

Public email responses to SGI proposed rate increase

Received February 18, 2013

I have a perfect driving abstract without tickets or accidents. How can you justify gouging me with increases like this? Charge the offenders and the "at fault" people, not ones who drive with care and caution.

Your profit margin shouldn't be my problem. Thanks for turning my passion into an unaffordable hobby.

Thanks for making my motorcycle worthless on the sellers market as well.

As an avid motorcyclist for my entire life and a (rapidly becoming disillusioned) supporter of the sask party I must surely protest this ridiculous example of banditry that is SGI's plan to raise motorcycle insurance rates by 73 percent, come on who does this shit in a democracy. Because of this and similar acts of insanity enacted by both sask power and sasktel. I must say if in a booming economy, the only one in the nation and you have to do this to your citizens, to hell with it dissolve the crowns which ive supported for a lifetime and bring on privatization this is simply too bizarre!!!

In regards to the motorcycle increase being raised 73% I think it is an unfair and outrageous increase. I feel as though it is illegal for mortgage rates to be increased so much over a period of time and I feel like it is unfair to increase rates so astronomically in such a short period of time.

As well I do not feel as though good riders should pay for those riders that do not drive safe or within their limits. I have owned a sport motorcycle for over 12 years and never had an accident with a motorcycle. I do not feel as though experienced riders should pay the price for those who choose to ride foolishly or unsafe.

I think this increase is very unreasonable to expect people to pay in such a short time frame. I think several people will sell their bikes if this increase goes through and that is not environmentally wise.

I hope you will consider your customers when you think about these increases. With the direction SGI is going I would not be opposed to having more choice when it comes to insuring vehicles, homes and all other aspects of insurance. It does not seem as though the crown corporations are considering customer needs at a reasonable rate.

Sincerely,
concerned customer

I am a small business owner and motorcycle enthusiast from Saskatoon. I feel obliged to write you this evening in regards to the ridiculous rate hikes proposed by SGI for motorcycle insurance. While I am not sure if you can do anything about this situation, I would appreciate if you could take a moment to look at the following links:

<http://saskatoon.ctvnews.ca/sgi-proposing-rate-hikes-1.1158769>

[http://www.sgi.sk.ca/pdf/rateproposal/Aug31-2013/motorcycles LV.pdf](http://www.sgi.sk.ca/pdf/rateproposal/Aug31-2013/motorcycles_LV.pdf)

If you could take the time to read the comment section in the first article, you will see the general attitude of other riders in our community. The proposed increase has moved some vehicles to nearly \$3500 a year to insure.

This proposed insurance rate increase is turning away new motorcycle riders from purchasing motorcycles from local businesses, and thus hurting the local business economy. It is stopping people from using a more fuel efficient mode of transport, forcing single motorists to use gas guzzling cars by themselves. The rate increase will limit small vehicle use to people on a fixed income like university students. Are only upper tax-bracket income earners supposed to be able to ride a motorcycle in this Province?

My Harley Davidson is 11 years old; not new at all. Personally, my rate for insurance to ride my motorcycle will be increased from \$1539.00 to \$2510.00 a year. I already pay an expensive \$129.00 a month to SGI for the "legal privilege" to operate my own property, and if this rate increase comes into play, it will be increased to a inhibitive \$209.00 a MONTH.

Compounded with the facts that that the vast majority of injury-causing accidents are caused by negligent 4 wheel drivers, that the City of Saskatoon is in no hurry to remove dangerous riding conditions from our roads, that there was the recently overturned bylaw proposal to punish exclusively motorcycle riders for loud exhaust systems, it would seem that the powers that be in this province have very little regard for the voters who ride motorcycles during summer months.

Please stop or revise this asinine prejudice against the motorcyclists of this community.

Than you for your time.

I recently had decided that i was going to start the already arduous process of getting a motor cycle license in saskatchewan this coming summer, and then i see the proposed rate increases for said motorcycle. While i understand the reason for rate increases you must look at the persons that the majority of accidents happen to, i.e. age, or fault of accident. These rate changes punish the weekend rider that wants to have a bike to cruise on. I have wanted a bike since i was 16 and only recently have i been able to think about affording one. With these proposed rate changes there is no way that it can be economically feasible for this to happen. While i also agree that accident percentages are higher on motorcycles lately i have noticed that a growing number of these accidents are due to negligent driving of persons in Cars, Trucks etc.. I have many friends involved in accidents of this nature and yet it seems that the motorcyclist is being punished more than the drivers of the cars. There needs to be a better way to do this that a blanket increase of over a 1000 dollars in most cases as not everyone with a bike has the extra grand a year to do this.. My MLA will be contacted with the same email as you can tell i feel this is an appalling proposal. Thank you for the ability to voice my opinion.

I feel the changes planned to the motorcycle insurance rates are an unfair burden placed on Saskatchewan riders. Most of the accidents are not the fault of the average rider. Motorists and the inexperienced stunters on sport bikes are the problem. Make them pay for the damage they cause. We have remained silent as our rates have been increased but this is just unfair. Please reconsider these drastic measures. Many of our small business will be hurt and others will have their doors closed.

Hi. I believe the rate increases for motorcycles is too high. Why do they have to be raised so much? Is it possible these increases won't happen? \$800 for a small 250cc bike is crazy, that's more than double!
Thanks.

i think the proposed hike for motorcycles is ridiculous. you should put the rates up on sports cars to 4 times there current rates. For a bike it is ludicris that one year it costs about 1000 dollars then the next year its 5000 for the same bike

I just heard about the proposed review of motorcycle insurance. From what I know which is limited, I understand the high cost of insuring motorcycles, but after review the proposal I think it's ridiculous that they're going to be in some cases adding 50% to the cost to insure your motorcycle, which I already pay a steep price. I have insured a motorcycle with SGI for nearly 20 years and never had a claim of any type. I also drive

bikes that usually are less in value than \$5000 a times less than \$2000, and the proposed prices to insure those bikes are far in excess of what they're worth. What sense does it make to pay \$2000 a year to insure a \$5000 bike? What I would propose is a very steep curve for drivers to insure a motorcycles. If you have no accidents or claims a very reasonable rate would apply, even lower than what we have now currently. However if you have a claim of any type the cost for insurance would rise dramatically as well as the deductible, therefore the people that drive safely do not pay as much those that don't drive safely. This would be very similar to the system you currently use for automotive insurance, but it would be much steeper and higher rates would apply much quicker than automotive insurance that way you would hopefully make up the shortfall for motorcycle claims. Please reconsider your current plans as they are no where's near fair or effective in solving the problem for everyone. There are many motorcycle drivers out there that are paying lots of money into the system and never see anything out of it. Thank you

I would like to let you know of my disgust! What SGI is doing is completely wrong and discriminatory. I checked the proposed increase and it doubles my already extremely high insurance rate.

This is not fare practice at all, how can you justify doing this,most of the riders are mature and have been riding for years. I have not seem or heard of any crash of older riders that was caused by the rider riding in an unsafe manner, but caused rather by vehicle drivers that do not care or pay attention to other vehicles on the road. If you want to just increase rates do it to the new riders that get a license and the go by a hi powered crotch rocket and ride like morons on city streets. leave us big bike riders alone. the engine size does not have anything to do with the amount of power a motorcycle has, a 600 cc sport bike is a lot faster and has a lot more power then a heavy 600 cc cruiser. Because of this increase I will no longer insurer my bike. so not only will you loose the 1200 dollars a year you were getting you sure as heck will not be getting the 2400 you are purposing. i will leave the province before that happens. there is very little enjoyment in life for most of us now except to go out and ride and now you want to take that away too HMMMMMM

I wish to thank you for your time, I know this will not help as the government monopoly's do what ever you want anyway, but perhaps after you get a lot of these letters from the Sask riders, some one will listen and stop this insanity.

