

THE SASKATCHEWAN RATE REVIEW PANEL

Transcript of Proceedings
of
A PUBLIC MEETING
held by the
Saskatchewan Rate Review Panel
at the Delta Hotel
Regina, Saskatchewan
on Monday, April 2, 2012

Kathy Weber - Chairperson
Bill Barzeele - Panel member

Kimberley Kreski, CSR - Official Queen's Bench
Court Reporter

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1 (COMMENCED AT 7:00 P.M.)

[DUE TO CIRCUMSTANCES BEYOND OUR CONTROL, THE CHAIRPERSON'S OPENING COMMENTS AND THE INITIAL PORTION OF SGI'S PRESENTATION WERE NOT RECORDED. PLEASE REFER TO THE CHAIRPERSON'S OPENING COMMENTS AND SGI'S PRESENTATION RECORDED IN SASKATOON ON MARCH 28, 2012, SPECIFICALLY PAGES 3 TO 44 OF THE TRANSCRIPT.]

2 THE CHAIRPERSON: Thank you very much,
3 gentlemen. Excellent presentation. I'd like
4 to welcome those that joined us since we
5 started our presentation this evening. We
6 will be hearing some presentations from the
7 public, and that will be followed by the
8 opportunity for people to ask general
9 questions if they'd like of either the Panel
10 or SGI.

11 Again, I would just remind
12 everyone, if you are asking a question or
13 making a presentation, to please come forward
14 to the microphone. That will enable our guest
15 from Royal Reporting to ensure that we get
16 your -- your question transcribed properly.
17 Just a reminder also to spell your name and
18 mention the organization that you're
19 representing.

20 I'm aware of two people that
21 would like to make presentations. If there's
22 anyone else, just please let Karina know at
23 the back, and we'll call on you as well. But
24 if you're just wishing to make a general

1 be available following the presentations.

2 Our first presentation will
3 be by Glen Sali from Capital Cabs.

4 MR. SALI: Good evening. I didn't
5 really write anything up, so I'm just going
6 to -- I have a couple things that I want to
7 put some input on with regards to taxis. Now,
8 I know the taxi industry has submitted some --

9 THE CHAIRPERSON: Could you spell your name,
10 please.

11 MR. SALI: Oh, I'm sorry. Glen Sali
12 from Capital Cabs.

13 THE CHAIRPERSON: How do you spell that?

14 MR. SALI: S-A-L-I. Glen with one N.
15 Okay. I have about -- a few things that I
16 wanted to add, and I strongly support the
17 other taxi industries and their comments and
18 what they have provided for you already, and I
19 know there will be another one here tonight
20 that's going to do a submission, but there's a
21 few things I don't think that's in their
22 submission.

23 And one thing, I think, to
24 greatly reduce the accidents, there's not a
25 emphasis on driver responsibility. I think

1 the driver surcharges when they're at fault in
2 the accidents, they're not high enough. They
3 need to be more accountable for their
4 accidents.

5 The vehicle did not get in
6 an accident. It's the driver's
7 responsibility, and they're not accountable
8 enough for that. I think if those were
9 greatly increased, you would see a reduce in
10 the accidents.

11 Also, I find that it's hard
12 to get any driver training assistance for the
13 driver. SGI has to put more effort into the
14 driver training for businesses to help us for
15 the driver training. We have to do this all
16 on our own and find our own training programs.
17 I'd like to see more emphasis put on to that
18 for driver training, whether it's a DVD or
19 something to help assist us for the driver
20 training program.

21 Also, I've run into couple
22 incidents; I was very shocked. It's off the
23 topic a little bit, but .08 drivers. I'm
24 concerned about the .08 driver still has
25 insurance, and it's very upsetting that my

1 insurance has to go to a .08 driver. So I was
2 very upset about that.

3 I feel that a .08 driver
4 should have no insurance. If you're drunk,
5 you should have no insurance at all, period,
6 over. I'm surprised that SGI had changed that
7 program ten years ago and find out that I'm --
8 I'm still responsible for a .08 driver. I
9 should not be responsible for a .08 driver.

