

Review Board, SGI delegates.

I thank you for allowing us to be part of this Process.

I would like to begin with saying NO to the 15% increase. We have had a large increase just this past year. I believe it was a 30% increase, which most motorcycle enthusiasts have not even seen on their registration this year. I know there may be some increase each year but we have endured enough. I believe the review board needs to be asking SGI for better reasons for the approval of the increase. (Manage the ~~Deficit~~ ^{9 mil} rather than managing the increase of the rates.)

Ask for a causation study to look into the root cause. This way we can find the exact problem and pinpoint a direction to work towards. ~~This~~ ^{There} could be many different reasons for the single vehicle accidents, wildlife, other motorists, inexperience, drunk drivers, the list can go on. I know we can't eliminate accidents but we all hate to see a motorcyclist injured, so let's find what we need to do and enjoy the excitement of motorcycling.

Andrew said that the definition of insurance is "The premiums of the many pay for the losses of the few". We are that few!

One thing I would like to mention is SGI posted a tweet after the change to 15% cap. It read (It looks like other drivers will subsidize the cost). What a way to endanger motorcyclists on our roads.

We need to work together to improve the safety of our motorists.

~~with~~
~~In reference to~~
~~In reference to~~ the proposed SGI motorcycle insurance rate increase and the effect I feel it would have on my business of Prairie Harley-Davidson, and the motorcycling community as a whole. Our motorcycling family at Prairie Harley-Davidson currently includes 24 full and part time employees. My employees' livelihood relies on the economic health of the motorcycling industry. At ~~Prairie~~ ^{Motorcycle Dealer's} we provide freedom and self expression through the sale of motorcycles, parts and service, riding and casual gear, and general merchandise. We facilitate a lifestyle for motorcycle enthusiasts. While some may feel motorcycling is recreational, it is a primary mode of transportation for many from late March to November weather pending.

Prairie Harley-Davidson has been part of the Regina Business Community since 1936. We are a longstanding business, and take great pride in supporting our local community in both business and charitable aspects. We are strong supporters of the Regina Hospitals Foundation and the Saskatchewan Cancer Agency through our Annual Ride for Breast Cancer Screening, Who's your Daddy Ride for Prostate Cancer, The Hospitals of Regina Foundation Home Lottery, and the Muscular Dystrophy Association. We also support the Ride for Breath (raising funds for cystic fibrosis), Ride for Site, and the RMAI Regina Toy Run (in support of Salvation Army). In addition we support numerous charitable causes, sport, culture and recreation within our community.

These motorcycling activities as well as regular socialization of motorcyclists contribute greatly to the charitable and economic health of our province. Motorcyclists enjoy supporting charitable rides, and get together to ride to local establishments for meals and entertainment. These social gatherings are

where they meet friends and make new friends through their common passion of motorcycling. This patronization of events and local business injects hundreds of thousands of dollars into Saskatchewan each year.

The proposed rate increase by SGI in the short term will have a detrimental effect on my business, as well as all other motorcycle and related businesses across Saskatchewan through loss of sales of motorcycles, service, and corresponding product. It will have a profound negative long term effect on the province in the decrease of motorcycling charitable event support and support of local business through social activities.

Let us not hamper the favourable economic stance Saskatchewan is just starting to enjoy through short sited decision making. There is a much larger picture to be considered. The proposed rate increase needs to be scrapped and rebuilt with consultation and representation of all stakeholders. Its is time for change and now is that time!

Sincerely,

Robb Hertzog

Owner

Prairie Harley Davidson

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Share our passion for riding under the Prairie sky and the endless open road ahead..... It's true freedom.

Our motorcycling family has deep Prairie roots and pride in what makes our community great.

You can count on us.

Prairie Harley-Davidson you'll feel like you belong here!