

Public email responses to SGI proposed rate increase

Received February 16, 2013

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I think it's crazy we just keep paying I have 2 motorcycles. It's not the rider it's the other drivers that are the problem on the road ask any biker

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RE: SGI proposed rate increase

To whom it may concern:

This afternoon, my wife, myself and another couple were at our local Harley dealership here in Regina. As in past years, the 4 of us regularly purchase new motorcycles every 3-4 years depending on the mileage or our current motorcycles.

After some discussion with the service/sales staff, the wife & I selected our preferred models / options and tentatively negotiated the trade-in values of our current bikes.

Unfortunately, after talking with other friends this evening, we were informed of SGI's malicious intent regarding motorcycle insurance. After acquiring a copy of the SGI proposed rate increase guide, we have discovered the outrageous / criminal rate increase intentions of SGI. According to the proposed rates, our motorcycle rates will increase from \$1669 to an unbelievable \$2553 per bike (a 50% increase!!). Can you image our utter and complete disbelief having to pay SGI \$5100.00 a year just to ride our motorcycles!

I'm not sure if SGI's intention was to deter private citizens from owning motorcycles or not, but it's worked for us. Not only have we have decided not to purchase the 2 new motorcycles, but we have agreed to sell the motorcycles we have now. We feel its best to sell the bikes early this spring while they still retain their values and before the new rates destroy the local motorcycle market.

Our friends have also decided to not acquire new motorcycles, but will wait on selling their current bikes until the new rates are approved. I'm sure the many tourist destinations that derive revenues from motorcyclists and the local motorcycle dealers will be as offended as we are with this travesty.

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I am writing to let you know that by raising these rates SGI may just lose more money instead.

I for one will no longer carry any additional insurance through SGI. I see no need to give this company more of my hard-earned money when they continue to hold us hostage to further rate increases because vehicles must be registered and licensed through them.

So, right now I pay roughly \$1500 a year to plate my 2008 Suzuki Boulevard M50 Cruiser style bike. ...or \$125 a month.

I normally keep my bike plated all year round for insurance purposes. So right now SGI is getting \$1500 of my money for a vehicle I drive 6 months a year, maybe 7.

If the rate increase goes through I will pay roughly \$2097 a year or \$176 a month.

The second SGI raises the rates I will suspend my plate and have it re-registered in May. I will suspend that plate in Sept. So SGI will only get \$880 from me every year...instead of \$1500. I will gladly give \$400 a year to another company to keep my bike insured year round.

I can guarantee you I am not the only rider planning on doing this. Instead of seeing any profit from the motorcycle side of SGI profits...this company will see a decrease. Third party insurance companies will benefit more from this than SGI will.

SGI is also trying to have motorcycles classed as recreation vehicles. How is this possible as those of us who ride would love to do so year round, we utilize city streets, town streets and highways. Motorcycles all over the world are a vehicle, not for recreation, but to get from point A to point B. Are convertibles going to be classed as recreation vehicles too? After all, you don't see too many of them being driven in the winter here either.

It is so very dissappointing to see SGI trying to do this to a community of people who raise hundreds of thousands of dollars every year for local charities all due to various rides throughout the summer months.

No one will win by SGI's attempt to gain a few thousand dollars more by gouging motorcycle riders.

Riders who cause less than 35% of the actual accidents they are involved in.

SGI would be better advised to raise the rates of those who cause the accidents in this provice by \$1000 - \$4000 a year instead.

Sincerely,

A very dissappointed Rider who will be taking as much of my business as I can elsewhere.

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-73% is a punitive increase. I don't care how you phrase it, I still feel like I am being punished for using my motorcycle.

-My household makes 1 vehicle work (barely) during the winter months. When the summer comes, I use my motorcycle as my only means of transportation. I take it to work, to a friends place, to pick up groceries, etc.

-If you wish to punish motorcyclists and state it is due to claims of at-fault accidents with motorcycles, then you must have a balance that forgives those who DON'T have at-fault accidents with their motorcycle. I think you are going at the problem the wrong way.

-I would consider my motorcycle to be less "recreational" than someone who owns a corvette, mustang, 4x4 with a big lift kit, "tuner" car, or anything of the like.

-My household budget allows for me to use my motorcycle in the summer, and perhaps go on a small trip with it. a 73% hike would actually reduce my quality of life as I would be, essentially, disallowed to now use my motorcycle for more than a few months, and I certainly would not be able to go on any sort of vacation.

I am tired, and should perhaps make this a . . . better argument, but I wanted to let you know AS SOON AS I FOUND OUT, my take on this subject.

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me and my wife both ride harleys and I ride a 400cc dirt bike to work.these bikes are not the ones in accidents it's the crotch rockets doing wheelies up and down the streets speeding and stunting.do not penalize all bikes. further more my wife hit a dog on a public road she has been in constant pain for 3 yrs and her doctor says it will just get worse as she ages she was not in thr wrong .sgi has treated her like crap.if they treat every motor cycle incident like this it shouldn't be costing them next to nothing.

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Dear Sir or Madam,

I've just reviewed the rate increase SGI has requested for my motorcycle. I ride a 1985 799cc Yamaha cruiser. My rate is currently just over \$800/yr and the proposed rate is over \$1600/yr. I have ridden for over a decade and have not made a claim.

I understand that insurance claims on motorcycles are high due to the increased likelihood of injury or death but it is also true that most collisions involving motorcycles

are not the fault of the rider. To punish the owners of motorcycles for the actions of others is unfair and wrong. I know from personal experience that the several close calls I've had while riding can be directly attributed to the other driver's inattention. I also know that I have become a better defensive driver since I have been riding; I am more aware of my position on the road, the potential hazards that are present and where the inattentive drivers are.

