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Riders Against Government Exploitation

Safety Considerations

2013

Traffic Safety Committee Meetings

BACKGROUND

Escalating Accident and Long-Term Injuries for motorcycles:

- Inattention
- Road Condition(s)
- Driver Inexperience / Confusion
- Taking Evasive Action
- Excessive Loose Gravel
- Animal Action (Wildlife)
- Careless Driving / Stunting

BACKGROUND

ISSUES:

Escalating Accident Factors

- SGI's practices and rational used in their statistical analysis are questionable, and are a cause for great concern. SGI tries to use insurance actuarial tables as opposed to causation study data to determine and develop safety programs.
- The vast majority of the world wide accident analysis indicates that in 80% of all motorcycle accidents, where two vehicles are involved, the automobile is at fault $\frac{3}{4}$ of the time. Yet, no driver awareness of safety of motorcycles is taught in existing driver training programs

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BACKGROUND

ISSUES:

Escalating Accident Costs

- The second largest cause of motorcycle accidents (20%) is the single motorcycle accidents category, and these accidents are largely attributable to inexperience and handler error
- Of the 80% of multi-vehicle accidents, where the automobile is at fault, the large majority include serious injury
- Of the 20% of single vehicle motorcycle accidents more than 50% of these injuries sustained were of a MINOR nature

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BACKGROUND

Safety

**Learner
Operator
Requirements**

- SGI allows new motorcycle learners to operate motorcycles on public roads and highways with no proof or testing of actual operational capacity
- In Saskatchewan, you are not required to pass an operator road test or vehicular proficiency test before operating a motorcycle
- In Saskatchewan, awareness and safety of motorcycles is not taught in existing driver training programs for learner drivers

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BACKGROUND

Safety

Learner Operator Requirements

- SGI Learners Permits requires only completing a non-motorcycle specific on-line test that takes approx. 10 minutes
- There are 31,000 class 5 drivers with a “motorcycle learner” endorsement
- 25% of all motorcycle accidents involve operators with a learner’s license
- 25% of the \$9 million shortfall is \$2,250,000

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BACKGROUND

Safety

Learner
Operator
Requirements

Conclusion:

Motorcycle Learner safety training requirements and restrictions are woefully inadequate in Saskatchewan, for both motorcyclists and other drivers, and as such, are contributing heavily to the increased accident and injury cost numbers, and the present \$9 million shortfall

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Insurance Industry Direction

Risk Management

- Recent Insurance industry studies show driving behaviors predict the likelihood of a claim far better than traditional insurance rating variables such as a driver's demographic profile, age, and the year, make and model of the insured vehicle
- Insurance industry, findings from an analysis of 5-billion real-time driving miles, conclude that driving behavior has more than twice the predictive power of any other insurance rating factor

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Insurance Industry Direction

Risk Management

- Loss costs for drivers with the highest-risk driving behavior are approximately 2 ½ times the costs for drivers with the lowest-risk behavior
- Progressive Insurance President and CEO Glenn Renwick stated, “We believed that driving behavior was the most predictive rating factor – but didn’t expect the difference to be this dramatic. Actual driving behavior predicts a driver’s risk more than twice as strongly as any other factor.”

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Insurance Industry Direction

Risk Management

Conclusions:

If key driving behaviors are better indicators of risk than traditional rating variable then costs associated with escalating accident and injury costs should be placed directly on the operator's license, rather than arbitrarily assigned to a vehicle, or vehicle body type

Industry results suggest auto insurance rates can be far more personalized than they are today

Operators are not members of an arbitrary actuarial class – but individuals with individual driving habits, which should be reflected in the price paid for insurance

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Summary

If

“Risk” is defined as “the potential that a chosen action or activity (including the choice of inaction) will lead to a loss”

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Summary

Then

For the purpose here, risk and its associated costs are defined by individual behavior, not by an object

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Summary

Therefore

To mitigate risk it is the behavior of the operator that must be the focus of the cost recovery mechanism, not some arbitrary vehicle classification scheme

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Mandatory Motorcycle Awareness and Safety for All New Drivers

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Learner Program – Driver Education

Existing Driver Education Programs

Addition of Motorcycle Awareness and Safety Training:

- Motorcycle Awareness – watch for motorcycles
- Appropriate distance to keep when following a motorcycle
- Motorcycles appear to be traveling slower than they actually are – Left Hand Turns
- Motorcycles have a right to the road – cutting into the motorcycle's lane when passing

