

I am writing this to inform you of my thoughts about the unrealistic SGI motorcycle rate increase and my proposal for real solutions that would make the roads safer and affordable for everyone including motorcycle riders.

SGI claims there is a short fall of revenue in their company and is attempting to raise insurance premiums for all motorcycle riders, for some by as much as 459%. SGI would like to blame their short fall on the increased costs of injury to riders involved in an accident. SGI has offered up statistics that show they find fault of accidents to motorcycle riders 52% of the time. Unfortunately there are a few omissions from the SGI statistics, omissions that could radically change the meaning of the numbers they present as evidence.

1) Motorcycle accidents where another automobile makes an illegal or unsafe manoeuvre and the rider avoids a collision with the automobile, SGI finds the motorcycle to be the cause of a single vehicle accident at fault. I am unable to find any statistics released by SGI on this matter. When faced with the option of critical injury and being cleared of any fault or avoiding the collision and being blamed for the outcome most riders would choose to live. This is a flaw in SGI's process.

2) The Hurt report, attached below, in section 22 finds that 92% of motorcycle accidents involve riders with no official training. Veteran riders everywhere will be the first group to fully support mandatory training before riders are issued a license.

3) It is a common belief that most riders that have an accident will do so in their first year. Although I do not have data to support this most governments enforce a graduated license program for riders that limits the power or displacement of motorcycle they can operate in the first year. This gives new riders the ability to learn how to handle a motorcycle before they are given more power than their limited experience can control.

The Saskatchewan Rate Review Panel must reject the SGI proposal to increase motorcycle insurance rates. This is only a cash grab and does absolutely nothing to reduce accidents or make motorcycle riding safer.

Legislation must be enacted to require mandatory training for first time motorcycle operators. This would be the most significant decrease in accidents involving motorcycles.

SGI must adopt a graduated license program to restrict powerful large displacement motorcycles from first year motorcycle operators. Operators must own and insure a smaller displacement motorcycle for one full year before moving on the next level. Higher initial rates for new riders offset by larger discounts for experienced riders without at fault accidents. The small 2% discount SGI gives every two years does not even offset the increases to rates they apply. If SGI stated new rates with the rates they are proposing they should apply a 10% discount for each year of no at fault incidents up to a maximum of 60% discount for safe riders.

SGI must recognize and encourage safe riders skills by offering a reduced rate for riders that complete the advanced rider training course.

Motorcycle riders are much safer operators than most automobile drivers. Riders are very aware of where they are and what is going on. While operating a vehicle motorcycle riders do not talk or text with phones, we do not eat food or put on makeup, we do not read the news paper and we do not let our pets drive for us.

I am a licensed motorcycle operator in the province of Saskatchewan.

The "Hurt Study"

Motorcycle Accident Cause Factors and Identification of Countermeasures

More: [Motorcycle Safety Page](#) | [Technical Articles Page](#)

The "Hurt" Study

Motorcycle Accident Cause Factors and Identification of Countermeasures, Volume 1: Technical Report, Hurt, H.H., Ouellet, J.V. and Thom, D.R., Traffic Safety Center, University of Southern California, Los Angeles, California 90007, Contract No. DOT HS-5-01160, January 1981 (Final Report)

The Hurt study, published in 1981, was a ground-breaking report on the causes and effects of motorcycle accidents. Although more than 15 years old at this time, the study still offers riders insight into the statistics regarding motorcycle accidents and tips on safer riding.

With funds from the National Highway Traffic Safety Administration, researcher Harry Hurt (from which the study gets its common name) of the University of Southern California, investigated almost every aspect of 900 motorcycle accidents in the Los Angeles area. Additionally, Hurt and his staff analyzed 3,600 motorcycle traffic accident reports in the same geographic area.

This is the same study that is frequently quoted in the MSF rider safety courses.

A complete non-summarized version of this document is available from the National Technical Information Service (NTIS) by ordering document number PB81-206443/LL. The cost is \$84.00 each per document plus \$5.00 handling per order. For more information, call the NTIS Sales Desk at 1-800-553-NTIS or 1-703-605-6000.

Summary of Findings

Throughout the accident and exposure data there are special observations which relate to accident and injury causation and characteristics of the motorcycle accidents studied. These findings are summarized as follows:

1. Approximately three-fourths of these motorcycle accidents involved collision with another vehicle, which was most usually a passenger automobile.
2. Approximately one-fourth of these motorcycle accidents were single vehicle accidents involving the motorcycle colliding with the roadway or some fixed object in the environment.
3. Vehicle failure accounted for less than 3% of these motorcycle accidents, and most of those were single vehicle accidents where control was lost due to a puncture flat.
4. In the single vehicle accidents, motorcycle rider error was present as the accident precipitating factor in about two-thirds of the cases, with the typical error being a slide-out and fall due to over-braking or running wide on a curve due to excess speed or under-cornering.
5. Roadway defects (pavement ridges, potholes, etc.) were the accident cause in 2% of the accidents; animal involvement was 1% of the accidents.
6. In the multiple vehicle accidents, the driver of the other vehicle violated the motorcycle right-of-way and caused the accident in two-thirds of those accidents.
7. The failure of motorists to detect and recognize motorcycles in traffic is the predominating cause of motorcycle accidents. The driver of the other vehicle involved in collision with the motorcycle did not see the motorcycle before the collision, or did not see the motorcycle until too late to avoid the collision.
8. Deliberate hostile action by a motorist against a motorcycle rider is a rare accident cause. The most frequent accident configuration is the motorcycle proceeding straight then the automobile makes a left turn in front of the oncoming motorcycle.
9. Intersections are the most likely place for the motorcycle accident, with the other vehicle violating the motorcycle right-of-way, and often violating traffic controls.
10. Weather is not a factor in 98% of motorcycle accidents.
11. Most motorcycle accidents involve a short trip associated with shopping, errands, friends, entertainment or recreation, and the accident is likely to happen in a very short time close to the trip origin.
12. The view of the motorcycle or the other vehicle involved in the accident is limited by glare or obstructed by other vehicles in almost half of the multiple vehicle accidents.
13. Conspicuity of the motorcycle is a critical factor in the multiple vehicle accidents, and accident involvement is significantly reduced by the use of motorcycle headlamps (on in daylight) and the wearing of high visibility yellow, orange

or bright red jackets.

14. Fuel system leaks and spills were present in 62% of the motorcycle accidents in the post-crash phase. This represents an undue hazard for fire.

15. The median pre-crash speed was 29.8 mph, and the median crash speed was 21.5 mph, and the one-in-a-thousand crash speed is approximately 86 mph.

16. The typical motorcycle pre-crash lines-of-sight to the traffic hazard portray no contribution of the limits of peripheral vision; more than three-fourths of all accident hazards are within 45deg of either side of straight ahead.

17. Conspicuity of the motorcycle is most critical for the frontal surfaces of the motorcycle and rider.

18. Vehicle defects related to accident causation are rare and likely to be due to deficient or defective maintenance.

19. Motorcycle riders between the ages of 16 and 24 are significantly overrepresented in accidents; motorcycle riders between the ages of 30 and 50 are significantly underrepresented. Although the majority of the accident-involved motorcycle riders are male (96%), the female motorcycles riders are significantly overrepresented in the accident data.

20. Craftsmen, laborers, and students comprise most of the accident-involved motorcycle riders. Professionals, sales workers, and craftsmen are underrepresented and laborers, students and unemployed are overrepresented in the accidents.

21. Motorcycle riders with previous recent traffic citations and accidents are overrepresented in the accident data.

22. The motorcycle riders involved in accidents are essentially without training; 92% were self-taught or learned from family or friends. Motorcycle rider training experience reduces accident involvement and is related to reduced injuries in the event of accidents.

23. More than half of the accident-involved motorcycle riders had less than 5 months experience on the accident motorcycle, although the total street riding experience was almost 3 years. Motorcycle riders with dirt bike experience are significantly underrepresented in the accident data.

24. Lack of attention to the driving task is a common factor for the motorcyclist in an accident.

25. Almost half of the fatal accidents show alcohol involvement.

26. Motorcycle riders in these accidents showed significant collision avoidance problems. Most riders would over-brake and skid the rear wheel, and under-brake the front wheel greatly reducing collision avoidance deceleration. The ability to countersteer and swerve was essentially absent.

27. The typical motorcycle accident allows the motorcyclist just less than 2 seconds to complete all collision avoidance action.

28. Passenger-carrying motorcycles are not overrepresented in the accident area.

29. The driver of the other vehicles involved in collision with the motorcycle are not distinguished from other accident populations except that the ages of 20 to 29, and beyond 65 are overrepresented. Also, these drivers are generally unfamiliar with motorcycles.

30. The large displacement motorcycles are underrepresented in accidents but they are associated with higher injury severity when involved in accidents.

31. Any effect of motorcycle color on accident involvement is not determinable from these data, but is expected to be insignificant because the frontal surfaces are most often presented to the other vehicle involved in the collision.

32. Motorcycles equipped with fairings and windshields are underrepresented in accidents, most likely because of the contribution to conspicuity and the association with more experienced and trained riders.

33. Motorcycle riders in these accidents were significantly without motorcycle license, without any license, or with license revoked.

34. Motorcycle modifications such as those associated with the semi-chopper or cafe racer are definitely overrepresented in accidents.

35. The likelihood of injury is extremely high in these motorcycle accidents-98% of the multiple vehicle collisions and 96% of the single vehicle accidents resulted in some kind of injury to the motorcycle rider; 45% resulted in more than a minor injury.

36. Half of the injuries to the somatic regions were to the ankle-foot, lower leg, knee, and thigh-upper leg.

37. Crash bars are not an effective injury countermeasure; the reduction of injury to the ankle-foot is balanced by increase of injury to the thigh-upper leg, knee, and lower leg.

38. The use of heavy boots, jacket, gloves, etc., is effective in preventing or reducing abrasions and lacerations, which are frequent but rarely severe injuries.

39. Groin injuries were sustained by the motorcyclist in at least 13% of the accidents, which typified by multiple vehicle collision in frontal impact at higher than average speed.

40. Injury severity increases with speed, alcohol involvement and motorcycle size.

41. Seventy-three percent of the accident-involved motorcycle riders used no eye protection, and it is likely that the wind on the unprotected eyes contributed in impairment of vision which delayed hazard detection.

