

## Public email responses to SGI proposed rate increase

Received February 17, 2013

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Last year I bought a Harley Davidson and am probably never going to have the opportunity to ride it if your proposed rate increase goes through. I could understand a small increase, but to increase by such a huge amount is preposterous! I really hope that the review board feels this way too!

I believe that if this increase does go through it will take a relatively inexpensive to operate mode of transport to a whole next level, then fuel will probably go up again too, and because any person who was considering buying a bike has now reconsidered, so because sales will be down prices to parts will go up as well as labor rates, now the relatively inexpensive vehicle to operate has become almost the same to operate as my Chrysler 300c, which would be a whole other Email on my opinion to increase my car, yet again!

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I am a pensioner of sixty six years. I viewed a spokesperson for SGI announce an extreme rate increase on motorcycles. There is no way that I can afford this increase on my fixed income. I already pay more than most riders in other provinces. What am I to do? Move to another province so I can enjoy a activity I have dreamed and worked for all these years.

The state of Montana , which has around the same population and tax base as Saskatchewan use TYPE OF BIKE method when applying their insurance. People with the high risk crotch rockets pay a higher rate than just a highway bike.

When is the driving record going to account for insurance increases? Lets use some actual statistics.

I am tired of paying for vehicle rollovers, which seem to happen every day around Regina.

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Personally, I think it is totally ridiculous to have a 73% rate increase for bikes. I am 53 and ride very responsibly. I believe I had an increase last year of about \$15/month which I felt was very high. I don't really want to sell my bike, but I also pay monthly for car vehicle plates. I can only ride/drive one at a time so in effect I am paying a higher rate. I ride my bike to work as my main vehicle but obviously use it recreational as well. The point I must drive home is that I am paying for TWO vehicles but can only drive one at a time. I am therefore paying higher rates just do to this fact.

I wonder if it is the younger riders who are involved in a much higher percentage accidents? If this is the case, should they not pay the higher rates? Please reconsider the rate increase to something much more affordable.

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I am against the rate increase for motorcycles

It is a vehicle that should not cost a lot of money to ride

I am trying to help the environment by riding a motorbike

I encourage more people to ride motorbikes to help the environment but if they cost too much

Money to register them then people will be discouraged to ride and help out the environment

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I was reviewing the proposed increases to motorcycle insurance. The cost to insure my 2006 Yamaha FZ6 is going from an annual cost of \$1,770 to \$3,667. Wow! A few points I would like to raise for my situation:

1. I started riding a motorcycle in 2003 to have a less expensive mode of transportation for commuting to work. It is (was) less costly to own, less costly to operate and easier to park in downtown Regina versus my Jeep. This will no longer be the case with the increase in insurance. It is (was) worthwhile to own the bike as long as the cost to insure the bike was close to the cost savings in gas for my Jeep.
  2. The current value of the motorcycle is approximately \$4,000. How is it possible to request I pay annual insurance of almost that much to operate the bike? This is not rationale.
  3. The insurance for the same year, same engine size in a cruiser is potentially rising to \$1,794. If I were to replace my current motorcycle with a cruiser, does that mean the way I ride my bike changes and the insurance should be lower? No, it does not.
  4. I feel I am being punished for owning a specific motorcycle rather than being acknowledged for the type of rider I am – a 42 year old female that took an accredited safety course prior to owning a bike. I realize there is the Safe Driver Recognition Program that should account for riding experience but in this case it would not offset such an increase in the insurance.
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I ride a Motorcycle to save money on gas and to help save the Environment in the summer. I ride it to work everyday that I can. I get 50 mpg with my motorcycle

compared to 20mpg's with my truck which I park for most part of the summer and leave it insured. I also use my motorcycle for our summer vacations. So I think a 73% increase on my insurance for my Motorcycle is out rages. I hope your panel will not give the go a head to SGI for such a hike.

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I am writing in regard to the insurance rate increase proposed by SGI for motorcycles.

