



STANDING COMMITTEE ON CROWN AND CENTRAL AGENCIES

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STANDING COMMITTEE ON CROWN AND CENTRAL AGENCIES

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Mr. Kevin Phillips
Melfort

Mr. Randy Weekes
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Ms. Colleen Young
Lloydminster

[The committee met at 15:00.]

The Chair: — Well welcome to today's meeting of the Standing Committee on Crown and Central Agencies. Today we have Randy Weekes, Mr. Greg Brkich, Mr. Rob Norris, Mr. Kevin Phillips; and substituting for Ms. Cathy Sproule, we have Doyle Vermette; and my name is Fred Bradshaw.

We have three documents to table today. They are CCA 182/27, Crown Investments Corporation of Saskatchewan, a report of public losses, July 1st of 2015 to September 30th of 2015, for CIC and the subsidiary Crown corporations, dated October 30th, 2015. Then we have CCA 183/27, Minister Responsible for SaskEnergy, responses to questions raised at the April 21st, 2015 meeting of the committee re: new service installations in Saskatoon, August 2014, dated May 13th, 2015. We also have CCA 184/27, Crown Investments Corporation of Saskatchewan, CIC, appointments to CIC subsidiary Crown corporations boards by Orders in Council, dated October 29th, 2015.

Members have a copy of today's agenda. If members are in agreement, we will proceed with the agenda.

Some Hon. Members: — Agreed.

Bill No. 184 — *The Automobile Accident Insurance (Motorcycles) Amendment Act, 2015*

The Chair: — That is in agreement. We will now consider Bill No. 184, *The Automobile Accident Insurance (Motorcycles) Amendment Act, 2015*. We will start with clause 1, short title. Mr. Minister, if you have any opening remarks you may proceed.

Clause 1

Hon. Mr. McMorris: — Thank you, Mr. Chairman. I will have some opening remarks. First I'd like to introduce the officials that are with me. On my left is Sherry Wolf, who is the vice president of claims and salvage, and to her left is Roxanne Greyeyes, who is the assistant vice president of rural and injury claims. To the back, to my left is Daphne Graham, who's manager of injury review, and to my right is Elizabeth Flynn, who is a senior legislative adviser.

I'll just have brief opening remarks regarding the legislation that's in front of us today. We're here today to discuss the proposed changes to *The Automobile Accident Insurance Act*. These changes revolve around a new third option for auto injury insurance for motorcycle owners, in addition to the current options of no-fault coverage and tort coverage.

As many on this committee probably know, the motorcycle community has been lobbying for lower motorcycle rates for some time. The changes we're discussing today are a result of motorcycle coverage and injury coverage reviews undertaken by SGI [Saskatchewan Government Insurance]. Both reviews involve stakeholders from the motorcycle community as well as a consultation with the public at large.

One of the outcomes from those reviews is that motorcycle owners now will have an option to choose a reduced package of

no-fault benefits. This reduced package will provide the same level of benefits as the tort product but with a very limited ability to sue. This new choice is for motorcycle owners who feel they require fewer benefits in the event of a collision, for example if they already have other coverage available through their work.

Because there are lower benefits with this new option, it's available at a lower cost. On average, opting for the reduced no-fault coverage will result in savings of 20 to 30 per cent for most motorcycle owners.

Motorcycle owners have been asking for more choice in injury coverage. So I'm pleased that we've found a solution that provides a good balance between cost and coverage because it ensures that all motorcycle riders continue to receive some level of insurance coverage if they are injured. With that I'd be happy to answer any questions.

The Chair: — Thank you very much, Mr. Minister. Are there any questions? Mr. Vermette.

Mr. Vermette: — Thank you to the minister and your officials. Just if you can clarify, you mentioned in your opening remarks there was a . . . Was it a review or a committee that went on? Could you explain a little bit about the details — how did that go about? And who came forward? As you're making changes here to the motorcycle . . . It'd be nice to understand that process that happened.

Ms. Wolf: — Thank you. There was a fairly significant amount of consultation done starting in 2013 with a review of motorcycles as a result of the rate increases that were proposed. Three meetings were held with a group of motorcycle enthusiasts who provided insight and commentary on a variety of traffic safety initiatives about the rates. And from that, a discussion centred around what kind of coverage could possibly be reduced so that the premiums could be lowered.

From there some options were developed which were then discussed with a broader committee who looked at the entire injury program, the entire no-fault coverage and tort coverage. And that committee was representative of both customers as well as stakeholder groups such as the Trial Lawyers Association, physiotherapists, chiropractors.

Three meetings were held with the injury review committee. At that time the motorcycle options were discussed. And I should mention that at the injury review committee there was also a representative who was a motorcyclist as well, so there was a crossover between the two committees. The options were then developed and then further discussed again with the original motorcycle committee for their review. Following that, there was a document prepared as well as an online survey for all the public to participate in and then from that, the recommendations were brought forward for change.

Mr. Vermette: — Thank you. Do you have the numbers that you would have said responded to the survey? You said you guys did a survey. Do you have the numbers that would have responded to that?

Ms. Wolf: — Yes. The online survey, there were 868 respondents and 38 per cent of those were motorcycle operators.

Mr. Vermette: — Now from that I guess they . . . What kind of questions were on the survey to find out whether they want to reduce the rates? Like I'm just trying to figure out how you guys determined where you're going down this route of changing it, the coverage.

Ms. Wolf: — There were a number of options considered. For example, we discussed options like a retiree discount. Another option was to reduce death benefits. It was all focused on injury coverage, I should start with, because that's where the most of the premium is developed from the injury costs. So it was all based on that. So options for a retiree discount, options for reducing death benefits, reducing the income replacement benefits, even considering pulling out benefits entirely. So there is a large number. Several options were prepared, and then the people who applied for the survey responded to what they preferred, and we have those results.

Mr. Vermette: — And those have been made public? Like if we needed a copy, the committee could ask for a copy? Or if the public wanted access to those, that's fine? They could request that?

Ms. Wolf: — Yes.

Mr. Vermette: — Okay. I guess looking at that, the whole process, and I understand it was about the cost. And I believe at the time some of the concern was raised by a group of citizens that enjoyed the use of motorcycle riding and stuff and were very concerned with the price, I guess, going up to have the coverage that they needed. Did that kind of reflect on why the changes were made? Is there any involvement from that? I know there was a group and I'm trying to think of their name. I think they even came to the legislature.

Ms. Wolf: — The group was called R.A.G.E. [Riders Against Government Exploitation] that participated with us and they were members on the motorcycle committee. But we also had a balance of others as well, people who represented the sport bike industry, others who sold all kinds of motorcycles. There was emergency medical representatives. So that was a larger group than just R.A.G.E., although they were participants in that process.