I further understand SGI's concern regarding the operation of some high-powered motorcycles by persons who are foolish. I share that concern. As a police officer, I regularly see people driving their sport motorcycles well beyond their abilities to ride. I personally do not understand why someone would even need a motorcycle capable of going in excess of 300km/h. The cost of insuring these motorcycles is surely disproportionate to the premiums collected from their owners. Again, as someone who owns a 28-year-old 700cc motorcycle, the rate that is being proposed to be levied against me is unfair and wrong; my motorcycle is not capable of being operated in that manner and I should, therefore, not be burdened with the cost associated with insurance payouts for that class.

Finally, I would argue that, while it was beneficial to me as a younger person, SGI's desire to insure vehicles without account for the age of the driver is foolish. As a middle-aged responsible adult, it baffles me as to why I would be subsidizing the foolishness of the young. Driver inexperience and youthful exuberance are a dangerous combination; burdening me with their increased liability is, again, wrong and unfair.

To sum up,

1. most collisions involving motorcycles are the fault of the other driver,
2. owners of motorcycles incapable of being driven at reckless speeds should not subsidize those that are,
3. middle-aged, responsible drivers should not be punished because those who are youthful and inexperienced ride similar vehicles.

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Good Day,

Why is SGI allowed to target law abiding motorcycle riders with such a ridiculous rate hike proposal rather than going after the real problem. They need to first of all understand bikes and new bikers and strengthen the graduated licensing process. If they are basing this increase on motorcycle accidents they had better look at the other half of the accident, the vehicle that doesn't recognize bikes and pulls out suddenly. I have been riding since 1983 and this is a very common problem. I believe SGI should be focusing on training new riders and making the driving public aware that motorcycles share the road with them rather than trying to price them off the road.

Thanks

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for whatever reason i can not access the voting tab.

I think that sgi is way out of line with asking for a 20-25% rate increase following a recent increase already.

They announce profits like crazy and then hose the motorcycle riders who for the most part are extremely cautious (there are a few bad eggs)

the issue I have is that my bike is likely valued at around \$8500 and they are going to force me to insure it at an annual cost of \$2200 approx which is way out of line.

I work in the insurance field and know what some of the costs are pertaining to insurance. based on these numbers they are assuming some pretty high loss trends and imposing the costs on all drivers when in reality there is likely less than 15% that are causing the issue. They do not have the numbers necessary to achieve appropriate spread of risk so they hose everyone.

I would suggest that they look at an individual rating system if they have to on the drivers and ass surcharges on the licenses as necessary but to paint us all with the same brush is not fair.

I put on over 50,000 driving my vehicle a year and another 3-6,000 on my bike with no accidents in last 10 years(knock on wood) and get put in the same category as a 18 year old with no experience

Its time for either including bikes in with cars (I can insure my 40,000 rav which is on the road 10 times as much as my bike) or look at individual credit/surcharge rating system.

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Maybe we should raise the insurance on the sport bikes that drive 250 km/hour,not the bikes like mine and my wife,s where we travel North America enjoying the beautiful sites.

These young people who buy the sport bikes that only last a couple of months because they drive too fast or stunting and sgi pays them more than what they paid for the bike should have there insurance raised.

We pay enough insurance too ride for three months a year.

I know all types of bikes have been in accidents but I bet more so with the sport bikes not the touring bikes

I pay over 200 hundred a month on insurance I think that's enough

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I would like to voice my concern about SGI's proposed rate increases. I bought my first motorcycle this year and am looking forward to learn and commute to/from work to save time, money and fuel. This insurance increase is outrageous. I do hope you don't approve this. This rate increase devalues motorcycles and people will sell their bikes for cheap or not ride them at all. I bought my bike for \$1500 and it will cost me over that to plate each year. Doesn't seem worth it. Let me know when the public meeting is.

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I currently own a 2007 Ducati sport bike. After seeing the proposed rate increase of my motorcycle, I don't think I will be able to afford putting it on the road ever again if SGI's proposal gets approved. My insurance is currently \$1900/year and it will be increased to \$4300/year. That is absolutely ludicrous. I would need to sell my motorcycle to pay for insurance. That price seems more like a new car payment than an insurance premium.

I propose that insurance be based on more than just what you own, but also on the driver's age and history. Addition to that, SGI should make it mandatory that ALL riders no matter what age take the motorcycle safety course or have a great insurance reduction following the rider safety course.

I am a 38 year old responsible driver and motorcycle enthusiast. I know I can't speak for everyone, but I do not ride like a crazed maniac, racing and stunting my bike on the street or anywhere for that matter. It's not fair that because I own a sport bike that I should be classed and charged a premium because of other careless riders destroying their machines.

Thank you for your attention to this matter.

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I am very disappointed and surprised to hear of your plan to raise motorcycle rates again. Wasnt the 50% increase on my 400cc SCOOTER just last august extreme enough ?

I have been riding motorcycles safely for over 50 years, have NEVER had a motorcycle accident, yet am penalized by your outrageously higher rates.

Isnt it time that competent owners/riders like myself receive more benefit than the minimal existing deduction ?

And, as I also have more than one motorcycle (including antiques), isnt it about time that you incorporate a reasonable private party "fleet" payment option, as I can only ride one motorcycle at a time ?

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This proposed rate increase is borderline ridiculous as it nearly doubles the cost of ownership on a vehicle that is far more Eco-friendly, reduces traffic congestion, and is far easier on the road surfaces. I see no mention of any service increases ie; Rider safety training course or a subsidy for one. This proposal basically negates a cost effective means of transportation that is desperately needed in this city. With no proportional increase in services for the consumer this is a plain money grab. I can understand a five to ten percent increase but this is ludicrous.

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I am writing this letter to inform you that i am a motorcyclist. I use my motorcycle as a commuter from Pense to Regina daily as soon as the snow melts. This is NOT a recreational event for me but is a means of transportation that i am now being punished for using.

I have been in the finance industry for over 12 years, university degree, family, home owner and tax payer. I have never been in a motor vehicle accident and have made one claim to a hail damaged 1985 Dodge Daytona when i was a teenager. I attended a drivers education class during high school, practised parallel parking between hay bails on the farm, learned to drive a standard transmission at an early age and take pride in the vehicles i own.

