

# The Driver Safety Rating

Get in the Green!



**Manitoba  
Public Insurance**

# Driver Safety Rating:

## Better value for safe drivers

Our mission at Manitoba Public Insurance is to reduce risk on the road. One of the ways we encourage safe driving is through the Driver Safety Rating (DSR) system, which recognizes safe driver behaviour in a fair and simple way.

Your position on the DSR scale, which has 36 levels, depends on your driving record. Driving safely moves you up the scale, which saves you money — up to 33 per cent savings on vehicle premiums and an additional \$30 savings on driver's licence premiums. The highest-risk drivers pay up to \$2,000 for their driver's licence premium.

Want to know your Driver Safety Rating? Go to [mpi.mb.ca](http://mpi.mb.ca) to try our Driver Safety Rating calculator. It only takes a few minutes to see how your driving behaviour can affect the premiums you pay.

**Improve your driving.  
Lower your premiums.**



## New for 2012: Unsafe driving costs more

Under the Driver Safety Rating, moving down the scale will now cost you more. Driver premiums have increased and unsafe driving will cost you anywhere from \$75–\$2,000.

| MERITS FOR SAFE DRIVING | DRIVER PREMIUM | VEHICLE PREMIUM DISCOUNT |
|-------------------------|----------------|--------------------------|
| +15                     | \$15           | 33%                      |
| +14                     | \$20           | 30%                      |
| +13                     | \$20           | 29%                      |
| +12                     | \$20           | 28%                      |
| +11                     | \$20           | 27%                      |
| +10                     | \$20           | 26%                      |
| +9                      | \$25           | 25%                      |
| +8                      | \$30           | 25%                      |
| +7                      | \$30           | 25%                      |
| +6                      | \$30           | 20%                      |
| +5                      | \$30           | 15%                      |
| +4                      | \$30           | 15%                      |
| +3                      | \$35           | 10%                      |
| +2                      | \$35           | 10%                      |
| +1                      | \$40           | 5%                       |
| <b>0</b><br>BASE        | \$45           | 0%                       |
| -1                      | \$45           | 0%                       |
| -2                      | \$75           | 0%                       |
| -3                      | \$150          | 0%                       |
| -4                      | \$150          | 0%                       |
| -5                      | \$200          | 0%                       |
| -6                      | \$300          | 0%                       |
| -7                      | \$350          | 0%                       |
| -8                      | \$350          | 0%                       |
| -9                      | \$400          | 0%                       |
| -10                     | \$450          | 0%                       |
| -11                     | \$600          | 0%                       |
| -12                     | \$700          | 0%                       |
| -13                     | \$800          | 0%                       |
| -14                     | \$1,000        | 0%                       |
| -15                     | \$1,200        | 0%                       |
| -16                     | \$1,300        | 0%                       |
| -17                     | \$1,500        | 0%                       |
| -18                     | \$1,600        | 0%                       |
| -19                     | \$1,800        | 0%                       |
| -20                     | \$2,000        | 0%                       |

**NEW**

DEMERITS FOR HIGHER-RISK DRIVING

# How your Driver Safety Rating is set

## **You live here and you have a Manitoba driver's licence**

Your DSR rating and resulting premiums change based on your driving record over the past year, including any at-fault accidents and traffic convictions. On your vehicle premium, you could save between 5 and 33 per cent. On your driver's licence premium, you could save up to \$30 off the full cost of \$45.

## **You're a new Manitoba driver with your first driver's licence**

You'll start at the "base" level on the DSR scale for both vehicle and driver's licence premiums.

After that, for each year you drive safely, you'll move up the scale and start saving. Or you'll move down the scale if you show any high-risk driving behaviours.

## **How the scale works**

Each year\*, we'll send you a notice showing you where you are on the scale and what you owe for the next year. We place you on the scale using your previous DSR level and your driving record from the past year.

No traffic convictions or at-fault accidents? You'll move up the scale. If you have traffic convictions or at-fault accidents, you'll move down the scale.

Moving up the scale usually results in lower premiums. Moving down the scale usually means higher premiums.

## **It pays to drive safe.**

### **Each year of safe driving = one level up the scale**

Starting at the base, each year of safe driving will move you one level up the scale and save you even more on your driver and vehicle premiums.

### **Changing to safe driving moves you way up the scale**

If you're in the negative on the scale and you've had a history of high-risk driving, changing your driving behaviour raises your DSR substantially. For example, a driver with an active licence who is at level -20 will move up the scale by seven levels for one year of safe driving.

*\*A year is based on an assessment period, which is 47 days prior to your anniversary day.*

*Your anniversary day is four months after your birthday. You can start your annual Autopac coverage any time during the year but it will always expire at the end of the day before your anniversary day.*



# Q&A

## **Q How will an at-fault accident affect my Driver Safety Rating?**

**A** Each at-fault accident in the past year lowers your DSR by five levels.

## **Q I have a small at-fault claim. Is there anything I can do prevent it from affecting my Driver Safety Rating?**

**A** Depending on the circumstances, you may choose to “buy back” your claim so that it doesn’t affect your DSR rating. A buy back is like undoing your claim by reimbursing any money paid to you from Manitoba Public Insurance for repairing your vehicle, other vehicles damaged in the accident, damage to other property, and for injuries from the accident. People buy back their claims for several reasons:

- to keep their insurance premium discount
- to avoid additional driver licence premiums
- to maintain a claim-free record before moving out of the province

Sometimes it’s more cost-effective for you to pay to have the vehicle fixed, rather than file a claim. You can buy back any claim at any time and your adjuster can assist you.

## **Q How will traffic convictions affect my Driver Safety Rating?**

**A** It depends on how serious the conviction is. The more serious the conviction, the more you’ll move down the scale.



Here are some examples:

- **not obeying a traffic sign:** two levels down the scale
- **speeding at 30 to 49 km over the allowable speed limit:** two levels down on the scale
- **driving without wearing a seatbelt:** two levels down on the scale
- **claim:** 50 per cent or more at-fault: five levels down the scale
- **impaired driving:** 10 levels down on the scale
- **speeding more than 49 km over the allowable speed limit:** 10 levels down on the scale
- **impaired driving causing death:** 15 levels down on the scale
- **leaving the scene of an accident:** 10 levels down the scale

**Q If I purchase a vehicle after my anniversary day, how will my vehicle premium discount be determined?**

**A** Your vehicle premium discount is determined by your DSR, which is based on your driving history and driving behaviour for the year prior to your anniversary day. Any at-fault claims or traffic convictions since your last anniversary day will not impact your DSR — or your vehicle premium discount — until your next anniversary day.

# Still have questions?

To learn more talk to your Autopac agent

OR

Call us

**204-985-7000**

Outside Winnipeg, call toll-free

**1-800-665-2410**

Deaf Access Line (TTY)

**204-985-8832**

**[mpi.mb.ca](http://mpi.mb.ca)**



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