

## 1. Motorcycle Rate Increases

Ya, Ya

Excerpt from <http://www.saskratereview.ca/images/docs/sgi-2012/srrp-sgi-rate-review-poster.pdf>

"The SGI Saskatchewan Auto Fund has applied to the Saskatchewan Rate Review Panel (SRRP) for a 3.7% average overall increase in rates, with rate rebalancing affecting some categories."

Old Rate 751 - 1100 CC

2001 - 2004 \$1,222

New Rate

2001 - 2004 \$1,405

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3.7 % ??

Guess motorcycle riders don't fit into the Average !!

## 2. SGI's planned rate adjustment for motorcyclists in 2012

Good day,

I am writing in regards to Saskatchewan Government Insurance's planned rate adjustment for [August 2012](#). I understand that this matter is before the rate review panel, and will be contacting them as well.

SGI's strategies for dealing with motorcycles and motorcyclists are misinformed and simply do not promote safe and responsible use of motorcycles. Motorcycles represent a cheaper vehicle with greatly improved fuel economy over cars and trucks, and despite our relatively short riding season, many make safe use of motorcycles to make their daily commute cheaper, as well as more enjoyable. In the 2010 rate adjustment, motorcycles saw an increase of up to 25% in insurance rates. Now this second rate increase is targeting some motorcycles at a increase of 43%. For some motorcycle owners, this could mean their rates almost double (178.5% of old rates) in less than three years. While SGI is likely true in saying they have insured motorcycles at a loss for years, they have done little to effectively reduce motorcycle accident rates. Their current plan of charging all motorcycle owners to cover the negligent few is short-sighted and poorly targeted. I understand it may appeal to them for it's ease of application, but there are alternatives.

SGI offers safe driver discounts of a maximum of 20% after 10 years of accident-free

driving, but this is not enough to offset the repeated rate increases that impact all motorcycle owners. Several other jurisdictions in North America offer discounts for motor vehicle operators who complete the Motorcycle Safety Course or other Safe/Defensive Driver training. Introducing a similar safety-training discounts here would reward safe drivers, while encouraging those who are not-so-safe to improve their skills and training. Overall, this would reduce the number of accidents, number of claims, and losses by SGI, rather than just taking more money from safe motorcycle owners to pay for unsafe ones. This discount would require minimal effort to incorporate on SGI's part.

SGI's dramatic rate increases do not target unsafe motorcycle drivers, or reduce single- or multiple-vehicle accidents that may involve motorcycles. Instead, it will simply collect more to pay out for accidents, or take some motorcycles off the road (regardless of the skill or safety of the operator.)

Do not allow SGIs new rates to paint all motorcycle owners with the same brush. I urge you to cap the rate increase for motorcycles at a more reasonable 10-15%, and that SGI explore other options to reduce accidents and improve safety, rather than collect more in fees.

### **3. Rate review for motorcycle increase**

A collection of motorcycle riders at the address above have organized a petition to appeal against the rate increase for motorcycle insurance.

I oppose this appeal. Rates should increase.

The riders try to define themselves as "safe drivers", as would the law by the definition they may not have been in an accident.

I can attest that many of these drivers are anything but safe. They drive at unsafe speeds in urban areas over 100 km and on highway at 150 even 200 km/h.

They zig zag illegally through traffic.

They frequently boast they cannot be pulled over as will just outrun the police.

Sport bikes in particular can inherently inspire the "need for speed" that puts other drivers at risk.

It would be irresponsible to use public monies to subsidize these sorts of vehicles that are used on our roads often for pleasure rather than purpose.

I understand that these vehicles are insured at a loss. They should pay at rates that are self sustaining. Thank you

### **4. Rates**

SGL.. I was wondering why we can't have a system like user pay. A lot of drivers like myself have two vehicles. I put ,if I'm lucky about 6 to 8,000 KM ,s a year on them. I use my truck just for camping, it's a 1998 year. The next Guy will put 20,000 KM, the next maybe 50,000 KM a year on there units. There on the roads a lot more than me and are at a higher risk of being in a iccdent. They also use the Hyways and roads a lot more.

