

## Public email responses to SGI proposed rate increase

Received February 15, 2013

If these rate increases are going to get passed then options for Saskatchewan residence to purchase insurance through a broker should be available, by privatizing insurance in this province. As SGI is holding a gun to everyone's head and expecting people to pay these rates. You will have more people not being able to afford these aborbitant rates and start driving without insurance.

If SGI cannot manage their business and reduce overhead so they do not have to continue to raise rates. There was an increase in 2011-2012 and now a new rate increase. Or penalize the people who have multiple claims and make them pay extra to keep their insurance to make up your shortfall.

I'm referring specifically to the recommended rate increases and removing the cap on motorcycles, my new rate would be \$5400 dollars, for this amount I would sell the motorcycle who is going to spend \$2700 for 6 months and out of those 6 months a person may only use the motorcycle 30-40 days at most.

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I see on SGI's website that they have released their proposal, and I am not pleased with seeing that my summer vehicle will have its plate registration costs doubled. From \$150 a month to \$300. This is an outrage. I see their side of it and understand what they are trying to discourage, but that is the key. They need to try and fix the underlying issue and not discourage people from owning a motorcycle. With this rate change, the motorcycle population and community is going to plummet.

If there is an issue with write-off's they need to fix the issue of being able to buy a 1000cc sport bike after only writing a written test. No experience required.

I believe a proper adjustment in the way motorcycles are classed, and a tier'ed cc restriction based on class and cc/horsepower would help the issue. Don't allow new riders to jump on the biggest bike they can't afford and total it off.

Please take this into consideration when voting on this. I have been riding for 4 years, I don't want to move to a bigger bike, as I see no need to in my eyes. I just enjoy riding it, and would like to continue riding it. IF this were to go through, I can assure you there will not be many bikes left in Saskatchewan.

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I think it is extremely unfair and irresponsible to look at having such huge increases in

motorcycle rates. We have a couple bikes. One of them is a very small 650cc cruiser and the proposed rate is \$1,794. I could not sell the bike for that much so every year the bike is registered it pays for itself over and over and over. We have never had a motorcycle claim. Our other bike is proposed to go up to \$2500. Again never a claim in over 10 years of insuring bikes.

If private insurance was an option one could just get liability insurance and no collision.

I can appreciate that SGI loses money on some claims but there needs to be a way that makes sense. With these rate proposals there will actually be bikes out there that have annual premiums greater than the sgi write-off value of the bike.

There needs to be some sense with this.

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I think its time you consider a two tear system for motorcycles. Those with no claims pay less.

Also its time to consider splitting the liability insurance and the collision insurance. This increase is absurd to me as I have had no claims in 10+ yrs. There is no reason for MY insurance to double. Pay as you go.

I understand that you have to breakeven but it shouldn't be at the expense of the mature motorcycle owners.

If the motorcycle is not at fault (left turns by cars and such) the bike should be covered.

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Below is a quote from the SGI web site:

"As a group, motorcycle rates are substantially lower than what is required to cover their claim costs.

The shortfall is currently subsidized by other vehicle owners.

SGI is recommending that no caps be put on motorcycle rates so they can be brought to a break-even point through this rate program."

I have been driving for 35 years and have never caused an accident.

Up until the point system and getting a little bit of a discount, I had to subsidized the people who did cause an accident.

Diving a bike or car shouldn't make a difference. Any person causing an accident are the ones that should pay a lot more.

Insurance rates should be based more on the persons driving record than what they are driving.

If they had to pay more maybe they would drive more responsibly and in turn make the roads a lot safer.

I really pisses me off that I have to pay for somebody's stupidity.

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To Whom it May Concern,

Hello, I have looked at the rates for projected plates on motorbikes, and I must say I'm not pleased. In the side of your website, in the voice your opinion it says do not target any groups or make personal attacks, I'm not sure if SGI deserves this kind of treatment as they (SGI) have targeted myself, and a large group of fellow riders! I paid for my motorcycle, which is a 2003 CBR 600, I bought it because its great on the highway and comfortable, It saves me LOTS of gas, as well its fun to ride. Now with these rate hikes, I currently pay roughly 1600 a year, which comes to about 140 a month, that's fine, I just don't plate my other vehicle. The proposed rate of 3,667 or 300 a month is outrageous! I cant afford that! The bike is supposed to save me money, now it would be costing me lots or, I could take a loss and sell my bike to some other province and take a hit. Not only do I not afford plates, I lose out on what the motorcylce is worth to me. I have gotten one ticket in the last 8 years, and 0 since I've had a motorbike. So its not like all of us riders speed at 300 ready to kill someone, I believe rates should be a drivers abstract basis.