10 Also, I'd like to see maybe
11 some programs for everybody implementing for
12 the wintertime. Because some of the streets
13 aren't sanded properly and everything, I think
14 by having appropriate tires on vehicles, maybe
15 mandating them or maybe have programs for
16 studded tires on vehicles, I think that
17 would -- would also decrease accidents.

18 The Business Recognition
19 Program is punishing the plate owners and as
20 well as allowing the operator of that vehicle
21 to continue driving for other -- other people.
22 I think that Business Recognition Program has
23 to be -- and I think you are going to go
24 through that.

25 Also, the taxis already pay

1 three times the rate of the LV class. Also, I
2 seen some of the other companies, and I know
3 that the majority of the taxi industry in the
4 next couple years will all -- all have cameras
5 with GPS and impact sensors, and it will
6 greatly help and reduce the at-fault accidents
7 in the taxis.

8 I figure this at-fault
9 accidents could save us -- with the cameras
10 and the GPS technology will save us about 50
11 percent of the at-fault accidents that we now
12 occur. And we will be pushing all our
13 operators to have them installed by the year's
14 end. Thanks very much.

15 THE CHAIRPERSON: Thanks very much, Glen. The
16 next presenter is Sandy Archibald from Regina
17 Cabs. Just a reminder Sandy, to please spell
18 your name.

19 MS. ARCHIBALD: Okay, thank you. Sandy
20 Archibald. Sandy with a Y. Archibald,
21 A-R-C-H-I-B-A-L-D. Thank you for the
22 opportunity to speak this evening. I've
23 identified myself already. I'm with Regina
24 Cabs and Premier Taxi. We are the largest
25 fleet in the city and the taxis are operated

1 by owner operators and independent contracted
2 operators. We are in the PT urban class, one
3 of the classes that's facing an increase
4 tonight under this application.

5 You heard that the average
6 monthly increase will be \$7. The proposal for
7 our class is 5 and a third times that or \$37
8 per month. The proposal sets out a 15 percent
9 rate increase in the insurance premium for
10 taxis in Regina and Saskatoon, and we heard
11 about the capping tonight and we do appreciate
12 that it is capped there, but we're still
13 dismayed with the thought of another rate
14 increase from SGI.

15 Currently some of the
16 industry could be charged significant --
17 significant additional premiums as high as 200
18 percent annually under the Business
19 Recognition Program. The maximum discount is
20 10 percent, yet the surcharge is 200 percent.
21 Right now, under Business Recognition, the
22 insurance portion of a PT taxi class renewal
23 registered in a corporate name could increase
24 annually from 2,985 to 8,955 if it was at the
25 maximum 200 percent surcharge.

1 The surcharge -- the
2 insurance premiums on our urban taxi class is
3 already very high, and with an additional 15
4 percent increase under this application, the
5 base rate would be 3,432, and under the most
6 severe situation under Business Recognition,
7 it could be 10,296, and those are crippling
8 amounts.

9 No one wants -- wants
10 accidents but they do happen, and we purchase
11 insurance to protect us. But under the
12 Business Recognition, we're not protected but
13 instead we're we're penalized substantially.

14 The penalty part of the
15 Business Recognition Program applies to taxis
16 that are registered to corporations. The
17 problem is corporations don't drive the
18 vehicles; individuals do. Applying an
19 additional premium surcharge to the
20 corporation cannot affect the past or
21 potential driver record of an individual.

22 Typically taxicab drivers
23 are contracted operators and not employees.
24 It's not the traditional relationship like a
25 direct employee who drives a store's delivery

1 truck, for example.

2 The discount part of the
3 Business Recognition applies both to taxis
4 registered to corporations and to individuals,
5 yet the surcharge penalty portion does not
6 apply to the individuals, even though the
7 individual has multiple vehicles registered in
8 his PIC Number and those taxis have accidents.