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**Learner
Program –
Safety and
Risk / Cost
Reduction**

Mandatory Safety Training for All New Motorcycle Endorsement Applicants

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Graduated Learners Endorsement

**Learner
Program –
Safety and
Risk / Cost
Reduction**

Level 1 Endorsement:

- Utilize existing written test for purposes of issuing a temporary riding permit for safety training purposes only
- Classroom and hands-on rider safety training as per the existing programs offered in Saskatchewan
- Adoption of a standardized road test to ensure riders are safe for traffic prior to moving to Level 2

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Graduated Learners Endorsement

**Learner
Program –
Safety and
Risk / Cost
Reduction**

Level 2 Endorsement:

- Issued after successfully completing Level 1 course
- Road eligible endorsement limited to 1 calendar year
- Restricted as per existing SGI policy
- Zero at-fault accidents or claims to move to Level 3

Graduated Learners Endorsement

**Learner
Program –
Safety and
Risk / Cost
Reduction**

Level 3 Endorsement:

- Graduated full motorcycle endorsement if successful completion of Level 2
- Restricted as per existing SGI policy

Learner Program – Safety and Risk / Cost Reduction

Administrative Recommendations

- Review motorcycle endorsement restrictions for potential areas of safety enhancement
- Migrate training fees toward compensatory rates
- Compensatory rates create a potential business application
- Enhance regular Driver Training to include motorcycle awareness and safety

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Public Policy to Shape Driver Behaviour

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**Public Policy
That Shapes
Driver
Behaviour**

Revise the existing Safe Driver Recognition Program demerit/surcharge schedule for “all vehicle operators” based on operational/behavioral record, not class of vehicle or vehicle body type. How a person drives, and their personal injury insurance cost should be solely reflected on their driver’s license

The existing SDR Program surcharge schedule can and should be revised to reflect the realistic fiscal consequences of high-risk behavior, accident, and injury costs

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**Public Policy
That Shapes
Driver
Behaviour**

- Revise demerit categories to reflect high-risk behavior
- Increase demerit surcharge rates for driving infractions
- Lengthen premium surcharge reduction program timelines from one-time demerit surcharge, for example 3 to 5 years
- Escalate demerit surcharge rates for driving infractions causing damage, injury and death

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**Public Policy
That Shapes
Driver
Behaviour**

- Escalate and expand existing license suspension policy
- Ensure lengthened Safe Driver Recognition (SDR) program surcharge timeframes remain in place applicable throughout and beyond license suspension
- Retain and expand SDR “reward” program beyond 20% for all vehicle operators based on operational/behavioral record

