

April 5, 2012

The Saskatchewan Rate Review Panel
PO Box 1301
Saskatoon, Saskatchewan
S7K 3N1

Dear Panel Members:

We in the taxi industry request that the Board take the following into consideration when reviewing the rate increase proposed by SGI for our class of vehicles, PT Taxicabs.

- Taxi cabs pay one of the highest yearly premiums of all the classes of vehicles in the Province of Saskatchewan and we are amongst the smallest class of vehicles. The very nature of this puts our class at a disadvantage when compared against other vehicles that are at a higher risk of being in a collision like police cruisers. Police cruisers are included in the LV class which means that their accident claims go into a pool of around 71% of all insured vehicles in the province of Saskatchewan instead of their own smaller pool of vehicles which would be comparable to our PT Class.
- As an industry we work very hard to keep our accident claims to a minimum. We do this by implementing stringent hiring guidelines, reviewing driver's abstracts, monitoring driving habits and post-accident interviews.
- The majority of us have SGI approved Safety Inspections of our vehicles to ensure that they are properly maintained and road worthy. So firm is our belief in public safety that some of us have even instituted two (2) safety inspections a year.

- A regular LV class vehicle drives approximately 20,000 kilometers per year while the average taxi in Saskatchewan travels in excess of 120,000 kilometers per year putting us at 6 times the risk for being in a collision.
- Many of those extra kilometers are driven in extreme weather conditions such as ice storms, blizzards, heavy rainstorms with flooding exposing us to even more risk of being in a collision.. We drive in these conditions because in many of our communities we are a necessity and not a luxury and the public not only expects us but needs us to be on the road 24 x 7.
- SGI has indicated in their presentation to your panel that they are putting a focus on investing dollars in Impaired Driving Programs. For example each year on New Year's Eve, SGI funds busses to run for free in an effort to keep the drinking public off the street. We commend them for doing this; however our industry does this daily and we do not receive any funding. All we are presented with is huge rate increases. Why not look at a zero (0) percent (%) rate increase to the PT plate as an investment for the impaired driving program. That is a daily investment to the impaired driving programs that will help all other classes as well

We thank you for your time and consideration of our request.

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