9 What's happened is that SGI
10 has created a program that treats some urban
11 taxi businesses different from others based on
12 whether they're incorporated or not rather
13 than on their claims history. There's no
14 question that a class PT vehicle is used for
15 business purposes. That vehicle can be
16 registered to either an individual or a
17 corporation.

18 Our industry has met several
19 times with SGI representatives in September of
20 '08, April of '09, June of '09, May '10, and
21 at each meeting we were promised the Business
22 Recognition Program will be reviewed but it
23 still hasn't been. We had a brief meeting in
24 January, and then we heard here tonight that
25 it's going to be reviewed in 2012. We

1 appreciate the meetings, but to date, nothing
2 has changed and we really would like to see
3 this program revamped.

4 We ask the Board to
5 encourage SGI to make real changes to the
6 Business Recognition Program. Our industry
7 doesn't fit the program very well. As the SGI
8 handbook states, the operation of a taxi is
9 unique. The driver is constantly exposed to
10 risk of collision. Taxis operate 24 hours a
11 day in high traffic density. The average
12 number of kilometres travelled by a taxi
13 driver in one year is nearly four times that
14 of drivers of passenger cars.

15 We would recommend that SGI
16 take taxis out of the Business Recognition
17 Program altogether. In the alternative, if
18 they won't do that, then let each registered
19 entity by PIC Number either opt in or opt out
20 of the program.

21 We recognize that it's
22 always going to be difficult to recover the
23 claims cost in our class because the PT class
24 is very small to begin with. There's only 562
25 vehicles, I believe it is, in the whole

1 province.

2 Now, within that class, all
3 the registered owners are not being treated
4 the same, so SGI wants to achieve fairness in
5 rating and set premiums based on claims loss
6 experience by rate class, but that's not the
7 circumstances within the PT class.

8 There are accidents and
9 surcharges under Business Recognition --
10 pardon me -- there are accidents, and the
11 surcharges under Business Recognition are not
12 enough to offset, partly perhaps because only
13 the incorporated businesses are being
14 surcharged and not the individual PT taxi
15 owners whose taxi vehicles also have
16 accidents.

17 Our fleet does have a
18 comprehensive driver screening program that
19 includes reviewing the driver's abstract for
20 driving convictions and accident claims on an
21 annual basis. If the abstract shows a history
22 of convictions and accidents, we don't approve
23 that driver to drive our taxis.

24 In addition, if there is an
25 approved driver who has been in an accident or

1 accumulated convictions during the year, that
2 driver is -- it's mandatory that they go to
3 the Saskatchewan Driver Safety -- pardon me --
4 the Saskatchewan Safety Council Defensive
5 Driving Course, and in some cases, if it's a
6 particularly bad record, they just are not
7 permitted to continue driving on our fleet.
8 But those drivers can go elsewhere in the city
9 and get approved on an individual's PT taxi
10 class owner and drive that taxi, and if
11 there's an accident, there's no monetary
12 consequence to the owner because, again, only
13 individual -- or only corporations are -- get
14 the surcharge under the Business Recognition,
15 not the individuals. So SGI has chosen not to
16 discourage individuals who have accumulated
17 the poor driver -- or poor accident history.

18 Right now, we're also
19 encouraging a consultant to develop an
20 improved defensive driving course for taxi
21 drivers as the current course is too general,
22 and we've heard here tonight that -- another
23 delegation asking for SGI's support in helping
24 to develop something, and that would be
25 appreciated as well.

1 something to encourage the driver to improve
2 his -- his performance.

3 We don't find out about it
4 until well after the fact, so it's difficult
5 for us to -- well, you can't. You can't
6 change someone's past behavior.

7 SGI has the realtime
8 information, and the industry would be pleased
9 to work with them to develop a reasonable
10 approach. This would help to place the
11 responsibility with the driver in as close to
12 realtime as possible.

13 So tonight we ask the Panel
14 not to approve any increase regarding PT urban
15 taxis until SGI reviews the Business
16 Recognition Program, which we hear will be in
17 2012. We stress the need for fairness within
18 our own class and consideration for the public
19 service that taxis supply, which we know is
20 difficult to quantify.

