

**Saskatchewan Rate Review Panel**

Re: SGI 2012 Rate Application  
PO Box 1301  
Saskatoon, SK  
S7K 3N1

Re: SGI 2012 Rate Adjustment Application

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.

In the 2010 rate adjustment, motorcycles saw an increase of up to 25% in registration insurance rates. Now this second rate increase, proposed for August of this year, is targeting some motorcycles at an increase of 43%. For some motorcycle owners, this could mean their registration rates almost double (178.5% of rates prior to the 2010 increase) in less than three years. While a claim from SGI that they have insured motorcycles at a loss for years may be true, they have done little to effectively reduce motorcycle accident rates or encourage the use of riding gear that can reduce the extent of injuries. While I support a person's right to choose how much protective riding gear they wish to wear I don't support the current practice of paying scar and injury payments for scrapes and abrasions, which can run into the tens of thousands of dollars and may be a driving reason for their desire to raise registration rates, to those who don't employ more than a helmet and eye shielding as protective gear while riding. 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 its ease of application, but there are alternatives.

Recently, SGI had an opportunity to include motorcycle safety training as a mandatory part of the newly revised motorcycle licensing system but chose not to include it. Without some incentive, either voluntary, to procure a registration discount, or compulsory as part of licensing requirement, it is only logical that there will continue to be low levels of participation and low levels of training groups offering this service. Several other jurisdictions in North America offer discounts for motor vehicle operators who complete a motorcycle safety course or other safe/defensive driver training. Introducing similar operation 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. Current safe driver discounts offered by SGI, a maximum of 20% after 10 years of accident-free driving, is not enough to offset the repeated rate increases that impact all motorcycle owners.

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.)

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. Motorcyclists are also staunch community and charity supporters as evidenced by such events as The Motorcycle Ride

for Dad, The Ride for Sight, The Breast Cancer Screening Ride, Saskatoon and Regina Toy Runs, and many others.

Further, increases as immense as these will shrink the riding community, likely immediately and into the future, as a result of the cost to participate being prohibitive to many who might wish to join. This will result in many negative consequences to the previously mentioned motorcyclist organized and supported charities and also the recreational sports industry due to a lack of participation and a drying-up of available funds from their supporters.

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.