42. Approximately 50% of the motorcycle riders in traffic were using safety helmets but only 40% of the accident-involved motorcycle riders were wearing helmets at the time of the accident.
43. Voluntary safety helmet use by those accident-involved motorcycle riders was lowest for untrained, uneducated, young motorcycle riders on hot days and short trips.
44. The most deadly injuries to the accident victims were injuries to the chest and head.
45. The use of the safety helmet is the single critical factor in the prevention of reduction of head injury; the safety helmet which complies with FMVSS 218 is a significantly effective injury countermeasure.
46. Safety helmet use caused no attenuation of critical traffic sounds, no limitation of precrash visual field, and no fatigue or loss of attention; no element of accident causation was related to helmet use.
47. FMVSS 218 provides a high level of protection in traffic accidents, and needs modification only to increase coverage at the back of the head and demonstrate impact protection of the front of full facial coverage helmets, and insure all adult sizes for traffic use are covered by the standard.
48. Helmeted riders and passengers showed significantly lower head and neck injury for all types of injury, at all levels of injury severity.
49. The increased coverage of the full facial coverage helmet increases protection, and significantly reduces face injuries.
50. There is not liability for neck injury by wearing a safety helmet; helmeted riders had less neck injuries than unhelmeted riders. Only four minor injuries were attributable to helmet use, and in each case the helmet prevented possible critical or fatal head injury.
51. Sixty percent of the motorcyclists were not wearing safety helmets at the time of the accident. Of this group, 26% said they did not wear helmets because they were uncomfortable and inconvenient, and 53% simply had no expectation of accident involvement.
52. Valid motorcycle exposure data can be obtained only from collection at the traffic site. Motor vehicle or driver license data presents information which is completely unrelated to actual use.
53. Less than 10% of the motorcycle riders involved in these accidents had insurance of any kind to provide medical care or replace property.

February 27, 2013

Saskatchewan Rate Review Panel
P.O. Box 1301
Saskatoon, SK
S7K 3N1

Dear Rate Review Panel,

I am writing on behalf of the Saskatchewan Dual-Sport Club (SDSC) members to express our concern regarding SGI's proposed insurance rate increases for motorcycles. The SDSC was formed in 2009, and currently has over 100 members. Many of our members are very experienced riders, and one purpose of our club is to provide advice and information to new riders interested in dual-sport riding. We are also interested in helping members have fun in a safe manner.

We have several issues with SGI's position and the information they have provided, and we strongly believe that the large rate increases proposed for motorcycles should not be implemented.

First, information on SGI's website indicates that there are "over 530" collisions involving motorcycles every year in Saskatchewan, resulting in 134 "at-fault" injuries – injuries charged to the motorcyclist's insurance. The website also states that they expect to pay \$20.7 million in motorcycle injury claims alone. These numbers would indicate that SGI pays $\$20.7 \text{ M} / 134 = \$154,477$ as the *average* cost for injuries in a motorcycle accident where the motorcyclist is at-fault.

Our members find this number of \$154,477 extremely hard to believe. Our normal health care system should absorb a large portion of the costs from these injuries, as it does with many other people who do things like fall off of their roofs or fall off of their bicycles, quads, or snowmobiles. Thus SGI is suggesting that the peripheral costs, such as rehabilitation, drug costs, and ambulance costs, are over \$150,000 on *average*!

If SGI is in some way paying the full medical expenses for these collisions then the number is somewhat more believable, although still high. However, this would lead us to ask why SGI is responsible for these medical expenses when in most other provinces this would not be the case. We strongly urge the Panel to press SGI to demonstrate how they arrived at the figure of \$20.7 M for injury claims, as we suspect there is an error in either SGI's logic or their accounting for this number.

Second, SGI claims that other drivers are subsidizing motorcyclists to the tune of \$9 M per year. Assuming for a moment that this is true, how does this differ from good drivers subsidizing

drivers that have been in multiple accidents, or low risk drivers subsidizing high risk drivers? SGI's website states that for the most serious infractions, such as criminal negligence, driving while impaired, or dangerous driving the *one time maximum* financial penalty is \$500, or \$2500 if there is a resulting injury or death. These numbers seem paltry when compared to \$1906 that a rider with the maximum safety rating of +20 would pay *annually* to insure a new 1200 cc dual sport motorcycle, and are ridiculous when compared to the \$3552 the same safe rider would pay *annually* to insure a 1000 cc sport bike. In reality, with SGI's system we are all subsidizing people who drive dangerously or drive under the influence, and there is no reason to separate motorcyclists from other drivers.

Third, we believe that if SGI and the provincial government increased regulations and enforcement around wearing appropriate safety gear while motorcycling this would do a great deal to curb the severity and frequency of motorcycling injuries. The SDSC preaches "ATTATG" which stands for "All The Gear, All The Time", and we encourage our members to wear appropriate safety gear including jackets, pants, boots, and gloves. However, we continually see people riding motorcycles wearing tee shirts, shorts, and even flip-flops. While these people are wearing the required helmets, if they are in an accident they risk severe, not to mention expensive, injuries to other parts of their bodies. Legislating other safety gear, such as jackets designed for motorcycling and proper pants and boots, could go a long way to reducing injuries, and thus making up the shortfall for motorcyclists that SGI refers to. It is also important for police officers to enforce any regulations, to ensure that people adhere to safety gear requirements.

Fourth, we believe SGI's system for graduated motorcycle licensing is inadequate to address safe learning of motorcycle operation, and that simple modifications to this system could do much more for reducing SGI's injury costs than raising premiums can. Under the current system, there is nothing that prevents a 16 year old with a motorcycle learner's permit from purchasing and operating a 1000 cc sport bike with 180 horsepower capable of going from 0 to 100 km/h in 2.3 seconds. The only restrictions on a motorcycle learner's permit are that the rider cannot operate a motorcycle at night, with a passenger, or on roads with a speed limit over 80 km/h.

If you examine SGI's "Fact Sheet on Motorcycle Increases", found on their website, there is a table that clearly indicates that the injury cost per motorcycle increases with engine displacement. Combine this with the following statement from SGI's motorcycle handbook: "Most collisions involving motorcycles are due to lack of experience. It takes a lot of practice and experience to ride a bike well", and it is obvious (even to SGI) that new riders on large displacement motorcycles are a much higher accident risk than experienced riders on smaller displacement motorcycles. For this reason, it would be better for SGI's graduated licensing to include a provision for learners and riders with less than three years of experience to only be allowed to operate motorcycles under a given engine size. For dual-sport motorcycles, for example, it could be 700 cc, whereas for sport bikes it should be lower, possibly 500 cc. This could easily be incorporated into SGI's current graduated licensing system.

In reality there are large discrepancies between engine displacement and horsepower on different types of motorcycles. For example, a KLR 650 has an engine displacement of 651 cc and puts out about 43 horsepower at the engine. A Kawasaki Versys has an engine displacement of 649 cc and puts out about 64 horsepower. Yet these motorcycles are both "dual-sports" and both in the

401 to 750 cc category, thus they are both the same price to insure. Compare these to a GSXR 600, which has an engine displacement of 599 cc and puts out over 100 horsepower, and a Ninja 650 which has a displacement of 649 cc and puts out about 72 horsepower. Both of these are sport bikes, and also the same cost to insure. You can see that motorcycles in the same class can be very different in terms of the risks in operating them and the experience required for safety. For this reason SGI's insurance system would benefit further from a more detailed classification system. SGI insures each model of car based on its statistics and parameters, why only have 3 broad groups for motorcycles?

Fifth, a massive increase such as that SGI has proposed will have major negative repercussions for the motorcycle industry in Saskatchewan. Many of our members are already considering selling motorcycles, as they won't be able to afford to insure them. However, with motorcycle insurance being unaffordable the market for these motorcycles will also shrink. This will substantially devalue motorcycles owned by riders in Saskatchewan, and will result in a reduction in the number of motorcyclists on the roads. Motorcycle dealers will no doubt be the hardest hit by these changes. The impacts will also be felt in the tourism industry. Motorcyclists are more likely to go for recreational driving excursions than other motorists and they make more frequent stops for lunch and gas in small Saskatchewan towns. In addition, riding trips are a frequent occurrence, particularly with our group members. SDSC members often ride over weekends, spending money on hotels, camp sites, fuel, and restaurant meals in communities such as Waskesiu, Nipawin, Duck Lake, Outlook, Maple Creek, Kyle, and many others.

Sixth, SGI's classification of motorcycles as a recreational vehicle, while not completely incorrect, is not always accurate. For example, I commute to work on my motorcycle for a minimum of 6 months per year, rain or shine. On a good year where the snow melts a bit early and comes back late I can commute for 7 months on my motorcycle. I consider my motorcycle my primary mode of transportation, and ride it whenever I can.

There is also an environmental aspect to this, as my motorcycle will use 4.9 L per 100 km in the city, whereas my ¼ ton truck, which I use in winter, uses 17.6 L per 100 km. SGI's website indicates that there are over 25,000 registered motorcycles in Saskatchewan. While the number of riders that use their bike for commuting is not known, if we assume it is only 20% of the total number of registered bikes that are used for this purpose, and assume a typical daily commute of 10 km one way, the annual fuel consumption provincially is reduced by $20 \text{ km} \times 20 \text{ days/month} \times 6.5 \text{ months per year} \times (17.6 - 4.9 \text{ L})/100 \text{ km} \times 5000 \text{ motorcycle commuters} = 1,651,000 \text{ L per year}$. According to Natural Resources Canada's website on estimating carbon dioxide emissions from personal transportation, this is associated with reduced greenhouse gas emissions of $2.4 \text{ kg CO}_2 / \text{Litre} \times 1,651,000 \text{ Litres} = 3,962,400 \text{ kg of CO}_2$, or almost 4000 metric tonnes per year. In a world concerned with global warming reducing the number of motorcycles on the road is bad policy. SGI's own website states that they are "committed to a green future". Here is a chance for them to prove it by implementing policies to encourage motorcycle commuting instead of the large insurance increases proposed, which will have the opposite effect.

Additionally, every motorcycle used to commute lightens the traffic load by taking up less space on the road and in parking lots across the province, and reduces wear and tear on our crumbling infrastructure. This benefit to provincial infrastructure comes at no cost to taxpayers, but rather through motorcycle enthusiasts who spend their own money on motorcycles and equipment. For

these reasons, and the benefits to the environment, industry, and tourism, we believe it is in Saskatchewan's best interests to develop policies that encourage, rather than discourage, motorcycle use in the province both on- and off-road.

Finally, we are extremely offended at the way SGI has chosen to portray this issue by choosing their wording in such a way as to gain public support for these increases by pitting other vehicle owners against motorcyclists. We are referring to the way SGI has stated publicly that other drivers are "subsidizing" motorcyclists. The "Fact Sheet on Motorcycle Increases" on SGI's website states that there are 1.1 million vehicles registered in Saskatchewan. If we assume an average annual insurance rate of \$1000 per vehicle then in reality, this \$9M "subsidy" for motorcyclists amounts to less than 1% of SGI's total revenue from automobile insurance premiums in Saskatchewan. We see this portrayal as an attempt by SGI to mislead the public, and to attempt to win the support of other drivers and people in the general public for these rate hikes without these people knowing all of the facts surrounding the issue.