21 We've heard the word high
22 exposure, and taxis do have high exposures.
23 They're on the road 24 hours, 7 days a week,
24 365 days a year, much more than the average
25 driver, and the average member of the public

1 depends on a taxi being there when their
2 vehicle won't start or where the weather is
3 inclement or whether they -- when they wish
4 not to drive.

5 We provide an affordable
6 service to people who don't own vehicles, the
7 senior who has decided the time has come to
8 stop driving, the nonambulatory person who may
9 not be able to drive, and the impaired person
10 who society doesn't want driving. We supply a
11 necessary, vital, and affordable service to
12 the public who otherwise may have no
13 alternative.

14 It's difficult to quantify
15 the effect of an accident that didn't happen
16 because an impaired person took a cab home or
17 a person with slower reaction time chose to
18 call a cab. However, it's vital to factor
19 this into the overall premium rate that is
20 applied to our PT taxi class to ensure the
21 continued viability of our public -- vital
22 public service that does not receive any
23 public funding.

24 We believe the solutions for
25 SGI in the taxi industry is not a rate

1 increase but instead for SGI to review the
2 Business Recognition for fairness and for the
3 option to taxi companies to opt out of the
4 Business Recognition as our small class just
5 doesn't fit this program.

6 As well, the industry
7 welcomes the opportunity to continue to work
8 constructively in SGI in screening,
9 evaluating, and educating individual drivers
10 to meet the common goals of reducing claims
11 and increasing safe driving in Saskatchewan.

12 I thank you very much for
13 your time tonight.

14 THE CHAIRPERSON: Thank you, Sandy. If you
15 happen to have available a soft copy, we'd be
16 glad to post your report in its entirety on
17 our website as well. And Karina would give
18 you an e-mail address to send that too.

19 MS. ARCHIBALD: Okay, thank you.

20 THE CHAIRPERSON: I have one other individual
21 who has requested the opportunity to make a
22 presentation, David Parker.

23 MR. PARKER: Yes, good evening. Thank
24 you for inviting us all here this evening to,
25 of course, listen to the presentation, but

1 also to share our thoughts and ideas as well.

2 I really appreciate it.

3 THE CHAIRPERSON: Could you spell your name,
4 please?

5 MR. PARKER: My name is David Parker,
6 P-A-R-K-E-R. I'm a Saskatchewan product with
7 some flairs of Mexico, Columbia, and France as
8 well where I observed a lot of the GDL
9 programs, and I appreciate for actually
10 implementing that for the motorcycle class.

11 When I talk GDL, of course,
12 in France they had CC restrictions, in Mexico,
13 to some extent, they actually had age
14 restrictions, and same with Columbia, so it is
15 very interesting to see that you implemented
16 that here in Saskatchewan. Hats off. It's
17 going to be a great program. It's going to
18 bring education to the youth who want to hop
19 on a bike and go, but also decrease the number
20 of accidents, and I'll get into that a little
21 bit more.

22 First, I want to speak about
23 the planned incentives for safe motorcyclists.
24 Have you thought of anything like cooperating
25 with the Saskatchewan Safety Council, for

1 example, where a lot of motorcyclists will
2 take a three-day course, pay \$480 to do that,
3 ride their motorcycles, come with the
4 appropriate gear, and first of all, know
5 exactly what you should be wearing, and then
6 also learning all the strategies to survive
7 out on the roads.

8 You did mention seatbelts
9 and restrictions -- thank you, Mr. Quaye, --
10 but motorcycles don't have seatbelts, so it's
11 definitely outside of the cage, a survival
12 instinct, and we need that education to be
13 able to avoid other vehicles, that's for sure.

14 So if we could somehow
15 implement a safety strategy with different
16 organizations for safety on motorcycles, much
17 like farm safety programs or class 1A safety
18 programs, that would be greatly -- air brake
19 programs, that would be fantastic.

20 The other thing I'd like to
21 bring to the -- the Committee's attention is
22 higher rates. 30 percent, wow. My salary
23 hasn't gone up 30 percent this last year.