If SGI wants motorcycles pulled off the road, then so be it, make it a law, I've taken this VERY personally as this is a really fun hobby for me in the warm months and I save lots of money with gasoline. Oh and did I mention that riding a motorcycle is my hobby?!

Please take this rate hike proposal very seriously, as I know I'm not the only one with this opinion

Thank You

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You people are clearly insane with regards to the proposed motorcycle insurance rate changes. Instead of pricing all motorcycles off the roads entirely and destroying resale values of people that already have them, pricing needs to be done on a per-individual basis rather than a single rate for all. Many motorcyclists such as myself have clean records and wear protective gear. Do something about the people that are causing the problem, not discriminate against large portions of the population.

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I have been a motor cycle rider for the last 45 years and have never had an accident claim, as a safe rider I would like to know why I have to subsidize the riders who do not ride safely. A fair and just way to charge motor cycle insurance rates would be to charge by the individuals driving record, not lump every one together. As all riders are not a risk on the highways. I also do not agree with SGIs reasoning that the offenders drivers license cost will increase as the offenders simply drive with out a valid license. I would also like to know what percent of motorcycle accidents are the motor cyclist fault, as more than 75 % of accidents involving a motor cycle are the the larger vehicles fault, with the explanation that they did not see the motor cycle. I do not believe that it is right or fair to punish all motor cycle riders because there are some that give the rest a bad reputation. It may be true that the insurance cost for motor cycles does not cover the expense of claims, however it is not right that the whole motor cycle riding public pay for the actions of the few who are not riding responsibly

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To Whom It May Concern:

It has recently been brought to my attention that the rates for motorcycle registrations would be increasing. As it has been for several years, I was not surprised when I heard the news. What did surprise me was the gross miscalculation of what they would work out to be. I drive a 1999 Suzuki SV650 sport bike which I have owned since approx. 2007. When I first purchased this bike, my plates cost around \$88 a month. At the current rate, they are around \$130 per month. It is appalling to read that your idea of a "fair" increase is to jack the cost of having a leisure vehicle up to almost \$300 a month! I drive a brand new Mitsubishi and the plates only cost \$110 a month. To suggest that I need to pay \$3500 a year to register a 14 year old motorcycle is completely ridiculous. The bike doesn't even have a value anywhere close to that. "Recouping costs" from all of the payouts for motorcycle accidents by making it impossible to afford one is such a downstream approach to fixing a problem that it leaves me speechless. Nobody I know that rides will be able to continue, nor will they be able to sell their bike as the majority of the rest of the population of this province will not be able to afford this outrageous increase either, and if they can, I can't imagine they would want to. I will agree that I have noticed a large increase in motorcycle accidents and fatalities, but I have also noticed a severe lack in public awareness of motorcycle riders and safety, ESPECIALLY for those who have never ridden a motorcycle. I lost a friend of mine last summer because a driver blatantly cut him off at an intersection where my friend had the clear right of way because "he didn't see him". It was on Lewvan and 7th Ave in Regina in broad daylight. He was a large guy on a loud bike who was not making any unsafe choices and was driving through an intersection and had a green light and some 20-something man "did not see him" and turned in front of him and ultimately took his life because he has no thought in his mind to look twice for a motorcycle rider and exercise an adequate level of caution. Perhaps more needs to go into training drivers of cars,

trucks, etc, as well as increasing awareness of motorcycle training programs and public awareness campaigns instead of punishing everyone who loves the feeling of joy and freedom that comes with owning one of these beautiful machines. Don't want to pay out for bike riders who've crashed and are covered in scars? Change the rules then, don't make it impossible to own a motorcycle. Drivers are fined for not wearing their seatbelts because its the law. Why not make it mandatory to wear appropriate safety gear, such as gloves and appropriate jackets and pants? Maybe make a law where wearing "flip flops" while driving a motorcycle will get you a fine?? I've seen that before and maybe if it cost them money to make a silly decision, they would make the smart choice and wear the proper safety equipment to help prevent so many payouts. Wouldn't that be more appropriate than gouging the public and destroying a growing industry in this province? I really hope this new rate does not go through because you will be losing money since no one will be able to afford these costs and you will be no further ahead than when you started. Fix the problem before it starts, don't punish the population because you're too busy reacting to problems that can more than likely be prevented or at least limited.

