

1. SGI Rate Review

Dear Panel,

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 an 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 its 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

2. Rate hike – sports bikes

I have road and owned a sport bike for the past couple years and thought that the rates to insure this vehical to be ridiculous. I bought my bike for \$4000 and last year it costed over 110\$ per month to insure or plate with SGI. Now the rates are going up even more. I bought my bike to save on gas and fossil fuel emmissions but it costs me too much for insurane, now I have to cell my bike. something is wacky here and I donèt like it. Please review SGI and see what all this is about.

3. No subject

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4. another major rate hike

To those this may concern:

While I understand the need for SGI to balance its books, I believe that raising rates once again across the board and particularly for any motorcycle classed in the sport category is both unfair and counterproductive.

First, are the arbitrary classifications, with bikes like mine appearing in the same class and rate structure as those worth 3 to 5 times as much money and having horsepower to weight ratios of more than double my bike. It's a bit like charging the same amount for a Ford sedan as a Porsche because the engine sizes are similar. Why not give those of us who choose to ride modest bikes a bit of a break? Please consider the horsepower to weight ratio when classifying bikes.

Second, why not address the cause? Who is crashing? What safety training have they had? Exactly which bikes are they riding? What safety training and restrictions do we have in place? etc. Other countries around the world have managed to lower accident rates and costs by being proactive instead of reactive. Why not Saskatchewan?

Third, raising rates across the board, with only arbitrary classifications from other jurisdictions and engine capacity as criteria, hurts the entire motorcycle community, from distributors and dealers on down the line. People who sell, repair, and equip motorcycle riders are part of our economy. These folks deserve better than to be driven out of business by people who do not ride/drive safely.

Last, I know there are modest reductions for those of us who are accident free, but they don't remotely compensate for the massive rate increases in the last few years.

Thank you.

5. Rates

no i think 1% maybe, everyone should be holding the line, no one else is getting raises on their pay like you government people . not all of us gett regular pay raises.the private sector is to cheap to pay.

6. SGI Proposed Rate Increase

I am sure that my opinion will not matter in such a request for an increase as these things get approved despite the public input. However, I feel that in Saskatchewan in order to be more fair to the public there needs to be competition in this Province. Currently we have only one place to buy plates, license and insurance, therefore SGI can and will do whatever they choose when it comes to the rates they set in reference to supporting any of their proposed rate hikes. If there were 2 or 3 places to obtain it from, then you would see more competitive rates out there.

This current monopoly system is outdated and ineffective for sure. But the fact being, as a vehicle gets older, the insurance should not increase. The value of the vehicle drops as soon as it is driven off the salesman's lot. Depreciation should always be a factor.

The Province of Saskatchewan should take a look at neighboring Provinces for some models. Alberta is quite good in penalizing the bad drivers and taking the value of the vehicle into consideration. I also believe they take into consideration the safety rating of the vehicle. For example a Mustang would be higher to insure than a 4 door family car.

I even remember a couple of years ago people also received small rebate cheques from the registered vehicles that they had (and I believe it was 2 years in a row). Rather than give out those rebates, they should have just kept them in the auto fund rather than requesting an increase a few years later.

Just a thought.....

7. SGI Rate Increase

Good Day,

I am one of the thousands of persons in Saskatchewan that cannot afford a new vehicle, therefore I drive a used 1994 Cavalier. Now Why should my plates increase and cost me more money for vehicle that is close to 20 years old. Why not increase the rate for the newer vehicles since those persons obviously can afford it. You make it much harder for us to afford having anything at all. Even with the motorcycles, that is absolutely ridiculous. I understand why you have to make this rate increase, blah blah blah, but where you actually are making the increases is not fair to those that cannot afford it! Thank you!