24 Also, my sport bike, which
25 is classified from Ontario statistics, which I

1 think your colleague Greg Franks, he did dig
2 deep to pull that out and look at the bike and
3 finally say, well, the only thing we can do is
4 go on Ontario classification.

5 So basically my bike is a
6 sport bike according to SGI, but in reality,
7 it's not because the engine displacement is
8 completely different, and it does not have the
9 power of a sport bike. Harleys have more
10 power than my bike, but yet it looks sporty,
11 so it is classified as a sport bike. That's a
12 little personal note there.

13 The other thing I'd like to
14 see is actually cleaner roads. It's been dry
15 for a while. There's a lot of bikes out there
16 right now, but there's piles and piles of sand
17 out there. Every corner has sand in it. The
18 highways are clear, of course, but once you
19 get on to some rural roads, extremely large
20 potholes. And I know, that's, again,
21 discussions with the RMs and the cities, but,
22 still, a little bit more effort, I guess, to
23 clean the roads would reduce the number of
24 accidents.

25 Please change the law

1 towards safety requirements. Can I just see
2 your jacket, please? You'll notice the sport
3 bikers when they came in because they have
4 flashy jackets. They're great, actually, but
5 what you don't see is that there's actually
6 elbow reinforcement. There's shoulder and
7 elbow reinforcement. There's also a back
8 panel, and this is high resistant material.

9 I wear exactly -- sort of
10 the same jacket material wise and pants as
11 well, except on the odd day when I decide to
12 wear a Kevlar reinforced jean or denim pant.
13 It looks like I'm wearing jeans, yes, but it
14 has that Kevlar reinforcement. I have my
15 boots, resistant gloves, and, of course, a
16 full faced helmet.

17 You'll also notice there's a
18 lot of sport bikers in the room who are
19 smart -- smart sport bikers fully geared.
20 We're not representing the class that pops
21 wheelies in sandals and shorts because the law
22 is actually just to wear a helmet. Change
23 that. Make it a little more difficult for
24 sport bikers to put on a bunny hug, sandals,
25 shorts, and take off.

1 bikers don't even take the -- don't even dare
2 to take rural roads either. We're making
3 smart decisions. We need all extremities to
4 drive a motorcycle, and the more opportunities
5 we have to educate our youth, educate people
6 who want to be introduced as sport bikers, the
7 safer we'll be, and when I say we, it's
8 everyone.

9 On a personal note, also,
10 motorcycles are more energy efficient, right.
11 More -- more environmentally friendly. When
12 you look at it, I sold my Pontiac Sunfire
13 because it sat for six months of the year, and
14 then I realized, oh, I can get 250 kilometres
15 on \$13 of gas. That's fantastic. And in the
16 wintertime, I'll carpool and I'll take the bus
17 if I have to. A little note there.

18 There's no sport bikes out
19 in the wintertime, so that's another thing to
20 consider. The 30 percent is almost as if it's
21 compacted. We're making up, right, we're
22 making up, we're charging that 30 percent to
23 make up for the months that sport bikes aren't
24 on the road almost. It's penalizing, and it's
25 going to hurt a lot of local business.

1 A motorcycle shop just
2 closed down just recently, and the motorcycle
3 shops in Regina -- Saskatchewan, actually,
4 it's really, really tough for sales. But we
5 want to encourage sales, we don't want to
6 discourage anything.

7 And all I can say is already
8 SGI, you asked me to occupy all my
9 extremities, hands, feet, right, brain as
10 well. I just ask you, please don't occupy our
11 wallets because it's going to be the end.
12 Thank you.

13 THE CHAIRPERSON: Thank you, David. Did you
14 have a presentation that was written out
15 that -- no. If you would like to send us your
16 written -- written comments, we'd be pleased
17 to post them on our website as well. Was
18 there anyone else who wished to make a formal
19 presentation before we open the floor to
20 general questions? Okay. We're open for
21 questions. Again, I would just ask that you
22 speak through the mic in the center of the
23 room.