Mr. Vermette: — Okay. We'll get into the coverage because I'm curious to see what kind of . . . I guess, when you look at the different coverage, the minister made it like some people have, I guess, private coverage where it would cover them — work, maybe private Blue Cross — and I don't know if it would cover them or not. I want to get into some of that stuff. But right now the way this third tier coverage that's being offered . . . Have you thought about that in any other areas, or is it just with motorcycles right now?

Ms. Wolf: — We did consider looking at it for other classes of motor vehicles as well which is why we actually moved the discussion to the broader injury group. But on further analysis we realized that if we provided choice within the other programs, it really doesn't impact — or reduced benefits for

other vehicles — it really doesn't impact on the premiums.

And the reason for that is that on a regular passenger vehicle, about 25 per cent of the cost in that premium is represented by injury coverage whereas with motorcycle owners, motorcycle premium, it's about 75 per cent. So when you make changes to motorcycles, the reduction in premium is significant, whereas with a private passenger vehicle, if you make a change to reduce coverage on a private passenger vehicle, the change was about 10 or \$11. So it really doesn't make a big enough impact on the other vehicles. But that was the reason we actually brought it forward to the larger group because we thought that there would be at least interest in choice within other groups of vehicles as well.

Mr. Vermette: — And I realize that you talk about motorcycles and looking at it and you're saying you looked at, I guess, passenger vehicles. Did you look at . . . And I'm not sure as quads, and you know, a four-wheel . . . or quads I guess, four-wheel quads, three-wheel quads that people are using right now. Is that included in that? Did you guys look at that, or no?

Ms. Wolf: — SGI does not insure all-terrain vehicles or quads with an injury coverage of any kind. They're not required to be registered unless they're . . . [inaudible]. So they're not included in our coverage.

Mr. Vermette: — Well there you go. We learned something new, so that's helpful. I guess looking at that and the coverage, I have a friend who actually was just in a serious motorcycle accident. And I know that his injuries were, that he sustained, like it was just horrible . . . You know and the heart goes out, prayers for him and there you are. When you look at an individual, I guess he would have a choice then to look at . . . Right now once this goes through and if it's passed — as you know, it's been asked by R.A.G.E. and I guess different ones looking at what is the best . . . How are you, what will the coverage be? What will be the change in coverage? Do you know right now? Like is there some type of a chart that they can take only so much coverage? I'm going to take this; I'm opting out; is that how you're doing it? If you could explain that a little bit, because I know his coverage, what he's going to need is, you know, it's going to take a lot to get him up.

Hon. Mr. McMorris: — So it was already mentioned. You know, there's such a difference between someone that's involved in a collision on a motorcycle compared to someone that's involved in a collision in a vehicle. And as was mentioned, you know, the cost of repairing a vehicle is kind of a one-time cost. And you know, you can fix metal and you can replace bumpers and all of that, but when you're having to put most of the money out for injury benefits, it gets very expensive. And so that's kind of the basis when you're talking about motorcycles. Quite a bit different than any other type of vehicle that's on the road, whether it's class A, or class 1-A, a semi, or public or private vehicles.

So the third option is . . . So you have tort and you have the full no-fault. The third option is reducing some of those benefits in the event of an injury but with the ability to sue. As was mentioned, there are some people that don't feel they need perhaps the income replacement that is available on the no-fault insurance as they may have insurance. They may be financially

stable; they don't want to have the extra insurance so they can opt for the third example which is like a tort but with the ability to . . . no, yes, tort with the ability to sue. So they can opt for that third option. We are certainly going to do a lot of work with our motor licence issuers to make sure people understand the three different options.

Price point or premium is only one small part of making the consideration for the third option. You know, they may look at the premium as being reduced and think well that's great. They also have to be knowledgeable enough to know that their coverage is reduced as well.

[15:15]

And so there's a big education piece that we have responsibility for through SGI, through our brokers, to make sure that anybody that's receiving, you know, registering their motorcycle know if they choose this third option, that they realize what they are getting for that third option.

I mean, in the example that you're using, I'm sure your friend . . . Nobody ever expects to get into a collision; nobody expects to be injured, but in the event that somebody is, that extra coverage is extremely important. So it's not a decision to be made lightly. We want to make sure that motorcycle operators aren't doing it just because of a 20 or 30 per cent reduction.

If they are going for that reduction, they'd better realize the lack of, the reduced benefits. And if they have that covered off by some other means, so be it. But they need to know that it is definitely reduced benefits with the reduced premium.

Mr. Vermette: — And I guess when, you know, you give the options to the individual that's registering their vehicle. And I think of somebody and I just would assume and, you know, that somebody who's 16 can register a motorcycle. So if that person's 16, is there any waiver that they would sign off, that parents have to sign off? Because if you could just give me a little of that background information that would be helpful.

Ms. Greyeyes: — When they were going to register the vehicle, they would have to sign an election and their parent would also have to sign off on it.

Mr. Vermette: — So would that be for like the liability to show that they're going to a . . . What would be on the waiver? Do you know what it would look like? Is it going to say, well you're going to choose the option of (a), (b), (c), or go to . . . So it's clear to the parents and to the individual signing that, what you are giving up.

And I know you're saying the minister referred to educating, making sure, you know, that you're going to do a great job of educating. But I would hate to see where a family goes in there and doesn't truly understand it, signs off and then finds out later on, well no, you signed off.

Because I've seen where, other situations where they thought they had coverage and the family did and when later on they find out there is no coverage. And I've seen that in a few situations where I've dealt with individuals, and they waived on some coverage and that whatever, whether it's a death or

injuries, they're not covered.

If you could explain that a little better how, it would be helpful.

Ms. Greyeyes: — Our motor licence issuers will be providing, to whoever is in there making that election, the information as to what is provided under part VIII or no-fault benefits, and what they'll receive under the reduced package. So then they'll be asked to sign that they understand what they are giving up when they make that election.

Mr. Vermette: — Okay. Like right now, the coverage that somebody who . . . And I realize, go in; you register your motorcycle. You don't have an option. You have to take what's there, and you pay.

Now if somebody is choosing to get the reduced rate because of the liability, where you're saying that's what you're focusing on to reduce that, do we know what's being reduced? Like how much is it being reduced? Is there going to still be some life insurance, some coverage for disability? Just, you can explain that a little bit, the change that's going to happen or the options that would be available.

Ms. Flynn: — Yes. So currently right now, if you received full no-fault benefits and you could no longer work, you'd receive an income replacement benefit. And that would be based on your actual earnings or subject to a maximum yearly insurable earnings which is approximately . . . I believe the maximum insurable earnings at this point in time is approximately \$90,000. If you received the reduced benefit, you would receive, at a maximum, minimum wage regardless of what you earned.