Thank you very much for your time.

I am opposed to the increase of double or triple rates for motorcycles. I think it is unfair for those of us who buy the insurance for the reason that it is offered, and do not abuse it.

My name is ****, I reside on a farm near Herbert SK., and have done so since 1980. I currently drive a 2006 Honda Gold Wing, motor size 1800 cc. Last year registration and insurance came to \$1,680 less safe driver discount of \$336 for a total of \$1,344. This is for \$750,000 liability and \$750 deductible. The proposed increase would bring the total to \$2,511 less safe driver discount(i assume would still be there) \$502 for a total of \$2,011. To insure the same motorcycle in Alberta through a company called Jevco, would cost me \$651. This coverage would give me \$1,000,000 liability, \$500 deductible. I believe SGI no longer wants to insure motorcycles, therefore the solution is very simple, let the private insurance company's compete in our province

I am extremely concerned with SGI's proposal and how it will not only affect the motorcycling industry, but also me personally as a motorcyclist. Is there going to be any public forums on this matter? I think SGI needs to maintain their past policy of avoiding rate shock. I'm personally facing more than double what I currently pay if this is allowed to move forward as SGI proposed.

I do not agree with a surcharge by SGI. This appears to me, to be only a money grab. I believe that SGI is in a profit situation and should be nickel and diming the residents of SASK to death.

I felt compelled to write in, probably one of thousands that have, about the motorcycle rate increase. I'm sure you've read a lot of words like; insane, stupid, ridiculous, wrong, etc, etc; a lot of those same words are floating around my head about this proposal as well. Along with those words, you may not have seen much reasoning behind WHY it's just plain stupid. My thoughts on the WHY stem from personal experience with a motorcycle accident and dealing with S.G.I.

My accident happened June 1st, 2012. I was NOT at fault, and was hit by an S.U.V. crossing 15th ave @ Smith St. I sustained a seriously broken femur, fractured pelvis, fractured toe and fracture transverse process in my lower lumbar. Although I only now just being put through rehab, and have not received any kind of "scar money payment", I was back to work in 2 1/2 months. I returned August 15th, 2012. My wage is hardly out of line with what it would have been even 10 years ago, and in essence the amount paid by S.G.I. to this point has been what I had paid for insurance in 6 years of riding my Harley. I also paid to get my bike back to fix. I have been riding for 16 years. ALWAYS had a bike. I've also always had a car and at one point an S.U.V. in the mix as well. The amount I have personally paid to S.G.I. in my driving

career far exceeds anything S.G.I. has paid to me.

With that said, my counter proposal to S.G.I. is to align themselves more with private insurance companies of today. Reprimand and demote those who use and abuse the system because they just do not have any idea on how to drive safely. Honour those who have a good driving record. This means much MORE than those driver points we earn after many many many years. A \$250 reduction in rates for a +15 after 10 years does not equal anything worthwhile when the average increase for a motorcycle is going to be \$1000. Personalize insurance and stop throwing everyone under the same bus!!

I am writing to you in regards to concerns on the proposed rate increase for licensing a motorcycle in Saskatchewan.

The intended increases are excessive margin and makes owning a motorcycle unaffordable, what justifies to raise rates to this unrealistic values?

By allowing this to happen will not impact only the owner and pleasure of owning a motorcycle but the industry itself.

I ask that you carefully review what has been presented to you and how it is justified.

There maybe a need to increase rates but make them realistic and affordable for everyone.

I entrust that you will reconsider what SGI Insurance has requested and that you will do what is equitable and is fair to everyone and the industry.

Thank You for your time and allowing people to give their feedback and opinions.

I think the current proposed rate increase for motor cycles is outlandish. I can understand slight increases to account for inflations and fees but the proposed increases are just ridiculous. I don't know how you could justify almost doubling the insurance rates of most bikes. I bought mine in order to save money and the environment, these increases make that impossible. I will be cheaper to drive my v6 car and burn about 10x the fuel because plating my motorcycle would cost to much to be possible. I would just like my opinion to be known and that its not just about being "cool" there's much more to riding motorcycles. It's fun and environmentally better than driving a car or truck. Thanks for your time.

I recently viewed the proposed increases to the Motorcycle rates that were released this week.

So it seems SGI's best solution to dealing with higher than average claims rates from Motorcycle owners is to just simply increase the rates.

Have you ever considered changing the method for new riders to achieve their Class M? Even with the recent Graduated system you still are not addressing the problem of educating new riders. Any person can go into the SGI office, write their learners permit and hop onto a motorcycle they have no business riding in the first place.

Secondly, how about some advertising to make the general public more aware of motorcyclists? Many drivers on the road simply don't watch for motorcyclists because they are not driving defensively enough. Perhaps target all vehicle operators by way of advertisements every year to get some awareness into people's heads. Spring is coming and everyone needs to be more alert for pedestrians, bicyclists and motorcyclists.

Propose some realistic changes to the process new riders need to go thru to get their license. Make the Motorcycle Safety program a necessity before allowing a new rider to get a learners permit. Once they do get a learners permit then restrict them to smaller safer engine sizes. Then put them into your graduated system on probation.

SGI also should have an actual Ridden Test process. Instead of having someone follow in a car for 10 minutes why not have a process where the SGI tester is also a bike and you hit the streets together? Make it a 2-3 evening process, something like the Safety program except geared towards riding on public roads and if the Instructors deem you worthy at the end of the test then you graduate into the probation period. Your whole process for issuing a Motorcycle license is pretty much a joke in my opinion. I took the Motorcycle Safety Course and I learned a lot there, but I still learned so much more from books, hitting the streets and watching my other friends that are long time riders.

There are simply so many ways that SGI could be doing this testing process better. Yet, instead of addressing the training/public awareness the solution seems to be to crank up the rates for all Riders.

At some point you might as well just make it illegal to own and operate a motorcycle. The proposed rate increases are ridiculous and in many cases the cost of insurance is more than these bikes are worth. If your goal to reduce the amount of motorcycle claims but reducing the amount of riders on the streets then this is a great first step, however it doesn't address any of the flaws in the current system and still leaves the people that can afford to ride or new potential riders at risk.

Change your system for testing and issuing a motorcycle license.

Educate the public each spring/summer to drive more defensively.

If you want to charge high insurance premiums then target those that have to file claims or new riders thru their probation period. Don't punish the vast major of riders that are safe and accident free!

I'm not much for writing letters, and I'm not much for complaining either, but this proposed rate increase for motorcycle insurance is absolutely disgusting. Most of the people I know that ride motorcycles are blue collar, working class people that WILL NOT be able to afford this increase. This increase will essentially STEAL many people's favorite past times/passion away from them. Why not go after the people out there that are driving \$100,000 jacked up diesel trucks and sports cars. Or go after the people who are living in \$1,000,000+ houses. Leave the working man alone and find another way for your greedy multi-million dollar company to make even more money. The new learners license program is a good way to decrease risk. Or how about rating the increase in a way that gives increases to the motorcycles and/or riders (age or experience level) who are at higher risk.

I am writing in protest of the Saskatchewan Government Insurances planned rate adjustment for August 2013, in particular the increased rates for motorcycle registrations.

1. Lower revenues: As they increase rates, fewer people ride. Since fewer people are paying into insurance, everyone has to pay more. Also, they are drawing less and less from the Rate Stabilization Fund to "cover" high motorcycle claims.
2. Increased costs: As has been evidenced on various online forums, some people are claiming for scar money that they really don't need. Wages are going up, so time-lost-from-work claims are going up. Both of these make everything more expensive to insure, but motorcycle riders probably spend more time away from work than a 5-star safety rating minivan crash (regardless of who was at fault).

