

| Driver Profiles | Motorcycles | Location | | | | | | | | | | | | | | | | | | |
|---|---|----------------------|-----------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|------------------|------------------|-----------------|-----------------|--------------------|--------------------|-------------------------|--------------------------------|-------------------------|---------------------|--------------------|
| | | Toronto ON (Various) | Hamilton ON (Various) | Winnipeg MB (MPI) | Winnipeg MB (MPI) | Brandon MB (MPI) | Brandon MB (MPI) | Thompson MB (MPI) | Thompson MB (MPI) | The Pas MB (MPI) | The Pas MB (MPI) | Regina SK (SGI) | Regina SK (SGI) | Saskatoon SK (SGI) | Saskatoon SK (SGI) | Calgary AB (SGI Canada) | Grande Prairie AB (SGI Canada) | Canmore AB (SGI Canada) | Vancouver BC (ICBC) | Victoria BC (ICBC) |
| | | Collision Deductible | | | | | | | | | | | | | | | | | | |
| | | \$500 | \$500 | \$500 | \$750 | \$500 | \$750 | \$500 | \$750 | \$500 | \$750 | \$500 | \$700 | \$500 | \$700 | \$500 | \$500 | \$500 | \$500 | \$500 |
| Rates | | | | | | | | | | | | | | | | | | | | |
| Driver Profile 1 35 year old male; claims and conviction free | Motor-Scooter 2020 Honda NPS50 | \$598 | \$453 | \$357 | \$356 | \$334 | \$333 | \$237 | \$236 | \$285 | \$284 | \$281 | \$272 | \$281 | \$272 | \$677 | \$677 | \$677 | \$351 | \$275 |
| | Sport 2008 Suzuki GSX - R750 | \$2,523 | \$1,768 | \$1,457 | \$1,453 | \$1,206 | \$1,198 | \$733 | \$732 | \$922 | \$921 | \$940 | \$925 | \$940 | \$925 | Not Written | Not Written | Not Written | \$1,313 | \$1,026 |
| | Sport-Touring 2011 Suzuki DL650A V-STROM | \$1,400 | \$1,054 | \$890 | \$888 | \$776 | \$774 | \$474 | \$473 | \$560 | \$557 | \$743 | \$728 | \$743 | \$728 | \$1,015 | \$1,015 | \$1,015 | \$1,313 | \$1,026 |
| | Touring 2014 Harley Davidson FLHXS STREET GLIDE SPECIAL | \$2,326 | \$1,866 | \$1,159 | \$1,157 | \$1,013 | \$1,011 | \$553 | \$550 | \$752 | \$751 | \$1,195 | \$1,141 | \$1,195 | \$1,141 | \$2,100 | \$2,100 | \$2,100 | \$2,063 | \$1,628 |
| | Other 2003 Yamaha V-Star 1100 Classic | \$1,520 | \$1,347 | \$893 | \$887 | \$792 | \$788 | \$450 | \$447 | \$589 | \$586 | \$742 | \$726 | \$742 | \$726 | \$1,035 | \$1,035 | \$1,035 | \$1,442 | \$1,165 |
| Driver Profile 2 50 year old male; claims and conviction free | Motor-Scooter 2020 Honda NPS50 | \$557 | \$441 | \$357 | \$356 | \$334 | \$333 | \$237 | \$236 | \$285 | \$284 | \$270 | \$260 | \$270 | \$260 | \$604 | \$604 | \$604 | \$311 | \$243 |
| | Sport 2008 Suzuki GSX - R750 | \$2,050 | \$1,684 | \$1,457 | \$1,453 | \$1,206 | \$1,198 | \$733 | \$732 | \$922 | \$921 | \$890 | \$875 | \$890 | \$875 | Not Written | Not Written | Not Written | \$1,164 | \$909 |
| | Sport-Touring 2011 Suzuki DL650A V-STROM | \$1,231 | \$1,014 | \$890 | \$888 | \$776 | \$774 | \$474 | \$473 | \$560 | \$557 | \$705 | \$690 | \$705 | \$690 | \$890 | \$890 | \$890 | \$1,164 | \$909 |
| | Touring 2014 Harley Davidson FLHXS STREET GLIDE SPECIAL | \$2,032 | \$1,791 | \$1,159 | \$1,157 | \$1,013 | \$1,011 | \$553 | \$550 | \$752 | \$751 | \$1,143 | \$1,088 | \$1,143 | \$1,088 | \$1,852 | \$1,852 | \$1,852 | \$1,823 | \$1,439 |
| | Other 2003 Yamaha V-Star 1100 Classic | \$1,347 | \$1,270 | \$893 | \$887 | \$792 | \$788 | \$450 | \$447 | \$589 | \$586 | \$704 | \$689 | \$704 | \$689 | \$924 | \$924 | \$924 | \$1,280 | \$1,034 |
| Driver Profile 3 21 year old male; claims and convictions free | Motor-Scooter 2020 Honda NPS50 | Not Available | \$946 | \$480 | \$478 | \$455 | \$453 | \$326 | \$324 | \$389 | \$387 | \$304 | \$294 | \$304 | \$294 | \$798 | \$798 | \$798 | \$680 | \$544 |