24 MR. QUAYE: Can I make comments to
25 previous presentations?

1 THE CHAIRPERSON: We've got another gentleman
2 at the mic. Maybe we'll wait until after if
3 that's okay.

4 MR. BUCK: I'm Trevor Buck, B-U-C-K,
5 from Weyburn. Just got a few questions.
6 Regarding the rate increases, I have quite a
7 few different vehicles that I have licensed.
8 All of mine are licensed as private vehicles.
9 All the ones that are the exact same as mine
10 are but on a farm plate are 260 to \$270
11 cheaper than what mine is for the same year.
12 I'm not sure why they have to be that much
13 cheaper.

14 Like, I don't -- I have no
15 problem with the rate increase if it balances
16 out because everything goes up. It doesn't
17 matter; everything is going up. But I think
18 it's not fair that the farm vehicles are being
19 given benefits that the private vehicle does
20 not get.

21 I've got an '08 three
22 quarter ton truck. All I use it for is
23 pulling my camper. I have to go and get a
24 special licence, a heavy vehicle -- heavy
25 trailer licence endorsement on my truck to

1 pull my trailer, but my brother-in-law's farm
2 truck, same truck, can -- I can drive it
3 pulling my trailer with no endorsement.

4 There's no reason that I
5 should have to have an endorsement just
6 because I'm running a private vehicle. I
7 think that's fairly unfair.

8 And licenses on motor bikes.
9 I rode them for 40 years. I've got two, a
10 sport bike and a street bike. I have not had
11 an accident in 40 years on them. I've been in
12 four accidents with my trucks. Three were not
13 my fault, one was over in -- since I got my
14 licence. And just kind of wondering why
15 there's such a rate difference basically with
16 the farm?

17 MR. THOMPSON: With the farm -- with the
18 farm vehicles, their discount that they're
19 getting is based on what their loss experience
20 is, and they -- their experience -- their loss
21 experience is that much less than the same
22 private passenger vehicle.

23 We track the costs, we
24 attach the costs to each one of those groups,
25 and their claims costs are that much less than

1 the same private passenger vehicle, so it
2 warrants the discount that they're getting.
3 They're not getting into as many accidents or
4 incurring as many claims costs as the same
5 vehicle that isn't a farm vehicle.

6 I don't know if they're
7 driving less or they're driving out in rural
8 areas or not submitting claims, but their
9 class warrant that discount.

10 MR. BUCK: And what is a farm class
11 vehicle? How do you decide what to put a farm
12 plate on? Because I know people that drive
13 farm plates at same place I work at, a good
14 many of them. They can use theirs to come to
15 work, but I got to have a private vehicle just
16 because I don't know own a farm. Like,
17 they're getting that cut to drive that farm
18 truck that's newer than mine is, never goes on
19 the farm. They live in town with a farm plate
20 on it and drive to work.

21 MR. THOMPSON: I'm not sure what the
22 requirements are to be registered as a farm
23 vehicle. Do you know, Jeff?

24 MR. ESTABROOKS: Well, you have to -- you
25 have to be a farmer. You have to either be a

1 grain farmer or a value farmer, so a
2 different -- different type of farmer, and you
3 have to have seeded so many acres or you have
4 to have receipts in excess of \$10,000 per year
5 in order to be a farmer, and then that
6 qualifies you for a farm plate on your trucks
7 and a farm car discount on the car that is
8 situated on the farm.

9 MR. BUCK: At one time -- I used to be
10 a farmer so I know a lot of the way the farm
11 rules work. When I was still farming, I had
12 to -- my farm truck could not be taken --
13 pulling my camper to Alaska. That plate was
14 made for farm vehicle use. Not to drive to
15 work. If I drove to work, I was ticketed for
16 it. If I took that farm vehicle to school,
17 they were ticketed for it. Now, the farm
18 plate is wide open. They can do what they
19 want, and that's what I think is very unfair
20 to the average person now who doesn't have to
21 do all the extra for farm vehicles. Thanks.