The problem is that #1 will not go away, it will only get worse. Motorcycles apparently owe a debt to rate stabilization, and riders have not paid it yet. Riders in the future will have to, and there is going to be a lot fewer of them! And with 2, SGI is taking no action. They had a small campaign of "Hey driver! Watch out for bikes!" last year. I'm glad they did. I wish they had done more! Have they stopped paying scar claims for body parts that were unprotected? Have they made any sort of safety training mandatory, or offered an insurance discount to those who take it? They did introduce the graduated license system, and that will probably decrease accidents (there will be fewer licensed riders on the road who have never taken a practical test). But they have not allowed enough time for the benefits of that to decrease the accident rate. Revenue is down, pay-outs are up. SGI has to balance that fund:

- Few can afford these rates, you'll take lots of riders off the road, so those left will pay more. Dramatic increases in 2010, 2012, 2013 and possibly again in 2014 and 2015 will reduce bikes to zero, and will never get the Rate Stabilization Fund paid back in full, or even in part.
- Lower or hold off on the hikes, and give the graduated licensing system time to catch up.
- ****Rich riders are not safer riders, and they probably didn't spend the extra cash on proper gear or the safety course at those rates.****
- ****Continue to educate drivers, to reduce accident rates****
- ****Encourage riders, through discounts or penalties, to take proper training and wear proper gear.****

I think those marked with ****** are especially important, as those things will reduce accidents, reduce injuries, and save lives, in addition to the financial benefits. It is truly unfortunate that SGI's only focus right now seems to be on the cash, not the safety of our citizens. I urge you to stand behind a cap on the rate increases for motorcyclists at a more reasonable percentage, and that SGI explore other options to reduce accidents and improve safety, rather than collect more in fees.

Wow. Bloody robbery SGI. I understand a rate increase up to %10 within a year but this is ridiculous. Some motorcycles will cost far more to plate in a year than they are worth. Mine included.

I have a clean abstract, a few fender benders with my truck, nothing on the bike. Punish those who cause the accidents, riders or motorists. There will be backlash for this. I myself will be exploring other options for insurance. There has to be another way of insurance than your captive market. Maybe it's time to end the monopoly.

I will be contacting my MLA as well as other governmental branches to stop this increase. Hopefully a more acceptable arrangement can be made.

My name is **** and I am writing to you because of the following article:
<http://www.cbc.ca/news/canada/saskatchewan/story/2013/02/18/sk-motorcycle-rates-1301.html?cmp=rss>

I think the motorcycle rate increase is over the top. Under the proposed rates my motorcycle (for an example of how unfair this is) will jump from a yearly cost of \$1,671 to \$3,667. While the 1600\$ was already a little high for my type of bike (I do feel that it is incorrectly classed under SGI's system), 3600\$ would be insane. The bike is only worth 3000\$. That means that it is more to license then buy. I feel this will increase the level of fraud within the SGI system (including people lying about their bikes and just not licensing them). This increase will also cause a lot of people to no longer to afford to

bike, which takes a way both their enjoyment as well as an easy way to get around town. On top of all of this, generally motorcycles are much better on gas and thus much better for our environment.

I just found out from a friend that a comparable bike to mine costs \$616 per year for the insurance and another \$80 for the plate. What, exactly is SGI trying to accomplish with these new rates? Always thought Sask had the cheapest insurance rates? At least that is what used to be said. Time to move on from Government insurance. The Fat Cat is top heavy and antiquated.

I am concerned about the rate hike. I am 43 and use my bike all summer. A increase like what sgi is proposing would greatly affect my summer vacation as I travel on my bike. Such rates would make it impossible for me to plate my bike. Sgi should make those that are the cause pay higher rates not a blanket. Please say no to this increase. Thanks

This is criminal! How can you justify an increase of a thousand dollars per year? Besides motorcycles should be in a seasonal transportation category not necessarily recreational. You are going to cause many people to sell their motorcycles, and that won't be easy to do with these rates. I don't understand how this is even legal!

I recently stumbled upon the rate change proposal and was astonished at the rate changes for bikes. I enjoy riding my Bike during the spring, summer, and fall. never had an accident while riding. With these changes I would be forced to park my bike cause there is no way for me to possibly afford to license it. Wouldn't be able to sell it due to these changes either. I am hoping these changes don't go through to allow many others the opportunity to continue riding their bikes

as a motorcycle rider of about 40 years with no claim why am i subject to these rates mine should stay as before that is no different than saying car people are subsidizing motorcycles what do you think i would be doing secondly why am i paying 600.00 on old farm trucks that are probly only worth 1000.00 why not have choice of plpd on them thirdly if you must make concessions to only driver and driver passenger rates fourth what are rates in alberta compared to here maybe its time for sgi to bow out of the picture as any govt organization there is too much waste happening in the industry regarding wages benefits etc and taking it out of the public coffers it would probly run a lot cheaper as a private organization as for subsidizing the motorcycle registration i am doing enough already as i licence about ten vehicles with me as only driver i should pay

for only one plpd i cant drive all ten at once i could go on but maybe you can see my point who is subsidizing who here !!!

I could write you a long email about how these rates are unfairly punishing *SAFE* riders or how other jurisdictions proactively combat accident rates by requiring safe-driving skills courses, but I'll put it to you this way [for now]:

I have reviewed the proposed rates with several of my companions who have all chosen to ride *SMALL* motorcycles (lower cc) in order to voluntarily remain safer and progress in power at a responsible and experience-driven rate. All of us have concluded that with the new proposed rates, 2 years of insurance exceeds the value of the bike!!

SGL needs to give their heads a shake and look for other solutions. There's no doubt that motorcycle use will dramatically decrease if the new rates are approved - and this is obviously the aim of SGL. Fewer bikes means fewer accidents and SGL will claim some sort of perverse victory in making the roads safer - but accident rates will likely *remain* unchanged. This is a cash grab.

I assume these rates will not be approved and that some smaller increase will be approved that is supposed to make all of the motorcyclists in the province breathe a sigh of relief. That is equally upsetting and SGL should be ashamed for using such tactics. Further to this, it is my sincere hope that some day, some how, some way some one else is able to provide full licensing/registration/insurance for motorcycles in the province - SGL would then have no worries as every rider would promptly take their business elsewhere if such a choice existed.

this rate increase for motorcycles is unfair at an increase of 50%. for my bike and in my opinion will greatly hurt not only the industry but make the enjoyment of riding unaffordable to a lot of people. please reject this proposal. Thanks

I heard in the news that SGL is considering significant increases in premiums for insuring motorcycles. I looked at the proposal. I have been riding for the past number of years and have no claims where I was at fault, yet my insurance cost would rise by approximately 100%.

For years my wife and I drove two cars. About two years ago we sold one car and for approximately 5 months of the year my motorcycle is my primary form of transportation. The bike uses less fuel than a car and emits fewer emissions. I feel that while I have not cost SGL any money, and I have reduced both fossil fuel use and emissions, now I'm being punished simply because I ride a motorcycle.

As a 54 year old male with a very good driving record and very few claims over the past 20+ years I would be paying less in Alberta for motorcycle insurance and would have the option of multiple competitors vying for my insurance business. With SGI's monopoly I don't enjoy those options.

I can understand that increased costs need to be covered by someone. I'm urging you collect it from those who have at fault accidents and/or spread the liability among all drivers. Thank you for your consideration.

A huge hike like what is being proposed is ludicrous. It will have a definite negative effect on the industry here in Saskatchewan. If the current rates do not cover the cost of payments, then SGI must find a way to change the policy itself.