| | Sport 2008 Suzuki GSX - R750 | Not Available | \$4,465 | \$1,892 | \$1,887 | \$1,595 | \$1,585 | \$974 | \$972 | \$1,223 | \$1,221 | \$1,041 | \$1,025 | \$1,041 | \$1,025 | Not Written | Not Written | Not Written | \$2,540 | \$2,027 |
| | Sport-Touring 2011 Suzuki DL650A V-STROM | Not Available | \$3,127 | \$1,197 | \$1,194 | \$1,051 | \$1,048 | \$645 | \$643 | \$759 | \$755 | \$819 | \$804 | \$819 | \$804 | \$1,213 | \$1,213 | \$1,213 | \$2,540 | \$2,027 |
| | Touring 2014 Harley Davidson FLHXS STREET GLIDE SPECIAL | Not Available | \$5,410 | \$1,545 | \$1,542 | \$1,361 | \$1,358 | \$745 | \$741 | \$1,013 | \$1,011 | \$1,300 | \$1,245 | \$1,300 | \$1,245 | \$2,535 | \$2,535 | \$2,535 | \$4,153 | \$3,271 |
| | Other 2003 Yamaha V-Star 1100 Classic | Not Available | \$4,210 | \$1,201 | \$1,193 | \$1,072 | \$1,066 | \$612 | \$608 | \$798 | \$794 | \$817 | \$802 | \$817 | \$802 | \$1,243 | \$1,243 | \$1,243 | \$2,752 | \$2,248 |
| Driver Profile 4 65 year old male; claims and conviction free | Motor-Scooter 2020 Honda NPS50 | \$545 | \$434 | \$357 | \$356 | \$334 | \$333 | \$237 | \$236 | \$285 | \$284 | \$270 | \$260 | \$270 | \$260 | \$594 | \$594 | \$594 | \$278 | \$216 |
| | Sport 2008 Suzuki GSX - R750 | \$1,904 | \$1,618 | \$1,457 | \$1,453 | \$1,206 | \$1,198 | \$733 | \$732 | \$922 | \$921 | \$890 | \$875 | \$890 | \$875 | Not Written | Not Written | Not Written | \$1,019 | \$791 |
| | Sport-Touring 2011 Suzuki DL650A V-STROM | \$1,195 | \$993 | \$890 | \$888 | \$776 | \$774 | \$474 | \$473 | \$560 | \$557 | \$705 | \$690 | \$705 | \$690 | \$890 | \$890 | \$890 | \$1,019 | \$791 |
| | Touring 2014 Harley Davidson FLHXS STREET GLIDE SPECIAL | \$1,973 | \$1,757 | \$1,159 | \$1,157 | \$1,013 | \$1,011 | \$553 | \$550 | \$752 | \$751 | \$1,143 | \$1,088 | \$1,143 | \$1,088 | \$1,814 | \$1,814 | \$1,814 | \$1,602 | \$1,258 |
| | Other 2003 Yamaha V-Star 1100 Classic | \$1,317 | \$1,270 | \$893 | \$887 | \$792 | \$788 | \$450 | \$447 | \$589 | \$586 | \$704 | \$689 | \$704 | \$689 | \$908 | \$908 | \$908 | \$1,105 | \$889 |
| Driver Profile 5 35 year old male; one at-fault claim in the last year and claims and conviction free prior to that | Motor-Scooter 2020 Honda NPS50 | Not Available | \$564 | \$401 | \$400 | \$377 | \$376 | \$268 | \$267 | \$322 | \$321 | \$286 | \$276 | \$286 | \$276 | \$721 | \$721 | \$721 | \$440 | \$347 |
| | Sport 2008 Suzuki GSX - R750 | Not Available | \$2,351 | \$1,614 | \$1,610 | \$1,347 | \$1,338 | \$820 | \$819 | \$1,031 | \$1,030 | \$950 | \$933 | \$950 | \$933 | Not Written | Not Written | Not Written | \$1,664 | \$1,306 |
| | Sport-Touring 2011 Suzuki DL650A V-STROM | Not Available | \$1,529 | \$1,000 | \$998 | \$875 | \$873 | \$535 | \$534 | \$632 | \$628 | \$753 | \$736 | \$753 | \$736 | \$1,089 | \$1,089 | \$1,089 | \$1,664 | \$1,306 |
| | Touring 2014 Harley Davidson FLHXS STREET GLIDE SPECIAL | Not Available | \$3,106 | \$1,298 | \$1,296 | \$1,138 | \$1,136 | \$623 | \$619 | \$846 | \$845 | \$1,230 | \$1,170 | \$1,230 | \$1,170 | \$2,261 | \$2,261 | \$2,261 | \$2,616 | \$2,069 |
| | Other 2003 Yamaha V-Star 1100 Classic | Not Available | \$2,295 | \$1,004 | \$998 | \$893 | \$888 | \$509 | \$505 | \$665 | \$661 | \$751 | \$734 | \$751 | \$734 | \$1,112 | \$1,112 | \$1,112 | \$1,841 | \$1,490 |
| Driver Profile 6 50 year old male; one at-fault claim in the last year and claims and conviction free prior to that | Motor-Scooter 2020 Honda NPS50 | Not Available | \$545 | \$401 | \$400 | \$377 | \$376 | \$268 | \$267 | \$322 | \$321 | \$286 | \$276 | \$286 | \$276 | \$643 | \$643 | \$643 | \$422 | \$335 |