If you needed rehabilitation benefits, if you were under the no-fault program, there are \$5 million there for rehabilitation in the full no-fault program. If you receive the reduced package, there's approximately \$12,000 there for you.

If you suffered a permanent impairment damage and you received full no-fault benefits, I believe you receive approximately \$175,000, and then that sum is increased if it's a catastrophic injury. That sum, if you are under the reduced package . . . Give me a moment here. My apologies . . . Yes, it's approximately the same for permanent impairment. Let me confirm that.

Hon. Mr. McMorris: — While she's looking, what we have here is a couple of appendix describing the reduced no-fault, the no-fault, and the tort. Of course this doesn't come into effect until this is passed. But we could probably . . . if you wanted to have a look at this instead. I saw you were trying to write down maybe some of the comparisons in numbers. We could certainly send this over to you and you could have a look at it and, you know, if you want to ask some questions from that, that would be fine.

Ms. Flynn: — I'll just finish that off. I'll just finish that off. The permanent impairment under the full no-fault is approximately 168. Under the reduced coverage, it's approximately 13,000. Then again there's an increase if you're catastrophically injured. So there's a significant reduction in benefits.

I'd like to clarify too that when somebody makes the motorcycle election, they're only entitled . . . They only drop to the reduced coverage if they are 50 per cent or more at fault for the accident or they're involved in what we would call a hit and run where they are unable to identify . . . We call it a single-vehicle accident. In those situations, they'd get the reduced coverage. If they were not at fault for the accident, even if they've made the election, they would receive the full no-fault coverage.

Mr. Vermette: — I just want to make sure that what you're saying . . . So if somebody's out there and they're on a bike and they're just on a Sunday cruise, a bunch of them, and somebody comes along and hits into them, that is not their fault. After the police report comes out, SGI does its investigation, everything is found — police do theirs — that the individual was not at fault operating the motorcycle, but the motor vehicle or some other reason, then their coverage is not . . .

Hon. Mr. McMorris: — What we heard often, I would say often from motorcycle riders is that the majority of times people don't see them and they run into . . . You know, they'll turn left in front of me because they didn't see me coming, or they'll turn out on to a roadway because they didn't see me coming. So a lot of times they would say that, you know, we're paying higher premiums but it wasn't our fault for the collision.

So part of this is that if I have got a reduced no-fault, I'm driving a motorcycle and I have reduced no-fault and that case happens — somebody turns left in front of me and I'm in a collision, hit the car, and I need to access . . . I will access at the full no-fault benefits even though I've signed up, signed the declaration to be at the reduced benefits. But if I'm the one that turns left in front of a vehicle — I'm on the motorcycle; I turn left in front of a vehicle when the through traffic definitely had the right of way — I'm at fault. That's when I receive the reduced benefits.

So if I'm at fault and I've chosen the reduced benefits, that's what I will receive. If I'm not at fault as the motorcycle operator and somebody is at fault obviously, then I go up to the full no-fault.

Mr. Vermette: — And that's good to clarify that because I wasn't sure how it would work. So within SGI — and you can clarify while you have some of your officials here, maybe you could clarify — does that work with other vehicle accidents as well, or no? You're just strictly looking at this one because there is no option of saving. Like you said, it was only \$11 or something. You're not even going to look at that as an option.

Having said that and when I talked about it, there's no other area where you're looking at coverage, where a person would have the option of that. It's strictly just motorcycles has been the pressure. Is that correct?

Hon. Mr. McMorris: — So as was mentioned at the outset, is that there is really kind of two parallel reviews going on. One was more towards motorcycles of course, but the other one was just injury coverage as a whole. And we've looked at, you know, some of the changes that could be made.

No-fault has been in place for a number of years and it's time to

look at kind of where we are at that. So that is also being looked at.

But this, pertaining to just motorcycles, this is the piece pertaining to just motorcycle operators and there will be more on the other piece as we move on. But this piece of legislation is particular to motorcycles.

Mr. Vermette: — Okay. Thanks for clarifying that. No, I appreciate that.

The Chair: — Mr. Norris has a question.

Mr. Norris: — Great. Thanks very much, Mr. Chair. Sorry to break in. On the materials that were distributed, could we get those distributed to all committee members, whether right now or in the course of the meeting? If that would be okay with the minister?

Hon. Mr. McMorris: — Yes, that would be great.

Mr. Norris: — Great. Thanks very much.

The Chair: — Okay. Thank you. Mr. Vermette.

Mr. Vermette: — Thank you, Mr. Chair. Going back, looking at I guess groups, and I don't know if it's age or certain groups, did you . . . Like, in your survey or talking with people or, you know, do you have any areas of a group that you think will opt out? Is there an age category that you might look at saying, may waive to sign and to have lesser benefits? Did you do any research or have you guys found anything out, do you think?

Hon. Mr. McMorris: — So I don't think we've, like, necessarily said, you know, 16 to 20. The one area that we heard kind of concern, especially with the increasing premiums, were more experienced motorcycle operators, people that have been riding for a long time, retired. They probably have a full pension so income replacement is not nearly as crucial because they are getting a pension kind of thing, as opposed to somebody that is employed. So I would say probably more the retirees would be more the ones that would probably look at this as far as a reduced no-fault.

Again, and I would just say anecdotal in my constituency and the people that I've talked to, the riders that I've talked to, a lot of this . . . You know, retired, but they're not even necessarily retired but older farmers that take their bike down, ride it a bit in the summer. They may go down south a little bit in through the winter, but have a number of bikes, were concerned that the increase in premium may look at something like this into the future.

But again regardless . . . So income replacement is only one piece of it. There are other injury benefits in the event that they're at fault and they have that reduced. They still need to know the reduction in benefits. It's not just income replacement, although often that's what people tend to look at here.

Mr. Vermette: — Okay. So as far as those individuals that will sign the waiver and say, you know, I'm choosing to take less coverage, I want to be clear and I think you said 5 million —

and I know we'll get in the charts back here — versus 12,000. Was I correct? When you talked about the rehabilitation or someone who would need rehab or therapy and stuff like that, can you explain that? I want to be clear that I understand, you know, from your comments that I'm getting that correct.

Ms. Flynn: — I was incorrect there. That's 25,000. My apologies.

Mr. Vermette: — Now you had . . . And I think there was a press release about this and I think they were talking about it coming into effect some time in 2016, and is this on time with what you guys were projecting with that press release? I just remember hearing something about it, that you were moving on it. Is that timeline the same, or are you moving it up a bit?

Hon. Mr. McMorris: — So the timeline is the same notwithstanding what happens here in committee. So it had to go. It was introduced here this fall and needed to pass this fall in order to be implemented for the spring of 2016, the riding season of 2016.

