

1. Driver Safety Rating

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

If you're a new Manitoba driver with your first driver's licence, you'll be 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.

Remember, each year of safe driving = one level up the scale.