Give me a break!!!!

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 more fair. At least potential purchasers would have complete information necessary to make a rational purchase decision.

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 Sgis extreme irresponsibility and consider other ways of improving road safety.

As a motorcycle rider I am appalled at the rate increase proposed for motorcycles. In Saskatchewan we only have a few short months to enjoy the weather and motorcycling, this increase could cut the season shorter or even permanently for some people. The increase proposed for this year is bad enough, I will currently be paying over \$1500 for my plates, next year however that is supposed to rise to almost \$2600. Ridiculous. the reason being given is that it costs more to fix a motorcycle, true, yet most accidents are caused by people in vehicles but the insurance still comes out of the motorcycle fund not the Auto fund. The flawed system needs to be looked at not putting greater hardship on a few. I have yet to be in an accident or have a claim yet I am being penalized, I find this highly unfair.

Please DO NOT accept this proposed hike which I liken to robbery.

Why ?

Increasing bikes so much ?

Most environmentally friendly Vechile !

Age of driver should reflect ,the price you pay !

Immigrants are causing most of the accidents !

Why ! Never drove a vechile before !

They always drive in the left lane not the slow lane ! Causing accidents

Also don't know to stop on right side of the road went car breaks down !

Stories for them driving in the walls for there garages !

Why should I pay for this !

Fix this by giving them high insurance for 5 years !If they are still bad drivers ! Keep it High!

I have just seen proposed sgi rate changes

As a motorcycle rider I find these changes immensely ridiculous

A few years ago I stopped riding my "sport" bike because the rates went from \$76 per month to \$165

And now sgi wants to raise it to approx \$310 a month ,,it is a 500cc beginner bike

really?? How's that's even legal ?

When we have only one insurance

We can't shop around , .

we can't let this happen

I understand that sport bikes are crashed more often

I would look at tiered licensing for the riders , a new rider should not be able to ride a 1300cc sport bike

Eg: start with a 500cc go one year crash free move to a 750 ...ect

Riders who aren't a problem should not be penalized

I just read the proposed rates for motorcycles and I would like to say that it is completely ridiculous. As a 20 year old living in southern Saskatchewan I can say that there are going to be alot of people not plating their bikes. You will be losing a lot of money. I can speak for many many people when I say rethink your rate proposal

I foresee an increase in unregistered vehicles, frankly. My own ancient 1985 motorcycle increases from 957 to 1970. It is just plain not worth driving it once all costs are figured. It certainly feels like the intent is to do away with motorcycles.

For example, my 2004 f150 costs about 1400/yr to register and consumes 120\$ in fuel every 400km, or one week or so. So six months is about 1250 dollars. The 1985 bike registration is above, and the bike uses about 12\$ in fuel every 150km or about 30\$ per week or so. So six months is about 1705 dollars. That is approximately a 500 dollar difference in favour of driving a 4x4 truck.

Admittedly the injury costs are high as the driver is invariably injured in a serious accident, however I believe anecdotally based on my experience as an adjuster that more motorcycle accidents are caused by auto drivers than motorcycle drivers. My

own near misses are numerous, and not my fault. So the 3rd party liability would be covering the motorcycle regardless, which brings it back to auto.

I think saying that costs of motorcycle claims are higher than what it brings in is misleading, since it is not expressed clearly what the numbers are between at-fault collisions, not-at-fault collisions, and No Fault injury. I believe the proposed rates render the utility of a motorcycle useless, and from the comparison I made above, the choice is between environmental degradation or financial penury.

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\$4000 a year to plate my bike? the things only worth 4500. why dont we have the option of going without collision insurance like alberta does. if i get hit hard enough to wreck my bike i'll probly be dead anyway. I think the problem is all these poeple that lay down their bikes and make claims, maybe it should be limited to actual collisions. anyway, anything over 1500 is outrageous

Thank you for the opportunity to voice my concerns over the rate increases that SGI is proposing. I have been a motorcyclist for the last 20 years, and I have seen rates for insurance rise dramatically in that time. I feel that things are spiralling out of control. I know for myself, at the new proposed rate of \$2510 for my 2003 Harley Davidson, I would be paying the highest rate I could find anywhere in North America. In comparison, I looked up rates in Manitoba, and I would be looking at a rate of \$1100 per year, which is even lower than the current rate that I am paying. If I lived in Alberta, I would only be paying \$800 for private insurance. From what I understand, SGI was established to protect the people of Saskatchewan from outrageous insurance rates, but this seems to be the most unfair insurance rate I have ever seen. The fellow from SGI on the news was saying how it is unfair for other drivers to subsidize the rates for the motorcyclist, but I wonder how many motorcycle accidents were caused by people driving cars, so shouldn't those accidents count against the car drivers insurance not the motorcyclists insurance because they are the victim of the accident. One suggestion I would have if it is costing SGI too much to insure motorcycles that they should consider letting private insurance companies into the province to provide insurance to the motorcyclists. That would relieve the burden to the auto fund that they are currently facing.

What happened, was SGI asleep at the wheel, or maybe it is me that is dreaming? Motorcyclists groups are being subjected to an unprecedented 75% insurance increase should be seen as an attack or robbery by the majority of people with a drivers licence in this province, maybe SGI forgot to do their homework for the last decade or two. I ride a motorcycle for fun as well as the economical and environmental benefits, they are not just recreational vehicles as stated by SGI in their news release., I ride from May to October. The use of motorcycles saves fuel, reduces road repairs, creates more available parking. I ride bicycles as well, I sure hope “ no fault “ our government, steers clear of that personal mode of transport. Having been a motorcycle rider since 1977 in three different provinces, I have always enjoyed the lower cost and freedom of a small vehicle in congested urban areas as well as travelling our countries highways. I need to state that I personally have never been more of a cost to our insurance system while either driving my car or my bike which I have never had an accident with that was my fault, and the two times I was hit while riding, the only costs were to the physical repair of the bike and no personal injury claim. I would like to see a public forum to bring in more positive forward thinking relating to this “ no fault “ costs, that SGI says is breaking the bank. The safe driving points system could be used to more effectively to reduce these unsubstantiated horrendous rates with a much higher percentage of savings going to those with a better record, mature drivers age, the use of leathers to reduce personal injury. I hope I am writing this prematurely as this surely won't be approved or maybe privatizing isn't too far down the road.

The more expensive vehicle is less than the economy one?

FOCUS S 4DR Current Rate 1134 1134 1134 1134 1079

Proposed Rate 1064 1064 1064 1064 1004

The price of a 2013 focus S is 16995

FOCUS TITANIUM 4D Current Rate 1134 1155

Proposed Rate 1120 1120

The price of a 2013 focus Titanium is 23995

I happen to drive a bike under 400cc, basically for the economy of gas savings vs driving my car to work during the summer. I also happen to enjoy the experiences on a bike. The proposed increase costs for insurance will raise my carbon footprint by increased use of a car; I see no reason to drive a bike for savings. I have never had an accident, ticket or any infraction on my bikes over my many years of driving and see this blanket

cost increase as a money grab. I suggest the people making changes to motorbike insurance, review and adjust costs appropriate to the individual accordingly.

I understand the price of inflation and “rising costs” are all a part of doing business, but this latest proposal from SGI regarding the increases in the cost to insure motorcycles is absurd. These increases are so unbelievably high it boggles my mind they can even ask such a thing. And then for the president of SGI to go on record as saying “Motorcycles are recreational and most people don’t depend on them for transportation through the year in Saskatchewan.” He’s basically saying- don’t even think about having any fun in this province or were going to tax you to death for it.