22 THE CHAIRPERSON: Thank you.

23 MR. JORDISON: Cody Joridson, C-O-D-Y
24 J-O-R-D-I-S-O-N. I represent the Saskatchewan
25 Sport Bike Association, and the numbers are --

1 been as much effort put into lowering costs,
2 especially injury.

3 A perfect example, I'm going
4 to get Dean to stand up in the back of the
5 room. I'll point him out. He's not wearing
6 his gear right now, but when he walked in, he
7 had a helmet, good jacket, pants, I know he's
8 wearing a good set of boots on him. If we
9 could make this the mandatory requirement,
10 that number will go down, especially for
11 injuries.

12 If we look at those numbers,
13 why is it costing so much to put bikes on the
14 road? Injury costs. Scar payout is huge,
15 absolutely huge. It's easy to get on a bike
16 right now, go out and have a minor fender
17 bender, and receive a cheque from SGI for
18 \$20,000. That's not a record, that's not
19 uncommon. Why is that? I don't know.

20 I can put on a T-shirt and
21 shorts and a pair of shoes, and that is legal
22 riding requirement, and I haven't seen any
23 change there.

24 There also hasn't been a
25 change for basic learners. The graduated

1 driver's program is a good first step. We're
2 happy to see that, but we need to start
3 sooner. Riding a motorcycle is a completely
4 different set of driving skills and
5 requirements.

6 Right now -- I'll pick on a
7 group -- an 80 year old lady could go down to
8 SGI, spend \$15, get her learners, throw a leg
9 over, and is legal to ride that bike. We can
10 throw a helmet on her in her dress and she can
11 legally ride that.

12 She may -- likely has never
13 driven a standard transmission in her life
14 before. There is a lot of things. She
15 couldn't survive 30 seconds on that bite, and
16 it doesn't matter if it's 1000 CC crotch
17 rocket it or 125 learner bike. It doesn't
18 matter. She will get into an accident, but
19 she's completely legal, and SGI will have to
20 cover her. That's a problem.

21 The first step novice is
22 great. We're happy to see that. The
23 Saskatchewan Safety Council would -- is there.
24 They have people in place. They want to train
25 new riders. We would like to see some type of

1 road test before you can even get your
2 learners.

3 We want to work with SGI
4 because we see that that number is way too
5 high, and rather than you constantly having to
6 come into our wallets -- which we know you
7 don't want to, but we know that you don't have
8 a choice -- rather than do that, let's work
9 together and let's work on bringing that
10 number down, and there is steps that we can
11 do. Will it be difficult? Absolutely.

12 Basic minimum gear, you
13 know, there's a lot of gray area. What's
14 minimum gear? Well, I have a jacket. You
15 know, I could throw on a bunny hug. It's not
16 going to do much, but technically I'm wearing
17 a jacket. You know, there is going to be
18 hurdles, but we can do it and it needs to
19 happen.

20 Rather than having to do
21 this again in two to three years, which we
22 will because, as the numbers have shown, we're
23 still a long ways off of balancing our own
24 class, not even close.

25 In ten years -- I mean, look

1 at Manitoba. I mean, while you showed that
2 their rates are cheaper, it's very expensive
3 to plate a bike in Manitoba right now, and it
4 has killed their industry -- killed it. I
5 have friends there that are illegally riding
6 bikes because they cannot afford to plate
7 their bikes. They can't do it, but they want
8 to ride. They love it. It's cheaper.

9 I know for me in the
10 summertime, I don't -- my truck basically
11 parks and I ride my bike. One, I love it.
12 It's cheaper, you know, for various reasons,
13 but we know that it's going to get more and
14 more and more expensive.

15 Does SGI have any plans at
16 this time to look at changing basic gear law?

17 MR. QUAYE: We -- the only thing we're
18 doing with gear right now is to do a lot of
19 education with gear, but your point is well
20 taken. We shall certainly take that into
21 consideration.