Mr. Vermette: — From your survey — and you talked about, I think you mentioned about 36 per cent of those that did the survey were actually motorcycle riders — from that 36 per cent of them, do you have any numbers on how many said they would . . . Do you have any of those results that would say how many might consider the lesser coverage?

[15:30]

Ms. Wolf: — Results that we got indicated that — and we gave some options for customers to consider — approximately 29 per cent thought they would be interested in a tort level coverage, which is what we're describing and what we're recommending. Thirty-two per cent said they were interested in what is referred to as à la carte, sort of choice within, like picking and choosing the type of benefit levels, and an additional 24 per cent wanted to keep no-fault. So from that, it was really a third, a third based on the number of people participating in the survey. That's roughly where we ended up.

Mr. Vermette: — So then it'll be obviously an individual choice to figure out what you want as you sit down with your . . . You go in to get your plates, should this pass and it come into law and effect part of SGI's plan. So this spring as people come forward to register their vehicles, they're going to go through a package . . . Is something going to be sent out to individuals, information prior to the spring?

Ms. Greyeyes: — Yes. Actually we will have a mailout going to not only just all motorcyclists who have a motorcycle registered, but we're also going to be looking at sending out to anyone who has a motorcycle endorsement to make sure we're hitting everyone, because that's someone that could register a motorcycle. So we'll be hitting both, and it'll be an information package that'll be going out to them all.

Mr. Vermette: — Okay. Again I go back, I know it's cost saving that some people were concerned about. And I think the committee, whatever that was, came forward to look at different areas. And I think the minister responded that he's going . . . there's two . . . the work of the committee . . . I don't know if it

was two committees or the committee was looking at two areas that you guys, you know, were reviewing at this time. Was there quite a bit of concern from individuals, surveys or letters? Anything that you guys got that would make you rethink anything that you're doing here, any concerns that you're anticipating where we could come back?

Like I'm just trying to understand. Like I realize people are going to make that choice, and I go back to this, those individuals not realizing. And I know the waiver . . . but again it goes back to those individuals coming back and not realizing, truly understanding what they are signing. Because if you get an injury and you're looking at it and you're thinking you're covered and you're not, then I mean I go back to that. Is there anybody coming forward, anyone — whether it was doctors, therapists — anybody that had come forward to that committee or giving you guys any concerns where this is not . . . You know, any correspondence, an area where we should even consider this? If you'd just give me some background, it would be interesting.

Ms. Wolf: — There were two committees, and there were certainly lots of discussion brought forward by the members of both committees about ensuring that customers make the right decision. So there was certainly a lot of discussion about that.

But having said that, the motorcycle committee was very . . . What they wanted was three things. They wanted change. They wanted choice. They wanted a reduction in cost. They also wanted though — and this was borne out by the online survey — 75 per cent of the people who voted or who participated wanted motorcycle operators to be able to choose a lower package but also to allow them to pay the difference to continue to get no-fault. So clearly the message was it's okay to offer choice to those who want it, but the no-fault product must be available to them as well.

So there was a lot of discussion about offering the choice for people. In the end it's up to the individual to do their homework, to research the products, because customers and this motorcycle group felt it was important to be able to provide that option for them. But certainly there was lots of discussion about making the correct decision, so that's something we have to take to heart and do our job on the communications side.

Mr. Vermette: — And I'm glad that you're doing the mailout. The education part of it is making sure that individuals understand, you know, where they're putting themselves.

Like when you look at it, I know cost was . . . And I believe it was R.A.G.E. or the group that brought it, it was about the costs. And we'd heard some stuff about people were feeling like they were being penalized. We heard that, looking at it.

So do you have any numbers or anything saying like . . . Let's just say somebody had a motorcycle that's costing him \$1,000. If they make a choice to have a reduction here and there, is there anything that shows them, a little chart that shows them, really here's what you're only saving, you're not going to save that much?

And I know you mentioned some numbers about 20, 30 per cent in some areas they could save. Is there anything that would

show them just so people have that education to understand here's really what you're saving? Is there anything like that that people would have access to?

Hon. Mr. McMorris: — So this really all kind of stems from, you know, an increase. Nobody likes to see increase in their insurance rates, and they were going up quite substantially in motorcycles to cover the costs that SGI was incurring to try and make it more equitable, as far as not being cross-subsidized from other vehicles. And you know, in hindsight maybe we as government had asked for too much of an increase, and that's when R.A.G.E. certainly came about and started to show their concern.

So there will be the motor licence issuers. Our brokers will have a chart of the various . . . so people can see what the costs are, but it varies from size of bike and type of bike. So when I say that there is a reduction of anywhere from 20 to 30 per cent, probably what it is, is depending on the bike, the size and the type of bike, as opposed to kind of a street bike compared to a roadster. A Harley roadster would make a difference. And so all of that is taken into consideration, but a \$1,000 premium, 20 per cent would be \$800 kind of thing, but then they need to know the offset in the benefits.

Mr. Vermette: — When you guys were — and I guess whether that's the committee or SGI, yourself as the minister — reviewing stuff, would you know . . . And I know you're saying if a motorcycle operator is not at fault right now, with the new provision that would come in, they would then still have the full coverage.

Do you know, and I guess you would know, have the numbers . . . Do you have any idea, of the motorcycle accidents that happened in the province last year or previous years, do you know how many were, is there any information about how many were at-fault and how many were there wasn't a cause of their operating the motorcycle that has caused the accident; it's someone else or something else caused it, where they're not being covered? Do you have those?

Ms. Greyeyes: — So the motorcycle class itself has an average of about 580 claims a year, but 453 of those are collision claims. And we see that about 49 per cent of the time, the motorcyclist is responsible for the accident.

Mr. Vermette: — So 49 per cent of the time, and right now there's no . . . And maybe, I think the minister referred to why you are raising the rates. Was it that category right there, the 49 per cent are why you're raising the rates or were looking at raising the rates, versus the other 51 per cent that wasn't their cause, their fault — the plate insurance, my plate insurance if I was involved in a vehicle, would have covered their liability if I was at fault, operated a motor vehicle and I hit a motorcycle? Would that be?

Hon. Mr. McMorris: — I think it was, I think it would be more around the whole piece around what does it cost if we have, we'll say, 500 collisions a year and what the personal injury is in those 500 collisions, and then how do you cover that with the premiums that are collected if you were just to take that as a class, just motorcycles as a class. So it's not necessarily on fault or not fault; it's being able to cover the

expense of injuries for motorcycles through premiums collected from motorcycles.

The interesting part is, again often depending on who you are talking to, but it was not uncommon to hear a motorcycle operator say that it's not our fault; people just don't see us. But our statistics, which we're very good at keeping through SGI and through traffic accident investigation system, TAIS, is that it doesn't necessarily spell that out. It's almost 49/51. You could almost go 50/50. Fifty per cent of the time it's the motorcycle driver's, operator's fault. Fifty per cent of the time it's the personal vehicle, the vehicle at fault, the driver of the vehicle at fault. So it breaks pretty close to 50/50.

