	5

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Trailers								
F - Trailers	15.8%	16.0%	17.9%	36.3%	100.0%	1	1	1
LT - Trailer Dealers/Movers	1.3%	1.4%	2.6%	61.9%	100.0%	1	1	1
T - Personal Trailers	13.0%	8.6%	10.0%	7.5%	83.1%	2	4	2
T - Utility	69.8%	70.0%	70.0%	0.0%	100.0%	1	1	1
TS - Commercial Trailers	11.6%	11.7%	13.1%	0.0%	100.0%	1	1	1
Miscellaneous Classes								
A - Excess Value	-61.2%	0.0%	0.0%	0.0%	0.0%	20	20	20
C&D - Non-Resident	-12.0%	0.0%	1.3%	0.0%	0.0%	2	2	2
C&D - Excess Value	-65.1%	0.0%	0.0%	0.0%	0.0%	22	22	22
Industrial Tracked Vehicles	-18.8%	0.0%	1.1%	0.0%	0.0%	2	2	2
LV - Motorized Bicycle	6857.2%	0.0%	2.3%	0.0%	0.0%	20	20	20
PV - Converted Vehicles	-54.2%	4.1%	5.3%	0.0%	0.0%	5	5	5
PV - Heavy Trucks and Vans	-3.0%	-0.6%	0.6%	7.9%	90.1%	2	3	2
PV - Power Units	-92.7%	-2.4%	-1.2%	12.5%	78.1%	2	3	1
TS - Excess Value	-74.3%	0.0%	0.0%	0.0%	0.0%	28	28	28
Total								
All Vehicles Excluding Trailers & Misc	0.8%	0.7%	1.9%	59.8%	94.3%	1	8	6
All Vehicles	1.0%	1.0%	2.3%	50.5%	94.6%	1	28	28

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