By my account, i have satisfied the rules and guidelines set out by the Saskatchewan Government Insurance agency and therefore would like my voice/opinion to be recognized. This is not an arbitrary issue for me but one of discrimination.

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As this will be the first of many letters to the panel regarding the rate plan increase for motorcycles in 2013 I will keep this letter short.

As a 46 yr old that has been riding a motorcycle since 15, the insurance rates that are being proposed will not only kill my motorcycle hobby, but my children will never be able to ride and insure a motorcycle for use on the streets of Saskatchewan. I will no longer be able to sell my motorcycle locally because who can afford the insurance.

Personally I have 2 motorcycles, a 2006 1000cc sport bike and a 2008 250cc dual purpose bike. Since 2011 my insurance for the sportbike will have gone from \$1200 to \$4285 because SGI no longer wants to lump motorcycle users with the rest of the province to keep rates reasonable. That same motorcycle is \$1300/yr to insure in

Manitoba.

Talking to a friend who has a 96 750 cc sportbike, his insurance for 1 yr will be \$500 more than what the motorcycle is actually worth.

I must ask why am I as a mature driver subsidizing drivers that are in the high risk range of 16 to 25 if the province is not willing to subsidize my motorcycle insurance. If they attempt to insure a vehicle then why should they get the same rate as me?

If the Gov of Sask no longer wants or is incapable of insuring motorcycles then they should be getting out of the business and allow private insurance for such products as other provinces do.

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Please reconsider your proposal for motorcycle rate increases and re-assess the application and rates. I would encourage you to reassess across motorcycle classes, size and operator history. I would encourage you to reflect on promoting transportation that is positive for the environment.

I am an avid motorcyclist and I am active in the Regina and Saskatchewan community promoting and organizing motorcycle off-road competition sport for people aged 4 to 50 from all walks of life.

I also ride a dual sport motorcycle on the street as my primary method of transportation during allowable months. I do this to save fuel costs and to be friendly to the environment. As an off-road motorcycle enthusiast, I can certainly state my use of a motorcycle on the roads is for transportation and not recreation. I am opposed to having the rates calculated with a heavy weighting on motorcycles because of the rationale that they are erroneously stated as recreation.

It should be better positioned as rate reductions for those riders who have a proven safe driving record to have a reduction for taking measures and personal costs to lessen the impact on the environment.

I also license an RV which is substantially less than an auto. Simple fact is that they are a secondary vehicle and used much less (in most cases). Similarly to a motorcycle (due to the climate we live in). so if you were to consider a motorcycle as recreation only, it should be rated similarly to an RV.

Another point is that with this rate increase the justification is placing the majority of the insurance costs upon the motorcyclist. However in many cases collisions involve both an auto and a motorcyclist and fault can be of the auto driver.



With the rate proposal it appears my auto (2008) will be roughly \$1200 and my motorcycle (500cc - 2007) will be \$1666. I do drive my auto more (due to our climate) but I am also stating that my choice to ride a motorcycle on the road is for transportation not recreation. I have also never made a claim while operating my motorcycle.

My motorcycle is valued at approximately \$5000 or less. So I will pay a third of the cost for operation. In three years I covered the price of the motorcycle itself. I already pay for medical coverage in many forms.

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The intended price increase is totally ridiculous. I have a 2007 Harley and to increase insurance by \$831 per year when I already pay too much to insure my bike is not correct for a crown owned company that already takes too much money from its citizens.

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Dear Sir,s I must add my comments about the huge rate increase in motorcycle insurance, is this really necessary or is it a money grab to align our rates with other provinces like Ontario and Alberta? This increase will have repercussions throughout the industry with reduced sales, perhaps layoffs, closed businesses. This is too much of an increase following the one just recently and will have negative affects through the industry and the economy.

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The recent announcement that in August of 2013 there will be a rate increase has come of a bit of a shock. As I do understand that there are likely more injury claims for motorcycles, I must point out that there are many more cars, trucks, and commercial vehicles on our roadways than motorcycles.

I have ridden a motorcycle for approximately 14 years and am claim free. Does this not weigh on what my rate should be?

As a driver in good standing I find it outrageous that my motorcycle insurance for a bike worth \$12,000.00 is substantially higher than the insurance on my truck which is worth approximately 3 times as much.

Is there a review or report available to the public that lists age groups and vehicle particulars reflecting accident rates and severity?

I am disappointed that my only choice of insurance does not give me the option to have a reduced rate, or reflect base rate properly.

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This proposed rate increase puts me off my bike. I can't afford this. I'm not rich. I purchased a bike so that I could save gas and maintenance wear on my car over the

summer months. It's another way to try to weather this ever-increasing spiral of cost of living. On the road to savings, I found a joy in the actual riding. I've got a 2003 Suzuki Marauder (250 cc). This rate increase takes me from \$376 to \$874, an increase of almost \$500. That's more than double! My wages should increase at that rate. As if.

My husband (whom I got into riding because of the paired savings and joy) goes from \$1,680 to \$2,120. That's an increase of \$440.

Where's the justification other than a fast money grab? If you're only trying to rebuild your rainy-day fund (I wish I had one myself), it can be done as effectively over a longer period of time. How about more steeply penalizing the bad vehicle drivers who actually cause accidents?

Thanks for taking away my joy. My husband is still in torment about his options.

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I'm not very happy with my Premiums going up and not getting else for it , as far as insurance goes.....when will it stop.... how much more do I have to pay...