Having said that, that isn't necessarily why we needed to review this. We needed to review this because of the discrepancy in premiums paid compared to the expenditure due to collisions. I could probably just add to that, that's a great number. The average cost in a vehicle collision is about \$29,000. And so some of that could be personal injury, but that . . .

A Member: — That's all injury.

Hon. Mr. McMorris: — That is all injury. That's personal injury. Whereas in the event of a motorcycle collision, injury claims are about \$141,000. So you can see quite a discrepancy there. And when you base it on the premiums collected, we're about five and a half million dollars short of premium to cover off that motorcycle piece because, in the event of an injury, it's so expensive.

Mr. Vermette: — So I guess this is one way of reducing rates for motorcycles. And I realize they're going to look at the options. And I realize when they go in, like I said earlier, they'll renew their plates on the motorcycle, they'll look at the options. Some will maybe just go with what they have, for whatever reason. Some will have some private coverage that maybe they can use or, as the minister was saying, somebody who's retiring and feels that they're not, for themselves, they don't go out there and take a lot of risk. There might be individuals out there that maybe do take more risk or whatever.

But having said that, when that person out there making that choice again on liability to say whether I'm going to get coverage or not, I go back to the individual that I know right now, and I think it is a big concern. Is there any other way, was there any discussions in the survey of the committee that you were looking at this? Any other ways to educate or help reduce the injuries and fatalities of motorcycle drivers?

Is there anything that you came forward and SGI said, we're going to do more education, more . . . Or do you think you're doing what you can do already working with different groups, whether it's R.A.G.E. or any other group that's out there trying to make sure motorcycle users are doing . . . Can you give me a little bit of background information from the survey, or from the meetings that came out would be helpful?

Hon. Mr. McMorris: — So I'll let Sherry answer, or whoever answer, more on the detail. But there has been a lot of work done over the last couple of years; it's part and parcel of the whole traffic safety initiative that was put into place, an all-party committee. But some of it was specific to motorcycles

and trying to reduce the number of collisions, injuries, and fatalities in all classes — not just motorcycles but all classes, but specifically to the motorcycle piece.

And you know, some of it was around proper equipment, also advertising around what is that proper equipment when you're riding. I know I've seen commercials on TV about wearing the proper gear. So there's that as well as motorcycle graduated licensing program and a number of others.

But maybe I'll turn it over to Sherry, just on the particular initiatives. But there has been quite a bit of work done. Because it's fine just to look at the injuries and fatalities, but the most important part, from SGI's perspective, is how do you prevent it in the first place. And that's what all this work had been undertaken to do.

Ms. Wolf: — So there was number of changes that were put into effect in 2014. As the minister mentioned, motorcycle graduated driver licensing program, requiring that new drivers wear gear such as hard-covered gloves, ankle-covered boots, and a helmet of course, a particular kind of helmet. The graduated licence operators are also required to have a placard to identify them as learners, and drivers must also hold a class 5 or higher before they can apply for a motorcycle learner's licence.

There were also a number of changes put into effect this year. Effective April of this year, riders who use a motorcycle with an engine size of 400 cc [cubic centimetre] or less during a basic . . . must have a basic ability road test, and their licence would be identified accordingly.

[15:45]

And there are a number of changes planned for 2016. Again, requirements for motorcycle operators to wear approved eye protection at all times, a \$500 increase for the annual driver's licence fee for riders entering into the MGDL [motorcycle graduated driver's licence]. The fee would then be waived for those who have successfully completed the motorcycle training program, which is a real key piece of it. So there are a number of initiatives. I've only highlighted a few of them that have been put in place or will be put in place based on discussions with the motorcycle review committee.

Mr. Vermette: — So looking at exactly . . . you're educating, you're trying to make motorcycle users aware of, you know, the safeties. And I think the minister refers to we want to lessen fatalities and injuries, again saves dollars within SGI to paying out, especially with motorcycles. We know that again in a motorcycle accident, you know, the information is provided, you have more serious injuries because of the motorcycle person than in a vehicle, a motor vehicle.

So having said that, let's just look at this later on down the road. If this is successful and you find that the premiums, you know, are working — you're educating; you're lessening injuries with this — will the fees be flexible? Or, you know, to understand, I know right now you're saying you needed to make up about \$5 million. If that changes, will those fees come down or there's certain . . . Just explain that because I know R.A.G.E. and them would look at it and say, well we don't want this anymore. The

cheaper prices for them to make it, you know, cost efficient for themselves as individuals but also having some coverage but making sure that, you know, they're doing all they can as an organization or groups taking it on, the training, there's an opportunity there for them to lessen, you know, deaths, injuries, and liabilities. So is there anything that you're looking at that where it would help lessen the fees at all?

Hon. Mr. McMorris: — So through SGI we continually monitor, you know, where we are in the Auto Fund as far as what we bring in to what we're putting out. And if there was an opportunity in the future to reduce fees, that would be great. But what we find and we found a little bit just on the traffic safety as a whole, this past year has been a good year so far. You don't want to say a trend after one year because it takes some time, but I think a number of the initiatives that have been put into place over the past year or two or three, couple of years, has reduced the number of injuries and fatalities. Having said that, costs keep going up and so if we can even just hold the line so there's no fee increase on the motorcycle piece that may be as well. If we see the number of injuries and fatalities stabilizing and not increasing, and that is offset by increases in what it costs to repair people, then that would be great if we could hold them level.

If there was, you know, a huge reduction — we saw a lot less collisions, injuries, fatalities — then we'd certainly look at if we could give a break on the premiums, we certainly would.

Mr. Vermette: — Okay. I guess when this comes into . . . And we talked a little bit about the awareness of the mailout. Of those 36 per cent of individuals that responded to the survey, did you ask them how did they get a hold of your survey? Was it sent out to them because they had registered a motorcycle or it was just online, went out, and some responded?

How did you guys determine to reach out and try to get to as many . . . because you've got, 36 per cent of those that responded to the survey were motorcycle operators. So how did you guys try to reach out to make sure, you know, you're getting to the group that, you know, you want to make sure you get that information?

Ms. Wolf: — The survey was an online survey which we provided a news release throughout Saskatchewan to encourage people to take the survey. So in addition to the public communication, we also communicated via the two committees that had their own interest groups to participate as motorcycle operators and enthusiasts. But primarily, it was through a news release to the general public seeking their input.