I take issue with Mr. Cartmell calling motorcycles "recreational vehicles". I rode a 49cc scooter for four years up until the year before last. Since buying it in 2008, riding and working on my bike was an important catharsis as I began to deal with my then newly diagnosed disability. My bike was my life but also it was extremely economical in its initial price, maintenance costs ,and fuel economy. I got over 90mpg (38 kpl).

Last year, I purchased a 250cc motorcycle. Along with it's relatively inexpensive maintenance and +65 mpg, it allows me to travel highways where my scooter would not. I use my bike, admittedly fun, as transportation and because it is economical. I have a low income. Having a motorcycle allows me freedom during our dry months to travel where I want and when I want in a cheap and, not insignificantly, environmentally friendly manner. I haven't owned a four-wheeled vehicle in ten years. In the winter, I use our transit system.

I think SGI's focus on balancing the Rate Stabilization Reserve in such an abrupt and directly financial manner is unfair and wrong-headed. If we want to reduce costs regarding motorcycling claims, we need to consider the human aspect and not the financial aspect in such a disproportionate way. For example, the policy of compensating riders for their scars is, in my opinion, ridiculous and unwarranted. Riders who do not have the sense to wear proper abrasion-resistant clothing should not be compensated for their completely irresponsible choice. It is impossible to become a rider and not be exposed to the importance of wearing proper gear but also coming to see the result of not doing so. All one has to do is search for "motorcycle" on Youtube and the accident videos are unavoidable, for one example. Browsing any online motorcycle forum will provide the same exposure. It comes with the territory. Not wearing full gear is tantamount to someone not wearing his or her seat belt in a car. People know better. We either need legislation requiring proper safety gear or, more reasonably, SGI to stop paying people for their, essentially, self-inflicted wounds.

On the point of non-motorcycle payers subsidizing motorcycle riders being unfair, I say this: What is insurance if not to maintain a certain collective quality of life? It is not only motorcyclists who would suffer paying such high insurance as proposed. Those dealerships who sell motorcycles will suffer not insignificantly. Sales will drop across the board if not completely for some segments, especially including the most expensive and therefore profitable models. And the effects would trickle down from there. Service

people and sales people will lose work, dealerships will have less foot traffic and therefore sales of other products including items beyond vehicles (accessories, clothing, etc.) would wain. Charitable organizations that rely on motorcyclists will suffer as the number of motorcyclists dwindles.

I could go on, but I think I've made my main points. To summarize: I have a low income and motorcycles are an economical way for me to get around for 6 months out of the year and I enjoy riding like nothing else. It helps me cope. Tripling my insurance would seriously affect my quality of life. Secondly, we should not be compensating people for their own negligence, i.e., scars caused by lack of proper gear and, dare I say, common sense. Thirdly, by putting all of the financial load on the motorcyclists will disrupt an entire lifestyle that thousands in the province enjoy and rely on.

Some might ask, what makes motorcycles so special to deserve a lighter load of the insurance costs. I would say because we are established and relied upon but also, it is possible to reduce said costs. We should look at making motorcyclists safer not poorer.

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I have just checked out the rate increases and was shocked, to say the least, at the size of the increase.

My rate jumps to \$2515 from \$1669, a jump of over 60%.

I have not made a claim and I have been riding here since 1998. That means you have received money and not had to pay any out. Good profit as far as I can see.

I realize that the rates MAY have to go up but they should go up for the users that have lots of claims and I am sure there are quite a few of them.

i haven't had the chance to check out other provinces rates but I am sure this proposed hike would put it at one of the top rates in Canada.

Be assured I will be contacting the MPP for this area and contacting all other riders to fight this

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I just wanted to comment on the rate increase for motorcycles.

My bike plates will go from an already too high rate of \$1583 to \$2097, an increase of 32%. My plates will cost a full third of the value of my bike every year even though I've

never had an accident on it.

To put in perspective, a Cadillac CTS-V worth \$75,000 costs \$200 less to plate. My bike is only worth \$6000.

I understand SGI's point about capping rates but motorcycle rates are already too high and a huge increase will put the price of plates out of reach for many riders. This will cause damage to our motorcycle industry and our local tourism/economy by taking riders off the road.