From a Very Concerned Motorcycle Enthusiast

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How can you justify increasing motorcycle rates by that much? A person buys a motorcycle to save on gas expenses and then you up the price of plates to over 4X that of vehicles. It makes no sense what so ever. This is total discrimination against a motorcycle rider.

Please think about this clearly. You upped the rates last year to that of a new vehicle and you want to double and in some cases triple that amount. It makes absolutely no sense. I know of people who have ridden for years and you are totally taking their pastime away from them by doing this.

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Throwing money at a problem is not always the right answer, easy but not right! You make me wear a seatbelt while I drive my car, why not do the same for motorcycle riders, wear the right protective gear while riding. If you don't SGI will not pay for your body scars. I have been riding since 1964, I am now retired and on a small fix income, this new rate increase will probably make me stop riding! Maybe that's what SGI wants?? Please don't make me loose something I was looking forward to in my retirement because of other less intelligent riders! Please reconsider.  
Ps; any one want to buy a motorcycle?

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My name is \*\*\*\*\*. My main passion is riding motorcycles. That being said with the proposed rate increase it would no longer be. Most people ride bikes to save money.

Save and/or spend less because they can't spend more! Lets say 2005-2007 600 cc motorcycle will increase from roughly 1600 a year to 3600 a year. Wow. That makes no sense. Your average motorcycle of that year is barely worth what it would cost to buy the bike! This being said most people with motorcycles are not going to plate their bikes. I'm not going to say they won't ride them cause they will. Just not legally. Look at Manitoba for example. Plates are so expensive there that people ride their bike without plates and run from the cops. Is this really a mistake we want to replicate it saskatchewan. I understand why the proposed rate increase is there but people won't plate their bikes. Meaning it's a lose/lose situation for Sgi. Wouldn't you rather keep a peaceful relationship between the bikers and Sgi? Back to Manitoba... I know people that ride without plates. They can now stunt on the road and cause issues without ever being caught if they can escape law enforcement. I know a lot of people here that would ride without plates as well. So that all means this would start happening here. Is that something that would interest Sgi? Highly doubt it.

Thank you

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To start off a little about me. My name is \*\*\*\*\*, I'm 29 and I have been riding motorcycles for over 6years.

It has come to my attention that SGI intends to basically double the insurance costs on sport motorcycles, as well as make marginal adjustments to other motorcycle types as well. I believe the rates were already increased last year, and with the two increases together, some of the bikes insurance costs are increasing \$2000-\$2800 over a two year combined period. I ride a 2008 Yamaha YZF-R1 (1000cc). I have rode this bike for 2.5 seasons and feel that this increase is absurd, when I bought the bike, already higher in price due to mods, it cost \$8600. However today the bike is probably worth \$5000, with the rate increase and the average of 6 month season (may-oct) I will pay the price of my bike in another 2.5 yrs. I believe what SGI intends to do is to drive out the young guys from buying the 600-1100cc bikes. I understand the sport motorcycle group probably accounts for 60-70% of the total lose and claims submitted by motorcyclists, and that likely 80-90% are of males younger then 25. I believe that SGI should amend the learners and graduated motorcycle licences to allow new drivers no more then a 600cc bike, rather then punishing veteran motorcycle enthusiasts.

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I just had a look at the SGI rate proposal and I can not believe the proposed rate hike for motorcycle licensing. I purchased my first bike last summer in part to save money on fuel and was upset with the cost of plating my bike at that time. Now they are proposing to raise the rate almost \$900 dollars this year! This is definitely not in-line with reduction in vehicular pollution, or reducing the use of natural resources, not to

mention totally against the current governments "lean" initiatives. As a community, we have to ask ourselves why? Is the Sask Party's goal to increase fuel consumption to enhance oil profits? Have the studies shown that motorcycles are a drain on our insurance funds? Has the cost of living in Saskatchewan reached a point where it is reasonable to nearly double the current rate? I really hope that this proposal is denied and the current rate is assessed and reduced to a reasonable rate.

Could you also please share with me another forum to voice my concerns directly with SGI as I would like to propose a petition, as I feel this is extremely unreasonable.

