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January 28, 2026

**Saskatchewan Rate Review Panel**  
400 - 2400 College Avenue  
Regina, Saskatchewan, S4P 1C8  
Via e-mail: [feedback@saskratereview.ca](mailto:feedback@saskratereview.ca)

**Subject: CFIB submission on SGI Auto Fund proposed rate increases**

To the Members of the Saskatchewan Rate Review Panel,

On behalf of the Canadian Federation of Independent Business (CFIB) and our more than 4,100 small business members across Saskatchewan, we are writing to share our concerns regarding SGI's application for consecutive auto insurance rate increases of 3.75 per cent beginning in June 2026, followed by a further 3.75 per cent increase in 2027.

We understand that SGI is facing real cost pressures. Inflation, higher repair costs, and increasingly complex vehicles have made it more expensive to deliver auto insurance, and we recognize the challenge of maintaining a system that operates on a break-even basis over time.

That said, timing and affordability matter, especially for small businesses and farms that are already under significant financial strain.

Insurance costs are consistently cited by CFIB members as one of their top cost concerns. Increases to auto insurance premiums directly affect their ability to operate, reinvest, and retain employees.

Not to mention, these increases are not happening in isolation. Small businesses and farms are already dealing with rising energy costs, labour shortages, higher insurance premiums across the board, and continued volatility in input prices. With SaskPower also seeking rate increases, the cumulative effect of layered cost hikes across Crown utilities is becoming increasingly difficult for businesses to absorb.

Many business owners are still trying to make sense of how auto rate increases can follow so closely after substantial customer rebates issued just a few years ago. While we understand SGI's explanation that those rebates were issued under very different conditions, the reality for small business owners is that costs feel like they are rising everywhere at once, and insurance is one more bill they cannot avoid.

For small businesses and farms, auto insurance is not optional. Work vehicles are essential tools—used every day to haul equipment, reach customers, deliver services, and keep operations running. We are hearing directly from members, particularly those operating fleets, that even relatively small per-vehicle increases add up quickly. What may appear modest on paper becomes significant when multiplied across several trucks or service vehicles.

Rural and agricultural businesses are particularly exposed. In much of Saskatchewan, trucks are not a luxury, they are a necessity. There is little flexibility to reduce usage or pass costs along, meaning increases land squarely on the business owner's bottom line.

CFIB is not suggesting that SGI ignore rising costs. Rather, we are urging the Panel to consider how these increases will be felt in the real economy, particularly by small employers who lack the scale or margins to absorb additional expenses.

We respectfully ask the Panel to carefully weigh the cumulative impact of these proposed increases, consider whether the burden on work vehicles and fleets can be moderated, and ensure affordability and competitiveness remain central to the final decision.

Thank you for considering the concerns of Saskatchewan's small business community. If you wish to discuss this matter further, please do not hesitate to contact us at (306) 713-8071 or [Brianna.Solberg@cfib.ca](mailto:Brianna.Solberg@cfib.ca).

Sincerely,



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Director, Legislative Affairs

Tyler Slobogian  
Senior Policy Analyst, Prairies & Northern Canada

Cc. The Hon. Jeremy Harrison, Minister Responsible for SGI