Thank you for the opportunity to voice my opinion.

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I am writing to voice my outrage over the HUGE proposed rate increase for motorcycles. The rate for my motorcycle is jumping up over 90%! In less than 3 years, I will have paid SGI more than what my motorcycle cost new. Last year the rate for motorcycle went up a large amount as well - why another, much larger increase?

This increase is simply going to drive people to stop riding their motorcycles, or worse, simply ride with no plates.

Considering I have not made a motorcycle claim in my driving career, I find these huge increases for me outrageous.

Please come to your senses! \$3800 for insurance of a \$10,000 motorcycle is unreal! I realize the medical costs of motorcycle accidents can be quite high, but this is crazy.

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Proposed motorcycle insurance costs are extreme, unfair, and impractical. My particular motorcycle will cost me an extra \$1800 per year based on proposed increase charts. Overall cost for one year of insurance is almost 70% of the value of the bike itself. This is very simply going to cause more problems than good for us all. It will drive down resale values on some motorcycles and also hinder new sales; this taking a huge bite out of Saskatchewan economy. If recovery from a hail storm is necessary a more fair and practical solution would be to make increases to the vehicles most effected by such damage. Which include light trucks, cars, SUVs. Why punish motorcyclists for wide spread claims that they have nothing to do with? Previous increases in motorcycle insurance have risen cost significantly for riders already. It is high enough! Enough is enough.

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These rate hikes are unreasonable and there needs to be a full review of why motorcycle rates are going up so much... The vast majority of accidents involving

motorcycles are not the fault of the person on the motorcycle... a Full review into these rate hikes needs to be done taking note of accident fault to properly assess what we should be paying for insurance.

We are the most defensive drivers on the road (We need to be) and we are being penalized by these rate hikes. During the summer months when we can ride most of us use them as our primary source of transportation as they use much less fuel and easy to find parking spots. making the blanket statement that they are strictly recreational is a highly false statement..

You need to do a full in depth review into the reasoning behind these rate hikes taking into consideration who is at fault..

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Good morning, I have been a resident of Saskatchewan for over three decades, have worked and been a small business owner over that time.

During my residency in this province i have registered and insured property and many vehicles. I have often wondered how or why SGI was the only provider of licence and insurance for motor vehicles. Other provinces offer options.

The rate increase for motorcycles that is being proposed is totally unacceptable. My driving record speaks for it self and i feel because I choose to operate a motorcycle I'm for whatever reason being penalized. If this is the way you choose to deal with the sins of the few by punishing the many, that to is totally unacceptable!!!!!!

Lets remain in the real world and make the right choice. Have the authorities make corrections to the age that you can licence a motorcycle?????

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I personally don't think raising motorcyle licensing fees will solve anything! They are perfect the way they are or they should be reduced if anything. Driving a motorcycle doesn't endanger other vehicles on the road so why jack the prices?????

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The auto rates should be going down instead of up. It doesn't make sense to increase rates for everyone, including safe drivers. I've been in two non-fault accidents since I started driving 5 years ago, so why should I be paying even more? It completely negates the savings we get for being safe drivers in the safe driver program. My positive rating means nothing now, sweet. When is privatized insurance coming to Saskatchewan? Sgi needs some competition, or complete and total removal.

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Please, if SGI wishes to make it impossible for a family to ride together, then I would

like SGI to release its hold on the insurance MONOPOLY and let me buy my insurance from a private company. Yes I will now pursue insuring my vehicles sending money outside the province. At this time SGI faces no competition and I believe if a free open market was in place these rates would have not been suggested.

Leave motorcycles affordable or release the MONOPOLY so riders can insure elsewhere

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To whom it may concern.....The new proposed increases on motorcycle insurance rates are ludicrous.Few owners will be able to afford these increases.This will devalue motorycle prices,cause hardship on dealers and maintainers of motorcycles and will force fewer and fewer owners.This increase represents a huge expense for existing responsible motorcycle owners,particularly those who have never placed a claim.Motorcycles are not "recreatioinal vehicles" as SGI describes them but everyday roadworthy vehicles.Because they cannot be used year round due to our long winters does not give cause to classify them differently.It seems to me that a more logical approach needs to be taken to resolve this issue,not the one size fits all solution that is being presented.There are three logical options as i see it if SGI is unable to manage as an insurer of motorcyces to the point where these unprecedented increases are warranted.