I ride my bike EVERYDAY in the summer rain or shine.... now I'm going to have to pay more, for something I enjoy doing, I park my car in the summer and ride my bike. By the looks of it I'm going to almost have to pay almost another 100\$ more a month for riding my bike, the last accident I got into It cost me more money, when the person who cut me off was at fault, I dumped my bike and damaged my helmet... I got nothing from sgi, except a bill..... I'm not sure why I pay for insurance , unless I'm just putting money in someone else s pocket I suppose... when I got into a rear end collision last October my neck is in bad shape, nothing from workers comp, and I ended up losing my a perfectly good car, because it was going to COST sgi to much to fix....why would it matter how much it to fix when I PAY insurance to cover it.. not sure.. I think there going to be a lot of unhappy people , when this proposal come into effect.. I do have a package policy on my bike, is that going to up to.. how much more will I have to pay.. and when will all this insurance pay off.. how much more money do I have to pay before thing like this pay off or actually off me some protection..

Please I'm not mad at you.. I'm upset at what's happening and not any more protection.. maybe the drivers who run the bikes off the road , run stop sings, give you the finger when your on a bike, maybe they're insurance premiums should go up .. thanks for hearing me vent... please put me in touch who I can talk to.. I would appreciate.. thanks

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My name is \*\*\*\*\* and I am the sales manager at the Meidl Honda Powerhouse in

Saskatoon as well as an avid motorcycle rider. As you can imagine, I and all other riders are less than thrilled with SGI's proposal to double, triple or even quadruple the rates for most road going motorcycles. As a rider, this will obviously hurt my pocketbook but as selling motorcycles for a living is my livelihood, it will drastically effect our motorcycle sales going forward. In my humble opinion, SGI is entitled to make an appropriate profit in their business activities, however it should not come at the cost of hurting other businesses in Saskatchewan.

Based on the numbers presented, it is clear that SGI has not done their due diligence in researching the increases. They claim that other vehicles have been covering our premiums and the current rates are not sufficient to cover at-fault motorcycle accidents. If this is true, then SGI should be increasing rates for riders with a collision history and be giving bigger breaks to riders with a clean history, not just tripling rates for the bikes many people ride. SGI also needs to re-evaluate how to determine when the rider is "at fault". A rider who drives down the street and is cut off by another driver and rather than get plastered into the vehicle decides to hit the deck should not be at fault simply because the driver gets away without fault.

The biggest issue I have as a sales manager is how SGI is going to blanket many of our small displacement bikes into the "sport" category where they don't belong. For example, Honda is the industry leader in bikes designed for new and beginning riders. While they share the CBR name with our race replica sport bikes, these bikes provide the riders with an upright and comfortable position, low seat height and low power levels. For instance, the CBR125R has roughly 11 hp, the CBR250R around 23 hp and the upcoming CBR500R will have roughly 48 hp out of its 470cc twin cylinder engine. Since these bikes fall into the "sport" category, they are going to be subject to rates that are going to turn new riders away from riding. In fact, we've already been starting to see riders who are basing their purchase decisions based on what SGI is going to charge them for this upcoming season, instead of simply buying the bike they want. With the rates that SGI is proposing, I feel that rather than alter which bike they buy, they are likely to not buy a bike at all. I mentioned the 2013 CBR500R above. If you look at the specs, this bike is entirely focused on new or newer riders who are buying a first or second bike. SGI thinks that this 48 hp machine should pay the same \$3785 per year for insurance as the 2013 CBR600RR with 120 horsepower. This simply does not make sense.

The last example I will present to you is in regards to the 2012 Honda NC700X and NC700S that were released last year. These bikes have a low output, twin cylinder engine, that share the exact same displacement, transmission, chassis, ABS brakes and much more. They are 95% the same aside from seat height, handle bars and suspension travel. However, because SGI calls NC700X a "touring" bike, it will have a new yearly insurance expense of just \$1817 while the S model will be punished as a "sport" bike with a yearly rate of \$3785. So nearly a \$2000 premium on the NC700S model just because it has a smaller wind screen and a slightly more sporty appearance. It is clear that SGI needs to come up with a "standard" class for these bikes as they do not belong

in the "sport" category based on their power output and riding positions. Again, more proof that SGI has not taken the time to investigate the characteristics of all bikes and are just throwing too many bikes into one big group.

SGI has also stated that many people who ride in flip flops, shorts and a t-shirt are to blame because they get hurt if they crash the bike, even at low speeds. I agree with this. The logical answer to this is to make it mandatory for riders to wear proper shoes, pants, gloves and riding jacket when operating a motorcycle with stiff fines for those who choose not to follow the regulations. I personally have had one low speed incident on my bike where as a result of my riding gear I was 100% unhurt, barely damaged the bike and did not need to make a claim.

Raising rates is just the easy way out for SGI. To make motorcycles safer in the future for all riders and to keep rates lower, SGI should mandate that new riders take an introductory riding school course to familiarize themselves with riding (Trans-Industrial or Maximum Training already offer these) and should enforce engine size restriction on new riders to ensure they are not riding a massively powerful bike before they have the abilities to control it. This is how many other countries of the world do it and it promotes safe and responsible riding for our future generations.

I trust that you will take this valid information and use it in an effort to prevent SGI from attaining such a massive increase. SGI needs to realize that with high fuel prices and increased traffic congestion, motorcycles should be promoted as a way to ease traffic congestion and reduce our dependency on fossil fuels as well.

Thank you so much for taking the time to read my thoughts on this matter. Please feel free to contact me at any time in regards to this issue.

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As a motorcycle enthusiast I have long felt Saskatchewan's motorcycle insurance rates are high - the new proposed rates are not only high, but shockingly so. There are many mature and responsible motorcycle owners that ride for function and leisure without accident. I am a risk adverse rider that is able to ride my motorcycle on the weekends for leisure but the new rates are so outrageous I may have to reconsider my hobby,

Rather than a "one size fits all" approach, I would suggest SGI consider another model for insuring motorcycles that may include parameters other than engine size and bike type. This may include driving history, age, etc.