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The rate increase proposed for motorcycles for the 2013 year is totally unacceptable. I am going to be forced to sell my motorcycle for a fraction of its value or out of province. SGI needs to find another way to balance their books. I have not had the best riding record in the past, but at least I have always taken steps to protect myself from injury, which is a large portion of the expenses from claims. I do not deserve to bear the brunt of costs from 16 year old kids with no training buying 150 horsepower motorcycles and crashing them while wearing a t-shirt and shorts and scarring themselves all over and spending weeks in the hospital. SGI needs to make changes on their coverage for people who take no steps to protect themselves beyond what is legally required, rather than pass all the costs on to all riders, including the more responsible ones

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hello,

I recently heard of the rate increase for motorcycle plates. I am a hard working individual that rides a motorcycle. one reason i ride is for economy. we have a hard time keeping up with our bills and every penny helps. it costs me about 60.00 a month in summer for gas compared to over 200.00 if i drive my truck. SGI will be shooting themselves in the foot with this because alot of people just cannot afford to pay that. you will also see an increase in unregistered bikes being ridden. i know why they say want to increase it but why punish people such as myself who are safe defensive riders and never been in an accident.

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Wow!!! I am surprised, I am floored! nearly quadrupling insurance rates on some motorcycles is not a fair or feasible idea! Let's do some simple math. I currently own a 1982 Suzuki GS 400 motorcycle. The current rate is \$230 per annum, the proposed rate is \$844 per annum

$844 / 230 = 3.66.$

SGI is proposing increasing my insurance rate over 3.5 times over it's original cost. I caught a last snippet on the local news. The person speaking was making the argument

that people are using their motorcycles strictly for pleasure. I tend to agree, however the point speaker was making was completely backwards. Motorcycle riders tend to insure a four wheeled vehicle all year. some motorcycle riders also insure their bikes all year just in case somebody decides to damage/steal their bike. I would challenge this proposal with everything I've got. I insure 2 light vehicles, and a motorcycle during the riding season. Now put yourself in my shoes... I am paying rates on two vehicles throughout the year. The last thing I need is the added expense of more than triple the current rates. I would challenge your advisory board to consider the safety ratings of motorcycle riders. This proposed rate increase is highway robbery. If I could insure my vehicles with another carrier I would pull all of my vehicles off SGI and go with another carrier.

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This is a ridiculous increase for bike plates. It is called gouging the customer. I do hope the review board will put a stop to this.

We are already paying SGI too much for plates and services. This needs to stop somewhere. People cannot afford to drive to work or school between the high costs of plates, insurance, the vehicle and upkeep...

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I am sending this to make my voice heard re: the outrageous proposed increase in motorcycle insurance. I am a 38 year old with a clean driving record. I have a 2008 Harley Davidson Sportster 1200 and a 1979 Yamaha Enduro 175.

Currently the Harley costs me \$1669 to insure. It's expensive, but still affordable considering what it would cost me to drive the same amount of miles in my truck. It is my primary vehicle from spring to fall, EVERY YEAR, I put 5x as many miles on my motorcycle than my truck. I ride to work every day. People like myself keep bigger vehicles off the road. Bigger vehicles take up more space, do more damage to roads and use more gas.

The proposed increase would make my rate jumps to \$2513. I have never been in an accident and have never received a ticket while on my motorcycle. If you are supposedly losing money on motorcyclists, increase the rates on the ones who are stunting, speeding and getting into accidents, not people like me who use it as a primary vehicle to get to work every day.

I also have an old 1979 Yamaha DT175 dual purpose bike. On a good day, SGI would probably give me \$100 if I totalled it off. Rates go from \$216 to \$790! \$790 for a bike worth well less than half that if I were ever to put in a Claim on it. But I wouldn't, because it wouldn't be worth the hit to my driver rating. You know this. People wouldn't put claims on vehicles worth that little. They haul them to the dump or sell it for scrap. Never costs SGI 1 cent.

Why not make it an option to buy liability only insurance on bikes. I would buy liability only insurance for both my bikes. If I get into an accident, I would be responsible for my



repairs or throw it away and get something else.

As a driver who has never been in an accident, I should be rewarded for my good driving record. I could get into an accident with every vehicle I currently own and you still would have to pay me less than I have paid you in my Lifetime.