| | Sport 2008 Suzuki GSX - R750 | Not Available | \$2,248 | \$1,614 | \$1,610 | \$1,347 | \$1,338 | \$820 | \$819 | \$1,031 | \$1,030 | \$950 | \$933 | \$950 | \$933 | Not Written | Not Written | Not Written | \$1,611 | \$1,269 |
| | Sport-Touring 2011 Suzuki DL650A V-STROM | Not Available | \$1,462 | \$1,000 | \$998 | \$875 | \$873 | \$535 | \$534 | \$632 | \$628 | \$753 | \$736 | \$753 | \$736 | \$971 | \$971 | \$971 | \$1,611 | \$1,269 |
| | Touring 2014 Harley Davidson FLHXS STREET GLIDE SPECIAL | Not Available | \$2,975 | \$1,298 | \$1,296 | \$1,138 | \$1,136 | \$623 | \$619 | \$846 | \$845 | \$1,230 | \$1,170 | \$1,230 | \$1,170 | \$1,991 | \$1,991 | \$1,991 | \$2,538 | \$2,013 |
| | Other 2003 Yamaha V-Star 1100 Classic | Not Available | \$2,194 | \$1,004 | \$998 | \$893 | \$888 | \$509 | \$505 | \$665 | \$661 | \$751 | \$734 | \$751 | \$734 | \$991 | \$991 | \$991 | \$1,788 | \$1,452 |
| Driver Profile 7 21 year old male; one at-fault claim within the last year and claims and convictions free prior to that | Motor-Scooter 2020 Honda NPS50 | Not Available | Not Available | \$724 | \$722 | \$697 | \$695 | \$545 | \$543 | \$619 | \$617 | \$373 | \$363 | \$373 | \$363 | \$864 | \$864 | \$864 | \$834 | \$671 |
| | Sport 2008 Suzuki GSX - R750 | Not Available | Not Available | \$2,349 | \$2,343 | \$2,021 | \$2,009 | \$1,297 | \$1,295 | \$1,587 | \$1,585 | \$1,193 | \$1,176 | \$1,193 | \$1,176 | Not Written | Not Written | Not Written | \$3,170 | \$2,533 |
| | Sport-Touring 2011 Suzuki DL650A V-STROM | Not Available | Not Available | \$1,565 | \$1,562 | \$1,397 | \$1,394 | \$920 | \$918 | \$1,055 | \$1,050 | \$946 | \$929 | \$946 | \$929 | \$1,323 | \$1,323 | \$1,323 | \$3,170 | \$2,533 |
| | Touring 2014 Harley Davidson FLHXS STREET GLIDE SPECIAL | Not Available | Not Available | \$1,967 | \$1,964 | \$1,757 | \$1,754 | \$1,036 | \$1,031 | \$1,350 | \$1,348 | \$1,481 | \$1,421 | \$1,481 | \$1,421 | \$2,774 | \$2,774 | \$2,774 | \$5,137 | \$4,066 |
| | Other 2003 Yamaha V-Star 1100 Classic | Not Available | Not Available | \$1,570 | \$1,561 | \$1,422 | \$1,415 | \$883 | \$878 | \$1,101 | \$1,096 | \$944 | \$927 | \$944 | \$927 | \$1,357 | \$1,357 | \$1,357 | \$3,479 | \$2,845 |
| Driver Profile 8 65 year old male; one at-fault claim in the last year and claims and convictions free prior to that | Motor-Scooter 2020 Honda NPS50 | Not Available | Not Available | \$401 | \$400 | \$377 | \$376 | \$268 | \$267 | \$322 | \$321 | \$286 | \$276 | \$286 | \$276 | \$632 | \$632 | \$632 | \$404 | \$321 |
| | Sport 2008 Suzuki GSX - R750 | Not Available | Not Available | \$1,614 | \$1,610 | \$1,347 | \$1,338 | \$820 | \$819 | \$1,031 | \$1,030 | \$950 | \$933 | \$950 | \$933 | Not Written | Not Written | Not Written | \$1,533 | \$1,210 |
| | Sport-Touring 2011 Suzuki DL650A V-STROM | Not Available | Not Available | \$1,000 | \$998 | \$875 | \$873 | \$535 | \$534 | \$632 | \$628 | \$753 | \$736 | \$753 | \$736 | \$954 | \$954 | \$954 | \$1,533 | \$1,210 |
| | Touring 2014 Harley Davidson FLHXS STREET GLIDE SPECIAL | Not Available | Not Available | \$1,298 | \$1,296 | \$1,138 | \$1,136 | \$623 | \$619 | \$846 | \$845 | \$1,230 | \$1,170 | \$1,230 | \$1,170 | \$1,951 | \$1,951 | \$1,951 | \$2,431 | \$1,925 |
| | Other 2003 Yamaha V-Star 1100 Classic | Not Available | Not Available | \$1,004 | \$998 | \$893 | \$888 | \$509 | \$505 | \$665 | \$661 | \$751 | \$734 | \$751 | \$734 | \$974 | \$974 | \$974 | \$1,692 | \$1,375 |