In closing, we thank the Rate Review Panel for your time, and urge you to do all you can to prevent SGI from implementing these misplaced increases in place of making changes that could help make us all much safer and benefit SGI and the province as well. While you may not be motorcyclists, you might have a similar perspective to ours on another issue if the Government or a Crown Corporation passed similar rate hikes impacting something you enjoy doing – maybe cycling on public roads, snowmobiling, boating, horseback riding, having a pet, hunting, or owning a cabin or RV. Instead of endorsing SGI's proposed rate hikes, we ask that you consider supporting more appropriate changes that focus on increased motorcycle safety which, in addition to improving health and safety and quality of life in our province, will also satisfy SGI's primary goal of reducing insurance costs associated with motorcycle transportation and recreation.

Sincerely

c.c. to:

Honourable Brad Wall, Premier of Saskatchewan
Honourable Donna Harpauer, Minister Responsible for SGI
Honourable Don McMorris, Minister of Highways and Infrastructure
Honourable Tim McMillan, Minister Responsible for Tourism Saskatchewan
Andrew Cartmell, President and CEO, SGI
Meghan Moormann, Supervisor, Fair Practices Office, SGI
Sherry Wolf, Vice President, Claims and Salvage, SGI
Terrence McEachern, Regina Leader Post
Murray Mandryk, Saskatoon Star Phoenix
Les McPherson, Saskatoon Star Phoenix

February 27, 2013

Saskatchewan Rate Review Panel
RE: SGI 2012 Rate Application
PO Box 1301
Saskatoon, SK
S7K 3N1
input@saskratereview.ca

Dear Rate Review 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 urge you to reconsider this proposal.

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.

My husband and I both ride motorcycles with our son, parents and friends, and we checked online to determine how much our insurance costs would increase if the proposal is passed. Combined, **my husband and I are expecting an increase of \$3,024 per year** for my cruiser and his sport-touring motorcycle. Being a lower income family, this increase prohibits us from being able to afford this valuable form of recreation and it saddens us greatly to lose the opportunity for our family to spend this time together.

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. My husband has been riding motorcycles for over 10 years and I have been riding for 5 years, both of us without incident, however SGI fails to take this into account with their wide sweeping increase.

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.) There are many other options available to reduce the incident rate of unsafe drivers, and I implore you to encourage the evaluation of these options as alternatives to the rate increase.

Please do not allow SGI's 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.

Sincerely,

Kathy Weber, Chair
Saskatchewan Rate Review Panel
PO Box 1301
Saskatoon, SK
S7K 3N1

**RE: Saskatchewan Auto Fund 2013 Rate Proposal.
In particular SGI Proposed Motorcycle Rate Increase.**

I wish to express my disagreement to the above rate increases on several grounds.

- 1. The information presented does not provide a true optic of the actual increase, the fact that these rates were increased by approximately 15% in November of 2012, which essentially went un-noticed due to the fact that it was implemented at a time of the year when no one were plating their motorcycles and therefore effected no one. To the best of my knowledge this particular rate increase was not publically announced, or if it was, was not made known to any great extent. To the best of my ability, it is also not mentioned in the proposal to the rate review board.**
- 2. The proposed rates do not fall in line with our neighboring provinces, in particular, Alberta. Please find attached a copy of an online quote for my particular motorcycle in Alberta for \$891 for the year. Now I accept the cost in Saskatchewan may be prorated because a large portion of the ridership only plate their motorcycles for 7 of the twelve months of a year and even on this basis, the proposed rate From SGI is still considerable higher. Alberta works out to approximately \$75 per month or if we pro rate it backwards $\$891/7$ is \$127.28 per month. SGI's new proposed rate for my Motorcycle is approximately \$200 per month based on 7 months plating. It must also be considered that the months that my Motorcycle is not plated, it is covered by my package policy and as such is in storage where it bears no danger to damage other than other sources that effect all vehicles. It should also be noted that during these same months of "not being plated", SGI has no responsibility or liability for my vehicle, and therefore no underwriting costs. I can choose to carry my package policy with SGI, or another insurance company with a competitive rate. In this case the cost is market drive, not dictated by a monopoly.**
- 3. The fact that motorcycles are used on an average of 7 months of the year, it should be noted that during those months and the other 5 months, all motorcycle drivers are driving other vehicles insured under SGI and in so doing contribute to the auto fund. Should this also be considered as no driver can drive two vehicles at once.**
- 4. As a business owner in Saskatchewan for more that 30 years, I found it quickly evident that to be successful you need to be competitive. If I was not breaking even in my business operation, the cost for my services was set by comparing my rates to my competitors and selecting a rate that would make me competitive in my local market place. If this was not**

enough to make my business profitable, raising my rates often had the opposite effect by reducing my customer up take of the services that I offered and therefore was not a viable option. I had to examine my expenditures to find those expenditures that were not as prudent as they should have been and correct these procedures to bring the cash out in line with the cash inflow. Why should a government appointed monopoly, such as SGI, function under different rules when it comes to cash flow. It would be prudent to re-examine all aspects of the expenditures related to motorcycle payouts under the auto fund. Is there a leak say caused by health care costs for non-fault motorcycle accidents, being attributed to the motorcycle class fund when the original fault was with the auto group of vehicles simply because the file has to do with ongoing expenses for the motorcycle driver's recovery as a result of being hit by an at fault car driver.

5. As a member of the Saskatchewan agriculture community, we tend to think of ourselves as being very practical and have build our lives and businesses, whether private businesses or farming, on that premise. If the object is to move water from one place to another, with say a pail, if the pail has a hole in it, do we keep putting water in the pail and make many more trips to the well, or do we stop and examine the pail, fix the leak and make the minimum trips to the well.
6. There will be a flaw in the numbers from SGI's proposal, due to the fact that if the proposed rates are implemented, I estimate that the ridership will decrease by 20 to 25% due to the high insurance premiums as it would be unreasonable to insure older motorcycles and low value motorcycles. This will also contribute to a negative green effect in that these motorcycles will be sent to the scrape heap as they are not saleable due to the high insurance costs.
7. These high insurance rates will essentially kill the sale of sport motorcycles as the insurance rate proposed is equal to half or more than half the cost of the motorcycle new. The riders in this category do not have the financial ability to purchase the more expensive touring class of motorcycles. This will affect the economy due to the fact that the motorcycle dealers will have less sales volumes, meaning less possibility of profit and then it follows they will pay less taxes. The employees will have less work to perform and also contribute less. If implemented as proposed, these same dealers will have a fair dollar value in inventory that will become "un-saleable" due to the high insurance costs and therefore will have to even further write down their profits.
8. In all the data available, it is not possible to gage the effect that the SGI's policy of "NO FAULT" has on skewing the numbers involved in any accident, and in particular the motorcycle class of accidents. It has been my personal observation that in some cases the outcome of whom was at fault has not properly assigned as it was easier to choose "No Fault" that pursue the actual cause. As this is a made in Saskatchewan anomaly, it would be interesting to study this effect further.

I commend SGI in their efforts to break even in their business operation,, but I say they are not fixing the right issues by blanketing all motorcycle riders, after all, we are also operate other modes of private vehicles. If possible we need more public consultation on these matters when a monopoly insurance provider. I would also like to suggest that SGI follow common business practices that if you cannot provide a service at a reasonable and competitive cost, that they open the market up to private providers and let the marketplace drive the price. A two part license would keep control in SGI's hands, and still provide a competitive product to the residents of Saskatchewan, especially from the city where " Life makes Sense"

I would request a response to the points that I have raised, and thank you for your attention to this matter.

March 7, 2013

Dear Premier Wall, Minister Harpauer, Mr. Marchuk, Mr. Nilson, Saskatchewan Rate Review Panel, SGI:

I am writing this morning as a taxpayer, voter, homeowner, private vehicle owner and motorcycle owner in Saskatchewan who is extremely concerned about SGI's flawed approach when it comes to determining motorcycle rates, their approach towards how to class motorcycles, and their almost non-existent approach to motorcycle safety.

First of all let me state that I think the SGI Rate Review Proposal needs to be sent back to SGI immediately. To spend any more of taxpayer's hard earned money discussing this particular proposal would tell every voter in Saskatchewan that the Crown Corporations in the Province can do whatever they want, with no accountability.

I have done some research and found that SGI's approach to raising rates, specifically those of the Conventionally Rated Vehicle: LV Motorcycles, to be an interesting one that is very "evasive" of actual consistent, comparable facts when it comes to the logic behind the revenue/losses stated by SGI themselves. Not just for this year, but for every one of their Rate Proposals from 2007 to 2013. This time SGI is asking for an increase because they say they "expect to incur" a total claim and expense amount of \$28.2 million and is only providing "projected" numbers in support of this. If I went to my bank and asked for a loan based on me "expecting to incur" an income of \$100k for 2013 and then only provided "projected" numbers as my proof for the last 7 years, well I think we know what would happen. Yet, SGI has done this year, after year, after year, in every Rate Proposal for this class of vehicle since 2007.

The fact they also want to reclassify motorcycles as a "recreational" vehicle is also very troubling as motorcycles are more like a convertible in Saskatchewan. It is a vehicle you can only drive weather permitting. It is more than a recreational vehicle like a snowmobile or ATV, in that a motorcycle will often become the "vehicle of choice" for many at least 6 months of the year, if not 7 or 8 months. Motorcycles are much more like convertibles this way. Motorcycles and convertibles are seen in greater numbers only once the weather permits, they are both "vehicles" their owners use to get to and from work, run errands, go on holidays, and generally to travel in/on all around Saskatchewan using the Saskatchewan road system. You don't see people "trailer" their motorcycles or convertibles to go to the lake for the weekend.

What is disturbingly consistent and comparable year after year, however, is their approach to safety when it comes to any Vehicle Class outside the CLEAR Rated Vehicles...specifically the Conventionally Rated Vehicle: LV Motorcycles. From SGI's own website they state one of their corporate responsibilities as Traffic Safety. They go on to state "We have been proactive in the area of road safety programs, education and legislation for over 60 years. Our goal is to prevent deaths, serious injuries and property damage due to traffic collisions. We carry out this goal by creating sponsorships and partnerships that increase traffic safety education across Saskatchewan."

Why do Motorcycles not fall into this category of SGI being proactive in the area of road safety programs, education and legislation?

Why can anyone at the age of 16 (with parental consent) get a motorcycle learners just by passing a written exam? It is interesting to note in this Rate Proposal SGI actually prides themselves on reducing costs in this area because they have removed the human element of taking the exam...it can now be taken online at a cost savings to the corporation.

At the age of 18 no parental consent is needed and again SGI is making it more "streamlined and cost effective" for them to get their Motorcycle Learners.

So at any time, in Saskatchewan, anyone can take a written (online) test, pass, then go out and buy a motorcycle with zero hands-on experience. They can then get on that motorcycle (with zero or limited skill level) and ride off into rush hour traffic.

Not only that, but the "New Graduated Licensing" that SGI introduced in 2011 actually gives these inexperienced motorcycle riders more freedom, right from the start, than the old licensing program.