I heard the comment on the news that motorcycles are ``recreation vehicles`` so people should pay more for them. Yes, they can be used for recreation, but they are also primary vehicles used for transportation to work. A true Recreation vehicle isn't something someone uses for work every day. Boats/trailers, sea doos, snowmobiles, etc are recreation vehicles. They are for fun ONLY. Motorcycles are not. Raise rates on those types of vehicles if more Money is needed.

I pay several thousands of dollars per year to SGI for my trucks, motorcycle, Autopac policies and house insurance. If this rate increase passes, you will receive considerably less, as my house insurance will be instantly going elsewhere.

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some advance warning of such a dramatic increase? Or an inside tip I would have sold!

I'm left speechless? Wow I actually had a discomfort in my chest. Are you trying to wipe out an industry? Can you imagine owning or working in a dealership look for work people. Do you want to buy my bike?

Over 30 thousand spent at local Harley dealer. I don't make payments but if I did there would be no way to justify payments and plates. I don't crash? Or Have claims were I'm at fault? Please help as I don't know what to do I feel sick. How could foresight and trending be this far out of whack? The president should be fired what a terrible way to run a company. seems to be a very broad stroke of the brush. How about a 73 per cent raise on wine sales responsible for hospital stays? I think the backlash you are going to face is going to be unprecedented and the real people responsible should be front and centre. Answering the phone lines 24-7 not the front line staff who are not responsible for this proposed increase.

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I am writing in regard to the proposed rate increase on motorcycles in this province.

The rate increase proposal is totally unacceptable and in my opinion unnecessary.

The problem with SGI insurance and motorcycles is "NO FAULT INSURANCE".

Because of the way no fault insurance is set up, all the costs to the rider and the motorcycle is charged to the motorcycle fund, whether the motorcycle was at fault in

the accident or not.

Because of the relative small number of motorcycles on the road in Saskatchewan, and the fact that so many people don't watch for them on the road, I can see where the system makes it look like the motorcycle is costing much more in repairs and rehabilitation than it actually is,(if the costs were correctly assigned to the vehicle that caused the damages.)

The structure that SGI uses to insure motorcycles is also flawed. Why is my motorcycle (worth about \$8000.00) charged almost the same insurance as a brand new \$30,000.00 motorcycle? I know that most of the cost in a motorcycle accident is to the rider, not the bike, but really, does this make sense?

Why can't we have brand specific rates, and rates that take into account the age of the rider, safety course training, driving record, etc. for motorcycles just like any other vehicle.

It really baffles me why motorcycle riders are targeted with high rates, when there are other ways SGI could generate more income, such as make ATV's have vehicle registration and insurance.

I am tired of going to my vacation lake property and watching people going around the lake (Candle Lake) on their quads and side by sides without having to pay anything for that privilege. It's the old " I'm at the lake" mentality, and the RCMP look the other way, even though they are lots of time traveling on a provincial highway.

I have to pay exorbitant insurance rates, to ride my motorcycle, that the government wants to classify it as an unnecessary recreation vehicle, yet they ride free.

SGI is going to kill the motorcycle industry and clubs in this province that do a great deal of charity work and raise hundreds of thousand of dollars for medical research, etc. (example: "Ride for Dad") that raises funds for Prostate Cancer awareness and research. How many organizations will also suffer the effects of SGI rates?

Obviously, SGI management that are proposing these outrageous rates, are not bikers. If they were, they would not be trying to destroy the motorcyclists of this province.

It is interesting to note, that the three provinces with the highest motorcycle insurance rates, are: Manitoba, Saskatchewan, and British Columbia and they all have "NO FAULT INSURANCE".

PLEASE, do not let SGI have these rate increases.

In closing, if SGI cannot come up with reasonable rates, please release the motorcycles from the auto fund, and let us shop for our own insurance with private companies.

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Shock. Dismay. Outrage. Disgust. Disbelief.

I cannot adequately express my reaction to SGI's proposed rates for motorcycles. I am unable to fathom the rationale behind this ridiculous rate chart.

Is it really necessary to point out that motorcycles are only on the road for PART of the year?

I currentley own a 1986 Honda Goldwing. The new purchase price in 1986 was \$6500.00. This motorcycle has been licensed in this province, sometimes seasonally, sometimes year round, ever since. It has always been in our family, never been the subject of a claim and yet, it has been paid for more than once again in insurance premiums over the past 25 years of operation.