Either place more financial onus on the person that causes the accident to cover a higher costs,whether it be the motorcycle rider or another party that may have caused the accident.

If age,inexperience and reckless behaviour are factors,raise rates on young offenders,not everyone .It may be time for a tiered system that rewards age and experience.

Allow private insurers to compete with SGI.Consumers will typically gravitate to the most reasonable rates.Perhaps if SGI is unable to manage in a way that keeps motorcycle iinsurance rates reasonably priced for the consumer,it may be time for them to get out of that business.

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I am absolutely shocked at the rate changes proposed by SGI regarding motorcycle insurance. I own three cruiser type motorcycles including two antiques Harley-Davidsons of which one incapable of speeds over 100 kph and the other incapable of speeds over 80 kph. I am looking at a rate increase of over \$2500.00 if the proposed rates are brought in. I have been riding since 1994 and have never had a motorcycle accident.

As it was, last year I did not put insurance on my collector cars due to the cost. They instead sat idle in garage. If the proposed rate hikes take place I will no longer be donating my time or vehicles to community and fund raising events. These rates will ruin the hobby of collector cars and bikes and devalue the property of those that already own them.

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Please reconsider the possibility of increasing motorcycle licence rates. Targeting one user group is unfair and unjust.

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I'VE LICENCED AND DRIVEN MOTORCYCLES SINCE 1957 AND HAVE NEVER HAD AN ACCIDENT OR A CLAIM, WHY NOT PUT UP THE RATES FOR THE PARTIES WITH THE CLAIMS ? NOT EVERYBODY, IF THESE RATES GO THROUGH THE MOTORCYCLE INDUSTRY IS GOING TO CRASH CAUSING ALOT OF LOST JOBS AND BUSINESSES ARE ABOUT TO HAPPEN..THINK ABOUT IT, IF YOU LOSE HALF THE MOTORCYCLE POPULATION AND BUSINESSES ARE YOU MOVING AHEAD ? ALBERTA IS THE PROPER PROVINCE TO LIVE IN IF YOU LIKE MOTORCYCLES, THE PEOPLE IN CHARGE OF LICENCES AND INSURANCES KNOW WHAT A MOTORCYCLE IS ! IVE BEEN PAYING FOR A LICENCE FOR A 1967 MARUSHO MAGNA 500 ELECTRI MOTORCYCLE WHICH WAS BUILT IN THE MARUSHO FACTORY AND SGI TOLD ME I HAD TO LICENCE IT AS A HOMEBUILT CRUISER/TOURING AS THEY HAVE NO LISTING. WELL IF YOU CAN CHARGE ME \$455.00 A YEAR TO LICENCE PERHAPS YOU COULD HAVE THE REGISTER CORRECT. WHAT ABOUT ALL THESE BATTERY OPERATED MO PEDS AND SCOOTERS YOU DON'T EVEN INFORCE MC ENDORSEMENTS OR PLATES,ENGINES OR MOTORS ARE ENGINES OR MOTORS, GAS, DIESEL, OR BATTERIES, THEY ARE WHAT THEY ARE. QUADS, SNOWMOBILES MAJOR ACCIDENTS ALL THE TIME, VERY FEW BEING PLATED! I'D LIKE TO POINT OUT AT THIS TIME DRIVING A MOTORCYCLE IN SK. IS TAKING YOUR LIFE IN YOUR OWN HANDS AS WE DON'T EVEN HAVE ROADS SAFE TO TRAVEL ON. AT THE PRESENT TIME I OWN OVER A DOZEN MOTO CYCLES AND AS THE PRICES OF LICENCES AND INSURANCES HAVE BEEN ON THE RISE I'VE BEEN PLATING FEWER ALL THE TIME.AS WE JUST CAN'T AFFORD IT. IF THESE RATES GO THROUGH WE'LL EITHER BE PARKING OR SELLING ALL OUR BIKES OR MOVING TO ALBERTA.

