

Your Autopac and driver's licence

Savings.
Convenience.
Choice.

2011



Inside: renewing every five years – how it works

- ✓ Up to 33% off for the safest drivers
- ✓ Four more levels on the Driver Safety Rating scale
- ✓ Enhanced Driver's Licences and optional insurance
- ✓ Five-year renewals



**Manitoba
Public Insurance**

Driver Safety Rating

Driver Safety Rating (DSR) is a fair, easy-to-understand, merit-based rating system that rewards safe driving. Drive safely and you'll save money. Drive unsafely and you'll pay more. By recognizing safe driving, we're helping to reduce risk and increase safety on Manitoba's roads. To see how your place on the scale affects your driver's licence and vehicle premiums, please visit www.mpi.mb.ca and try our Driver Safety Rating Calculator.

New for 2011

a Even greater savings for the safest drivers (level +15).

33 per cent savings on vehicle premiums and an additional \$5 savings on driver's licence premiums for the safest drivers. Last year, the most you could save on your vehicle premium was 25 per cent.

b Targeted savings for safe 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. If you were placed at level **+10** last year, even though you had been driving safely for 11 to 14 years, you did not pay more. The maximum available discount last year was 25 per cent, which you received at level **+10**. This year, with targeted discounts for the safest drivers, you will receive a discount that matches your exact place on the scale.

c Better savings for +10 drivers.

+10 drivers will receive a 26 per cent discount, up from 25 per cent last year.

About the five-year renewal process

We've made it easier to renew your driver's licence and Autopac. Instead of staying valid for one year, your licence and Autopac are valid for up to five years. It's more convenient because you need to make fewer trips to an Autopac agent.

You still pay for your driver's licence and vehicle insurance each year. We send you a Statement of Account each year between renewals, to tell you how much you owe.



**MERITS FOR
SAFE DRIVING**

**DRIVER
PREMIUM**

**VEHICLE
PREMIUM
DISCOUNT**

a	+15	\$15	33%
	+14	\$20	30%
b	+13	\$20	29%
	+12	\$20	28%
	+11	\$20	27%
c	+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%
	0 (BASE)	\$45	0%
	-1	\$45	0%
	-2	\$45	0%
	-3	\$45	0%
	-4	\$100	0%
	-5	\$100	0%
	-6	\$250	0%
	-7	\$300	0%
	-8	\$300	0%
	-9	\$350	0%
	-10	\$400	0%
	-11	\$500	0%
	-12	\$500	0%
	-13	\$600	0%
	-14	\$700	0%
	-15	\$800	0%
	-16	\$1,000	0%
	-17	\$1,200	0%
	-18	\$1,200	0%
	-19	\$1,300	0%
	-20	\$1,500	0%

**DEMERITS FOR
HIGHER-RISK DRIVING**



I'm in the second year of my five-year policy, but I won't need my insurance after the end of this year. When I get my statement for year three, can I just not pay, and have my insurance run out?

No, if you don't want your insurance anytime before you reach your five-year renewal date, you must cancel it at any Autopac agent.

Otherwise, your insurance keeps running, and you must pay for it.



Will I be charged a fee if I change my Autopac or my licence?

No fee applies when you increase your coverage. Your only cost is for the extra coverage you've chosen.

Also, if you reduce your coverage when you renew, no fee applies.

However, if you reduce your coverage between renewals, a small fee applies.

Remember, you must report a change in your address immediately and in person.



Enhanced Driver's Licence

The Enhanced Driver's Licence (EDL) is a permit to drive that can be used to enter the U.S. by land or water. It's one of two voluntary options — along with the Enhanced Identification Card (EIC) — for Manitobans who want to travel to the U.S.

To learn more, ask your Autopac agent or visit www.mpi.mb.ca.

Keeping Autopac Rates Fair

The big picture

With Autopac premiums, the past helps to predict the future. Each year we estimate how much premium we'll need to cover next year's costs. Based on past experience, we expect to pay approximately \$600 million in claims this year. That's about how much premium we'll need to collect. But what's each person's fair share? The answer is, the greater your risk, the larger your share.

What's your risk?

Risk is:

- how likely you are to have a claim, and
- how costly that claim may be.

Measuring your risk

Your driving

Statistics show that you're more likely to have a claim if you've caused accidents before, or if you have traffic convictions. As of March 1, 2010, we started assessing this risk by using the Driver Safety Rating system.

What you drive

Rates vary widely depending on how different makes and models protect occupants and withstand damage. This can vary greatly, even among different models of the same model year.