Its current market value is somewhere in the range of \$3000.00. Under current rates, premiums are approximately 1/3 of the value of this vehicle each year. As outrageous as this may seem, the proposed rate increase of over 100% will now require the payment of over 2/3 of the value of this machine EACH SEASON |.

I can only hope that the rate review panel will reject this blatant gouging of motorcycle enthusiasts out of hand and issue a strong rebuke to the authors of such an inflammatory document.

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I feel the rate increase is absurd, and an insult to the province of Saskatchewan. If part of the issue is the cost of repair for bikes that have alot of custom work done, THOSE are the types of insurance you need to make adjustments to, at the same time you should be making those adjustments to all the BIG trucks that spend thousands and thousands on suspension lifts, and other high end improvements. To penalize all motorcycle enthusiasts in an insult, and especially such an EXTREME rate hike. Perhaps what this province needs an american style insurance system, since this tells us our provincial system can't.

These rate hikes will be notified to as many people as I and others can.

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Dear Sask Rate Review,

I wanted to voice my opinion of the motorcycle rate increase from SGI. I have various points that I think are worth pointing out.

1. Some motorcycles are going to have an increase of 300-400% instantly. Ex. 2004 Suzuki GSXR 1000 that is worth \$4500 today will cost \$4300/year to license. Do you think someone who owns a \$4500 motorcycle will pay \$4300/year to plate. What will the owner do? He/She will try to sell the bike, however the market will most likely be flooded with bikes like this because no one can afford to license the bike. Now the bike is worth substantially less.

2. What will this do to the motorcycle industry as a whole? I can tell you the motorcycle dealers are going to feel this the most. Motorcycle dealerships are not a cake walk business to run, especially in SK with our short summers. Harley dealerships will probably survive because their class of bike is not being increased as dramatically, but what about the dealerships that focus on sport bikes? What we can expect is this, dealerships are going to get hurt and so will their employees. Dealerships will cut jobs, some will close their doors and some will file for bankruptcy. The currently successful dealerships that can survive this challenge will have their businesses substantially devalued.

3. Motorcycles are recreational vehicles for some but not all. Motorcycles are much more fuel efficient than a truck or large SUV. Motorcycles are therefore more environmentally friendly, something we should respect. Motorcycles keep our roadways less congested and keep traffic moving smoothly.

4. SGI is a crown that has a monopoly on the vehicle insurance market. The crown is suppose to be in the best interest of the citizen/tax payer. Putting a 300-400% increase on a vehicle is a bullish tactic and unfair when we have no other Auto Insurance provider in the province.

I strongly urge your panel to push back on SGI. Do some comparisons of other provinces. Some of my online research in Alberta has proven substantially lower insurance rates for motorcycles. I thought the Crowns were suppose to provide better rates than the private sector? I can understand an increase but not 300-400% increases in one year.

Thank you

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I recently read about the proposed SGI reate increase. I am particularly concerned about the motorcycle rates. While I do recognize that the current SGI rates affordable compared to the other provinces, I think that a huge increase like the one proposed by SGI is unfair to motorcycle riders. These rates are only going to discourage riders, and cause people to think twice about continuing the to ride morocycle.

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Recently, I reviewed SGI's proposed rate increases for motorcycle insurance in

Saskatchewan. I find the proposed rate hikes outrageous. SGI already charges enough for insurance for the level of service they offer, and charging someone \$1300+ a year to insure a 30+ year old 400cc motorcycle is completely unacceptable.

As a tax-paying, motorcycle-owning, Saskatchewan resident, I do not support SGI's proposed rate hikes.

I look forward to hearing from you, and am eager to learn how this is being dealt with by the review board.

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Hi, I just reviewed the proposed rate change for motorcycles. I am completely beside myself after reviewing how much my rates are going to increase. The new rates are completely out of line. Who in their right mind can afford to register a motorcycle if this is accepted. My wife and I both have motorcycles and with the new rates we will not be able to afford to keep them registered for the summer. We will most likely only register them for the weekends we ride and keep the plates off for the time they sit in the garage. Please think seriously how this will impact the motorcycle society.

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I ride a 1700 07 cruiser

With the rate increase that is proposed it will cost twice the price to plate my bike and it all read is 118 a month and if the rate goes up .. I will not be able afford to ride my bike. And I have been riding for years and only have had one clam Due to garbage on the hwy.

Maybe if you limit what people can ride till the now how to ride.

Last year I saw a kid (17) buy a 800 sport bike for his first bike... And crashed it with in a week.