Mr. Vermette: — And I know, realize it's up to SGI and the minister, and you guys can decide this. But is there an opportunity at some point when, being that they register their motorcycles within SGI, is there an opportunity to send to those individuals, to make sure that you send out a notice to them that SGI is doing a survey like that so that you do target . . . You know, I realize you've got 36 per cent of those responding were motorcycle operators. It would've been nice to have, you know, 80 per cent, 90 per cent. Is there an opportunity that . . .

Ms. Greyeyes: — Yes. If I could just add though, this consultation included items from the motorcycle, but also the

rest of the injury changes that are going to be coming up. So while we did, you know, communicate through media releases, we also sent letters to 11,000 customers asking them to take part in it as well. But also the groups that were involved in the motorcycle committee, they also did a job of getting to their constituents, to their people that belong to their committees, to make sure that they took part in the survey as well.

Mr. Vermette: — And I appreciate that, to know that information. It's helpful. And I realize some of them would have done that. And yes, try to encourage people to get on to the survey and take part in it, which would make sense. You'd want to encourage people because at the end they're the ones using it, so it's nice to have.

But when I just look at just the number, I think you had mentioned 36 per cent of those responding were actually motorcycle operators. Then that's why I'm just thinking it would have been nice to have more. But I mean, I'm not criticizing. I'm just saying, you know, an opportunity sometimes to reach out, because in SGI you have the opportunity to know who's using, usually renewing their plates with that. That's where I was coming from, not to criticize in any way.

At this point, Mr. Chair, I don't have any further comments on this bill.

The Chair: — Thank you, Mr. Vermette. Are there any more questions? Okay, I guess we will proceed with the vote on this.

Clause 1, short title, is that agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried.

[Clause 1 agreed to.]

[Clauses 2 to 21 inclusive agreed to.]

The Chair: — Her Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows: *The Automobile Accident Insurance (Motorcycles) Amendment Act, 2015*.

I would ask a member to move that we report Bill No. 184, *The Automobile Accident Insurance (Motorcycles) Amendment Act, 2015* without amendment.

Mr. Phillips: — So moved.

The Chair: — Mr. Phillips moves. Is that agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried.

Okay, our next bill. We will now consider Bill No. 185, *The Traffic Safety (Miscellaneous Measures) Amendment Act, 2015* . . . [inaudible interjection] . . . Excuse me. I guess we are going to take a very brief recess here of about five minutes.

[The committee recessed for a period of time.]

Bill No. 185 — *The Traffic Safety (Miscellaneous Measures) Amendment Act, 2015*

The Chair: — Well welcome back everyone. We will now consider Bill No. 185, *The Traffic Safety (Miscellaneous Measures) Amendment Act, 2015*. We will start with clause 1, short title. Mr. Minister, if you have any opening remarks, you may proceed and introduce your officials.

Clause 1

Hon. Mr. McMorris: — Thank you, Mr. Chair. I'd like to introduce my officials from SGI who will have joined us here today. To my left is Earl Cameron who is the vice-president of the Auto Fund. To his left is Cari Donaldson who is the assistant vice-president of licensing and customer service. Behind me is Lyle Mosiondz who is the assistant vice-president of the Auto Fund vehicle and support systems. And to my right is Elizabeth Flynn, senior legislative adviser.

The next package of legislation to be discussed involves changes to *The Traffic Safety Act*. The main changes in this package is related to the introduction of facial recognition software to enhance the security of Saskatchewan drivers' licences and identification cards. These legislative changes are being made so that it is very clearly outlined what facial recognition can and cannot be used for. Saskatchewan is the only Canadian province that isn't using facial recognition in its driver licensing program. The danger with this is that it could make Saskatchewan the weak link and a target for criminals looking to obtain fraudulent identification. I'd also like to note that facial recognition isn't just used for driver licences. Passport Canada has been using facial recognition for a number of years.

[16:00]

Another notable change involves the definition of the word "owner," to make it clear that it applies to both Saskatchewan vehicle owners as well as those from out of province. This is to ensure that anyone travelling through our province and perhaps not driving as safely as they should be is held accountable for any red light tickets or automatic speed enforcement violations they might incur. This change will be made retroactive to July 1st, 2006, the date *The Traffic Safety Act* came into force, to ensure the wording is consistent with what the intent of the legislation has been all along.

Another change in the legislation is one that is being made to ensure fairness. Right now customers who have a vehicle impounded may be treated differently depending on whether they pay their auto insurance up front for the year or if they pay their insurance through monthly payments. The split between the two is about half-and-half for customers. The proposed changes will allow any vehicle owner to cancel their licence plate while their vehicle is impounded. Garage keepers already are required to have insurance in case anything happens to the vehicle while they're impounded, so plate insurance is not needed.

In addition to these changes, there are a number of

housekeeping changes proposed that are needed for the sake of consistency, customers' use, and ease of law enforcement. With that, Mr. Chair, I'd be happy to answer any questions you may have on this piece of legislation.

The Chair: — Well thank you very much, Mr. Minister. Are there any questions? Mr. Vermette.

Mr. Vermette: — You referred to the facial recognition process you're going to go through, and I think in your opening comments you said Saskatchewan is the only province that is not using that technology at this time. What exactly is it? What will it do? Can you explain a little bit for myself and committee members? What will it do?

Mr. Cameron: — I'll try to. Facial recognition is a comparison software of photos. So when I have my picture taken in relation to the features on my face, whether it be my eyes, my nose, my chin, those types of points are measured in a relationship to other points on my face. Then you can take that photo, that technology, and use that number, that numeric template to compare it to other photos in the database to see if there's any other photos in the database that match my face. Oh and also that it would be duplicates, meaning I would have more than one driver's licence or I would have a driver's licence in another name, if that was the case where for fraudulent purposes, so that's someone's using either my photo, my ID [identification], or someone else's ID and my photo.

Mr. Vermette: — Like in your numbers when you guys are looking . . . and I realize you're saying you're going to go, you know, go ahead with once we go through and it passes and it's legislation and it's the law of the land. I understand that.

But having said that, right now you mentioned so that someone is not getting to . . . You have, use a different name to access a driver's licence in the province. Do you know is that a . . . Do we have any numbers on how many people are doing that? Or there obviously must be a reason why it's coming out. Or is it just the other provinces, as the minister said, that we're doing that, we're going ahead? Or there's been problems. Give us a little background information. It would be helpful.

Mr. Cameron: — Other provinces do have numbers after they brought it in. Until you have that comparison, you don't know how many fraudulent IDs you might have in your database of the 800,000 drivers that are in there. Until you would compare that, you won't know how many. So right now, it's where people would complain to us, where law enforcement would bring it to our attention, or Passport Canada might even bring it to our attention saying, we have this and we see that this person has two IDs, and they notify the jurisdiction that may hold the driver's licence. So that's how we find out now. Going forward, we'd be able to find out at the time that someone gets their photo taken whether there's an issue with that person's ID.