As a minor concern, the categories are also inappropriate and at the very least should be adjusted. 125cc bikes are what is available at the low-end of engine sizes and are already in to the exceedingly expensive 2nd category. That threshold should really be increase from 100cc to 125-150cc (r even 250cc where there is another segment of

available bikes). The 400cc cutoff is also arbitrary and shows a lack of understanding of the market. 500-600cc would be a more appropriate cutoff point in my opinion. Consumers looking for bikes to fit in to these categories really have limited choices based on the established thresholds - they should be changed. I'd recommend understanding the market by consulting with local dealerships and associations

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Hi. I would like to voice my opinion in regards to the motorcycle rate increase. I understand that there are lots of at fault accidents and in some ways the increase is justified. But there are many of us who enjoy riding and are safe riders, an increase of this extreme makes riding a motorcycle completely unfeasible. In my situation I ride a 2003 Honda cbr600rr. Current plates are 1671 per year. The proposed increase puts the plates to 3667 per year. I have no idea how a 2000 increase per year is justified on a bike that is worth only \$4-5000. I would be paying nearly the value of the bike for plates in a single year. I just don't understand how this increase is justified for a rider who has never had a single incident. Maybe there needs to be discounted rates for safe riders? I would also like to mention that I am in complete agreement with the new graduated licensing for motorcycle riders. There are way to many rookies getting onto motorcycles and going out and injuring themselves and others. I hope my opinion is taken into account when this decision is made.

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Just finished reading some of the best reasons why SGI should increase motorcycle insurance costs and all of them are stupid if not bordering on insanity. Those who thought of these ideas have neither ridden a motorbike or have ridden over a motorbike and thought they should not be on the road. Its people in cars, trucks who run stop signs, run red lights, switch lanes without looking that are the cause of 80% if not more of motorbike accidents. I have had one motorcycle accident, which was caused by a car not stopping at a stop sign and me running into it. three months in the Hospital and five more getting back to work. Was the person who caused my accident made to pay? Did their insurance go up 25 %? like a motorbikes last year? Now you want a 73% increase for motorbikes, Shake your head.The main cause of bike accidents is cars. Are cars going to get the same increase. Bet you the answer is no. In a meeting between car and bike, who is the biggest loser, I can tell you its not the car. Wise up, make those who cause pay.

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I am 100% AGAINST your purposed rate increases on motorcycle insurance!  
The fact that it already costs me \$200 a month to register my cruiser bike is an outrage. Let alone the fact you are purposing doubling this?!?!  
there is no businesses that can offer the same product and one day just double the cost for no reason. This would make any real business go bankrupt in a week.

Just because the government has created law to say we HAVE to pay you does not give you the right to take advantage of people.

This is purely a greed driven mark up and you should be ashamed to be any part of it let alone suggest it!

I sincerely urge you to withdraw your rate increase proposition.

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it is not the motorcycle riders fault for the injurys in accidents most of the time its the other drivers you let on the road ,we who have great driving records and are not the ones causing a problem,and should not be subject to our hobby and passion being outrageously taxed by licensing fees,i for one will fight this anyway possible even if it means trying to get private insurance put in somehow,im not the only one ready to do this either

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To all concerned:

I have had no issues with SGI up until now and praise their inovative changes to make vehicle registration easier and faster over the last several years.

However, last year I registered a motorcyle with SGI and the rate for 4 or 5 months was around \$400 (abouts \$1000 annually, but I am not presently at home to check the exact numbers, as we spend a few months in Arizona). I did receive a renewal for this vehicle last year and it had sky rocketed to over \$1700 for an annual fee. I was shocked by the amount of increase and called SGI (late last summer/early fall) and was told by someone in their call center, that they had changed many rates for motorcyles. Perhaps they had moved mine to a different category as it is both a touring bike and a sport bike (known in most motorcyle circles as "sport/tourning"), but I am not sure.

Being a snowbird and also having a motorcyle registered in Arizona, I called my insurance agent in Arizona to obtain a rate for the identical year and model of the one SGI now requests over \$1700 for (and SGI seeks permission to raise that even higher - perhaps \$2000 or more?). Imagine my surprise when I found out that the insurance and registration costs here were under \$400 for a complete year.

Understanding that SGI bases their rates on certain criteria (cost of specific vehicle repairs etc.) and perhaps some the criteria is different for the insurance company here (driver record and claims), something is still very much wrong.

How can a US insurance company provide the same basic coverage (liability and deductible are similar) for about 20% of the SGI rate? Someone's math is dratically out of wack. In this case it is Allstate in the US and I don't expect they are in the business of losing money any more then SGI is. I questioned my Allstate agent to verify this quote

was accurate and not a mistake (but I know that the other motorcycle I have registered here is less than \$300 annually - so there was some sanity to the price).

Historically, SGI was formed to provide cost effective and uniform insurance to the people of Saskatchewan. Is there some type of breakdown in that vision or is there a lack of fairness in how SGI sets some rates?

I hope the review board has the information and tools to make sure that SGI is still on track and I hope this letter can provide some assistance. My experience is saying something is very wrong in the case of this vehicle.

Thank you for the opportunity to voice my concerns!

PS

The specific vehicle in question is a 1999, BMW. Model K1200RS. I am 59 years old with a good record, taught motorcycle safety for the Saskatchewan Safety Council many years ago, and will likely use this 14 year old vehicle less than 2,000 km this summer - that will be a \$1 per kilometer for insurance if I insure for the full year.

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<http://www.thestarphoenix.com/news/saskatchewan/proposes+surchage+insurance+rates/7972635/story.html>

“Because of rising injury costs and a shortage of cash in its Auto Fund, SGI is proposing a 1.23 per cent surcharge on rates.”

Dear Members of the Saskatchewan Rate Review Board,

I am writing to express my concern and opposition to the proposed 1.23 per cent surcharge on rates, as outlined in the above-referenced news article.

I believe one piece of the solution to “rising injury costs” is to mandate winter tires for all motor vehicles in Saskatchewan.

Certainly, I am not so simplistic as to think this will solve the entire problem, but I firmly believe it will help. I enclose an excerpt from a report by The Traffic Injury Research Foundation, for your further reference (emphasis added):

Based on the available information from experimental studies and demonstration projects it appears that in winter driving conditions, winter tires outperform all-season tires and summer tires. In most of the known

experimental studies and demonstration projects performed with different vehicles on various surfaces, winter tires outperform all-season tires in terms of traction, cornering and braking. With regard to braking comparisons in particular, the differences in stopping distances could be sufficiently significant to avoid a collision.