Why don't you have a rate for KM's used. EX... 1 to 10,000 KM  
10,000 to 20,000 KM  
20,000 to 50,000 KM and so on

It would be a fair system , all Drivers would report mileage at plate time, and be moderated yearly.

At Plate time Drivers would choose the KM,s required and pay accordingly. If they go over the amount they pay a penalty. If they have a accident and are over, they are in deep!!!!!!

## **5. Rate Review Sport Bike Motorcycle Insurance Rates**

I'm 45 yrs of age and have recently purchased a 2009 1200 cc Buell Motorcycle \$6000.00. I understand this motorcycle has been classed as a sport bike. I went get plates to find the cost of insurance is \$850.00 for six months. I understand there are a greater number of accidents with these bikes. I would wonder what percentage of accidents would involve mature riders and feel reduced rates should be given on age and positive driver history.

## **6. Proposed Insurance Rate Hike and other motorcycle related thoughts and opinions**

Good evening,

I am one of many in the sportbike community, and i for one will not complain about the current or proposed motorcycle insurance rates. We in Saskatchewan are among the lowest in motorcycle insurance in Canada. I in the past have spoken to Manitoba Public Insurance about plating my bike there while i was staying in Winnipeg. Their insurance is based on at least two different pieces of information that I recall. First, how many CC's does your bike have? Second, how much do you want us to give you in the event that your bike becomes a total loss? Now, I own an '89 Kawasaki Ninja ZX7. I went through their insurance rep to find out how uch it would cost. The total was somewhere over \$2200 for the year. That was basic insurance with a \$0 return in the event my bike became a total loss. I didnt go through with plating my bike, but there was another stipulation to their insurance. You must register your bike for the entire year. In the off season months, your monthly payment is substantially lower and vice versa in the riding months. If SGI adopted a similar outlook, I think it would drastically eliminate the young riders who have just recently received their drivers license and have yet to perfect the rules of the road. Also, not sure how many parents of high school students would like to cover the cost of insurance on a bike on top of all other expenses. Other things to think about are a safe riders course. I took it years back. It was good for people who have never been on a bike before. I spoke with Barry Muir about the course after it was finished and I suggested a couple more courses for intermediate, novice

and expert riders. Course criteria could be along the lines of riding in rain or wet conditions, riding long distance, riding in a group, etc. I have also gone on the group ride course, also with Barry. I have gone on many group rides with other members of the community and i am not impressed. Their mentality is ride as fast as you can to get there, usually 200+km. As of last season, I got into it with a big mouth in the community and have decided to ride with them as little as possible in the upcoming season because of it. Most of which are the hooligans who ride fast and stunt. I didn't get into the community for those types of shenanigans. I have been involved in a roadside stop by the RPL for "harassing" a motorist. Fault goes 50/50 in my opinion. Motorists rarely watch for motorcycles which leads to anger and road rage and our machines can move a lot faster a lot quicker than most vehicles. So the guys I was with surrounded the guy and were taunting, yelling and just wouldn't let it go. My plate was the only visible plate so that is how we were tracked. I know there has been talk about riding in full gear. Can't say for certain how far it has gotten but i will give my opinion. I, for one, do not agree with making it mandatory to ride in full gear. If riders were more aware of their surroundings and didn't ride like bats out of hell, they wouldn't get into situations where they may have to lay down the bike. To me there is no "I had to lay it down". If you "had" to lay your bike down, I think it is more to do with lack of knowledge in what to do in that situation. I have not researched this further with anyone and Barry may have a better view on this as well. I do not agree with riding around in sandals or flip flops, however. I also think people should use their head. It sucks on the highway wearing shorts, bugs, rocks from other vehicles or other little debris coming off the road flying at your legs or up your shorts, it all hurts. I am not afraid to ride around in the city with just a tee and shorts for a pleasure cruise. Helmets, mandatory. Gloves, discretionary, take a couple rocks off the knuckles even at slow speed and you generally take the hint and put some on anyways. Half the guys I saw in Winnipeg on cruisers never wore helmets, ever. Anyways, I digressed and started a rant. That is what I have seen, experienced and how I feel. If you have any feedback or opinions of your own or a collective view from SGI as a whole, I am open and would love to give it a read.