Legend

Red Text - Highest Rate in Category

Green Text - Lowest Rate in Category

Motorcycle premiums for compulsory coverage are based on body style, engine size and the owner's self-assessed value.

Deductible Levels

Manitoba - \$500 and \$750

Saskatchewan - \$500 and \$700

Alberta - \$500

BC - \$500

Ontario - \$500

MPI Notes

MPI rates INCLUDE the driver license premium

Motorcycle coverage is year-round, but motorcycle premiums are charged during the typical riding season.

Effective date: April 1, 2022

ICBC Notes

ICBC rates motorcycles solely on engine displacement (5 different range categories), Territory where it's used, and the declared value, and ICBC's motorcycle rates assume a full 12 months of usage

The cited ICBC premiums could be higher than what most customers will ultimately end up paying. B.C. customers are allowed to choose periods of insurance less than a year (minimum 3 months) for their motorcycle coverage or they can purchase 12 months up front and then cancel when they no longer need it and purchase storage coverage instead.

Effective date: May 1, 2022

SGI Notes

Motorcycle coverage is for 5 months riding and 7 months layup coverage.

The basic Auto Fund coverage and rates do not vary by region for motorcycles. The rates for each profile motorcycle and location in Saskatchewan are identical.

Effective date: April 1, 2022

SGI Canada Notes

Motorcycle coverage is year-round, but motorcycle premiums are charged during the typical riding season.

The coverage and rates do not vary by region for motorcycles. The rates for each profile motorcycle and location in Alberta are identical.

Effective date: April 1, 2022