I currently own four motorcycles, which two of them are vintage motorcycles that don’t see a lot of miles, but I do enjoy them a great deal. The other two are my only transportation in the spring/summer/early fall. Come springtime I don’t have any other vehicle insured other than my motorcycles. The financial burden to insure the four motorcycles right now is \$ 5728.00. Under this proposed increase I will be paying \$ 12,751.00. That’s an increase of over SEVEN THOUSAND DOLLARS!!!

If this rate increase comes into effect, I will not be able to pay for that kind of increase. It’s absurd what they are asking.

I don’t know what the answer is, maybe they should take a look into a higher deductible to pay for the increases? All I’m saying is this increase is unbelievable and I hope you feel the same way.

I am very upset with the proposed rate hike. I have over 30 years accident free years of motorcycle riding experience. Instead of using rate hikes that punish safe drivers, why not mandate new riders to take the Saskatchewan Safety Council Motorcycle Safety training course? I remember SGI saying that they would do that a few years ago, yet the law never materialized. Preventing accidents will save lives, and save SGI money.

The increase in motorcycle rates proposed by SGI this year are ridiculous! How can a province who claims to be environmentally conscious put such a heavy burden on such efficient vehicles? If the increase is due to injuries then tax those types of bikes most involved in these accidents. I guarantee it won't be touring, or enduro's. Sport bikes will be your culprit. Also, let the changes in the licensing have a chance to have an effect. Only last year were the learners laws changed. These changes haven't even had a chance to effect the rates of injury or accidents as they were intended to do. Don't allow first time riders to ride 1000cc plus sport bikes. I think SGI should be forced to do some statistical research here and focus their increases as opposed to just jacking everybody's

rate through the roof. Should a rider who has gone 10 years without an accident be forced to pay more because someone else rode poorly? This is an unfair and obscene increase for the 90% of riders who enjoy motorcycling safely every year. Please don't let the vast majority of safe riders be punished for the actions of those riders who are unroadworthy riders. Thank you.

My name is **** and I ride a motorcycle here in Saskatchewan
my rate for a 250 dual sport is going to go up over 100% this will price insurance beyond what I can afford

please do not support the huge increases. It doesn't make sense that they say auto insurance is subsidizing motorcycle rates and also at the same time want to raise the auto rates

I just bought another motorcycle 650cc klr which makes less power than a drz400 and the insurance is already twice the amount

this rate raise is obscene

please take the time to reconsider! this is an unfair rate hike. you really should be basing this on driver history safe vs unsafe drivers! I love my motorcycles and enjoy riding them in the summer. but at this rate you will be choking out the responsible daily commuter and essentially penalizing us based on the poor driving history of the few.

no increase!!!

Please

I am a motorcycle rider and I am opposed to the new rate hikes. It does not make sense to raise the rates for everyone. I have been riding for 6 years now and I have yet to get a ticket or any file an insurance claim. It did not make any sense when sgi changed the motorcycle licensing process and they did not include displacement rules. If SGI wants to make the streets safer they should make a law saying that a beginner rider has to ride a bike with a small displacement for the first few years and take safety training. I am sure that this new rate will not stick and SGI will drop the average hike to 30% to make some less astute people happy. The new SGI rates will be comparable to Alberta's private insurance companies. I am strongly against the new rates and I know I am not the only one who feels this way.

Thank you for your time

I just finished reading the proposed rate changes. And I am sure there has been some very colourful comments made to the panel.

I agree with the proposals, sort of. I agree that the sport bikes do need a higher rate as that is predominately where the problem lies. But such a high jump is utterly ridiculous!! Penalize the problems. Not the everyday people who driver responsibly. Someone is involved in an accident, and was driving recklessly, then they need to be held accountable. And when they go to renew their license it will reflect their accident.

I have personally had a motorcycle license for 24 years. Not one accident with a motorcycle. But I am being punished for someone elses stupidity.

I think we should have stricter rules on obtaining a license. Make it a graduating process. Start with a small cc bike and move up. Make it mandatory to start with under 400 cc and graduate after so many hours on a bike. Documented proof. Then you can move up to a larger cc bike. And after having a pre-determined ammount of hours and no accidents then that person could get any bike they like. But if they mess that up they have higher premiums. And go back a notch with their bike size.

Make the punishment suit the crime. Not punish everyone.

I just read about the increase to motorcycle rates and specifically how much it effects me.

I just bought two 2011 Ninja 400 for my boys to get to the UofS where parking is not readily available. I expect them to attend for at least four more years each and the one has to take spring and summer sessions. They will use the bikes to get to school a lot. I decided to spend approximately \$12,000 combined on the bikes because of fuel costs and insurance costs. It was going to cost them \$400 per year.

The proposed increase is almost 400%. In four years, SGI will have taxed us 100% of the cost of the motorcycles.

I expect the resale value of them to significantly drop because insurance will be come prohibitive for others.

This rate increase is shocking and SGI could have warned us of the increase. I won't even begin to complain about the increase to my wife's scooter.

Also, I don't understand how they are so expensive to SGI. A motorcycle usually loses in collisions. Maybe there is a fraud problem with theft. If so, address that with the

fraudulent customers. Most repairs are so inexpensive we fix them ourselves.

Could they not offer different levels of coverage since they have been given a monopoly?

Hello, I would like to give some input on the SGI rate increase, particularly the motorcycle aspect.

I have been an avid motorcyclist since 2003. I bought a new Suzuki V-strom DL650 in 2004. At that time it was around \$85/month for plates and dropped down a bit each year, in 2009 my plates were \$79/month but then SGI increased plates by around 20% across the board and so mine became \$95/month. Now they would be \$305/month! I have never had an accident to date, which I partially attribute to being an experienced automobile driver already when I got my motorcycle.

In my opinion this is far too big of a jump to justify regardless of their reasons. There will be several people out there who bought a new bike this year or last year with certain expectations of what it would cost to license and now some of them may literally not be able to afford it. If it needs to go up that much, I would implement it as a 20% increase per year until they reach that goal.

Ideally they should find the root cause instead of just doing a blanket increase. To my knowledge they have not even implemented a horsepower/engine size restriction in relation to driver experience. It would be more work for them to do something like this but I really think it needs to be done. An 18 year old should never be on a 1000cc motorcycle unless it has a power restriction system like they have in the UK. Under the proposed rates an 18 year old with rich parents or a good job (to pay for the plates and motorcycle) can STILL ride the bike and crash it and cost the system \$50,000 in health care.

I believe if the rates increase this much, the younger people in particular will no longer be able to motorcycle and therefore reduce crashes but then the rates will actually be far higher than SGI needs to pay for all the injuries. If the increase was moderate each year (say 10-20% increase per year) they could find the point at which it would be a balanced system. (To exaggerate what I am trying to say - if they were going to charge \$10,000 per month for plates then only like 100 people in the province could afford to ride motorcycles and there were only a couple crashes because out of this group they were all 60 year old experienced riders then SGI would be making a healthy profit.)

The other weird phenomenon is that there will likely be far fewer motorcycles on the road which will create more hazardous conditions because car drivers will not be used to driving with motorcycles. In a weird kind of way, if they dropped the rates to half of what it currently is then there would be far more people riding motorcycles and they

would gain more experience riding which would reduce accidents. As it stands now I generally only license my motorcycle for 2-3 months per year because it is so expensive already. I used to pay for 6 months per year, which at \$80/month was \$480. Last year I paid for 2 months at \$95/month which was \$190 but yet I rode close to as much as before even though it was less time. Now if they charge \$305/month I will probably only pay for 1 month a year but just ride more in that month so either way they aren't actually getting much more money.