Also, based on available public opinion research about winter tire usage, it appears the public does not fully appreciate the benefits of winter tires, suggesting education may be beneficial. Consumer beliefs that discourage greater use of winter tires include the extra cost of buying winter tires, the belief that one's current set of tires is sufficient to cope with winter driving or that the winters where one lives are not severe enough to warrant the use of winter tires. In addition, consumers also believe that safety features such as ABS brakes, electronic stability control and all-wheel or four-wheel drive negate the need for winter tires, and that winter tires compromise fuel efficiency. Some also believe that only two winter tires are needed instead of a set of four.

[http://www.tirf.ca/publications/PDF\\_publications/2012\\_Winter\\_Tire\\_Report\\_7.pdf](http://www.tirf.ca/publications/PDF_publications/2012_Winter_Tire_Report_7.pdf)

Thank you for your consideration of my viewpoint.

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I just saw the motorcycle proposed rate hike, and I must say how disappointed I am , I am retired , motorcycling is my hobby, it's been a passion for the last 40 years, this rate hike is not in my budget, and will force me to quit something I love, and I will point out that after 40 years, not 1 accident or insurance claim, FYI I have ridden over 100,000 miles just in the last 4 years

Just a suggestion, but why not make the bad riders or the ones who have been involved in accidents pay the piper, I'm getting tired of having to pay for there stupid mistakes, do this instead of painting all the riders with the same brush, If you would drive by SGI salvage and see the wrecked motorcycles in the compound, you would see that they are mostly sport bikes , belonging to young or experienced riders,

Leave the good experienced riders to enjoy something they love and have been doing for a long time

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Was just wondering if you could please clarify as to why the proposed motorcycle insurance rates are going to be going up so high to the point that some are more then double the rate that they are now. Do you not think that over \$350.00 dollars a month



for insurance is a little ridiculous? almost robbery, considering that is more expensive then it would be for a loan for most bikes. If that is the case and rates do go up that much, what other options do people have to get insurance? oh wait nothing. Does SGI just not like motorcyclists. Not very impressed with this proposed rate hike/robbery.

If rates do end up going up that high, whats to stop people from just going out of province to insure thier vehicles.

thank you for your time

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Personally these proposed rate hike for bikes is ridiculous. I am very opposed to this, just trying to keep a working man poor !!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

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Im sure you will be getting lots of negative response to your proposed rate increase for motorcycles.... It is a terrible idea, sure we dont spend as much per month as car owners but we get a very short season and if its rainy you don't want to ride. So you always lose days to rain, and on top of it usually its not your main vehicle so you still have to pay insurance on your car..... With the proposed rate changes motorcycle riding will drop substancially, as well as business in motorcycle dealerships and service centres, please think about this before you ruin many a business plus the enjoyment of many of enjoying thier cycles.... I would be interested in hearing the statistics in motorcyle accidents and costs, I have been riding for many years and I dont know of any of my friends that have had a crash, yet I know many friends that have been in a car accident.... so why do many have to pay for few. Im sure you will be getting lots of negative response to your proposed rate increase for motorcycles.... It is a terrible idea, sure we dont spend as much per month as car owners but we get a very short season and if its rainy you don't want to ride. So you always lose days to rain, and on top of it usually its not your main vehicle so you still have to pay insurance on your car..... With the proposed rate changes motorcycle riding will drop substancially, as well as business in motorcycle dealerships and service centres, please think about this before you ruin many a business plus the enjoyment of many of enjoying thier cycles.... I would be interested in hearing the statistics in motorcyle accidents and costs, I have been riding for many years and I dont know of any of my friends that have had a crash, yet I know many friends that have been in a car accident.... and how do you expect the average guy or gal to afford these unbelievably high rates, apparantly no one on the panel rides!!!!

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This rate review is very unfair to responsible motorcycle riders. I am 57 years old and have been riding for 35 years accident free on bikes. Why do I have to pay for inexperienced, irresponsible riders? SGI should impose stricter policies on bike licenses, such as a more graduated licensing for learner riders. This looks like another cash grab from all riders.

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SGI is stealing money from Saskatchewan citizens. This latest motorcycle increase has gone way too far. SGI must not be able to ban motorcycles from the roads, because this is what they want.

SGI is an illegal monopoly. Do I have any other options to insure my vehicle in this province? No I do not. Therefore this would qualify SGI as a monopoly which are illegal in Canada. Now SGI is taking my vehicle away from me by making it too expensive to put a registration on it.

I now own a vehicle which cost me thousands of dollars in vehicle itself, safety gear, maintenance, safety riding course. All of this investment is now worth nothing. So who is going to pay me for my Ten thousand dollar investment? My vehicle will be impossible to sell - and will be worth nothing. I will lose thousands of dollars - and nobody cares.

This is basically a criminal act that is being justified due to SGI being a government controlled monopoly. If somebody stole thousands of dollars from another individual - this would be a criminal act that the police would be involved in. SGI has now basically stolen thousands of dollars out of my pocket by making my vehicle worthless, and making it impossible to sell.

If SGI does not want to register motorcycles in this province, then they should just come out and say it. Then they should allow private companies to come into the province and insure the vehicles.

SGI is damaging the economy, costing jobs, and hurting local business by increasing these rates hundreds of percent in the past 5 years.

I am not a hooligan. I am a regular person with two children and a wife. I insure 2 vehicles year round and my motorcycle in the summer, making three vehicles total.

I have a highly trained, high stress job which involves working with the sickest of people in this province - from babies to seniors - I am directly involved in keeping them alive, and sometimes their deaths - from babies to seniors.