Pretty much every type of "industry report" document I found stated that there is a direct correlation between mandatory motorcycle safety programs and reduced serious injuries by motorcycle riders. The two go hand-in-hand. Not only for those wanting to ride a motorcycle, but for those who drive a 4 wheel vehicle as well. Having the drivers of motorcycles and 4 wheel vehicles better educated on motorcycles is key as many industry reports state up to 3/4 of motorcycle accidents involved collision with another vehicle, which was most usually a passenger vehicle.

Now, SGI is also wanting to raise motorcycle rates because, you guessed it, serious injury claims are also increasing. This has been a reason also stated in SGI Rate Review Proposals as early as 2007. Yet here we are in 2013 and pretty much no change has been made in the way of SGI being proactive in this area.

SGI's approach to recovering a loss they are "expecting to incur" while doing nothing to actually prevent the loss in the first place just makes no sustainable business sense at all.

So, with this I ask of you, our leaders and our voice on matters such as these, to have SGI take this proposal back to the drawing board, with respect to motorcycles, and not come back until they have addressed the real issue. Which is providing mandatory safety programs for motorcycles so the amounts of serious injuries will lessen.

Sincerely,

February 22, 2013

Saskatchewan Rate Review Panel
Box 1301
Saskatoon, Sk. S7K 3N1

Dear Panel Members:

RE: Proposed SGI Rate Increases

I have several comments regarding the proposed rate increases the majority of which relate to the proposed rate increases for motorcycles.

- On page 14 of 74 of their submission it is stated that SGI reimburses Sask Health the amount of approximately \$30 million annually for health care related to vehicle accidents. In the media they state that they need to recover an additional \$9 million to cover health care costs related to motorcycle accidents only. Is SGI suggesting that nearly one-third of all their health care costs are related to the approximately 500 motorcycle accidents each year with other types of vehicle accidents requiring only \$21 million to cover health care costs. How much of the funding designated for personal injury is related to health care costs and how much is replacement of income? I was not able to find how much personal injury claims for all vehicles, other than motorcycles amounts to each year and would really like to see that clearly stated. SGI, through the media has been quick to provide information on motorcycles, less so on the other categories of vehicles.
- On page MFR7 of their supporting documents SGI states "SGI feels that customers with necessary non-recreational vehicle should not be subsidizing recreational vehicles." Who has determined that motorcycles are strictly a recreational vehicle? I suspect police officers performing their duties on motorcycle don't view that as recreational riding. Will SGI create a new class to cover those motorcycles? What SGI "feels" seems to me to be an irrelevant comment. Either it is fact or it isn't. How have they determined that all other vehicles are necessary? Other vehicles on the road are also used in the pursuit of recreation: the truck towing a trailer or hauling a camper or the mini-van hauling passengers to a sporting event, to the cabin or on a summer holiday. Many people own a variety of vehicles but I believe it would be difficult to assess how many of them are truly necessary. In the February 22 Leader-Post, Don Thompson of SGI states motorcycles are not "priority use vehicles", presumably because they are not used year round. Lots of other vehicles are not used year round either. Does SGI have a legislated mandate to determine what are recreational or priority use vehicles? I suspect not. For some people motorcycles may well be their primary

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transportation vehicle for a portion of the year. SGI's message doesn't seem very consistent.

- Of the approximate 25,000 motorcycles registered in recent years about 500 are involved annually in accidents. That represents about 2% of registered motorcycles. For the approximate 1,000,000 other registered vehicles there appear to be about over 100,000 vehicles damaged each year in the PV class alone. If I am interpreting SGI's number correctly of the 700,000 in the PV category over 100,000 are involved in accidents or well over 10%. If this is correct I am shocked that approximately 1 of each 7 vehicles is involved in some type of accident each year regardless of fault. To me this seems like a crisis, even if it isn't causing SGI any particular concern because the premiums cover the costs. Perhaps riding isn't as risky as driving in terms of damaged vehicles. Other than for the sport bike group motorcycles are at fault approximately 50% of the time based on SGI statistics. This is similar to the PV category. A 2% accident rate with approximately 50% at fault doesn't seem like a group bent on destroying itself. Recent media reports state that in the recent 3 winter months there were an additional 10,000 accidents. I suspect not a single one of them was a motorcycle accident so who is really taking risks or exercising poor judgment? How many of those occurred in the course of necessary travel and how many because somebody just chose to go from a to b regardless of road condition? SGI's website talks of the approximate 9000 accidents caused by distracted drivers, many of whom are using cell phones. I don't expect too many motorcyclists are distracted by cell phones, so again who is the biggest group of risk takers? My point is that there are many drivers who regularly take greater risks than motorcycle riders but fare better in insurance treatment because there is a larger pool of premiums to pay for the damages incurred. I have not had an accident in all my years of driving and feel fortunate not to have. I will continue to pay my insurance premiums, but in reality I am subsidizing those who have had accidents and many who have had multiple accidents. I don't know that the 20% fee reduction sufficiently recognizes those who have long term accident free status.
- There is no doubt that when a rider has an accident the injuries may be more severe than those suffered in other autos. To date the only required riding gear is a helmet and even some of them are pretty poor. Perhaps mandating the wearing of proper riding gear such as full leathers or riding apparel with armor in the shoulders, knees, elbows and back could reduce the severity of the "road-rash" type of injury. There are jeans /pants with Kevlar linings which can significantly reduce abrasion injuries. Perhaps SGI / government need to consider mandating a certain amount of protective riding gear beyond helmets and impose fines for those who do not comply. Most long term riders agree that short, tee shirts and sneakers are not appropriate.
- I believe driver training is mandatory before one can operate a car; however there is no mandatory training for new motorcycle riders. The Saskatchewan Safety Council has for years offered such training; perhaps it is time to make it mandatory

- Beyond the financial impact on riders I suspect that some motorcycle dealers will see their business significantly impacted if the amount of registered motorcycles decreases. While that may be good for SGI it may not be so great for businesses that derive some of their revenue from expenditures by motorcycle riders. Riders buy gas, do vehicle repair, eat meals, visit parks and contribute money to the economy and charities in the same ways as other people. Some riders who are SGI customers for other types of insurance may choose to take other insurance business to the competition because of their disgruntlement with SGI's approach to this issue.
- SGI has stated the changes are necessary to avoid having other vehicle classes subsidize motorcycles. Based on my quick calculation of spreading the \$9 million to the other approximately 750,000 light vehicles means that each other registered vehicle would save on average \$12 per year. I suspect most other vehicle owners are not really going to miss that \$12. Most motorcycle riders own other vehicles as well.
- SGI has not suggested any options to the proposed rate increase. Perhaps legislation should be amended limiting the health care benefits provided by SGI to riders, or riders found at fault for the accident. When the cost of repairing damaged snowmobiles became very expensive SGI simply quit providing that coverage as part of the registration process, giving snowmobilers the option to buy coverage through a package policy. Perhaps with some thought that could work here. SGI has not explained why in some other provinces motorcycle insurance can be considerably cheaper than is proposed here. It would be nice to know how some government and private sector insurers are able to do so.
- In section 2.1.2 of their proposal SGI talks about rate fairness and capping rate adjustments in most categories. It seems that because motorcycle registrations are a small portion of their business the same rules have been tossed because SGI has decided to do so, or perhaps they were sending up a test balloon with their proposal and leaving it to the SRRP to make the final decision and take the flak on their behalf.

Why are farm vehicles, specifically cars, SUV's and vans given a reduced insurance rate? They share the same streets and roads and carry out the same activities as other drivers of those vehicles. No other group is granted the same privilege because of their ownership of rural property or because of their occupation. Perhaps if SGI did the analysis they would find other groups that could be given the same lowered rates. This has been a long standing practice by various governments which specifically favors one group and which I consider discriminatory against the large majority of people.

My final general comment is that for the last decade I have observed an increasing number of drivers who have limited respect for the motoring public and seem to lack a basic understanding of the rules of the roads. I also do not see the same amount of enforcement on the highways as I used to observe. Putting those two factors together has, I believe, resulted in a significant increase in the amount of accidents that could be

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easily avoided. Perhaps more enforcement and much steeper penalties for repeat offenders is required. I note that a driver with 20 demerit points pays a \$500.00 surcharge. To encourage drivers to improve their habits consideration should be given to raising the surcharge significantly perhaps to as much as \$2000.00. Driving is a privilege, not a right and people need to recognize that. I note in SGI accident statistics that drivers under age 25 are a high risk group. Perhaps the time has come to increase rates for that group or if not increase rates then have a larger surcharge on accidents where drivers in the age group are found to be at fault. I recognize this wouldn't be popular but if SGI is looking at groups which subsidize other groups then this also needs to be looked at.

It appears the SRRP has four options respecting motorcycle rates: 1) agree with the increase in motorcycle registration fees as proposed by SGI and keep SGI happy, 2) approve some other arbitrary increase which does not really resolve the issue for riders or SGI, 3) reject SGI's proposal outright and recommend they pursue a more fair and realistic increase in the future, which definitely won't satisfy SGI, or 4) approve a realistic rate increase at the moment, say 10 to 25%, and advise SGI to develop a better and more fair method for determining future rate increase for motorcycles, as well as implementing further safety requirements for riders. I note they have introduced a graduated license system for new riders, but it is too early to see if it provides any benefit. Is there a potential win-win here if everyone agrees to work together?

I trust my comments will be considered. While I recognize SGI's concern and position I would like to see what other options might be available, rather than just the single option of a very large rate increase. It is time for some innovative thinking rather than the simple "Lets raise the rates" approach.

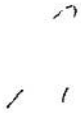
Sincerely,

February 23, 2013

Hello,

Attached is a copy of an email I sent to every member of the Saskatchewan Legislature and to the Saskatchewan Party. This letter concerns motorcycle insurance and SGI management.

Sincerely



Hello,

I am writing to express my concerns about the proposed motorcycle rate increases. I own a 2006 Honda Sport motorcycle that, at the current rates, factoring in my 20% discount for good driving record, costs \$132 per month to register. I register this motorcycle for 7 months per year, or more, depending on the weather. The current cost to register this motorcycle is \$921 for a 7 month season.

With the proposed rate increases, my plates will go up 124% to \$295 per month, or \$2067 for seven months. This is an increase of \$1146 per seven month season.

The CEO of SGI, Mr. Cartmell and his Vice President Don Thompson claim that "In Saskatchewan, motorcycles are a recreational vehicle, not a primary vehicle for year-round use,...". This statement is a gross misrepresentation. I use my motorcycle almost exclusively for all my transportation for seven or eight months of the year. I rarely drive my car during motorcycle season. This Honda Motorcycle has an extremely high build quality and is flawless in its reliability, and makes excellent economical transportation. It is also very easy to park. I am fully equipped with rain and cold weather riding gear.

I cannot afford to pay an extra \$1146 for plates every year. Furthermore, I will not be able to sell the motorcycle. Who will buy a 2006 motorcycle that cost \$300 per month to register? Today I did some internet searches to attempt to place a value on this bike, and found it might, prior to the rate increase, have fetched \$5000. Not anymore. Is it worth 50%? 30%? nothing? Am I out \$5000? Is SGI going to reimburse me for the difference between the February 2013 Blue book value and the amount I could receive after the rate increase? Is it reasonable that myself, or any one, could have anticipated a 124% insurance rate increase several years ago, when I purchased this motorcycle?