Mr. Vermette: — No and I appreciate that. Do you have a number of right now or are there any numbers on how many people that, you know, whether it's border patrol or RCMP [Royal Canadian Mounted Police], city police, someone has contacted you that's saying that we know somebody has two driver's . . . Do you have numbers? Do you guys have numbers on how many offenders are doing that or that you have any

numbers that you can share with us?

Ms. Donaldson: — We don't have actual numbers. What we do have is the Canadian Anti-Fraud Centre publishes Canadian figures for identity theft, and those numbers would tend to be a low statement of how many there would be because it is not an obligation to report those figures. 21,000 victims in Canada per year is what they're saying for victims of identity theft. That's across the country.

Mr. Vermette: — Okay, so there's no way of tracking if it's a . . . And when we say identity theft in the sense somebody has taken I guess the information I have and has gone into SGI and got a licence under an individual's name with their picture . . . I understand that they go in and that process, so is this also to catch . . . Like you're talking about identity theft. But is this to make sure that individuals . . . Or maybe I'm wrong. Is it to catch that I've been charged with impaired or I haven't paid a certain fee and my licence? Or for some reason my licence has been suspended, that I go in there under a different name and get a driver's licence? Is that what it's trying to . . . So I just want to understand.

Mr. Cameron: — It does correct it. If there is a benefit for someone, usually it's to avoid fees or to avoid penalties or suspensions. If they can get another ID with their photo on it so they can continue to drive, if the police officer stops them, they believe that is that person. And that's what hopefully this software will help reduce, and keep suspended drivers from driving using someone else's ID and their photo.

Mr. Vermette: — And this technology and I guess system . . . I assume it's maybe a camera. I'm not sure how it's going to be used. Will it be set up in every SGI facility or, we'll say, those that do work for SGI, whether . . . You know, back home we have La Ronge, we have an agency that does it as well, and you go to renew your plates, your driver's licence. Will they have that technology, camera, or whatever they are using, to do that there?

Mr. Cameron: — Correct. What they will have there is the same as what they have now. They have a camera there now and they take your ID, or they take your picture, sorry, and they send it electronically to SGI. The actual software will be housed at SGI and we will run that photo past that software, comparing it to what we have in our database, before we go in order to print your driver's licence card. So it will be cleared there. It won't be at the issuer's office when you're standing there. It'll be cleared in our head office under our secure room where that information is kept.

Mr. Vermette: — And I realize that privacy is important and, you know, how people are very . . . I know some people are very concerned and they talk to me, you know, on a regular basis. Different ones will mention they are really, you know, somebody getting their ID, you know, just different ways that people are frustrated with the way it goes.

How are you guys going to ensure, and is there some protection where somebody won't have access or use it in a way, training, just so people are comfortable with . . . Start talking about that wording of it and some people get a little nervous right away: oh, they're after us. And I've heard different things.

So how are you guys going to deal with it? How are you going to make sure that there is nobody using it in any way that's going to jeopardize, you know, the good name of SGI and the good reputation SGI has?

Mr. Cameron: — Well that's certainly one of the things why we're here today, is we wanted the legislation to clearly spell what it can be used for and what it can't be used for and who can use it. And the only way to get that data from SGI, if this legislation is approved, is that a court would have to give a warrant or a court order to the police so they could come in and use that information. Other than that, it can't be used for any purpose other than what we use it for and that's to make sure you are the person getting that driver's licence.

Mr. Vermette: — So then you . . . Has this been passed through the Privacy Commissioner as well? And I think I . . .

Ms. Flynn: — Yes. I spoke with him myself personally and he was consulted during the drafting of the bill, and he is comfortable with this language. If you look at section 4 of the bill, 40.1(5), it very clearly indicates the restrictions on the use of this technology.

Mr. Vermette: — Did he give you any concerns or anything that he asked you guys to make sure you're in compliance with, or he looked at what you were introducing and he was comfortable with it? Just so I have an understanding, was there any concerns he raised or, no, everything was okay? I just want to be clear on that.

Ms. Flynn: — He had no concerns. Everything was okay.

Mr. Vermette: — Was there any groups that contacted SGI, any of yourselves, the minister, or anyone else? Has anyone raised concerns about this? Have you had anybody raise a flag in any way at all with what you're doing with the face recognition technology that you're going to be using?

Mr. Cameron: — I have not . . . Should say we. We have not received any concerns from anyone about that. I'm sure there'd be individuals that would have questions, but we haven't received any concerns at all on this. I think people really want to make sure their ID is protected.

Mr. Vermette: — No, and that's good. Like I mean obviously . . . And until I think the technology is there when people go in, they might have some questions. So assuming, you know . . . You get somebody going into one of the agencies that you partner with and, you know, takes care of registering and doing your driver's for you, they may ask questions about it once it's introduced. Some people might not even, it's not even on their radar, don't even think about it. I understand that. Till the time where you go to use it, then you have questions.

So what type of information . . . Are you guys going to be informing people that we're going this route? Is it a press release? I know previously there's mailouts and stuff like that. Is that happening? Or people will find out when they go in? This is if this becomes law and it's passed here. Can you give me a little background what your plan is to implementing it once it's approved?

Mr. Cameron: — Yes. We have a communication plan and there will be a press release going out. All of our issuers will be trained. There will be information in the issuer's office so the people understand what it is and what it isn't, because there are those questions.

And I think for the most part, people, anyone who has had a passport probably realizes maybe that they already are using facial recognition. If you fly into the States into an airport now, quite often they're taking your picture also on your boarding pass and checking you when you go into customs. So people are starting to see that that's how technology is being used.

Hon. Mr. McMorris: — I think probably with the vast majority of people, you don't even know this is going on. It's really a back-office issue for SGI. At your motor licence issuer you may be informed, you probably will be informed. But it really is information held by SGI central, not by a broker or anywhere else. And it's just so that we can, you know, through our database, ensure that the picture is the person or the person is the picture.

So, you know, does it have any impact on most of us? I don't think we'd even know, probably as we don't know passport Canada is doing the same thing. You know, we've all probably had a passport and within the last four or five years had a picture taken and that's all part of it. But this is just the legislative piece to allow us to catch up with the rest of the provinces.

Mr. Vermette: — Okay, and I guess if you look at an individual who now understands that SGI is going to be taking their photo, in doing that it may . . . If somebody is going to come in and, kind of . . . I guess, hopefully it discourages them to even try once they understand, you know, what you're doing.

And I guess that privacy is always a big thing. I had talked about that earlier but obviously you have gone through the channels of the Privacy Commissioner. You haven't heard any, you know, complaints with it. So let's hope at the end of the day the people of the province are covered and it does justice to what it's supposed to and, you know, it's not going to be used in any way where people will . . . Later on we'll hear about it.