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How is this rate calculated, I mean a bike that is 125cc and a 2009 can be purchased for much less than SGI wants to insure them for. Like a brand new Honda CBR125 can be purchased for \$4000 and how does paying more than the value of the bike over a 3 year period make any sense for drivers with a good history?

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My name is \*\*\*\* and I just bought a new motorcycle. I have been riding for five years and have a clean motorcycle record. I was just recently informed about the proposed rate increase for the Saskatchewan Auto Fund and was disheartened to find that my insurance may increase 106% over it's current rate. Even though I have not read any statistics regarding insurance cost versus claim payout, I understand that the Auto Fund



is becoming depleted and will need to be replenished if it is to continue fulfilling its requirements. However, I find that as I am a safe and courteous rider and driver, I should not be unfairly stereotyped as an unsafe and reckless individual. I have also noted that all four wheel vehicles have a 15% or 30% cap, whereas motorcycles will go uncapped. Even a 50% cap would be somewhat reasonable compared to my already very high insurance rates about to be more than doubled.

I would like to use the remainder of this message to highlight some different solutions on improving our Auto Fund deficit such as:

- Mandatory rider training programs (Trans-industrial or Maximum training offer these), whether offered privately or through SGI.
- Revamping the graduated licencing program to include graduated engine displacement categories such as the system Europe has implemented.  
(These two suggestions would help prevent new riders from mounting a motorcycle too large or powerful for their skill or experience level and hurting themselves or others.)
- Mandatory protective gear for all motorcyclists. Not just a helmet and eye protection as it is now, but jacket, pants, gloves and boots as well.
- Revamping the Safe Driver Recognition Program to change insurance discounts of 2% per safety point to 5% per point, which would further encourage road safety for all road users, not just motorcyclists.

I feel that this short list of possible solutions are far better proposals than simply forcing all, safe and unsafe, motorcyclists to pay for the poor decisions of the few that are shooting insurance rates through the roof.

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I believe the proposed motorcycle insurance rate increases are ridiculous. My 38 year old XL 250 will go up 266% to \$790 per year. That means the insurance cost for 1 year is about the value of the machine. My other motorcycle is a 2001 Kawasaki that will go up by 63%, so in 3 years I will have paid more than full value in insurance premiums. The premiums for sport motorcycles are going up over 300% in some cases – as I said, ridiculous. Motorcycles generally get better fuel mileage than cars & trucks and are much easier on the road surfaces. It seems motorcyclists are being punished for contributing less to pollution and wear & tear on our roads, and we still have to pay PST on used motorcycle sales as well, unlike cars & trucks.

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Riding is my only main activity I have in Summer. I barely make 27,000/- an year. Your rate review would severely hurt me by take this one and only summer joy from me; as I do not own a car and ride my bike to work saves a lot on gas money. I will be paying

more insurance than my bikes all worth. I won't be able to afford it after I pay my bills.

My humble request is Please reconsider for keeping current price for insurance coverage.

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As a motorcycle rider, I pride myself as being someone who uses less fuel, causing less pollution. Also motorcycles are lighter and use less space on the road, meaning less wear and tear on our already pathetic and ailing road infrastructure. Go to any city in Asia or Europe and you will see that the use of two-wheeled transportation is extensive, and encouraged by Government. In hopes of becoming a progressive society, I believe that we should be encouraging their use, NOT punishing the riders! On my daily commute, I see hundreds of single occupancy 4-wheeled vehicles, and wonder why that terrible waste of precious resources and unnecessary pollution goes unaddressed, and seemingly encouraged, but the environmentally conscious motorcycle rider is made to pay more and more!

According to the SGI website, the proposed rate increase on some motorcycles is over 300%. Conversely, some massive gas-guzzling full size 4x4's are set to actually decrease! (see the 2013 Ford F350 Super Duty Super Cab 4x4). Not only is this out of touch with reality, it reeks of bias and discrimination! As a Crown Corporation, SGI has a responsibility to treat all the citizens of this province fairly.

