I feel somewhat outraged at the insurance price increases for sport motorcycles (and to some extent, older sporty cars). This is especially considering that prices already went up by quite a bit not too long ago. I understand that costs are going up and that insurance rates should reflect the proportional cost to SGI that particular vehicles bring (and there's probably not much point in me emailing just to say to make it cheaper), but I feel like it could be done better. Something could probably be done to not put everyone under the same cost category when there are factors that could be taken into account to better reflect costs to SGI. For example, demonstrating that one owns and uses protective gear could result in insurance discounts (though I know that implementing this could be hard). Making discounted rates accumulate quicker or cap out higher while penalizing people with negative points a little could also help.

Thanks.