The February 21, 2013 Leader post reports: " When asked why not phase in the rate increase for motorcycles over a period of time rather than all at once,

Thompson said it was a tough decision, adding that class of vehicle shouldn't be subsidized when it isn't a person's primary mode of transportation."

Well, motorcycles are my primary source of transportation, for 7 to 8 months of the year, including in the rain, I ride a motorcycle. If I lived in Alberta, my plates and insurance would be \$680. SGI is seeking to impose a de facto ban on motorcycles. SGI may claim they are proposing a rate increase, but this amounts to a ban, for all but the wealthiest recreational users of motorcycles.

Mr. Cartmell was hired by the Saskatchewan Party in 2009. The Saskatchewan Party can refuse to approve this rate proposition if it chooses. Cabinet is not obligated to approve the increases. If these rate increases are applied, I, and many other motorcyclists will hold the Saskatchewan Party accountable. I will not forget this by 2015, (or ever) because I will be reminded every spring when I renew my plates. This proposed rate increase is creating huge animosity towards the Saskatchewan Party, even among car owners who don't own motorcycles. They are asking "why, if the bikers are being hit so hard, are my plates not going down?" Their premiums are going up by about 2.0%.

Mr. Cartmell and Mr Thompson claim that SGI losses \$9 million dollars per year on motorcycle insurance. They claim that other plate buyers are subsidizing motorcycles. They also claim that there are 1.1 million vehicles registered in Saskatchewan. If this is true, each person registering a vehicle will save \$8.17 on their plates if the subsidy for motorcycles is removed. Big deal! Who cares about \$8.17? Everybody subsidizes everybody else anyway. I have disability and health insurance. I also eat a healthy diet and exercise regularly. That means I am subsidizing everybody who does not eat well and exercise, who will therefore cause higher claim costs. So what? You can find subsidies everywhere in life. Yet Mr. Cartmell and Mr. Thompson want to charge me \$1200 per year more to save someone else \$8.17? And in the process, they want to destroy the resale value of my bike. So even if I want to get out of motorcycling, I take a bath. Mr. Cartmell's and Mr. Thompsons attitude is small minded and petty and reflects badly on the Saskatchewan Party.

None of the people who will save \$8.17 on plates will remember in 2015 that the Saskatchewan Party saved them \$8.17. This issue will not cause car owners to rally around the Saskatchewan Party in 2015. However, this issue will motivate me, and many others hit with \$1200 per year increases, to vote against the Saskatchewan Party. I have noted that the constituency of Moose Jaw Wakamow, Prince Albert Northcote, Saskatoon Fairview, and Regina Coronation Park were won

by the Saskatchewan Party by very narrow margins. It does not take many disgruntled bikers to swing these seats. Why would you choose to lose constituencies over \$8.17? Why would you choose to have the reputation of the Saskatchewan Party sullied by two small minded SGI executives?

Both Mr. Cartmell and Mr. Thompson claim that these rate proposals were debated within SGI. However, we are receiving inside information that they rejected most of the internal expert advice on this issue that they received from their own staff. They also claim to have consulted with motorcycle groups on safety and insurance costs issues over the past few years. Yet these same motor cycle groups claim that SGI has been reluctant to take any advice. Both Mr. Cartmell and Mr. Thompson are hell bent on wiping motorcycles off the road, except those owned by friends in their own income bracket. They will give no consideration to easing in rate increases over time, or to providing grandfathering provisions. They insist on using bizarre rational for applying rates to different machines. For example, rates are calculated based on seat position on the motorcycle.

Mr. Cartmell and Mr. Thompson obviously don't care about how this affects the Saskatchewan Party. Where is the upside to the proposed changes? Motorcyclists lose big time. The Saskatchewan Party's reputation is damaged significantly. And for what? \$8.17? If Mr. Cartmell and Mr. Thompson would not have brought the \$8.17 subsidy up in the first place, who would know about it, much less care? Mr. Cartmell and Mr. Thompson are deliberately trying to create a pointless shit storm. Their behavior on this issue is nothing less that mean spirited and petty. They are attempting to use their positions to ambush an entire class of people.

Furthermore, they are using bold faced lies to further their agendas. Motorcycles are *not recreational vehicles* for many of us. They are an important form of transportation. We need more small vehicles, including motorcycles, and scooters, on our roads, not less. In some forward looking cities, motorcycles and scooters do not have to pay for parking at meters, so as to discourage auto congestion, related pollution, and to encourage practical and fuel efficient transportation.

I would not mind paying a larger share on insurance costs had Mr. Cartmell and Mr. Thompson proposed something more reasonable. But this is obscene. The whole proposal should be sent back to SGI who should find someone qualified to do a reasonable job of it. As for Mr. Cartmell and Mr. Thompson: give them pink

slips. Termination with cause...no severance. I also expect the provincial cabinet will block any of this nonsense that might get past the rate review panel.

Thank you for your consideration.

To Whom It May Concern,

I am writing you as concerned biker and home grown resident of Saskatchewan with deep concern over SGI's proposed rate hike for all motorcycles within our province.

This needs to have a stop put to it immediately. We were all just hit with an average 25% increase on August 4, 2012. Due to the length of 2012's riding season (I will add that we are NOT recreational – we are seasonal), SGI has yet to even collect on this last increase and are at us again. Instead of taking time to rationally look at and change the way we are insured they are simply throwing a blanket over the whole riding community. We are not outlaw bikers; we are mothers, fathers, business owners, teachers, lawyers, etc.

We need changes, serious changes – not only to make riding economical again but also to save lives of our friends and family members. New safety standards need to be implemented immediately for new riders.

SGI states that they need \$9,000,000. Currently there are 25,000 insurable bikes in Saskatchewan. When Andrew Cartmell was asked why they don't just put a \$400 fee to each motorcycle he said he felt that the cruiser category shouldn't be subsidizing the sport bike category yet the cruisers are seeing on average of \$400 per bike per year anyways.

SGI has also stated that cars and trucks have been subsidizing motorcycles in the past – while I couldn't find exact numbers on how many vehicles are registered in Saskatchewan I did however find the number of 540,000 that received a rebate of \$84 on 2006 – going off of those numbers alone (which I'm sure is low) it balances out to \$16.66 a year – on average of \$1.38 per vehicle per month. This is the tactic that SGI has used to stir up public debate trying to put vehicle owners against motorcycle owners yet SGI only says SUBSIDIZES they do not bring out the trivial numbers.

I ask you to shut down this proposal immediately and allow all concerned riders to work with SGI to change the whole motorcycle licensing procedure.

Thank you for your time and I look forward to your reply.

Sincerely,

February 27, 2013

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

To Whom It May Concern,

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 I wish to provide my feedback to this rate increase.

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.

My wife and I both ride motorcycles, and we checked online to determine how much our insurance costs would increase if the proposal is passed. Combined, **my wife and I are expecting an increase of \$3,024 per year (a 114% increase)** for my sport-touring motorcycle and her cruiser. Being a lower income family, this increase prohibits us from being able to afford this valuable form of recreation and it saddens us greatly to lose the opportunity for our family to spend this time together. At the proposed rates, the insurance costs for my motorcycle will be more than the value of the bike itself! This is just not reasonable.

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. My wife and I have been riding motorcycles for over 10 years without incident, however SGI fails to take this into account with their wide sweeping increase.

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.) There are many other options available to reduce the incident rate of unsafe drivers, and I implore you to encourage the evaluation of these options as alternatives to the rate increase.

Please do not allow SGI's 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.

Sincerely, 

February 27, 2013

Saskatchewan Rate Review Panel
P.O. Box 1301
SASKATOON SK S7K 3N1

Dear Panel Members:

Let me start by saying that I'm 61 years old and have been riding motorcycles for 37 years. I have not had an accident. Motorcycles are an integral part of my life and my preferred mode of transportation, weather permitting.

In the 2012 Saskatchewan Auto Rate Review Report – Section 26, Page 4, titled Implementation of Rate Review Recommendations, it said:

“Recommendation #8

That the Saskatchewan Auto Fund, in its upcoming Stakeholder Insurance Product Offering Review, include consideration of at least the following topics review:

- Motorcycle safety and driver training
- (5 other topics also identified).
-

Response

SGI appreciates the Panel's Interest and shall consider the Panel a Stakeholder who will be consulted when a review takes place.”

The Saskatchewan Auto Fund (SAF) response did not say what action would be taken on the recommended review of motorcycle safety and training and it did not provide a date when the review would commence, nor finish.

My questions to you are:

- Did SAF review motorcycle safety and driver training in 2012?
- How much of the \$17,285 Safety Training Program funding was allocated and spent on motorcycle safety, training and education from 2010 to 2012?
- How much was allocated and spent on motorcycle driver training from 2010-2012?

February 27, 2013

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- Were expenditures for motorcycle safety, training and education commensurate to motorcycle collisions in 2012?
- Or did SGI “do nothing” for motorcycle safety, training and education?
- The cost of motorcycle license plates increased 40.6% from 2007-2012. Did raising the cost of license plates contribute to the proficiency of motorcycle operators?

Please ensure SGI takes responsibility for their failed past policies, and moves forward in a meaningful way by providing driver training and education to motorcycle operators and the general public – NOT by raising the cost of some plates an unprecedented 459%.

r

Saskatchewan Rate Review Panel

Re: SGI 2012 Rate Application

PO Box 1301 Saskatoon, S7K 3N1

Good day,

I am writing in regards to the Saskatchewan Government Insurance's plan for a rate adjustment for motorcycles in August 2013.

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 discount 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 SGI's 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.

Sincerely,

Saskatchewan Rate Review Panel
PO Box 1301
Saskatoon, SK
S7K 3N1

February 20, 2013

RE: Proposed SGI motorcycle insurance rate increase

To whom it may concern;

As a Saskatchewan motorcyclist, I wish to voice my concerns to the proposed motorcycle rate increases and how it will affect riders, the values of their motorcycles and motorcycle retailers.

Concern 1 – Lack of sufficient classes of motorcycles

SGI currently has only 3 classes of motorcycles that cover a broad range of types of motorcycles currently manufactured by Honda, Suzuki, Yamaha, etc. According to the Honda's website, they currently manufacture 7 categories of motorcycles. According to Suzuki's website, they currently manufacture 9 categories of motorcycles. The most common terms used by industry manufacturers are:
Cruiser, Sport, Touring, Sport Touring, Standard, Dual Sport & Scooter.