I enjoy my motorcycle as a stress management tool, and your SGI is taking that away from me. Maybe it's time I take my skills to another province that does not think I am a horrible person for owning a sport motorcycle. Then you will lose two highly trained

people, and their incomes, as my wife will hopefully come with me.

Again, this is basically a criminal act - only justified through false information, and no thought process by SGI. If an individual were to take thousands of dollars out of my pocket that would be illegal. SGI is taking thousands of dollars out of my pocket by making my vehicle worthless, and all of my safety gear worthless. This is an illegal act.

This must not be allowed to pass. You are hurting Saskatchewan residents by allowing this, and taking away their freedoms.

Good Day.

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I am writing this email to voice my complaint about the proposed changes to motorcycle licensing rates beginning August 31st 2013.

I fully understand incremental increases are necessary to match inflation and increasing claims and costs. This however does not seem to be the case with the proposed increases.

A 250% increase for a 1982 or older cruiser 401-750 CC, a 367% increase for a 1982 or older cruiser 101-400 CC, or a 560% increase for a 1982 or older sport 101-400%. As well, the total amount to register a 1997-200 401-750cc sport for a year at more than \$3400.

All the proposed rates are an outrageous increase over the old rates, and do not reflect any justifiable reason. Even 10% of the proposed increases could be seen as arguably too much of an increase over too little time. i.e. 25%, 37%, and 56%

The proposed rates do not seem to reflect the age or value of a motorcycle properly, as a 400c 1982 cruiser will be registered for only \$37 less than a 2014-2016 400cc cruiser. That's also recognizing that the rates for 2011-2013 400cc cruisers are doubling.

The rates to register a 1982 or older motorcycle for a year will now be much higher than to register many types of newer cars. The logic is missing.

Motorcycles, especially older ones, can serve as a cheap alternative to cars for students and low income people. These changes will seriously hurt the financial situation these groups.

The proposed increases do not make sense, other than to increase to revenue of a crown corporation which was created to serve to the people of Saskatchewan and not to make money.

SGI has capped the rates of other vehicles to reduce rate shock, but refuses to do so for motorcycles, even with outrageous rate increases compared to those that other vehicles would be seeing.

Please reconsider the proposed rates.

From a very concerned customer,

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My name is Sean Hare and I'm sending this email on behalf of something I read about a proposed motorcycle insurance rate spike.

This is pure bs instead of punishing the good riders why not stop unqualified people from being able to buy bikes that are over 1000cc as soon they get their learners. People should have to graduate to larger sized motors as they learn to ride better. Start off on a 250 and as you prove yourself to be a competent rider than you graduate to larger engine sizes.

I have grown up on dirt bikes all my life when I turned 20, years after I had gotten my motorcycle learners, I purchased myself a 2006 Suzuki GSX-R 600. I have never had an accident with my bike, don't feel the need to get a larger one. Why should a competent rider like myself be punished for the mistakes of unqualified riders that can't handle the size and power of the machines that they purchase.

Also riders should have to take a mandatory motorcycle training course before they can even get their motorcycle learners, that way people that have never been on a motorcycle a day in their lives can at least get some training before they can even write their learners.

Instead of punishing those of us that do ride by making it more expensive, why not make it more difficult to get the license. I found it a cake walk, write a test and get your learners after that anyone can go purchase and size of bike they want. If anything this increase will make me and probably a lot more riders not want to ride anymore because of how expensive it will be. Instead of gaining revenue you will be losing it.

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I recently got hit with a rate increase in SGI rates for my 22 year-old, 4-cylinder compact truck, market value approximately \$2000. I had to shake my head. The truck is totally low-tech, with fewer, cheaper and smaller parts than most every other vehicle on the road. Thank you, SGI.

SGI's plan to raise motorcycle rates to the extent that you plan to makes me shake my head even harder. From \$1718 to \$4,077 in one year?! Four grand to insure a 12 year-old sport tourer?! (With hard bags and a fairing, mine is not a 'crotch rocket' sport bike, but you don't have a Sports/Tourer category... so I lose.)

Something smacks of mismanagement when such radical increases are suddenly announced. In the meantime, the province's drivers are buying new vehicles at a rate that beats all the other provinces... and those of us not into conspicuous consumption subsidize their ready embrace of debt, the high cost of repairing new vehicles destroyed by some of the worst roads in the country, and your apparent incompetence.

How is it that you couldn't foresee these increases and phase them in gradually? How incompetent are your public relations and marketing departments? What do your actuaries do? If you were a private institution, you simply couldn't continue in this manner without losing all of your customers.

I moved out here from BC and now that I know my favourite summer activity is out of reach, I am moving right back.

Anticipate a huge customer backlash.

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This increase is absurd. My 2009 Boulevard 805cc motorcycle proposed licence fee is increasing 32% from \$1,583 to \$2,097.

We have already had major increases over the past few years.

Please reconsider.

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I am opposed to the proposed motorcycle rate increases. It is unfair and discriminatory. How is a young person suppose to afford to drive?

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This increase is Absurd. How can SGI discriminate against people who use motorcycles to this degree. A lot of people use motorcycles as their primary vehicle over the summer months and to just increase rates without showing all figures for claims made versus money taken in is ridiculous.

Seems like another money grab so the government can keep making massive profits off of the people.

Motorcycle riders won't put up with the increases, or some sadly will simply ride without insurance due to the horrendous increases. Why not increase all vehicle registrations by 70%. This will provide the government with plenty of surplus money to steal from SGI. Oh that's right we don't want to upset every driver, we will just stick it to motorcyclists, because they are being subsidized by the rest of the drivers on the road.

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I would like to say that I am strongly opposed to the 2013 Rate Proposal, specifically the portion regarding motorcycles. While I do understand that it is unfair for other vehicles to have to subsidize the injury claims made by motorcycle drivers, I am curious as to how some of those dollar values were equated. While it is true that a motorcyclist is more likely to sustain injury in an accident, which would drive costs higher, I do not believe that the equations used accounted for the number of accidents where a car, truck, or other 4+ wheeled vehicle is the cause of the accident. It is very common for other drivers to cut motorcycles off, turn left in front of them, change lanes into them, and accidents of that nature. Is it fair to penalize motorcycle drivers financially because other drivers do not take the proper precaution of paying attention?