What would be very nice is if they implemented mandatory 12 month licensing - Lets say I would be willing to pay \$800 per year which would actually be close to 3 times as much money as what I am likely to pay compared to the new system (only 1 month at \$305). The benefit to me is I am able to ride at any time. I would end up doing more riding which results in more potential accidents but I think it would be diminishing since I would get even more riding experience yet.

my opinion, as a motorcycle rider for over 45 years with a near perfect record in all my licenced vehicles, bikes, boats, cars, 80000 pound semis, (check my record) etc, i feel that you losers sitting on your recliner chairs in your airconditioned offices that we supply for you, get off your fat lazy asses and get out in the real highways of saskatchewan and see where you should charge an increase to insurance rates, like to the rejects who cause the accidents, not to the recipients of them. drivers who are drunks, have no training or experience, who don't look after their vehicles, mentally or physically handicapped people who can't control what they drive, etc, should be the ones who pay the price, not the innocent victims. i'm sure i speak for most or all of us, including the goldwing riders assoc. christian riders assoc. truckers assoc. hells angels asso. police, ambulance and fire dept. private citizens, the military, and just about any other responsible sask. driver who make a daily effort to drive in a safe and responsible manner. as far as my personal opinion, sgi can take their motorcycle rate increase and go f*****k yourselves, and be forwarned this opinion will be displayed where ever i can ...

So let me get this right, you want to lower the rate for large heavy vehicles that damage all of our roads and highways? Then raise the rate for a environmentally correct vehicle, that has no damaging effect what so ever to our roadways!

And all of this is to offset the income your not getting!

Did these people get there jobs by seniority, or did they qualify for the job?

If this is a business run it like a business, take the good with the bad.

I am tired of getting screwed because I help stimulate the economy from buying things I can afford.

This reminds me of school taxes.....

Should I pay more if I have more kids ? So if I have no children?

Total nonsense

Just wondering why SGI figures they can up the rates so HIGH!! Like really, Everyone is about saving the planet, saving on emissions etc etc... yet they want to make it impossible for ppl to use less fuel by using their motorcycle, moped etc. They just took away the stickers and said they would be saving so much money by doing that, then why do they find it necessary to increase insurance on motorcycles, mopeds and the like. Are they not wanting to save our planet?? My motorcycle uses way less fuel than my truck...but I won't be able to afford to put plates on my bike, so I will have to plate my truck and use that instead.... Saskatchewan is not a rich province... we work hard for our money and it is getting impossible to pay bills the way they keep increasing everything. Are they wanting everyone to apply for Welfare?? Bankruptcy?? Lets keep things affordable for the average person.

Hi there, I am a member of sask section Cvmg. Rate hikes on our machines will reduce our positive influence on our tourism industry, which is already tanking. Affordable rates and insurance stimulates us to plan more events, spend our money in those communities and strengthen our provincial economy. Affordable transport costs also directly influence people to start riding, which reduces everything from wear on roads, parking availability, traffic jams and the examples keep going. One member of our group suggested transferable plates, which may help offset the ridiculous rate hikes.

Bottom line is, these increases are totally arbitrary and we won't stand for this type of discrimination. Be ready for serious protest, and please adjust the strategy accordingly.

As a motorcycle rider on the road for the last three years, I have to say that this proposed insurance rate hike is a horrible idea. I ride my motorcycle because I love to, but also because it is a much cheaper alternative then a car. Beyond that, emission rates from motorcycles are basically non existent in comparison to gas guzzling SUV's that are ruining the environment.

I fix and ride old motorcycles primarily, and most of the bikes I have purchased over the years have been 800 dollars and less. How could one possibly justify spending more on insurance then they did originally on the bike every single year? It is a completely stupid idea!

Don't turn this province into Manitoba, where many of my friends cannot afford to insure their bikes every single year. You are putting a lot of low income riders at risk to ride uninsured as some of us do not have another vehicle of transport at our disposal.

This insurance hike will not help anybody, especially given the fact that Saskatchewan has a very thriving motorcycle scene due to our insurance prices. Do not ruin riding motorcycles for the ones that do every day of the season and choose to be car less. If you do you're a complete bunch of crooks and I will consider leaving the province due to this!

Im concerned about the proposal rate of motorcycle we already pay a substantial amount just to ride our motorcycles for less then a half year how come these rates are even a discussion i'm tired of the rates going up and up if this rate is passed ill be paying close to \$500 more dollars just to ride my motorcycle thats unbelievable. I would love to know why these rates are going up, whats the reasoning?

These rate hikes are *ridiculous* Some bikes will see 300 percent hikes. MOST bike accidents are not the fault of the biker. Raise the rates of the guys who have at fault accidents. I have been riding my harley for 30 years and never laid it down or had a at fault accident. I was rearended in Saskatoon last year at a bloody traffic light. You are going to kill our sport, we consume less fuel, tires and are generally better for the enviroment. I will take my business back to Ontario if this goes through as planned. Please feel free to, ,,contact me prior to the petition going online

Rates for motorcycles have always been too high for older machines like my '93 Kawasaki. In the event it is written off, after the 700 dollar deductible, I would probably receive \$100 for my bike. How can you possibly justify charging double the value of my bike every year?

If this increase goes ahead I will probably ride unregistered as the fine will be less than the insurance.

These increases will kill the motorcycle industry in Saskatchewan.

I am opposed to this high of a rate increase to SGI motorcycle insurance!

Our rates are already expensive. My husband and I are avid riders and have already seen these insurance prices double. Soon we will not be able to afford to insure our bikes.

Bikes are our passion and it is unfair to target a minority!

It is with great dismay I am expressing my views on the proposed rate increases for Motorcycles.

There needs to be a more fair and equitable manner in assessing who pays what.

Your organization must keep statistics on the riders who are involved in accidents and insurance rates should be on a sliding scale according to where one fits into what category.

This is logical as the system in place currently will only benefit someone with a maximum 20% discount.

I agree with other's who want to open up the Insurance field. Free enterprise in a free country. It is ridiculous that we are unable to shop around for the best price-like our mortgages.

It will also hurt the resale and new sales Motorcycle Industry.

SGL motorcycle rate increase.

This rate increase will make my insurance a higher price than my Bike's worth! This is unacceptable and unfair!

The vote should be no increase to motorcycle insurance!!

I Dr. **** would like to make it known that I strongly disagree with your recent consideration to increase the rates that will be charged to registration and licensing fees for motorcycles registered in Saskatchewan.

I am a 55 year old rider with 39 years of experience. I ride both on and off road. I am very fortunate in that in all of those years I have not had to make a claim. I am shocked to see your proposed rate increases. You state that increase in claims is the reason for your proposal. I disagree. You are simply following a trend in North America in increase rates charged to motorcycle rides, this is across all classes and experience of the rider, regardless of experience and claim record.

The problem, is not being addressed at the root of the problem. The age and experience of the rider is not being addressed by SGL. SGL is not restricting the size (displacement, and horsepower) of a motorcycle to match the demonstrated experience and driving history of the rider. New riders must work their way up the displacement ladder and they gain experience, and demonstrate a clean driving record. SGL allows a rider with one year experience to purchase a 140 horsepower. They you, SGL, are shocked that there is a claim, either for personal injury or repairs.

I find your logic and proposal flawed. You find it acceptable to restrict my recreation with increasing my annual premium but not restricting the risk that an 18 year old, with one year of riding experience, is taking when you allow them to purchase and ride a machine that is beyond their ability.

Why will I see my rates increase when I have never made a motorcycle claim?

Hello SGI.

This email is in response to your proposed new motorcycle rate increase for 2013. I am guessing that no SGI member ,or any of Mr.Walls cabinet members drive motorcycles.

