

To whoever will listen to reason (this apparently leaves out SGI).
This will be read to the Rate Review Panel at one of their public meetings.
This letter was modified after the announcement that the gov't directed SGI to cap the increases in this rate application to 15% this year.

I am extremely angry and frustrated at the most recent announcement by SGI that ~~they were initially seeking~~ a rate increase to be applied to motorcycles of approx 75% this year. This anger is still prevalent even though the cap was reinstated on the increase. They have applied to the Rate Review Panel to seek a recommendation to the Cabinet for their application to proceed. I have been down this road before. Please let me try to explain.

I have been riding motorcycles in the province of Saskatchewan for 42 years legally licensed. When I started riding the cost of registration and insurance was 25 dollars per year. The cost of riding kept rising. I was raising my family and didn't have the time to battle SGI over the matter. Then twenty years ago, they applied for a rate restructuring or rebalancing or fluctuation or whatever they like to call it. The Rate Review Panel had been formed and notified that they would hear the application and allow for public consultations on the matter. I didn't pay much attention to this until it was pointed out to me that they were seeking a 100% increase on the motorcycle class for insurance increases. I was shocked! How could a Crown Corporation in their news release to the public not mention that they were going to screw over a class of vehicle owners with this outrageous increase? I made a presentation to the Rate Review Panel. The president of SGI at the time denied that they had applied for the 100% increase. Of course I had to call him a liar and the increase went through that year. My rate went from \$350.00 to \$700.00 in one year.

Fast forward twenty years. Here I am again, shocked in the same way with the same Crown Corporation's news release. They didn't state that the motorcycle class was going to get hit again with an average 75% increase (only by their math some bikes were going up by as much as three thousand dollars). It is just a rate rebalancing so that the average increase will be 1.3%. Yah right! It wasn't until later that this outrageous increase was exposed in their application. Then they had to admit it. The barn door was left open. While I am thankful that the gov't stepped in to put a choker around the neck of a crown corporation gone mad, in my opinion they did not go far enough.. A halt to SGI's outrageous increases on motorcycle rates would be in order.

I figure there lays the problem. SGI keeps doing the same things over and over and expecting different results. We all know that is the definition of insanity and this rate

increase certainly falls in that category of descriptive analysis. We are told by them that the majority of accidents that involve a motorcycle are the fault of the motorcycle rider. We are told that there is a shortfall of 9 million dollars that was paid out to cover the costs of motorcycle accident insurance claims. This shortfall is also the direct fault of the motorcycle riders not paying out enough in premiums to cover the losses. SGI is in control of all the statistics and has all the reasons for this situation figured out. So they claim.

My father always said that there is no better way to gain knowledge than through experience. Well, I stand before you with over 42 years experience in riding motorcycles in this province. I state that SGI is wrong. The vast majority of motorcycle accidents are the direct fault of car and truck drivers. My wife and I ride approximately 10 to 15 thousand km a year. I would like to invite you to take a ride with me for two days. We will ride in the city and on the highway. You will soon see that I am correct and that SGI is wrong about the cause of accidents involving motorcycles. People have long forgotten the rules of the road. I have had cars clip my handlebars when they attempt to pass me. They cut back in so quick that I often have to brake or swerve to the right to avoid a collision. They tail gate, forgetting the two second rule. Last year facing a steady stream of oncoming traffic on a two lane highway, I was passed on the right hand side by a full size pickup and cut off as he swung wildly back in front of me. And of course who could not mention the cut in front, left hand turn move, a sure fired way to kill a biker. I have endured this type of treatment on the roads for just about half a century. What has this experience done for me? I have survived with out costing SGI a cent. This atrocious treatment that a motorcyclist receives at the hands of the general driving public has made me one of the best defensive drivers on the road. My clean drivers abstract states this point loud and clear. Yet, the Crown Corporation that I have to buy insurance from insists that I am a high insurance risk and should have to pay for everyone else's bad driving. The only thing that they know is to raise the biker's insurance premiums. They couldn't possibly do anything different. They couldn't possibly believe me, who has ridden a bike for this long, that they are wrong about the causes of accidents involving bikes. After all, they are the sole provider of insurance in Saskatchewan and know what the best is for everyone driving in the province.

SGI has all the aces. SGI has all the resources to change things for the better. But, they don't. Why? I'm convinced that some SGI president's wife must have ran away with a biker or something, for them to hate us this much.

Here are a few suggestions:

- Raise the deductible to allow for a lower premium.
- Lower the coverage to allow for a lower premium and reduce your costs.
- Get serious about assigning blame in accidents that involve motorcycles.
- Heavily fine or imprison automobile drivers that kill bikers instead of levying a paltry fine.
- Educate automobile drivers that bikes have as much right to be on the road as they do (like the give them room campaign that they have for semi-trucks).

- Tell the RCMP to patrol highways on their police bikes and tell them in particular to be on the lookout for unsafe passing, tailgating, lane hogging and driving habits of vehicle drivers around bikes. Levy stiff fines for offences that endanger motorcyclists. Once that starts happening people will give us more respect. Do the same for the City Police forces. Have the police dept's utilize police ghost bikes and camera technology to charge vehicle owners for unsafe driving situations. Make special laws pertaining to unsafe driving instances around vehicles and motorcycle accidents.

I am not suggesting for a moment that there are not some bad motorcycle riders that cause accidents. What I am suggesting is that SGI as a corporation is not listening to the truth about what is going on out on the streets and the highways. I guess it just easier for them to blame the bikers. After all they are just the minority of the motoring public.

Just a few more thoughts I would like to leave you with.

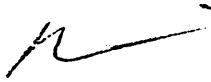
-If this increase is approved it will mean that since 2007 my rates would have gone up by 85%. What other vehicle class could SGI get away with raising the rates by that much?

- SGI is not telling the truth whether deliberate or out of ignorance, so keep the rates the same, and get serious about laying blame for the accidents. Then let's see where that takes us next year.

- Or lay a nine dollar charge on the one million of the registered vehicles in the province and recoup the costs. Oh no, that would be unfair according to the president of SGI, but there is nothing unfair about this request for the Review Panel's approval for this outrageous increase on bikes. Come on. Give me a break!

- If the Rate Review Panel recommends to the government to approve this latest increase, I ask the Cabinet of the Government of Saskatchewan turn it down. I then will ask the government to take away their monopoly on insurance and allow me to purchase insurance from another provider. Maybe it's time to privatize SGI!

Thank you for your attention.



Bert Mickleborough