This is important because the 3 classes that SGI currently uses are not an accurate representation of the types of motorcycles currently manufactured. For example, a Suzuki GSF1200 which Suzuki identifies is in their Sport Touring category would cost the same to insure as the same year Suzuki GSX1300R which Suzuki puts in their Sportbike category. Even though these 2 motorcycles have similar sized engines, their power output is worlds apart as below:

Suzuki GSF1200 – 100 horsepower / 67 foot-pounds torque / top speed – 145 mph

Suzuki GSX1300R – 175 horsepower / 99 foot-pounds torque / top speed – 190 mph

Conversely, a motorcycle with an engine that is half the size of the above examples will be much cheaper to insure although puts out power and torque very similar as seen below:

Honda CBR600RR – 115 horsepower / 49 foot-pounds torque / top speed – 160 mph

(Motorcycle specs taken from www.motorcyclenews.com and print offs have been enclosed.)

Concern 2 – Motorcycle Depreciation Due To Cost To Insure

The proposed motorcycle rate increases will leave many motorcyclists unable to afford to insure their particular motorcycle. The increases for some classes of motorcycles carry a 1 year annual premium that exceeds the value of the many motorcycles in that class. This will force many motorcycle owners to try to sell their motorcycle. The cost to insure that same motorcycle will also make it nearly impossible for the owner to sell to a new owner that can afford to pay the very high premiums.

Concern 3 – Motorsports Retailers

Even though I do not work in the motorsports retail industry, I know that as a consumer this industry has been struggling for many years due to the recession. Cost to insure certain types of motorcycles will prevent Saskatchewan dealers from being able to sell those types of motorcycles and therefore hitting their bottom line of already razor thin profitability. These rate increases could cause staff layoffs, reduced benefits and income and perhaps even business closure for these Saskatchewan retailers.

Summary & Solutions

I certainly understand that claims for damage and injury from motorcycles present a very real problem for SGI on a go forward basis. I would hope that SGI and the Rate Review Panel would consider a course of action that would ensure that "abuser" pays rather than "user" pays for motorcyclist. As a responsible adult rider, I applaud the positive steps already taken by SGI to make the Motorcycle Safety Course mandatory. I would propose that if a rider were to be involved in a motorcycle accident that the rider must take or even re-take the Motorcycle Safety Course as a refresher of safe riding habits and accident avoidance techniques. It is also my hope that SGI is able to empower our police service to suspend or revoke licenses of riders who have a proven track record of irresponsible and dangerous riding habits. I am truly mortified whenever I see a rider put their life and the life of others at risk with tremendous speed, acceleration, wheelies and other dangerous stunts that I am sure are at the root of the proposed motorcycle rate increases.

In closing I wish to express my love for motorcycling and it is my sincere hope that more effective solutions to the cost of claim for motorcyclists can be found rather than wide and sweeping cost increases that penalize many for the mistakes and irresponsibility of the few.

Please feel free to contact me to answer any questions or for additional comments.

Respectfully,



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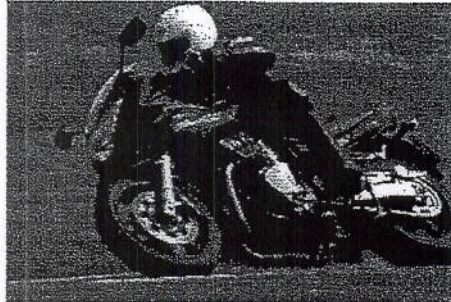
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Suzuki GSF1200 Bandit (1996-2006)

Used price range [View Suzuki GSF1200 BANDIT bikes for sale to see current asking prices](#)

Engine size 1152cc
Power 100bhp
Top speed 145mph
Insurance group 13

	MCN ratings	Owners' ratings
Overall	★★★★★	★★★★★
Engine	★★★★★	★★★★★
Ride & Handling	★★★★★	★★★★★
Equipment	★★★★★	★★★★★
Quality & Reliability	★★★★★	★★★★★
Value	★★★★★	★★★★★

from £1

MCN overall verdict ★★★★★

The Suzuki GSF1200 Bandit is one of biking's true bargains. Grunty Suzuki GSX-R1100 derived engine, decent handling for its day and simple to tune up should you require more lairy A roads fun. The 2000 onwards GSF1200 Bandit's are more touring based, bit softer, but the finish is slightly better.

Engine MCN rating ★★★★★
Owners' rating ★★★★★

The engine in the Suzuki GSF1200 Bandit a really tough, torquey old motor from the 80s and by simply junking the stock end can on the 1996-99 Suzuki Bandits you can get another 15bhp from it - handy. Later versions are slightly better on fuel and have a tougher clutch.

Ride and Handling MCN rating ★★★★★
Owners' rating ★★★★★

The Suzuki GSF1200 Bandit was never the best handling big retro around in the 90s and the 2000 onwards modifications made the bike feel even mushier, more vague, when pushed hard on bumpy roads. The GSF1200 Bandit is more stable than the [GSF900 Bandit](#), especially at the front end, but it's no [Suzuki GSX-R750](#) that's for sure.

Equipment MCN rating ★★★★★
Owners' rating ★★★★★

Audioengine D1 24-Bit DAC Computer Interface, Black
CDN\$ 169.65

Quality and Reliability MCN rating ★★★★★
Owners' rating ★★★★★

The overall finish on the early Suzuki GSF1200 Bandit wasn't great. The bikes look shabby pretty quickly and although the engine wears well, the suspension and braking need regular attention or the bike begins to handle like a Lambrini girl on a hen night.

Value MCN rating ★★★★★
Owners' rating ★★★★★

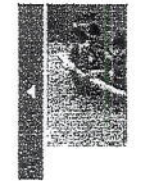
There are loads of GSF1200 Bandits to choose from on the used market and for relatively low money, you

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Suspension and braking are adequate on the Suzuki GSF1200 Bandit, but nothing special. The six pot callipers on the 2000 onwards bikes are loads better. The later Suzuki GSF1200S Bandit is a comfortable semi-tourer, and has stainless steel downpipes, decent lighting, bigger half fairing.

week, then let you play silly buggers at the weekend. The original Suzuki GSF1200N Bandit still has a certain raw-edged, brutal charm. Find a [Suzuki GSF1200 Bandit for sale](#).

Insurance

Insurance group: 13

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Model History

1996: Suzuki 1200N/1200S Bandit models launched.
 2000: Engine receive 116 tweaks, chassis updated with new fairing, brakes, seat, shorter wheelbase.
 2004: Suzuki GB chop £450 off list price.
 2005: Price drops another £300.

Other Versions

None.

Specifications

Top speed	145mph	Engine size	1152cc
1/4-mile acceleration	11.3 secs	Engine specification	16v, In line four, 6 gears
Power	100bhp	Frame	Steel tubular cradle
Torque	67ftlb	Front suspension adjustment	Preload
Weight	214kg	Rear suspension adjustment	Preload, compression
Seat height	835mm	Front brakes	Twin 310mm disc
Fuel capacity	19 litres	Rear brake	240mm disc
Average fuel consumption	35mpg	Front tyre size	120/70 x 17 in
Tank range	130 miles	Rear tyre size	180/55 x 17 in
Insurance group	13		

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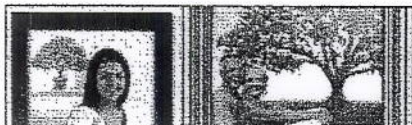
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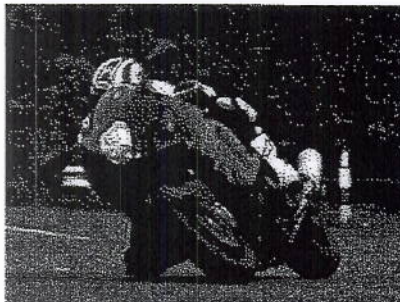
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Suzuki GSX1300R Hayabusa (1999-2007)

New price £6,649
Used price range [View Suzuki GSX1300R HAYABUSA bikes for sale to see current asking prices](#)

Engine size 1299cc
Power 175bhp
Top speed 190mph
Insurance group 15

Overall
Engine
Ride & Handling
Equipment
Quality & Reliability
Value

MCN ratings	Owners' ratings
★★★★★	★★★★★
★★★★★	★★★★★
★★★★★	★★★★★
★★★★★	★★★★★
★★★★★	★★★★★
★★★★★	★★★★★

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MCN overall verdict ★★★★★

The original Suzuki GSX1300R Hayabusa is still one seriously quick motorcycle, possessed of enormous acceleration and breathtaking top speed. True, the GSX1300R Hayabusa doesn't quite handle all that power (and weight) too brilliantly sometimes, but it remains a supremely comfortably long range missile, that always delivers a shot of raw adrenaline. Latest version is better yet.

Engine MCN rating ★★★★★
 Owners' rating ★★★★★

The original Suzuki GSX1300R Hayabusa is very simple, yet brutally effective four cylinder monster, the 1299cc engine is bulletproof, doesn't chin fuel too badly at semi-sane speeds and the fuel injection works very efficiently too. The amount of midrange torque that the GSX1300R Hayabusa produces is especially impressive and makes fast road riding ridiculously easy. New version is better though.

Ride and Handling MCN rating ★★★★★
 Owners' rating ★★★★★

Here the GSX1300R Hayabusa has issues. First off, it has a semi-touring kind of ride, with soft-ish suspension that allows the front end to squirm and move around under hard braking. And talking of brakes, Suzuki GSX1300R Hayabusa's tend to fade a bit under repeated hard use from 150mph plus speeds - which are achieved in about 12 seconds on this bike. As a sports-tourer, the GSX1300R Hayabusa is definitely more touring than sporty in its overall

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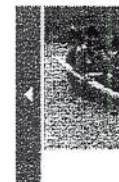
Quality and Reliability MCN rating ★★★★★
 Owners' rating ★★★★★

Reliability is generally excellent with the Suzuki GSX1300R Hayabusa, although rear wheel bearings have been known to collapse occasionally at relatively low miles. The real problem with long term GSX1300R Hayabusa ownership is the quality of the finish on many components, which is poor. It rusts, it pits, it discolours its alloy, unless you really keep on top of it and clean every nook and cranny. Exhausts rot too.

Value MCN rating ★★★★★
 Owners' rating ★★★★★

As the Suzuki GSX1300R Hayabusa reaches the end of its current lifespan, there should be some excellent

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handling.

Equipment

MCN rating ★★★★★
Owners' rating ★★★★★

That ugly fairing on the Suzuki GSX1300R Hayabusa works very well, not only at punching holes in the atmosphere at 180mph, but at keeping some bad weather off the rider too, but the new version is better still. Good headlight, comfy rider and pillion accommodation, four bungee hooks and some underseat storage - plus throwover panniers can be made to fit all total up to make the Suzuki GSX1300R Hayabusa a capable tourer. Excellent grabrail too.

deals to be had on the existing model, which is essentially unchanged from 1999. It's a tried and trusted rocketship, and a genuinely capable touring bike, although it does eat rear tyres every 1500-2000 miles, so book a couple of tyre stops on your European tour if you're taking a GSX1300R Hayabusa. Find Suzuki a [GSXR1300 Hayabusa for sale](#).

