

Dobson

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My Notes for SGI Meeting

Detrimental implications of No Cap or even the proposed 15% Cap on Motorcycles

- Devaluation of motorcycles currently owned--who will buy it when insurance is so high.
- Motorcycle dealers will have to close their businesses, putting salespeople/mechanics out of work
- Classifying as recreational vehicle – I only drive my Impala car in the summer—I drive my big 4 wheel drive truck in winter- should these now be classified as recreational?
- % of accidents involving motorcycles is very small, who is at fault in these accidents.
- * Saskatchewan drivers are not subsidizing motorcycles, we are subsidizing bad drivers, whatever they drive.
- To follow SGI's logic, the bigger the vehicle the less it should cost to insure—When a larger vehicle is in a collision with a smaller vehicle (no matter who is at fault), it is most likely the smaller vehicle will sustain more damage and injury to passengers.

talking
more
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In closing I would like to say that many motorcyclists are better defensive drivers because they need to be aware of all the four wheel vehicles that simply don't see them.

COLLIN GUSTUS
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How is putting a 15% cap on motorcycles fair, when a car/truck is capped at 3%. *Average*
This is discriminating against the motorcyclist. How is it fair or right to punish the rider who has a clean driving record paying the same as a poor driver. To say that the cost of your driver's license goes up, ~~these~~ people will drive without a driver's license.

In 2010 Saskatchewan had 47,153 vehicle accidents, 308 (less than 1%) involved motorcycles). Approximately 80% of accidents involving motorcycles were not the motorcyclists fault. The driving public is not subsidizing the motorcyclist. The good/responsible drivers are subsidizing the poor drivers. Why??

To cap motorcycle insurance rates at 15% a year would in a couple of years put the insurance rates out of reach for anyone riding.

This would effectively put the motorcycle industry in Saskatchewan out of business, putting owners, salesmen, mechanics, etc out of work. This would also reduce the currently privately owned motorcycles value to nil.

Insurance rates in Alberta are far more reasonable:

-A rider in Red Deer, with a good driving record, insures a 2006 – 1800cc touring motorcycle for \$644.00 per year, with \$1 million liability, \$30,000 replacement value, and a \$700.00 deductible.

Cost in Saskatchewan at the new rate would be \$2,511 for comparable coverage.

-In Calgary a rider with a good driving record insures a Honda Valkyrie ^{1800 cc} and a CAM AM ^{1000 cc} Spyder with a \$700.00 deductible, 1 million dollar liability and cost of replacement for \$950.00—For Both motorcycles.

Cost in Saskatchewan at new rate would be \$4,606.00 for comparable coverage

As classifying motorcycles as a recreational vehicle simply does not make sense. As the majority of motorcyclists use their motor cycles as their primary vehicle when they can.

If someone only uses their car/truck in the summer or only on weekends, should this vehicle be classified as recreational??

Motorcycles use less gas, less wear on highways and have a far smaller carbon footprint than four wheels vehicles and for this SGI is saying they should pay a higher insurance rate.

SGI classifies motorcycles simply by looks not by the manufacturers classification. ie: you can buy a motorcycle that the manufacturer classifies as a touring bike, but SGI will classify it as a Sport bike simply by what it looks like.

Perhaps SGI should look at who is causing the accidents that motorcycles are involved in and not just simply saying to the public that they are going to raise motorcycle rates because these are the people who are causing everyone's insurance cost to up.

Better educating drivers to be aware of motorcycles and to make available more motorcycle safety courses for the motorcyclist. Possibly a restricted license for size and weight of motorcycles for 1st time buyers.

The statistics SGI has made public on motorcycle accidents don't tell the entire story, most accidents are simply not the fault of the motorcycles rider. *AND.*

IT HAS BEEN STATED ON CITY NEWS & IN THE LEADER POST THAT YOU DO NOT HAVE TO TAKE A ROAD TEST FOR A MC LICENSE