I love ridding and and would hate to park the bike due to this rate increase

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I despise the proposed rate increases, I will support any opportunity to have private insurance in this province, I want a PL/PD option at a reasonable rate, no need for theft fire and collision on my toys, that said this increase is outrageous. I'm 27, and +11 driving with 10 years and over 100,000km's on my motorcycle, why add thousands of dollars to my yearly insurance bill? Have I proven a risk? Hammer those who do take risks and can't prove their safety through a positive record, but don't punish the rest of us who work hard to play responsibly.

There are not words strong enough to reflect my views, if this goes though I'll back any and all efforts to dismantle SGI and this monopoly, I'd love to see the people who made these rules and decisions standing in the unemployment line.

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I am a young husband and father that enjoys having a motorcycle for driving throughout the summer. I use it as my main form of transport. I put 2500 MILES in two months along in commuting.

The rates are already expensive, and making it harder and harder to afford and make it worth it.

I have been driving motorcycle for 5 years now. Never had a accident or any kind of incidents.

I propose keep licensing affordable for the Average Joe, and make it more as accidents and incidents. It is well known that sport motorcycles are most none for incidents, but if they are clean record the rates stay down.

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Dear sirs,

I've just been informed that SGI is once again looking to increase rates. Normally, I would consider this a fact of life. Everything goes up in price, it's inevitable. I do find it disturbing that motorcycle owners are being targeted specifically, with proposed rate increases effectively doubling or tripling the cost to insure a motorcycle. Even with a good driving record, most motorcycle owners are going to be penalized unfairly simply because of their choice of transportation.

Lets look at this realistically.

There are no surcharges applied to "high risk" drivers other than one-time fines (to my knowledge, anyway). I haven't had so much as a parking ticket in close to 20 years, and for this I receive my "safe driver recognition" discount of approximately 20% or something like that. This brings my insurance to an acceptable level, as I'm sure it does for most other people. "John doe" on the other hand has multiple moving violations, possibly a few impaired driving convictions and who knows what else. Base rate for his insurance is the same as mine, but I at least get a discount for "good behaviour". Simply put, vehicle "x" costs amount "x" to insure regardless of who is driving. If SGI needs more revenue, why not penalize those responsible for the accidents, bad drivers, impaired drivers and the like?

Generally speaking, rates don't seem to be calculated fairly in the first place. Looking at SGI's website, it costs almost the same to insure a 2004 Chevrolet Avalanche (my vehicle) with a value of \$15,000 on the high end (\$1261) as it does to insure a 2004 Corvette with an approximate value of \$25,000 to \$30,000 (\$1264-\$1371, depending on model). Why is this? Generally speaking, if the two mentioned vehicles were in exactly the same accident I'm pretty sure the damage (and subsequent cost to repair) to the Corvette would far exceed the damage to the Avalanche. This is only one example. Look up a Porsche Cayenne, same thing. Why not have vehicle insurance more closely match the value of the vehicle??

This brings us to motorcycles, the main reason for this letter. It is completely unfair to ALL motorcycle owners that rates will double and nearly triple in some cases. Again, SGI in this case only looks at class, year and engine size when determining insurance rates. Is it fair that I should have to pay the same amount to insure my Honda cruiser motorcycle (2008, 750 cc) as owners of Harley Davidson cruiser (2008, 883 cc worth thousands more) motorcycles?? I'm pretty sure if an accident were to happen, the total value of the Harley Davidson would be substantially more. I cannot speak on the rate increase for other classes of motorcycle as I am not familiar with them, however it does seem that there are more and more sport bikes going almost directly from showroom to Salvage.

Another aspect of the rate review submission is the surcharge on every vehicle to replenish SGI's funding reserves. While I can understand the need for this, I don't feel it's fair that I would have to pay extra for my vehicle insurance because someone else filed a claim. Why not add a surcharge to the rates of those who file the claims just like every other insurance company in the world. The summer of 2010 saw my basement get flooded in my house and the resulting insurance claim for sewer backup exceeded some \$40,000. Guess what? My deductible for sewer backup went way up ( from \$500 to \$15,000, then back down to \$5,000 after certain conditions were met), my premiums increased, and my claims free discount was lost. Would it not make more sense to have the same system for vehicle insurance?? Let those who are costing the system money be the ones to pay to upkeep the system. THAT would be more than fair.