Insurance

Insurance group: 15
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Model History

1999: Suzuki GSX1300R Hayabusa launched.
2001: 186mph restricted version appears.
2007: Replace by all-new model (see separate review).

Other Versions

Suzuki GSX1300R Hayabusa RZ: Special black painted frame, otherwise same bike.

Specifications

Top speed	190mph	Engine size	1299cc
1/4-mile acceleration	10.4 secs	Engine specification	16v, in line 4, 6 gears
Power	175bhp	Frame	Aluminium twin spar
Torque	99ftlb	Front suspension adjustment	Preload, rebound, compression
Weight	215kg	Rear suspension adjustment	Preload, rebound, compression
Seat height	805mm	Front brakes	Twin 320mm discs
Fuel capacity	22 litres	Rear brake	240mm disc
Average fuel consumption	35mpg	Front tyre size	120/70 x 17 in
Tank range	160 miles	Rear tyre size	190/50 x 17 in
Insurance group	15		

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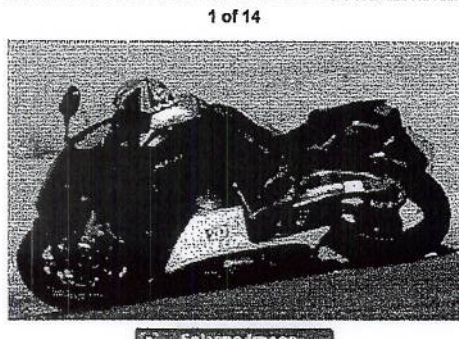
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Honda CBR600RR (2003-2006)

Used price range [View Honda CBR600RR bikes for sale to see current asking prices](#)

Engine size 599cc
 Power 115bhp
 Top speed 160mph
 Insurance group 15

from £1

	MCN ratings	Owners' ratings
Overall	★★★★★	★★★★★
Engine	★★★★★	★★★★★
Ride & Handling	★★★★★	★★★★★
Equipment	★★★★★	★★★★★
Quality & Reliability	★★★★★	★★★★★
Value	★★★★★	★★★★★

MCN overall verdict ★★★★★

Barely related to the long-running all-round [Honda CBR600F](#) – the Honda CBR600RR is a track biased missile – and an excellent one. On the road, the 'F' version is a better bet for most with a more roomy riding position, stable handling and a less revvy engine but get the Honda CBR600RR on the track and it's in its element.

Engine MCN rating ★★★★★
 Owners' rating ★★★★★

A 599cc in-line four is the staple lay out for a sports 600, with good reason – it works brilliantly. The Honda CBR600RR needs revving to extract all its 115 claimed bhp and with the red line at 15,000 rpm you'll feel like a MotoGP rider as you do it. Like so many fuel injected Hondas, the Honda CBR600RR doesn't manage many MPG.

Ride and Handling MCN rating ★★★★★
 Owners' rating ★★★★★

Clever rear system mounts the Honda CBR600RR shock in the swingarm like a MotoGP bike. While not the lightest in its class, the Honda CBR600RR's a superb handling motorcycle. Quick steering yet pretty stable on a smooth track with huge angles of lean achievable. Brakes are hard to fault too. But Honda CBR600RR can be slappy on the road.

Equipment MCN rating ★★★★★
 Owners' rating ★★★★★

Audioengine D1 24-Bit DAC Computer Interface, Black
 CDN\$ 168.65

Quality and Reliability MCN rating ★★★★★
 Owners' rating ★★★★★

The Honda CBR600RR's no match for the Hondas of 15 years ago (when less environmentally friendly but more durable paints were in use) but still a well finished motorcycle. '05 onwards Honda CBR600RRs have stainless downpipes. Honda recalled some 2003 and 2004 motorcycles to correct a fault which might have caused the rear brakes to seize. Official UK Honda CBR600RR should have been done but check parallel imports.

Value MCN rating ★★★★★
 Owners' rating ★★★★★

Competition's hot in this class. Two year updates and

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comprehensive for a track biased machine. Under seat storage space on the Honda CBR600RR is almost nil thanks to the exhaust system. Comfort's ok in short bursts and better at speed when wind pressure takes the weight off your wrists. Honda CBR600RR Pillion's had better be brave.

four year major overhauls are common on the sportys 600s. When you buy your Honda CBR600RR dictates exactly what you pay. If you're buying a Honda CBR600RR new, don't pay full list price unless it's spring and you're getting an all-new Honda CBR600RR. Find a [Honda CBR600RR for sale](#).

Insurance

Insurance group: 15

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Model History

2003: Original Honda CBR600RR model launched.
2005: Updated Honda CBR600RR with USD forks, 6kg less weight, radial brakes, suspension mods and more.

Other Versions

None.

Specifications

Top speed	160mph	Engine size	599cc
1/4-mile acceleration	11.4 secs	Engine specification	16v, in-line four, 6 gears
Power	115bhp	Frame	Aluminium twin spar
Torque	49ftlb	Front suspension adjustment	Preload, rebound, compression
Weight	163kg	Rear suspension adjustment	Preload, rebound, compression
Seat height	820mm	Front brakes	Twin 320mm discs
Fuel capacity	18 litres	Rear brake	220mm disc
Average fuel consumption	35mpg	Front tyre size	120/70 x 17
Tank range	135 miles	Rear tyre size	180/55 x 17
Insurance group	15		

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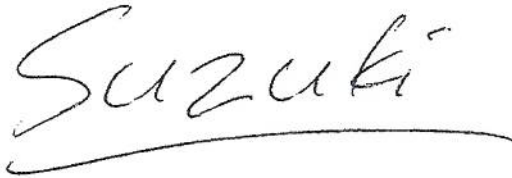
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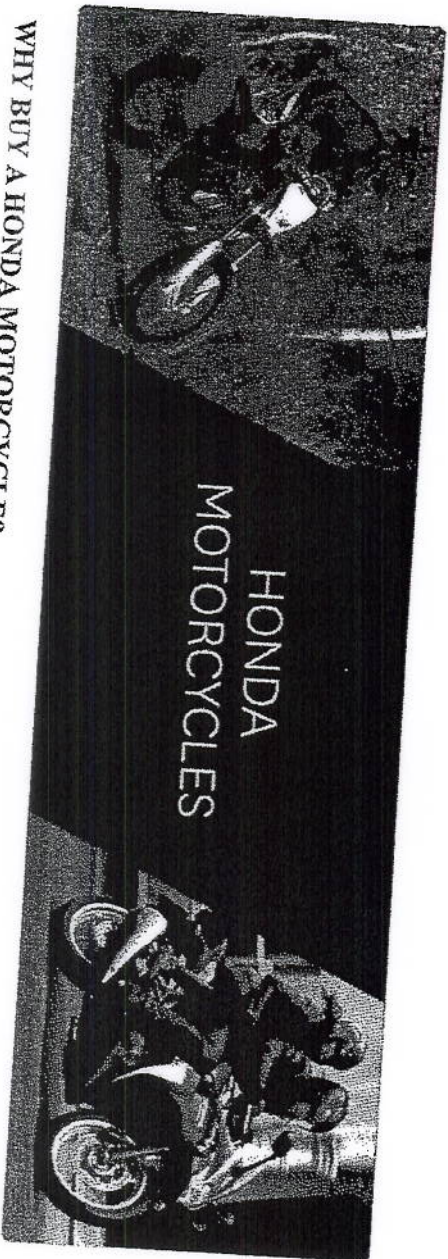
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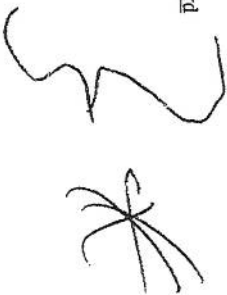
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Saskatchewan Rate Review Panel
Re: SGI 2012 Rate Application
PO Box 1301 Saskatoon, S7K 3N1

Good day,

I am writing in regards to the Saskatchewan Government Insurance's plan for a rate adjustment for motorcycles in August 2013.

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 discount 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 SGI's 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.

Sincerely,

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

February 17, 2013

Good day,

I am writing in regards to Saskatchewan Government Insurance's planned rate adjustment for August ~~2012~~²⁰¹³. 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.

Sincerely, 

February 19, 2013

Saskatchewan Rate Review Panel
PO Box 1301
Saskatoon, SK S7K 3N1
Input@saskratereview.ca

Good day,

RE: SGI 2013 Motorcycle Rate Increases

I am writing in regards to Saskatchewan Government Insurance's proposed rate adjustment for 2013.

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, cleaner, as well as more enjoyable.

This rate increase is targeting some motorcycles at an increase of 73%. For some motorcycle owners, this could mean their rates increase upwards of 331% of old rates. In some cases, insuring a motorcycle for a full year would cost more than what it is worth. 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 SGI 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 similar safety-training discounts here would reward safe drivers, while encouraging those who are not-so-safe to improve their skills and training. Additionally, incorporating higher insurance rates into the graduated motorcycle license program for less experienced riders as well as for operators who have been in at-fault accidents would more accurately target the responsible demographic for SGI motorcycle claims. Overall, this would work towards reducing the number of accidents, claims, and losses through SGI, rather than just taking more money from safe motorcycle owners to pay for unsafe ones. These safety discounts and targeted rate increases for inexperienced/unsafe operators would require minimal effort to incorporate on SGI's part.

SGI's proposed 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 drastically reduce the number of motorcyclists (regardless of the skill or safety of the operator) who are willing to contribute to such exorbitant insurance rates and surcharges.

Do not allow SGI's 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.

Respectfully,

February 19, 2013

Saskatchewan Rate Review Panel
PO Box 1301
Saskatoon, SK S7K 3N1
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Respectfully,



Good Day,

I am writing you regarding to S&T's proposed rate adjustment concerning our vehicles, but mainly our motorcycle.

S&T's strategies for dealing with motorbikes is simply unfair, and they have done nothing to reduce motorbike accidents.

In the spring of 2011, after a close call on the bike, I phoned S&T to ask what was being done to remind motorists that motorbikes were back on the roads. I was told there was an ad out on local TV stations. I have yet to see that ad. And the woman I spoke with was extremely rude. Our close call was the result of a vehicle not stopping (at a stop sign) before entering a highway. Next time you drive down a back highway take notice of how many people actually do. I would be very interested to know how many of these bike accidents are caused by inattentive, texting, or drunk drivers. My guess is that the percentage is very high. Luckily our bike did not go down that day.

I would like to respond to S&T's president's comment on how everyone is subsidizing motorcycles.

I am 52 and my husband is 58 years of age. We have both been driving since we were 16. My husband has accumulated more than 100,000 KM experience on various touring bikes. Neither of us has had an accident or claim for over 35 years, but our rates continue to rise. We currently own 3 vehicles and a bike.

So Mr President who is subsidizing who?
I have subsidized vehicle owners for 35 years. ~~And~~
~~And~~ I have not accumulated speeding tickets or any other traffic violation.