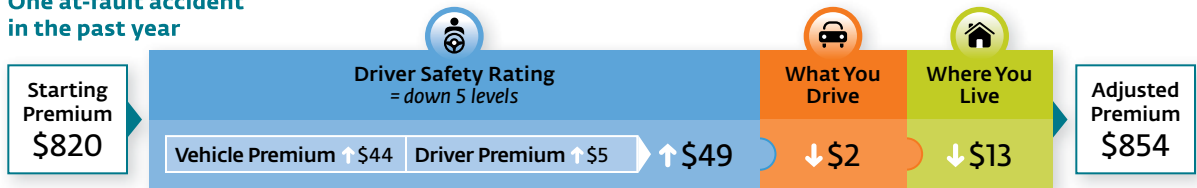


Where you live and how you use your vehicle

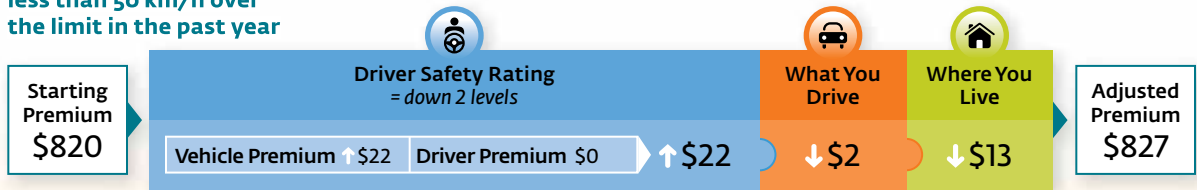
Your claim risk is higher if you live in Winnipeg or in the North than if you live in other parts of Manitoba. It's also higher if you drive your vehicle to work regularly, rather than for pleasure only.

Here's how the three different risk factors could change the cost of someone's Autopac—whether it's a car, truck, SUV or motorcycle

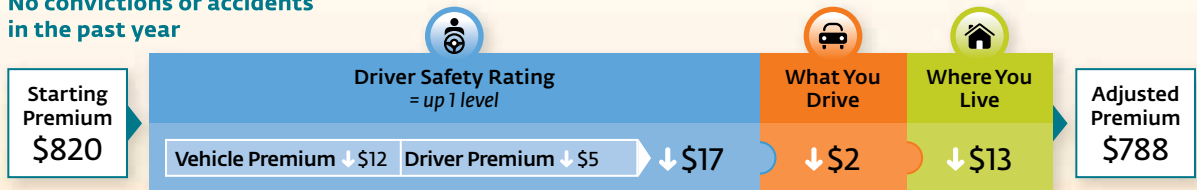
One at-fault accident in the past year



Conviction for speeding less than 50 km/h over the limit in the past year



No convictions or accidents in the past year



You're not alone

All insurance plans work the same way: *Premiums collected from many people cover the claims of a few.*

If you happen to be one of those few, the insurance fund covers your claim rather than you paying it from your own pocket. Those costs might be far more than you could afford. That's the financial protection insurance provides.

To set your premiums, we group you with other Manitobans with whom you share these risk factors: they own similar vehicles, they live in the same area of Manitoba and they use their vehicles in a similar way. You share their risk of a claim and they share yours.

In turn, how much your group claims from the insurance fund affects how much premium you'll pay — even if you haven't made a claim. If your group's claim rise or fall, so will your premium.

Here's an example to help put claim costs in perspective.

The cost of one serious injury claim is about the same as the premiums for 3,000 vehicles.


In short, your premium reflects much more than the value of your car. It reflects your fair share of your group's claims risk, and its resulting costs to the insurance fund.





Choose the right coverage for you


You have a variety of choices to make sure you have the right insurance protection for your particular needs.


Here are some tips:

 **Buy the most third-party liability coverage you can afford.** It's inexpensive protection against the biggest financial risks. The main reason you need insurance is to cover the biggest risks. For private passenger vehicles, you can choose from \$200,000, \$1 million, \$2 million or \$5 million.

 **Choose the right deductible.** Lower deductibles provide more coverage, but cost more too. For the best value, choose the highest deductible you can comfortably afford to pay on a claim. For private passenger vehicles, you can choose from \$500, \$300, \$200 or \$100.

 **Figure out your financial risk** when looking at other coverage, like Auto Loss of Use. Ask yourself "Could I comfortably pay this from my own pocket if I had an accident?" If you can't, you probably need the coverage.

 **Review your coverage with an insurance professional regularly — especially when your circumstances change.** You may need to change your insurance protection from time to time. For example, if you start using a pleasure car for work, you'll need to change your coverage. Other changes in your life, such as moving, may also affect the insurance you need.

 **Talk with your Autopac agent about these and other choices.** We also offer extra coverage for:

- vehicles worth more than \$50,000
- new and late-model used vehicles, leased or owned
- losing the use of your vehicle
- damage during storage or lay-up
- rented or borrowed vehicles
- off-road vehicles

Read the book

Your *Guide to Autopac* explains your coverage in more detail.

Expert advice in your community

Your local Autopac agent can explain all about your Autopac rate, your Autopac coverage and special insurance available from Manitoba Public Insurance.

In Winnipeg, call us at

204-985-7000

Outside Winnipeg, call toll-free

1-800-665-2410

TTY

204-985-8832

www.mpi.mb.ca

We're happy to help.

Know of a fraudulent claim?
Call our TIPS Line:

In Winnipeg

204-985-8477

Fax

204-985-8299

Outside Winnipeg,
call Toll Free

1-877-985-8477

Email

tips@mpi.mb.ca

This publication is also available in large print, audio tape or braille on request.