But anyway, with that I have no . . . on that point. I'm going to move to the next one where he talks about vehicles as far as out-of-province, in-province, with the cameras. Can you explain a little bit about that because I'm not sure . . . Okay, I know if you're from out of province, if the RCMP, city police pull you over and give you a ticket, you get a ticket. I just want to understand now with the cameras and photo radar and, you know, the red-light cameras. If you can explain a little bit of that, it sure would be helpful.

Mr. Cameron: — Yes, we wanted to make a change to the Act back to when it was brought into place, to make sure the definition of an owner was clear, that it meant all owners of vehicles, not just Saskatchewan residents. And there was some ambiguity in there, and this will do that, to make sure that people who do speed in our province, regardless of where they're from, would face the same consequence, meaning they would have a ticket they would owe.

[16:15]

Mr. Vermette: — Okay. Yes. I wasn't sure why that was in there. And again, so would you say it's more housecleaning that you're doing this or is there more to it? For committee and ourselves, is there more to it or no?

Hon. Mr. McMorris: — It really is a housekeeping piece. It's just to, as Earl said, there was probably some ambiguity between what we're actually doing, if you interpreted the wording in the previous legislation back to '96. So that's why it's retroactive back to '96 when the legislation came into place. Some could argue that there was, you know, it wasn't maybe as clear as what it could have been. This just certainly clears it up when we define owner, we've defined owner of the vehicle regardless of which province.

Mr. Vermette: — Okay. Well yes, and if it's housecleaning, that's good. The other area you talked about is when we look at impounding a vehicle. And I know the other provision in here is to . . . Somebody has their, whether it's, I don't know, an individual, a private, a company that's going to be impounding the vehicle and they're liable. And you talk about the plates being, whether I pay yearly or I pay monthly, obviously if my vehicle is impounded for six months or whatever it is, if I'm not picking up, maybe the person cancels their plate. I don't know. Maybe they can't.

So can you explain a little bit about that process because it would be helpful. I know you, in the introduction it was a little bit explained, but could you clarify that a bit? It would be helpful.

Mr. Cameron: — I will try. When the legislation was originally written, most people renewed their plates and paid an annual fee, but as time went on, more and more customers pay monthly and the money comes out of your bank account.

And the legislation was preventing people who, while their vehicle was impounded, from cancelling their plates, just the way it was worded. And it didn't seem fair that if your vehicle, you had an annual renewal and it expired while your vehicle was in the compound, you didn't pay any, any more premium. You didn't have to.

And maybe in the case, sometimes when your car is impounded, it isn't always the best of the cars or sometimes it can already have been in an accident even. So you're paying for insurance on something you likely will never claim or you may not even be getting your car back, and we were still taking, withdrawing monthly withdrawals out of a someone's bank account, a customer's bank account.

This just allows the customer, if they wish to, they can cancel their insurance while the car is in the compound. And there's no requirement for the car to be registered while it's not being driven on the road anyway, and we wouldn't be, you know, just automatically taking money out of their account. So it's just sort of truing up to what happened before, except with a new payment system.

It is a bit of a customer convenience thing for some customers because before the way it was written, they actually couldn't

cancel their plates, and that didn't make sense.

Mr. Vermette: — So the reason you're introducing and making the change, so that they can cancel, did you guys have people come forward that were, you know, complaining about it? Is that what it is? Was it from customers? Or was it from . . . Just so I have an understanding.

Mr. Cameron: — It's from the customers because their car is in the compound for six weeks, eight weeks, three months sometimes. Meanwhile we're taking money out of their account, but they have no use for their car and no reason to insure it. Maybe it even had been quite badly damaged. They've just abandoned it to the garage keeper, and yet we were still taking some premium out of their account.

Mr. Vermette: — So if a person chooses it and makes that decision to cancel their plates, let's say whether it's yearly or monthly . . . And I think a lot of people are going to the monthly. I do it myself. So obviously that's the option some people are going with.

Having said that, so let's just say an individual decides to cancel their plate insurance, and while that vehicle's in there . . . I think the minister's opening comments talked about we're assuming that the compound or the garage, whoever is impounding it, will have liability in case somebody breaks in there and damages their vehicle. How is that going to be ensured that that is the fact? You know, is there some way that you guys are going to ensure that those people who are impounding . . . or the person that's cancelling the insurance realizes that or that's on their decision and no responsibility of SGI or government?

Mr. Cameron: — Yes, part of the vehicle impoundment program with these towers that we deal with and the police deal with, one of the requirements are that they carry garage keepers' liability to protect customers' cars while they're in their compound.

Mr. Vermette: — So obviously then that hopefully will not be an issue. So if somebody does . . . I guess that's good.

I know there was a few other changes that, I think you were referring to, the minister, as housekeeping. It wasn't anything too major, you said, some wording, if I was correct. At this point I really don't have a lot more questions. But as you said, we went through the three areas and there was some housecleaning ones that you were talking about. I don't think I have any more that I want to ask on this. Hopefully it all works well for SGI and Saskatchewan citizens, and I have no further questions for the minister or his officials.

The Chair: — Thank you, Mr. Vermette. Are there any more questions? We will now proceed to vote on Bill No. 185, *The Traffic Safety (Miscellaneous Measures) Amendment Act, 2015*. Clause 1, short title, is that agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried.

[Clause 1 agreed to.]

[Clauses 2 to 22 inclusive agreed to.]

The Chair: — Her Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows: *The Traffic Safety (Miscellaneous Measures) Amendment Act, 2015*.

I would ask a member to move that we report Bill No. 185, *The Traffic Safety (Miscellaneous Measures) Amendment Act, 2015* without amendment.

Mr. Norris: — I so move.

The Chair: — Mr. Norris. Is that agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried. Mr. Minister, would you like to make any final remarks?

Hon. Mr. McMorris: — Yes. Thank you, Mr. Chair. Just I want to thank the officials that are with me right now for all the work that they've done on this piece. And I forgot to, but thank the officials that were here before. And a lot of work on both pieces, but on the motorcycle piece and the accident review piece there's been an awful lot of work, and so I want to thank the officials for all their great work.

The Chair: — Thank you, Mr. Minister. Mr. Vermette.

Mr. Vermette: — Again I thank the minister and his officials, and to the Chair and the committee for the opportunity to ask some questions and get things clarified as we move along for Saskatchewan people. Thank you.

The Chair: — I would ask a member to move a motion of adjournment. Mr. Norris. Mr. Norris has moved that we now adjourn. Is everyone agreed?

Some Hon. Members: — Agreed.

The Chair: — Carried. This meeting is adjourned.

[The committee adjourned at 16:24.]