It is bad drivers that need to be penalized, not people who obey the laws and look after their vehicles. I feel its extremely unfair to anyone who has a good driving record, but especially responsible ~~to~~ motorcyclists. We have to drive very defensively just to keep the bike upright, not to mention their lives.

February 18, 2013

Saskatchewan Rate Review Panel
PO Box 1301
Saskatoon, SK
S7K 3N1

Dear Sir,

I am writing to express my concerns about the proposed motorcycle rate increases. I own a 2006 Honda Sport motorcycle that, at the current rates, factoring in my 20% discount for good driving record, costs \$132 per month to register. I register this motorcycle for 7 months per year, or more, depending on the weather. The cost to register this motorcycle is \$921 for a 7 month season.

With the proposed rate increases, my plates will go up 224% to \$295 per month, or \$2067 for seven months. This is an increase of \$1146 per seven month season.

The CEO of SGI, Mr. Cartmell claims that "In Saskatchewan, motorcycles are a recreational vehicle, not a primary vehicle for year-round use,...". This statement is a gross misrepresentation. I use my motorcycle almost exclusively for all my transportation for seven months of the year. I rarely drive my car during motorcycle season. This Honda Motorcycle has an extremely high build quality and is flawless in its reliability, and makes excellent economical transportation. It is also very easy to park.

We need more small vehicles, including motorcycles, and scooters, on our roads, not less. In the face of global warming, our society should be seeking to eliminate large trucks (not used for business) and luxury SUVs from our roads. In some forward looking cities, motorcycles and scooters do not have to pay for parking at meters, so as to discourage auto congestion, and to encourage practical and fuel efficient transportation.

But not so in backwards, red-neck Saskatchewan. Instead, SGI is seeking to impose a de facto ban on motorcycles. SGI may claim they are proposing a rate increase, but this amounts to a ban, for all but the wealthiest recreational users of motorcycles.

I cannot afford to pay an extra \$1146 for plates every year. Furthermore, I will not be able to sell the motorcycle. Who will buy a 2006 motorcycle that cost \$300 per month to register? Today I

did some internet searches to attempt to place a value on this bike, and found it might, prior to the rate increase, have fetched \$5000. Not anymore. Is it worth 50%? 30%? nothing? Am I out \$5000? Is SGI going to reimburse me for the difference between the February 2013 Blue book value and the amount I could receive now? Is it reasonable that myself, or any one, could have anticipated at 224% insurance rate increase several years ago, when I purchased this motorcycle? No! When making a rational purchase decision I considered the capital cost, operating cost, including insurance, and depreciation rates and resale value. At the time I purchased this motorcycle, I calculated I could afford the machine. Every other motorcyclist in Saskatchewan went through this same calculation. None could have reasonably expected these massive rate hikes. Yet many of us are now faced with unsustainable operating costs and greatly reduced resale values. We are all faced with massive losses because a large, government controlled monopoly has decided to ambush an entire class of people.

Had I been given ample, reasonable notice of an impending change in policy (i.e., the new rates), I would not have purchased this class of motorcycle, or perhaps, any motorcycle. Most motorcyclists are in the same boat.

I resent the lack of warning by SGI. It is incumbent upon large government controlled monopolies to provide adequate lead time for such draconian changes, in order that individuals can make rational decisions with complete information. Motorcycles are capital purchases with a long lifetime. Because there is no completion, we cannot go elsewhere for insurance. SGI has not given adequate, responsible notice.

The rates on the existing motorcycle fleet in Saskatchewan needs to be capped indefinitely, as long as these are registered in Saskatchewan. If you wish to remove the cap for 2014 model year bikes, or other bikes not previously registered in Saskatchewan, but imported from elsewhere, I would still disagree, but this would at least be fairer. At least potential purchasers would be able to make a rational decision to purchase.

I urge you to resist SGI's ridiculous proposal. Their proposal is already causing lost revenues for SGI. I am in the process of shopping for alternatives for my SGI Home Pak (\$810 annual premium) and two SGI auto package policies (\$180, and \$223 premium per year) in retaliation for the proposed motorcycle rate increase. I have spoken with many very angry motorcyclists, many of whom are re-evaluating their insurance portfolios with a view to boycotting SGI.

You can also expect considerable civil disobedience if these rates are approved, in the form of unregistered motorcycles using Saskatchewan roads. "Oops, sorry officer, I forgot to renew my plates". I would not endorse this behavior, but the police won't catch all of them.

SGI can also expect numerous fraudulent claims for "stolen bikes", from owners who could not sell bikes for which they can no longer afford to register.

SGI's behavior is extremely irresponsible, will provoke more irresponsible behavior, and will cause irreparable damage to customer relations and damage SGI revenues.

Please reject SGI's extreme irresponsibility and consider other ways of improving road safety.

Thanks

April 10th, 2013

Saskatchewan Rate Review Panel
PO Box 1301
Saskatoon, SK
S7K 3N1

Dear Panel Members:

First of all, our organization would like to thank you for your time and the opportunity to speak at the open forum.

After listening to SGI Management's presentation, we admit to being a bit overwhelmed. Statistics were presented in percentages in one segment and dollars in another comparison. I'm sure Mr. Cartmell was doing his best to be completely open and transparent in his presentation, but often in an industry as specialized as insurance, what is common to the insiders, seems confusing to the casual listener. What we don't want or need is this confusion turning to suspicion.

Our organization, and I'm sure your panel, would like to get a clearer view of the statistics SGI is using, to confirm in our minds the data is both valid and being used in the correct context with respect to the specialized issues concerning motorcycles.

To this end, we respectfully request the opportunity to have our own representatives, which would include our own actuary question SGI representatives in your presence. We are aware this is relatively common practice in other jurisdictions, and probably should be included here. The public forums are not the place for this.

We hope to have a response to this request prior to the April 22nd open forum in Saskatoon.

Thank you for your kind consideration.

Yours truly

March 21, 2013

I am disappointed that you interfered with SGI's proposal to have motorcycle owners pay for their own insurance. You admitted the decision to do this was because of the objections that you heard, rather than allowing the proper business decisions to be made by SGI officials. They are very good leaders who were trying to behave as any good insurance company would.

I believe your decision making process is wrong because you have perpetuated the business model in which every time a motorcycle owner buys insurance, SGI loses money. This then needs to be found from other sources. Of course some amount of subsidy is standard in insurance, but this one needed a big correction. With your capped rate increase it will take many years to arrive at a breakeven point.

It is also interesting that you have done this before the rate review panel had an initial chance to weigh in. Why, then even have a rate review panel? I am sure they are very intelligent people able to make decision with everyone's best interest in mind, including motorcycle owners.

I am also disappointed to have to pay more from my pocket to subsidize motorcyclists' insurance. It costs what it does for a reason. So be it. Motorcycle owners can decide if they can afford to buy insurance, just like we have to pay to insure second vehicles, boats, ski doos, etc. And businesses that sell motorcycles may have some hardships, but so do many trying to pay for car insurance.

Of course, the reason insurance is so high is because of injuries, which we also subsidize through initial health care costs until SGI pays for rehab or income replacement, etc.

Please help me understand your decision making process. What is the reasoning behind interfering with SGI's proposal? Why did you intercept the rate review panel process? Thank you for your time.

Sincerely,



Cc: Rate Review Panel

Saskatchewan Rate Review Panel
P.O. Box 1301
Saskatoon SK
S7K 3N1

Dear Panel:

SGI's proposed 2013 rate increase cannot be approved in good faith.

The "Terms of Reference" of February 6, 2013 ask the panel to consider if the rate increase is reasonable in the context of each vehicle class paying sufficient premiums to minimize cross subsidization. With the proposed 2013 rate change, 100% of motorcycles would be "within 5% of adequate". Compare this to commercial light trucks, police cars, and buses where zero (0) percent of the vehicles are within 5% of adequate. Even private passenger vehicles are not fully adequate, with only 97.5% fully covering their own costs.

With the proposed rate changes, SGI would have motorcycles subsidizing other passenger vehicles, and this is neither fair nor reasonable.

The "Terms of Reference" ask the panel to consider interests of the Crown Corporation, its customers, and the public. Customers are interested in protection from large rate increases, while stable, fair and reasonable rates are preferred. The proposed increase to motorcycle rates meets none of these objectives.

The average rate increase for Saskatchewan vehicles is \$28 versus \$964 for motorcycles. The increase for motorcycles is almost 35 times greater than that for regular motorists! Consider that rate increases for motorcycles were 9.0, 13.4 and 18.2% for 2007, 2009 and 2012 respectively. In this context, a 70% rate increase in 2013 seems unreasonable.

The "Terms of Reference" require the Panel to consider "as given" that insurance coverage through the Saskatchewan Auto Fund is mandatory. Indeed, since motorcycle owners cannot seek insurance elsewhere, the proposed rate increase becomes especially outrageous. The Panel is urged to reject the proposed increase.

Respectfully, the Minister of Crown Corporations is asked to withdraw, re-issue, or amend the "Terms of Reference" to allow consideration for single versus multi-source insurance. Additionally, the Panel is asked to suspend motorcycle rate increases until insurance becomes available through providers other than SGI.

Consider for a moment that a benefit of a Crown Corporation might be provision of equitable service to all Saskatchewan residents. For those in the minority whose service may be relatively costly, a Crown may allow for reduction of the expense to a reasonable level, with minimal impact to those in the majority. For example, motorcycles represent only a very small portion of licenced vehicles, and therefore rates similar to regular private vehicles may be provided with negligible impact to rates as a whole.

If this premise is accepted, then minimizing cross-subsidization is contrary to the very notion of a Crown Corporation, and therefore severe rate increases should be accompanied with the opportunity to seek insurance elsewhere.

Please consider that most motorcycle owners also pay insurance for an additional primary vehicle, and therefore as a whole pay more for insurance than regular motorists. Effectively, motorcyclists already subsidize themselves.

Additionally, SGI is respectfully asked to explain:

From the annual report, "In 2011, customers were asked to rate their satisfaction with rates. The Auto Fund was under target with a score of 60.2% of customers indicating they were satisfied with rates... In 2012, a new measure will be used." How does the Auto Fund think the proposed motorcycle rate increases will impact customer satisfaction?

The Actuary's report dated February 11, 2013 (Section 6, Part 2, Summary of Dollar and Percent Caps) shows that of the 11,192 motorcycles, there were 10,966 that received a cap. Why then does the Auto Fund's 2013 Rate Proposal show that of the 25,600 motorcycles none receive a cap?

A future index rate of 3% accounts for inflation during the following year. Is this a reasonable estimation, given that the consumer price index (CPI) has been below 2% for three of the past four years, and only three times in the past twenty years has the CPI exceeded 3%?

The Auto Fund's rate application Section 7 (Rationale for Differences between Indicated and Requested Rates) states: if the indicated rate change is greater than 100% and the premium is \$1000 or greater (for example sport motorcycles) then the percentage cap will be 30%. Why then is the average proposed rate increase for motorcycles 70%.

The Panel is urged to reject the proposed increase.

Sincerely, 