I have been driving motorcycles since 1977, and I am now 42 years old. I have professionally motocross raced for 5 seasons here in Saskatchewan, have driven numerous motorcycles and ATVs all of my life. In 2011 I purchased a Suzuki Sport bike, a GSXR 1000. Yes, it is a high power sport motorcycle made for a race track, I AGREE. This is why I sold it late last year,plus due to this possible proposed increase. Then I purchased a beautiful blue, Suzuki Boulevard Cruiser 1800cc an M108. A cruiser,,, to drive and admire our beautiful province.

Personally, I do not understand why this increase is necessary. Mr.Wall would like to see 1.2 million people in this province I recently read in a magazine. I would like to see 2 million.

A higher population does not fix the fact that there are horrible drivers out there and drivers that are totally unsafe, and disrespectful. They are the people that who should be paying, not the safe,considerate,responsible motorcycle drivers. The drivers who have accidents, ABSOLUTELY!!!!!!!!!!!!!! make them pay!!

I have a SUGGESTED change to our SGI driving policies...A very large percent of the population drives a car or truck.. Thats obvious. IT SHOULD BE IMPLEMENTED that every driver,18 years old or 55 years old,should have to rewrite there written drivers exam and a written test every 2 or 3 years.. Some people more often. A \$30 cost for a written exam and a \$30 cost for your driven exam. SGI will make an obscene amount of revenue from this program. This could create a large revenue fund.

People will drive safer, once they start paying on a regular basis. I have been a Paramedic for 17 years here in Saskatchewan. I have seen many accidents and fatalities, they are unfortunate, but they exist. BUT, they can be prevented. My proposed plan will work and work well.

I am personally asking for the rate review panel NOT to accept this increase. There are other ways to fix the problems UNSAFE drivers create,and to punish the SAFE, considerate and COMPETENT drivers is not the answer.

Thank you.....

Most motorbikes will cost more to insure than what they are worth. Why do the rates not stay the same, but let the deductible amount me much higher and proportional to the value of the motorcycle

Example:

My 1200cc dual purpose motorbike ,worth \$16000 new, currently cost me \$141 per month with a \$700 deductible. Why not keep the monthly rate the same, but make my deductible \$5000. I can insure that deductible with a private insurer if i want

Hi. My name is **** and I ride a motorcycle and live in Saskatchewan. My motorcycle is a 2009 BMW F800GS dual purpose. SGI is asking for a rate increase of 42% from \$1374 to \$1941 a year on this model of motorcycle. The book value of this motorcycle is \$7500. I have had a licence to operate a motorcycle in Saskatchewan since 1993. I have never been in an accident on a motorcycle, nor have I ever made a insurance claim with SGI for any of motorcycles. A 42% increase in insurance is much too large, especially when I already am having to spend 18% of my motorcycles value to insure it before this review, (if this new rate were to be accepted I would be spending 26%). I am considered a "platinum" safe driver by SGI and receive a 20% discount on my vehicle insurance. If this board does allow SGI to raise motorcycle insurance rates I hope to see a more reasonable increase, paired with an increased discount for experienced, safe riders. Thanks.

I think this is unfair,most accidents are caused not by the riders of motorcyces but the drivers of other vehicles The facts will bear this out.I will pay my fair share but don't make the motorcycle class the scrap goat because of there numbers lets look at the facts and who is at fault

I am writing in regards to the proposed increase in motorcycle insurance in Saskatchewan, as you may already know I am outraged, as my motorcycle being my only mode of transport in the spring, summer and fall months, there are no words for how much I disagree with these proposed changes. As per SGI, it is said that motorcycle coverage is subsidized by all other motorists, and that may be, but consider this; I ride my bike every day, and not once have I been in an accident, but the amount of times I could have been in an accident is beyond what you could imagine. I know that most motorcycle accidents are caused by other careless motorists that aren't riders, so why shouldn't they be paying for any damaged sustained to a motorcycle or motorcyclist. If anyone rates should increase because of motorcycle accidents it should be the people that cause the acidents, whether that be automotive drivers or motorcyclists. You can't allow SGI to just slap on a ridiculous rate increase to someone who enjoys riding for fun

or the open road. With a new rate increase as proposed, my insurance could probably cost me twice what I paid for my motorcycle, where is the justice in that, seriously I want an answer for that question, if you only answer one thing for me, I want to know how in anyones mind it can be morally right to charge someone with an absolutely clean record more than they've paid for their ride. Please, on behalf of all motorcycle enthusiasts, and people trying to make for an easier life in this province, make the right decision.

I am writing to express my extreme disagreement with the proposed new insurance rates for motorcycles by SGI. This would not bother me so much if we had competition. SGI has a monopoly so I have to get my insurance from them. I have had my motorcycle licence for thirty six years. I have owned five motorcycles. I have never been involved in a motorcycle collision. In 36 years I think that I have received two speeding tickets, I've never been charged with dangerous driving or anything of the sort, yet I am being penalized by SGI, just because my bike has a big engine. I drive a 2005 cruiser with a 1634cc engine. Is my bike any more likely to be in a collision than a bike with a 200cc motor? I say absolutely not. SGI is completely out to lunch here. I will not pay this ridiculous increase, I will sell my bike. Another problem is my bikes value will go way down if these increases go through. These increases will be enough to put some motorcycle dealers out of business. Bike sales will decline greatly. I recall hearing that most motorcycle collisions are not the fault of the biker, so why is SGI punishing us. It is clearly time to privatize SGI.

This will effect our provincial economy,all recreational outlets and many more including multiple charities. No one will buy a motorcycle in Saskatchewan with such rates perposed. Sgi must revamp there whole system . No fault does not work,one person driving a one ton with low rates is wrong,SGI investments are substandard,lack of another Insurrance competition is unthinkable. A bike should be subsidized as it's a greener option for the enviroment.

I think as a motorcycle owner for over 30 years and have never had accident charge to me, I think that this is an unfair judgement. There are many of us that ride by the laws and regulations of the road with out any tickets and accidents.So my feeling are that the law abiding citizens should not be punished or held responsible for this rate hike. Punish the ones that are responsible for driving unsafe and causing accidents and tickets. I think that riding a motorcycle for only 6 months of the year is more environmentally friendly than driving a car. I think I am charged more then enough now with out the over 50% increase for my summer time pleasure.

Dear Panel Members,

I was reading SGI's proposed rates for vehicles for personal use and was shocked to see the drastic increase they are proposing for Sport Motorcycles. How can that be justified? Why are they just targeting sport bikes? Why should I have to pay over \$300 a month to license a 2009 GSXR750 sport motorcycle that cost \$13,500 brand new when I can plate a 2013 Ferrari 458 Italia Spider sportcar for \$230 when it is worth over \$200,000? Something is wrong here. I hope that you, the Panel Members will reject SGI's rate increase proposal for Sport Motorcycles as it does not make any common sense for it to be that high. Thanks for your time.

I oppose the proposed SGI rate increase for motorcycles. My wife and I both commute on motorcycles to save money on fuel and save the environment from emissions. This proposed rate increase will mean we do not save money and may have to trade our bikes for cars/trucks. Please consider this when reviewing this rate increase proposal.

I ride a 2003 Honda shadow and I have for the last couple years. I have not once been in an accident with my bike. If you are seeing that there is more accidents you should punish the people who are getting into these accidents not the ones with clean driving records.

It's absolutely ridiculous that my plates will almost double because other idiots aren't responsible enough to have a bike.

It's unfair, there has got to be a better system than to make everyone else pay who has a clean driving record.

I'm fine with an increase, that's the way life goes, but what you are proposing is absolutely insane and should not pass.

