



# Fleet Safety

*A Priority  
for Fleet  
Owners*



- Definition of fleet
- Rebates and Surcharges
- Questions and Answers



**Manitoba  
Public Insurance**

# Fleet Safety

## *A Priority for Fleet Owners*

The Autopac fleet program upholds our commitment to a rating structure that rewards safe driving and vehicle maintenance. We encourage fleet owners to share our interest in safety. By doing so, fleet owners will see the results of their safety efforts through a sliding scale of rebates and surcharges. The lower the losses paid by Manitoba Public Insurance, the less fleet owners will have to pay for vehicle insurance.



## What is a fleet?

- *Ten or more vehicles registered (including vehicles under dealer and repairer plates) on the first day of any customer month in the fleet owner's registration period.*
- *Insured for a minimum number of days.*

If you have 10 or more vehicles registered and are not sure if you qualify for the fleet program, please contact the Fleet Unit for more detailed information.

## Are there any vehicle classifications which do not qualify for the fleet program?

Excluded vehicles are:

- Vehicles classified as insurance-exempt vehicles
- Taxis
- Livery Vehicles
- Trailers
- Vehicles for which premiums are paid only for *Personal Injury Protection Plan* coverage
- Off-road vehicles
- Motorcycles
- Mopeds
- Mobility vehicles
- Vehicles under a Lay-up policy
- Vehicles under a Rental Car Insurance policy

## How is a rebate or surcharge determined?

Rebates and surcharges are determined by loss experience of the fleet. A loss experience is the ratio between all losses paid by Manitoba Public Insurance and the fleet premiums you've paid. Except for comprehensive claims, which are fully included in the calculation of the loss ratio, claims are included according to the degree of responsibility. Losses paid and fleet premiums for new and leased car protection coverage are not included in the fleet experience. For example, if you are held 40 per cent responsible for a claim, only 40 per cent of the cost of the claim (including all costs for which the fleet driver is responsible) will be charged to your fleet experience. Currently, the maximum amount used for any one loss is \$25,000.

Rebates or surcharges will vary, depending on your loss ratio. The maximum rebate is 25 per cent of fleet premiums and the maximum surcharge is 50 per cent of fleet premiums. Fleet assessments may be adjusted based on increases or decreases to claims amounts which were not included in the previous year's fleet assessment.

## Rebates

If the loss experience of the fleet is (%)	Refund will be (%)	If the loss experience of the fleet is (%)	Refund will be (%)
69 .....	<b>1</b>	56 .....	<b>14</b>
68 .....	<b>2</b>	55 .....	<b>15</b>
67 .....	<b>3</b>	54 .....	<b>16</b>
66 .....	<b>4</b>	53 .....	<b>17</b>
65 .....	<b>5</b>	52 .....	<b>18</b>
64 .....	<b>6</b>	51 .....	<b>19</b>
63 .....	<b>7</b>	50 .....	<b>20</b>
62 .....	<b>8</b>	49 .....	<b>21</b>
61 .....	<b>9</b>	48 .....	<b>22</b>
60 .....	<b>10</b>	47 .....	<b>23</b>
59 .....	<b>11</b>	46 .....	<b>24</b>
58 .....	<b>12</b>	45 or less ...	<b>25</b>
57 .....	<b>13</b>		



## Surcharges

If the loss experience of the fleet is (%)	Surcharge will be (%)	If the loss experience of the fleet is (%)	Surcharge will be (%)
70-79.....	nil	105 .....	26
80 .....	1	106 .....	27
81.....	2	107 .....	28
82.....	3	108 .....	29
83.....	4	109 .....	30
84.....	5	110 .....	31
85.....	6	111 .....	32
86.....	7	112 .....	33
87.....	8	113 .....	34
88.....	9	114 .....	35
89.....	10	115 .....	36
90.....	11	116 .....	37
91.....	12	117 .....	38
92.....	13	118 .....	39
93.....	14	119 .....	40
94.....	15	120 .....	41
95.....	16	121 .....	42
96.....	17	122 .....	43
97.....	18	123 .....	44
98.....	19	124 .....	45
99.....	20	125 .....	46
100.....	21	126 .....	47
101.....	22	127 .....	48
102.....	23	128 .....	49
103.....	24	129 or more..	50
104.....	25		

### For Example:

Claims Incurred	divided by Fleet Premiums	Equals Loss Ratio	Equals % rate of Premium	Equals Rebate/Surcharge Amount
<b>\$5,254</b>	<b>\$11,759</b>	<b>45%</b>	<b>25% of premium \$11,759</b>	<b>or rebate of \$2,939</b>
<b>\$5,425</b>	<b>\$2,495</b>	<b>217%</b>	<b>50% of premium \$2,495</b>	<b>or surcharge of \$1,247</b>

## Questions & Answers

### How will I know how my fleet safety program is progressing?

To help you manage the losses experienced by your fleet, you will receive a quarterly progress package that includes reports on fleet identification, claims incurred, and fleet loss ratio. You will also get an assessment package annually which includes your fleet assessment notice. This will indicate a rebate or surcharge based on your loss experience for the year.

### What should I do if I disagree with my surcharge?

First, contact the Fleet Unit and request a review of your record. If the result is unchanged, you can appeal through the Rates Appeal Board. Our staff will explain how.

### Some vehicle classifications don't have coverage through Autopac and others are only eligible for basic Autopac coverage. What can I do to obtain or enhance coverage for these vehicles?

Contact your Autopac agent for information about Manitoba Public Insurance's Special Risk Extension (SRE) Department for a policy tailored to fit your needs.

For example:

- Physical damage excluded under basic Autopac
- Increased third party liability limits

If you place your extension coverage with SRE, the department has a fleet safety service representative on staff to help you with your safety program.

## Where can I obtain more detailed information on the Manitoba Public Insurance compulsory fleet program?

*More detailed information can be obtained by writing or calling:*

### **Manitoba Public Insurance Fleet Unit**

P.O. Box 6300, 234 Donald Street  
Winnipeg, MB R3C 4A4  
985-7510 or 985-7501  
or 1-800-406-1886

The information contained in this brochure is of a broad, general nature. *The Manitoba Public Insurance Corporation Act, The Drivers and Vehicles Act, The Highway Traffic Act* and their accompanying Regulations should be consulted for interpretation and application under the Law.

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



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