

# The Driver Safety Rating

Get in the Green!

Marks you  
are driving



Deducts for  
higher-risk  
driving



**Manitoba  
Public Insurance**

# Driver Safety Rating: Better Value for Safe Drivers

Manitobans want us to recognize the value of safe driving through Autopac premiums.

That's what the Driver Safety Rating system is all about. It recognizes safe driver behaviour in a fair and simple way. Safe driving yields more savings, while higher-risk driving brings higher premiums.

Your Driver Safety Rating is your position on a scale with 36 levels. Which level you're on depends on your driving record. This affects how much you pay for your Autopac and driver's licence premiums.

Want to know your Driver Safety Rating? Go to [www.mpi.mb.ca](http://www.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.

**MERITS FOR SAFE DRIVING**



\*



**Improve  
your driving  
Lower your  
premiums**



**DEMERITS FOR HIGHER-RISK DRIVING**

**\*New for 2011, targeted savings for the safest drivers.** We've added levels +11 to +14 to the scale so people who have driven safely for 11 to 14 years can save between 27 and 30 per cent. Plus, we've raised the maximum available discount from 25 per cent to 33 per cent, so people with 15 or more years of safe driving can save even more.

# New for 2011

## Keep driving safely and save more

### Even greater savings on vehicle premiums for safe drivers:

- 33 per cent savings on vehicle premiums and an additional \$5 savings on driver's licence premiums for the safest drivers (level +15)
- 30 per cent for +14 drivers, 29 per cent for +13 drivers, 28 per cent for +12 drivers and 27 per cent for +11 drivers. In addition, +10 drivers will receive a 26 per cent discount, up from 25 per cent last year.

## Higher-risk driving behaviour results in paying more, so that the safest pay less

Today, the highest-risk drivers pay about \$1,500 for their driver's licence premium. Eventually, they may pay up to \$2,500, or 67 per cent more.

We intend to use this extra premium to reward the safest drivers.

# How your Driver Safety Rating is set

## **You've been living here and you have a Manitoba driver's licence**

Your Driver Safety Rating and resulting premiums depend 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 Driver Safety Rating 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.



## 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 driving record for 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 means more merits, which usually results in lower premiums. Moving down the scale means fewer merits (or more demerits), along with higher premiums, in most cases.

- **Each year of safe driving = one level up the scale**
- **Changing to safe driving moves you way up the scale**

If you've had a history of high-risk driving, one year of safe driving raises your Driver Safety Rating substantially. For example, someone with 20 demerits, who has an active licence, moves up the scale by seven levels for one year of safe driving.

# Q&A

**Q Last year I was placed at level +10 on the DSR scale, even though I had been driving safely for 11 to 14 years. Why?**

**A** Last year, you started at +10 because it was the highest place on the scale for your driving record at that time. This year, with four more levels added to the scale (see scale on page 3), your Driver Safety Rating will be automatically **adjusted** to the number of years (11 to 14) you had driven safely. Plus, if you drove safely with no accidents or convictions last year, you will move up another level on the scale.



# Q&A

**Q Did I pay more last year because I was placed at level +10, even though I had been driving safely for 11 to 14 years?**

**A** No. Last year the maximum available discount was 25 per cent, which you received at level +10. This year, with the introduction of a new higher maximum discount of 33 per cent and targeted discounts for the safest drivers (Driver Safety Ratings between +10 and +15) you will receive a discount that matches your exact place on the scale.

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

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



**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
- **Impaired driving:** 10 levels down the scale
- **Speeding more than 49 km over the limit:** 10 levels down the scale
- **Impaired driving causing death:** 15 levels down 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 Driver Safety Rating, which is based on your 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 Driver Safety Rating—or your vehicle premium discount—until your next anniversary day.

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

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