

SASKATCHEWAN'S MOTORCYCLE INITIATIVES

George Eguakun, MScEng, MBA

Saskatchewan Government Insurance
(SGI)

AAMVA, VANCOUVER

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THE BEGINNINGS

- On Feb 15, 2013, SGI requested an increase to, and rebalancing of, basic auto insurance rates in Saskatchewan.
- As a group, motorcycle rates are substantially lower than what is required to cover their claim costs so it was proposed that their rates be fully corrected, which meant significant increases for most motorcycle owners.
- Saskatchewan's motorcycle community reacted quickly, vocally and publicly, raising concerns about the size of the proposed rate increases.



THE BEGINNINGS

- On March 14, 2013 SGI was asked by government to amend its rate proposal, capping motorcycle rate increases at 15% .
- Amended proposal approved by the provincial government on June 24 and the new rates were effective Aug. 31.
- The Minister directed the company to examine ways to improve motorcycle safety and insurance rates.
- To assist with the review of motorcycle safety, SGI invited representatives from various groups in the motorcycle community or with an interest in those topics to be part of a Motorcycle Review Committee.



THE BEGINNINGS

- The Review Committee presented some recommendations to improve traffic safety for which SGI is taking some ACTIONS focused on:
 - Strengthening License Requirements
 - Strengthening Motorcycle Graduated Licensing Program and requirements
 - Introducing Zero Alcohol and Drug Tolerance
 - Introducing New Demerit Points



Strengthening Licence Requirements

Effective July 16, 2014

- New requirements to obtain a motorcycle learner's licence:
 - Hold a Class 5 or higher licence.
 - Pass a basic ability test OR complete approved motorcycle training prior to obtaining a motorcycle learner's licence.



Strengthening the Motorcycle Graduated Licensing Program

- New Requirements for riders in MGDL (June 18, 2014)
 - Wear hand-covering gloves, ankle covering boots, legs and arms covered and an approved 3/4, modular or full-face helmet.
 - Display placard on MC plate (red 'L' for Learner and green 'N' for Novice 1 and 2).
 - Amended night restriction for Learners (6 endorsement): No riding between the period ½ hour before sunset to ½ after sunrise.



Strengthening the Motorcycle Graduated Licensing Program

- No SDR discount to MC rates for new drivers (not existing drivers) in MGDL until they reach Novice 2 (November 2014).
- To be eligible for a discount, Novice 2 drivers must have completed an approved MC training course.
- Remove the road test exemption for MC learner's licences (6 Endorsement) acquired before June 18, 2009 (will have 2 years to complete road test).
- Also removed the 100 km operating radius restriction for these learners.



Strengthening the Motorcycle Graduated Licensing Program

- Remove the sidecar restriction for all MGDL riders.
- New offence: Speeding in excess of 35 km/h or speeding double or more over the speed limit.
 - May result in an interview and possible loss of riding privileges for one year for MGDL drivers.
- New Restriction: MGDL riders may not consume any amount of alcohol or have any level of drug impairment.



TELEMATICS

- In the efforts to reduce road accidents SGI is searching for ways to better measure driver behaviour and to find the best scientific data to calculate what is safer driving!
- Ongoing Pilot project using telematics to monitor driver behaviour such as:
 - Excessive Braking
 - Sharp curve turnings
 - Excessive speeding



Driver Improvement Points System

Change	Motorcycle Graduated Licensed Driver	All Drivers
New 3-point Offences	<ul style="list-style-type: none">•Learner and Novice 1: Transport passengers•Learner: Riding ½ hour before sunset to ½ hour after sunrise• Fail to display a placard (N or L)• Novice 1: Operate a motorcycle between midnight and 5am CST• Tow a vehicle while riding• Fail to wear required gear	<ul style="list-style-type: none">•Improper lane change•Fail to obey licence restriction or endorsement•Follow too closely•Fail to leave sufficient space when following•Improperly equipped motorcycle rider



Driver Improvement Points System

Change	Offence
New 4 -points	<ul style="list-style-type: none">•Exceed speed limit by more than 35 km/h•Exceed speed limit by double or more over the posted speed limit



Motorcycle Safety (Future Plans)

Planned for 2015

- New riders without training course restricted to MC size during basic ability test or the MC road test.

Planned for 2016

- New riders without training required to pay a \$500 driver's licence premium for each year they are in MGDL.
- New riders with training course would refunded course fee upon completion of the MGDL program with no at-fault collisions or traffic convictions.



Thanks. Questions???