22 MR. JORDISON: Okay. That's our -- kind of
23 our mandate with Sask Sport Bike as well is
24 education. Getting to these new riders and
25 telling them that, you know, you need basic

1 gear and education, and that injury payout is
2 huge. And so we want to work with SGI, but
3 unfortunately this 30 percent is going to hurt
4 a lot and we're not happy about it, but at the
5 same time we understand why you have to do it.

6 Hopefully you can reconsider
7 and, you know, maybe lower that and then try
8 to balance it out somehow. We'd like to work
9 with you. We understand that this is a long
10 problem, and we understand that when you look
11 through this, we are clearly the problem.
12 It's -- it's pretty black and white.

13 So I'd like to see SGI make
14 a better attempt at lowering the injury number
15 and lowering the costs rather than having to
16 write me a long letter on why my plates are
17 going to have to go up again this year.
18 That's all, thank you.

19 THE CHAIRPERSON: Thanks for your comments.
20 Kwei, you had wanted to respond to David's
21 presentation?

22 MR. QUAYE: No, I think Cody just
23 reiterated what he had said earlier on, so I
24 think the benefit will be in sitting down with
25 them and talking about options and things to

1 do, and we certainly will do that.

2 THE CHAIRPERSON: Thanks, Kwei. Are there any
3 other questions for the Panel or for SGI?

4 MR. CAVERS: My name is Dean Cavers,
5 D-E-A-N C-A-V-E-R-S, and I just had a question
6 for the Panel. I was just curious if you guys
7 had any numbers on, I guess, how you -- how
8 your graduated licence program towards
9 motorcyclists have increased or decreased or
10 any -- any of that yet?

11 MR. QUAYE: No, we don't. It's just too
12 soon. We introduced the GDL program in June
13 of last year, and typically -- well, it's a
14 three-year program, so even those who went
15 into the program as learners have not even
16 gotten out of the learner stage, so it's just
17 too soon.

18 It's a three-stage program,
19 minimum three years, so we need at last three
20 years of data before we can start making any
21 credible statements about the efficacy of the
22 program.

23 MR. CAVERS: Okay. And also I would like
24 to see -- like Cody and David said -- I would
25 like to see something like as towards

1 mandatory gear because it can -- it can save
2 your life so much.

3 Like, there's -- there's a
4 lot of us that go out to the Lumsden go-cart
5 track and we race our bikes out there legally
6 and, you know, everyone crashes every once in
7 a while. You're pushing your limits out there
8 and stuff, and they require that you wear full
9 gear, full boots -- like motorcycle boots --
10 pants and jacket, helmet, gloves, all of the
11 above, and these people, they can roll off
12 their bikes and stand up and they're fine.
13 There is no problems.

14 Like, so to see some people
15 like that riding the streets in just shorts,
16 T-shirt, whatever, you know, it might be 30
17 degrees out, but you'll see me wearing my
18 jacket, my pants, my boots because I know -- I
19 know what the possibilities are, and I don't
20 like the idea of skin grafts or broken bones.
21 So I'd like to ask that you guys please
22 consider that. Thank you.

23 THE CHAIRPERSON: Thanks for your comments.
24 Anyone else? No? Then I would like to take
25 this opportunity to thank our presenters from

1 SGI, Earl, Kwei, Jeff, and Don. I think that
2 you provided a good opportunity for people to
3 let you know what their thoughts are with
4 respect to the application, and I appreciate
5 your taking the time to be with us this
6 evening.

7 I would also like to thank
8 the members of the public and customers of SGI
9 for taking the time to come and present your
10 ideas and thoughts to the panel. And if
11 anyone does wish to make a written submission,
12 there's still the opportunity to do that.

13 If you go to our website,
14 the address is saskratereview.ca, and the
15 contact information is there and your -- we
16 encourage you if you have any other ideas or
17 thoughts to take a few minutes and send them
18 to us. The deadline for submissions is April
19 the 12th.

20 Again, thank you to everyone
21 for attending. If you want to take a few more
22 minutes and have a coffee, you're welcome to
23 do so, and with that, I will adjourn this
24 meeting.

25 (Meeting adjourned)

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