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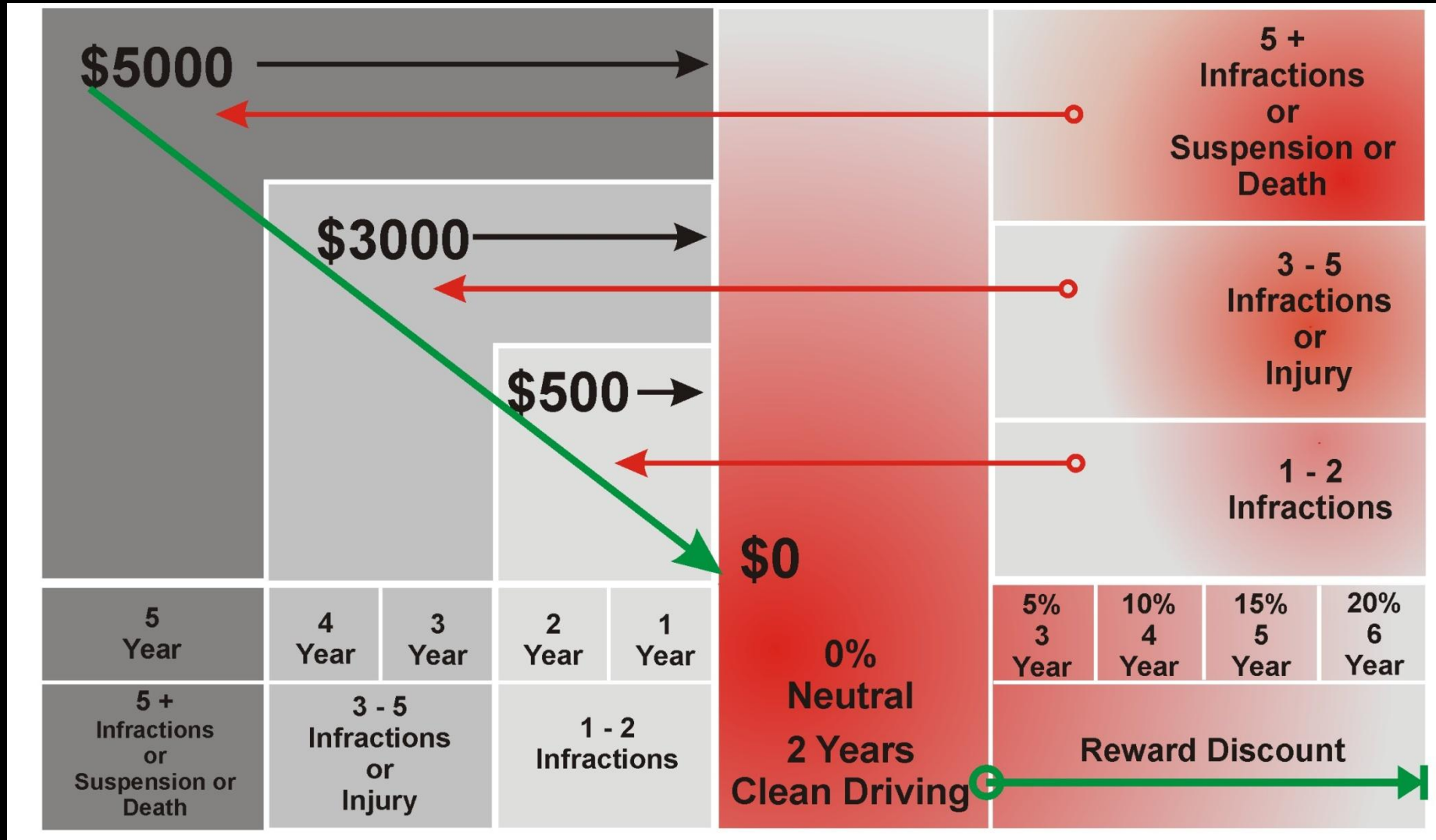


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Public Policy That Shapes Driver Behaviour

Surcharge Revenue Stream

Safe Driver Recognition



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**Public Policy
That Shapes
Driver
Behaviour**

**Stringent on-going Assessment of Fault –
due diligence:**

- Enables future assessment of all high-risk operators
- Enables on-going focused fair cost assessment and revenue recovery
- Increased ability to gauge/predict all future driver behavioral impact on costs and rate
- Requires involvement of law enforcement, due diligence

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Benefits

- Focuses directly on vehicle operator
“Behavioral Management”
- Shapes driver behavior
- Progressive self-healing policy driven by
individual operator behavior
- Utilizes existing systems already in effect

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Benefits

- Aligns with existing “rate shock” avoidance policy as risk associated with personal injury insurance is now on each individual drivers license
- Positive public support across all “vehicle operator” demographics
- Rate increases “avoidable” for all safe driver segments
- Supports all public safety initiatives

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Benefits

- Focuses cost associated with all vehicular “high risk” segments to the driver, not the vehicle
- Reduced frequency of future rate application requirements
 - Ease of implementation and administration
 - Self escalating “individualized” rates relative to driver behavior
- Focuses cost recovery appropriately eliminating cross subsidy *(good drivers who plate vehicles are no longer subsidizing bad drivers who do not plate vehicles)*

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Benefits

- Increased ability to assess high risk regardless of vehicle type
- Recovers high risk costs for all segments regardless of vehicle type
- Potential to reduce future “vehicular” high risk costs *(affective suspension/demerit policy)
- Eliminate risks associated with long term learners’ endorsement

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Recommendations

That the Traffic Safety Committee Recommend:

- Adoption of behavioral based “individualized insurance” rating for personal injury insurance
- Adoption of a mandatory graduated motorcycle learners’ endorsement program that focuses on safety for riders
- Inclusion of Motorcycle Awareness and Safety into existing Driver Training programs
- Use of existing National Awareness Campaigns for the whole month of May to re-enforce motorcycle safety for both riders and other vehicles

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Thank You
on behalf of
Motorcycle Enthusiasts
All Across Saskatchewan