Our Government should be ashamed of themselves and look to more advanced societies for direction. Clearly our backwoods approach to the insurance racket could use some much needed guidance!

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sgi asking for another rate increase not even a year after bringing in their last increase is bloody ridiculous. And why is it the rates on my older vehicle (96) keep going up even though its value keeps declining and what they would give me to replace it if it were in a total loss accident (God forbid) would only be a fraction of what they would give me when it was new

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I feel that the proposed rate increase for motorcycles , especially older ones , is unfair and discriminatory . Motorcycles are more than "recreational vehicles " to a lot of us . They are practical , affordable transportation that use far less fuel and contribute far less to emmissions . The repair costs for full dressers and crotch rockets does not represent the repair costs for older bikes lets keep the rates for older bikes affordable

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Are you guys crazy? It would cost more to license my SUV than my 20 year old bike. Please open your eyes and realize that the people of Saskatchewan will not stand for that kind of robbery.

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i would just like to voice that i believe the proposed SGI motorcycle rate hikes are ludicrous and unnecessary. many rates are proposed to be doubled, this is unfair.

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I just found out about your "proposed" rate hike for motorcycles. You will not get any money from me! I have three motorcycles and will be selling all of them if you proceed with this matter! 90% of motorcyclists are extreme defensive drivers as we do not want to skid across the pavement! You are going to penalize us because most accidents are caused by four wheeled driver in-attention??? A more interesting proposal would be a model of Alberta insurance options, or offering an option of a substantial discount if a package policy is also purchased on motorcycle. You will not be any further ahead as motorcyclists will bend over backward to find options around your proposed rate hike.

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I don't think this is the way to make up revenue, I also drive other vehicles that I pay insurance on; just because I love the outdoors doesn't mean I have to pay more insurance. I just bought a new motorcycle and I don't believe this is fair at all.

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I don't know where to begin with how upset I am about the proposed rate increase. Since I first acquired my motorcycle learners licence ten years ago I have yet to receive so much as a single traffic citation on my bike. Some how now I feel like I am being punished for all the near collisions I have avoided due to inept automobile operators. I'm not saying that the problem is entirely caused by people driving vehicles other than bikes, but I know for a fact that on more than a few occasions people I know have wrecked due to being cut off or lane changed into with the perpetrator speeding off to avoid fault or completely oblivious to what they have done. I would also venture to guess that a sizable percentage of MC crashes are due to the deplorable road conditions in our cities and on our highways. I know it would break the cities or Dept of highways hearts to put a traffic cone in front of a 8" deep pothole, which i might add is a lovely thing to stumble upon at night.

Why not impose a 300% increase for auto drivers who are at fault for MC crashes? It might help give incentive for people to drive with the alertness they are supposed to. I know it is a risk to ride among autos and I have had my share of close calls but there are a great deal of bad drivers who don't take the time to properly signal, shoulder check or look both ways when entering intersections or backing up. What recourse is there for

their share of this cost burden?

I understand that there are a great deal of inexperienced MC riders on the roads that play a huge part in the cause of this proposed rate increase. But why has SGI allowed these inexperienced riders the right to operate 1000cc+ sport bikes and 1600cc+ cruisers on the first day of attaining their learners permit? I have always been a huge supporter of cc limitations for new operators, why is this not an option? I grew up riding dirt bikes off road and started with a fair bit of MC skill before I first rode a bike on the street. But even with a solid MC background I still started with a under 250cc MC for the first two years before I moved up to a 500cc bike. I now ride a 900cc cruiser and am looking at a \$500+ increase. For what? That is hardly the kind of reward I would expect for being a responsible MC operator.

I first started riding as a economical method of transportation. That methodology is quickly going out the window. This far outweighs the \$ amount I would save on gas much less the huge difference there was in the cost of insurance over an automobile. Also right now traffic congestion is already at an all time high and pushing more people off small bikes to single passenger vehicles is the last thing we need.

This entire approach is just punishing us responsible riders for inexperienced riders and bad auto operators and it's the type of approach that really makes me want an end to SGI's monopoly.