I myself am a motorcycle driver and have many situations where I had to use evasive maneuvers to avoid an accident because another vehicle tried to drive where I was. More often than not, it is someone trying to lane-change without signalling or shoulder-checking, but I have had vehicles turn left in front of me at intersections. The look of panic as they saw me at the last second was very evident in their expressions, showing me that they simply did not look ahead to see if it was safe to proceed. I even had someone miss me by mere inches during my road-exam because they did not shoulder-check before pulling out of a parking space. I was able to avoid an accident, and even earned the praise of my examiner, but if the other driver had pulled out seconds later I have no doubt I would not have been able to miss them.

I am not saying that there should be no increases at all, but there should be a cap of some sort. I just feel that it is unfair to those of us who are very cautious, responsible drivers to be penalized in such a way. I took the safety course, I drive with every precaution available, and I have yet to have an accident in any vehicle, in any way. I am aware that I am putting myself at greater risk by riding a motorcycle, but the risk is not just from myself. The largest risk is the other vehicles on the road and their ignorance and inability to drive safely.

Thank you for your time. Please feel free to contact me with any questions or concerns.

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This wouldn't happen with proper insurance competition. It is well known that the accident risk is highest for sport bikes and many of those owners are immature

inexperienced riders. Experienced riders see their antics often. Why not use the merit system. Good drivers enjoy a cheaper rate and the risk takers pay. Kinda reminds me of how I felt as a wheat board captive. Yet the sky did not fall, I enjoy full payment upon delivery of my product, and at a higher price than the pool. All due to market competition. If you don't want to insure motorcycles than open the insurance of them to competition. You (SGI) just license them to be legal on our roads. I am a safe driver, and should not be punished for the folly of a few. I also wonder if your employer said that it was too risky to pay your salary so they are going to cut it in half. That would not happen or you would go work elsewhere. But wait there is no competition so guess what. Any way lets figure out real solutions, maybe a mandatory motorcycle safety course, continued probationary licenses, and a much higher license fee for at fault riders involved in collisions. How about an awareness campaign involving police forces, motorcycle riders, and community leaders. Its not just motorcycles, other drivers put us at risk at times with ignorance of how a bike manoeuvres and what a safe stopping distance for them is. Stop taking the easy bureaucratic way out and do some heavy lifting here.

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I have a 2001 Honda Shadow 750 that I paid \$3500 for 3 years ago. I've been in one at fault accident in 20 years of driving cars and riding motorcycles. I already pay \$1207 a year for my motorcycle insurance. Now you want to raise it even higher to over \$1800?! I will be be basically paying for the motorcycle every two years! The rates are high enough as it is.

I understand raising the sport bike rates but the cruisers and underpowered bikes like mine pose no speed threat.

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Writing in response to the proposed rate increase. This rather large rate increase is not fair to the majority of responsible Motor bike enthusiasts in the province of sask. and is unfairly targeting people who have been riding both sport bikes and cruisers for sever years with out accidents. The increase in the costs due to accidents is a direct result of new inexperienced riders operating bikes that are too large for there skill level. Instead of a rate increase why is Sgi not changing the policies for new riders and limiting the capacity if the bikes they can operate.

We are already paying rather high premiums to ride and most won't afford to ride if these rates go into effect.

It's time for change in this province.

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I am in disagreement with SGI's claim that motorcycles are being subsidized by other vehicles. I looked up the basic plates for a \$25K motorcycle with my discount is 1498.00 per year, a \$65K truck with same discount is 940.00 per year. I can only ride the bike for 6 months of the year. How is this being subsidized?

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I was wondering why my motorcycle insurance could raise dramatically. I've never had an accident or claim since I've been riding? I don't think it's fair that the safe riders like myself are having to pay higher rates to cover the costs of the ones claiming. I understand there are going to be increases, but last year my insurance already went up. Now SGI wants to increase it by another 73%. If you could reply that would be great. Thank you,

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I have already sent an email expressing my concern with SGI's proposed fee structure on motorcycle rates, but I have one more comment. The justification for the increase seems to be that motorcycles are recreational vehicles. I challenge that assertion based on the fact that SGI issues a license to drive them and motorcycles are a legal motorized vehicle on the streets. Generally, recreational vehicles do not require a specific driver's license (ski-doo, quads) nor are they legally allowed to be driven on city streets. As such, the rationalization that motorcycles should not "be subsidized" by other personal vehicles does not hold water. Motorcycles are personal vehicles, the same as a car. As I mentioned in my previous email, I do support stronger fees and penalties for traffic violations on motorcycles as well as mandatory safety training. Let's teach the bad drivers how to drive better rather than financially punish everyone who rides a motorcycle.

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To whom it may concern,  
Once again, it would seem we, as motorcyclists, are being discriminated against again. Although, there MAY be an increase in payouts for those involved in accidents involving motorcyclists, isn't it about time SGI stopped punishing all of us for the few? I have been riding for over 30 years and have yet to be involved in an accident for which I had to make a claim with SGI. Isn't it time SGI enacted a real program which makes the novice drivers responsible for themselves? Too often, I have read about a novice driver who has purchased a motorcycle which has more horsepower than they are capable of handling, and has had an accident, thereby resulting in SGI [or us, the public] having to pick up the tab. Let's start a graduated program, where you must prove your riding abilities first before allowing them to buy a larger, more powerful bike. Stop painting us all with the same brush and start limiting the size of motorcycle [cc



wise] of novice riders

I feel the proposed rate increase is unfair to those of us who are not a burden to the system.

Start a system which, makes the novice rider prove themselves and punishes only those who cannot prove their abilities to ride safely!

The proposed rate increase is unfair!

Also, for what purpose are these rate increases using ICBC as a comparison? Different roads, different riding conditions, different logistics totally!