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I would like to make my discontent know, even though I trust my voice will not be heard and the changes will go ahead regardless of the number of complaints and outcries. The proposed change directly targets Motorcyclists in an outright attack. If put into place, as an example, a 2007 600 cc sport bike will cost \$3,669 per year to insure. The cost to purchase a 2007 600 cc sport bike is on average \$3,000 to \$7,000. That means, in a two year span, the mandatory insurance to ride that bike will cost more than the bike itself. I would like to see a full financial report justifying these ridiculous proposed rates. I will be personally starting my own investigation, to which I will be collecting independent quotes from various companies and provinces, and countries. I will then be compiling that data and sending it to the media.

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My touring bike plates would go up over \$800 if the hikes make it past you, this would be around 35% is sgi going bankrupt. I think not

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I had a look at the proposed motorcycle rates. Some of the rates are 4-5x existing, and many of the rates have gone up 60% over the past few years.

If motorcycles are really having such a huge impact on injury and liability claims, then so

be it that rates need to be this high.(although rates are nowhere close to this proposal in Alberta, and they have it figured out over there)

I want to see proof that charging up to \$5600 is necessary.

If this goes ahead, motorcycle values in SK will be decimated, businesses will struggle to make sales, and riders will buy 8 day permits for \$40. Possibly even, it will call into serious question SGI's performance, and whether they are serving the best interests of SK anymore.

This is the most ridiculous thing I've ever seen proposed in a developed nation.

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To whom it may concern, I do agree that a rate increase may be necessary, but more than double is not fair in any way. I think this should be rethought. This rate hike should not affect the people riding a street cruiser as drastic as those on the high performance crotch rockets etc as i believe this is the reasoning behind this!!

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Hello,

I am writing to express my concern with SGI most recent proposed rate increases as referenced in February 15 Saskatoon Star Phoenix (<http://www.thestarphoenix.com/news/saskatchewan/proposes+surcharge+insurance+rates/7972635/story.html>). This will be the second consecutive year of rate increases; last year there was 3.7% rate increase with re-balancing in August 2012. How can there be another rate increase so soon? I'm a little concerned with year over year increases on a depreciating asset. My car is worth less and it will cost me more to insure? It doesn't add up. It certainly doesn't add up for motorcycles; 73% increase on motorcycle plates!!? That number is so high it seems like a joke. I understand that motorcycle accidents likely cost more than car accidents however there are many people who ride responsibly and have never (thankfully) made a claim. I disagree with across the board increases - make the penalties and fines higher for bad drivers and encourage safe driving.

The uncapped motorcycle increase will have many unintended consequences economically - that is motorcycle sales will grind to a halt and you will effectively deflate the value of every bike in this province. Is that really what SGI is trying to do? If you want to keep people safe, make motorcycle safety courses mandatory and a prerequisite to a learners license. Even with the graduated license program a person who's never been on a motorcycle can get a learners? Again, that doesn't make sense. Please, I implore you, you have no idea what riding my bike means to me and to others like me; please don't put up financial barriers.

Again, strong and severe penalties for stunting or speeding on a motorcycle are



perfectly reasonable and would promote safety; a 73% increase across the board will make riding an exclusive activity for the rich. It's neither reasonable nor fair.

Thank-you

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As an active motorcycle rider I am surprised and outraged at the proposed increases put forward by SGI. It looks like this will price many riders off the road. Not good or fair

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Hi

I do not agree that my motorcycle is just a recreational vehicle I use to put more miles on my motorcycle in a year than I put on my truck I rode to work every day and went to BC and the US two or three times every summer.

You say why should the other people pay. I say why should I pay more I have a truck and a car plus a dual purpose bike so I'm already paying more than someone who just has a car

I have relatives in Alberta that pay less for all their vehicle combined than I pay for my truck

So why are our rates so high

I have only had one accident in the last few years before that maybe in the 70's and that wasn't my fault I think the people having the accidents should be paying not everyone riding a motorcycle

If it is the younger group of drivers having the accidents they should pay not everyone AS in Alberta younger drivers pay more for their license as they have more accidents It used to be when you drove an older vehicle you paid less my motorcycle is 10 years old and I pay about the same as my 5 year old truck so there I am already paying more than most auto drivers

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My Wife and I have been riding for 15 claim free years! And this is the thanks we get!! Make the people who are putting in the claims pay! Not the responsible Riders! This is ludicrous and totally ignorant.

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