Disgruntled Motorycle rider

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I think its time SGI gets in line with most other provinces and states. Insurance should be a lot less and more in line with what other places charge even if they have to change how they sell it for example liability only premium as an option. I personally have ridden motorcycles since I was 10 and road bikes since 16 and am now 46. Since moving to Sask I have had to get rid of my motorcycles because of the rates. I have always carried liability insurance on them and never paid more than 150.00 per year as an add on to my auto policy. I feel that the claims would be lower if this option was made available the enjoyable and economical transportation would once again make this form of transportation economical. The cost of insurance \$2,553 was almost equal to the value of the motorcycle and per month insurance premium did not equal the fuel savings by driving it.

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I have rode bikes my whole life and can honestly say, its going to make me and many others quit.

I will lobby against this proposal as much as possible.

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I had a look at the new suggested motorcycle rates by SGI for fall of 2013. This is nothing short of ridiculous. I am a 55 year old rider and have ridden all my life and now it is getting to the point where I can no longer afford to insure my motorcycles. There is something wrong when I will pay four times as much for my motorcycle as my 2011 truck.

Please do not allow this ridiculous proposed rate change to go ahead in it's current form.

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As a motorcycle rider I am opposed to the outrageous proposed increase to motorcycles. Yes I understand the inherent risk associated with riding and accept those risks.

If an increase is needed than I would accept increased rates in the 5% range, not the 100% plus that is being proposed in some cases.

I agree that it only takes a few to ruin it for the rest. Progress has been made in increasing rider training and safety, but further penalties could be made regarding offenders. Also further safety initiatives can also be made.

Please consider the effects on the industry regarding the selling and the overall sport of motorcycle riding this would have.

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What am I going to do when this proposed rate increase rolls around? how am I going to sell my bike? no one in Saskatchewan is going to buy my bike because of this rate increase. The bike is going to be completely useless to sell in this province. Will SGI buy it from me at a premier cost or what I should get for the bike? will SGI pay for the gas and time I would have to pay to drive over to Alberta and sell my bike?

I'm very angry at what they are proposing because I'm already paying an arm and leg. I think they should spread this out equally to all motorized cars, trucks, motor homes etc. What they are saying is unfair and not fair one bit.

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Yes, I'm emailing because of the proposed rate hike on motorcyclists and yes, I'm very angry, because this is unfair and not realistic to be doing this kind of rate hike. I can't afford this. I will have to sell my bike, but who's going to buy it in this province? will SGI buy my bike for a premium rate or what I should get out of it? NOPE! But I know they want more money and I think they are looking in the wrong places. I think they should

spread this rate evenly or more towards the drivers of cars, trucks, etc, because these are used all year round right. I can see increasing it by \$20 -\$30 or even \$35, and I wouldn't care that much but by almost 75% is ludicrous! and unfair! Please, take this into consideration. How are all these motorcyclist going to sell their bikes with prices like this? could we sue SGI for this, if it is passed? Because the only people who are going to be able to afford these prices have to be wealthy or have a good job. There's a lot of motorcyclists in the province and a lot angry ones now.

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The 5 of us in my family that ride motorcycles for over 150 combined years have 0 tickets or accidents yet face the highest increases proposed.  
May I suggest penalties to the guilty?

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As we all know motorcycle rates are going way way up. Okay, motorcycles are involved in a good number of accidents in the short riding season we have. I can partially understand that. However don't blame only us for the accidents. Oblivious drivers push bikes off the roads all the time.

However my major problem with the rates is the way the bikes are classed. 401 - 750cc is a very unfair range. I drive a Suzuki gs500. It's a 500cc two cylinder and has half the power of a four cylinder 600cc. So for me to pay the same amount per year as a bike that is twice as powerful is ridiculous.

What I think would be more realistic is <150cc (I drove a 125 Honda cbr for a year and there is very little chance of getting into an accident with it.) Then 151cc - 525cc ( somewhere around there, at the very least take into account the number of cylinders) then 600 - 750cc.