I hope this is a joke, by quadrupling prices to insure a motorcycle. you are taking away thousands of peoples pride and joy that not everyone can afford, especially as a student, you cant really expect people to pay outrageous prices on motorcycle insurance. get real, motorcycles were meant to be ridden and enjoyed, not to seem like paying a hefty fine to do what you love doing most.

Having lived and experienced private insurance in five provinces and two states I find the proposed SGI rate increases exorbitant and completely out of touch with consumer

realities for the following reasons:

- A small increase for high risk drivers may be justified,
- Most consumers are not seeing pay raises that reflect these types of cost increases,
- Little credit is given for normal insurance risk factors such as; age, driving experience, long term accident free status,
- Motorcycles rate increases seem to indicate that SGI wants all Motorcycles off the roads; increases of 25% to 100% do not reflect the realities of Insurance in other jurisdictions!
- Motorcycle rates should give more credit to reflect driver; age, driving experience, accident free status, Advanced Handling Courses.

From experience, I will take "Private Insurance" over SGI any day! SGI does not use good "risk factors" to apply insurance costs and this latest proposal demonstrates that attitude. I like to ride a motorcycle at times and have for 30+ years with no accidents, but SGI is driving me off the road with their ridiculous, inappropriate personal rates. If SGI thinks their rates are realistic than they should allow Private "Competition" for vehicle insurance

When I heard about the rate hike that they want to enforce on motorcyclists I was shocked. I think it is unfair and uncalled for. I am almost 45 years old and have only been riding a motorcycle for appx. the last 12 years. It is something that I enjoy very much and do not think that we as responsible riders should be punished with these rate increases. You as the Government should put your focus on those who are not out for enjoyment, but to endanger their own lives and others by not abiding by the laws set out for motorcyclists. I understand there are people that are reckless riders and should have penalties but not everyone should have to pay for their mistakes. I know a lot of responsible riders who are just as upset as I am in hearing your proposal. Please hear our thoughts and take into consideration as to who this is all involving. Thank you for taking the time to here my views on this matter.

The increase to motorcycle insurance is unfair. I could agree up to 25% but you are aiming too high to be fair.

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As a Saskatchewan resident, I have concerns about the proposed insurance rate hikes that are to take place. Why does SGI set premiums based on the vehicle and not the driver themselves. Someone who has had no accidents or traffic violations in almost 20 years of driving should not be paying anywhere near somebody else that has had a number of infractions. SGI does have a safety rating. I don't think it gives the drivers a good enough rate compared to the bad record drivers. I have family in Alberta who insures 2 vehicles, a business, a house and a motorcycle for half of what I would pay for the same. everything he has is worth more than what I have as well. At the present time he pays just over \$300 a month for his stuff and with these rate hikes, I am going to be paying almost \$600 a month. We are supposed to have the best, or one of the best rates in Canada. Alberta is supposed to be on the top end. It seems like motorcyclists have had an over 100% increase over the last 3 to 4 years in this province. SGI says that it is to recover the losses in their "funds". When I am in business and the company is losing money from a fund that should be gaining in, then the people in charge of that fund are replaced. Maybe we need different people on the board at SGI. There are too many stories and not enough proof to justify their actions. Remember that they should be penalizing the ones who are causing the problems and not to penalize the vehicles. I vote for a total and complete restructure of SGI's auto fund. If the fund is losing money then why don't they drop insurance and invest in something else. The reason I think is that they are making money and they just want more and are penalizing the residents of Saskatchewan. They can do what they want because there is no other place to go. Their behavior is kinda communist when you look at it. I read in some articles that there was a lot of people against the rate hike that took place last year. Nothing was justified by SGI and they went ahead with it. If the majority of people don't want something, in a democracy they throw it away and adjust. A communist does whatever, whenever they want. I think these rate hikes will also effect sales as well. Fewer sales means not as much PST collected.

To the Members of the Saskatchewan Rate Review Committee:

“Those who prefer two wheels to four could see a few big changes. Under the new proposal, increases to motorcycle rates won't be capped. According to SGI, under the current rates, motorcycle rates are significantly lower than what's needed to cover their insurance claims.”

The above is a quote from a Feb. 15th 2013 CTV Saskatoon published article on their Web site. I for one find the proposed rate increase and possible changes to motorcycle

insurance to be extremely insulting and outrageous. First I find it completely insulting that they would consider my motorcycle to be a purely recreational vehicle, admittedly I do use it for recreational travel but I also use it for work travel and just plain personal travel as well, much the same as a farm would use his half ton truck or SUV, sometimes for work on the farm other times to pull the family camper.

I believe a change the magnitude that S.G.I. is contemplating will not only hurt a lot of responsible safe driving motorcyclists, I would think it could be devastating to the Motorcycle Sales Business's in this province, which could cause motorcycle shop to go out of business, terminating the employment of all staff and turning the owners investment in his business into huge losses.

My understanding has always been that Insurance Companies collect fees from all their clients in order to cover the cost of damage that may be caused to a clients property, car, motorcycle, house etc. I for one believe all rate payers should be charges the same premiums for an equal amount of insurance (coverage). If my motorcycle is valued at \$20 – 30,000 dollars I believe it should be no more expensive to insure it then a \$20 – 30,000 dollar car or half ton truck.

The following is from S.G.I.s web site

:

“Rate changes for all vehicles, except motorcycles, have been capped to help reduce rate shock for customers. As a group, motorcycle rates are substantially lower than what is required to cover their claim costs. The shortfall is currently subsidized by other vehicle owners. SGI is recommending that no caps be put on motorcycle rates so they can be brought to a break-even point through this rate program.”

It has always been my understanding that all insurance claims are subsidized by other rate (vehicle owners) payers. I think that happens whether it's vehicles , house's and or any other type of property that the owner has placed insurance on. Isn't that the whole idea behind insurance, a lot pay a little so the insurance company that collects the premiums can pay for repairs etc. when one of the insured has a requirement to claim?

With the combined recent registration increase of last year and a this proposed insurance increase some motorcycles will be paying close to a quarter to half the value of the motorcycle.

This is just plain getting out of hand.

Thank you for your time.

Please be advised that I am objecting strenuously to SGI's proposed motorcycle insurance rate increases. I currently operate two motorcycles, a 1981 Yamaha sport bike and a 2008 Yamaha sport bike. I have been actively riding for 22 years on the street and have had ZERO accidents or claims! SGI is proposing to up the insurance on my old bike from \$741.00/year to \$3,055.00/year. 312% ??? This is totally ridiculous!

The bike is worth \$1,000.00 to \$1,500.00 total! I currently have an antique plate on this bike and will continue to licence it as such, unless SGI removes this option.

The rates for my 2008 are proposed to increase from \$2,024.00 to \$4,298 per year. This is 112%. I am a mature 52 year old rider. I have never received a ticket for any type of traffic infraction while riding my bikes. As I said, I have never been in an accident on my bikes or filed any type of claim.

In this day and age, to gouge a segment of the population such as SGI is proposing is absolutely unacceptable! My bikes both get 2.5 times better fuel mileage than the truck I drive. I help our environment by riding these bikes as much as possible and SGI wants to increase my insurance rates by 312 and 112%. Where is the sense in this?

My truck is a 2007 Dodge worth about \$12,000.00. I pay \$1,303.00/year for this truck for plates and insurance. About 10% of its total value. For my 1981 bike SGI is proposing I pay around 300% of its total value per year. Ridiculous! For the 2008 bike SGI wants only about 50% of its value per year!

This type of rate increase is NOT ACCEPTABLE! There is absolutely no way SGI would try to force this type of increase on any other class of vehicle so why should they be allowed to do it to motorcycle riders?

Please reject this rate increase.