Because even though my 500cc Suzuki is quick in its own right, it is way more tame and controllable than a 600cc.

Not to mention simply doubling the rates themselves in one year is unbelievable.

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The impact of the rate increase will affect more than the motorcyclist. It will have a major impact on motorcycle dealers and their employees because there will be fewer people driving motorcycles. Every little restaurant coffee shop and motel will be affected buy fewer motorcycle riders do to this massive increase in insurance rates many motorcycle owners will stop this wonderful hobby due to the cost of insurance for their bikes.If you have ever taken a weekend drive out in rural Saskatchewan you will see dozens of motorcycles sitting in front of the small restaurants such as Faye's in Silton or Mary's in Milestone or the Katepwa hotel &restraurant at Katepwa Lake. These riders are out on their weekend ride and have stopped for breakfast,lunch or coffee etc.

this is business that is greatly appreciated by these business proprietors and an important part of their summer income. Motorcyclist participate in charity runs such as the Salvation Army's Santa toy run, the prostate cancer run, the breast cancer run. With fewer motorcycle riders these charities who depend on the motorcycle riders to fund raise will also suffer economically

Today I heard an SGI official saying that car drivers can't be expected to subsidizing motorcycle drivers. The reality is due to past provincial governments directives SGI has been instructed to subsidize rates for farm vehicles probably since the companies' inception which means the rest of Saskatchewan vehicle drivers have subsidies farm plated vehicles for years. Unless something has changed in the last few years, a farming corporation pays a lot less than any other business pays to plate a highway tractor which operates in the same geographical area.

SGI should maybe consider offering some other options to allow riders to reduce their cost for plating a motorcycle such as:

1. Making an option to purchase coverage with out accident repair coverage ( plate coverage would cover liability, medical, etc )
2. Two different levels of deductibles example: say a \$5000.00 deductible for repair coverage for the owners bike involved in nontraffic related accidents and the regular \$700 deductible for accidents involving other vehicles or pedestrians ,wildlife. The high deductible would reduce claims buy owners who drop their bikes .
3. Substantial discounts for riders who take a motorcycle safety course for advanced riders ( currently only introductory motorcycle courses available in this province but intermediate and advanced safety courses available in other provinces and in the US)

I think how SGI has categorized the bikes for risk does not accurately reflect the risk of sport bikes vs big displacement cruisers. A 650cc sport bike with 140 horse power motor and weighs 600 lbs. is certainly more dangerous a bike than a 1700 cc Harley cruiser with a 65 horse power motor and weighs 950 lbs. The big cruiser with the lower horsepower should not be more expensive to license . Consider this as the analogy ,if SGI was setting rates for car insurance the proposed insurance rates for sports cars is lower than family sedans ( the sport bikes are corvettes and the Harley cruises is an Oldsmobile 88 )

In closing , I'm a business owner and understand SGI need to be profitable , however I also believe that SGI taking the quickest and easiest solution ( a ridiculous massive increase) to solve their problem will have effects that were never considered. Taking the high road by providing more option for insurance, modest increase, and developing intermediate and advanced motorcycle training courses will be a better solution to the problem.

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Hello;

Perhaps it is time the majority of the drivers quit subsidizing the farm business. Farming is no longer nor has it been for a number of years, a way of life. Farming in Saskatchewan is big business. Farmers get a discount on all their vehicles it is time this stops.

Motorcycles are for some primary transportation and they do not drive in the winter. Motorcycles are being singled out to subsidize other sectors.

Snowmachines have no increase yet we hear of more deaths on snowmachines every year.

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Like so many other motorcyclist in Saskatchewan I am writing with concern over the alarming rate increases that I am reading about. In particular rate increases for motorcycles 10 years old and beyond. Your rate increases are in excess of the actual value of the vehicle itself, sometimes even double the value. In addition this your monopoly on insurance places us position where we have no other option. Motorcycles consume less fuel, reduce urban congestion and do little damage to road surfaces. I believe that your increases will harm the industry and the sport in Saskatchewan. I am writing to speak in opposition to your proposed rate increase and am asking you to please reconsider this act.

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