

The Driver Safety Rating

+19

+18

+17

+16

+15

+14

+13

+12

+11

+10

+9

+8

+7

+6

+5

+4

+3

+2

+1

0 (BASE)

-1

-2

-3

-4

-5

-6

-7

-8

-9

-10

-11

-12

-13

-14

-15

-16

-17

-18

-19

-20



MANITOBA
PUBLIC INSURANCE

Driver Safety Rating: Better value for safe drivers

Safer roads are a major part of our mission at Manitoba Public Insurance. One of the ways we encourage safe driving is through the Driver Safety Rating (DSR) system, which recognizes safe driving behaviour in a fair and simple way.

Your position on the DSR scale depends on your driving record. Driving safely moves you up the scale, which saves you money – up to 48 per cent savings on vehicle premiums and up to an additional \$30 savings on driver's licence premiums. Unsafe driving, at-fault claims and certain convictions move you down the scale. The highest-risk drivers pay up to a \$3,010 premium on their driver's licence charge and receive no savings on their vehicle insurance.

For policies that take effect April 1, 2025, or later, the scale is increased to 40 levels (up from 39). This includes a new Level +19, as well as increased vehicle premium discounts for levels +3 and above.

Go to mpi.mb.ca to try our DSR 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.

The DSR scale on the right shows how safe driving can lower your premiums and save you money in 2025/26.

	DSR LEVEL	DRIVER PREMIUM	VEHICLE PREMIUM DISCOUNT
NEW	+19	\$25	48%
	+18	\$25	48%
	+17	\$25	47%
	+16	\$25	46%
	+15	\$25	44%
	+14	\$30	40%
	+13	\$30	38%
	+12	\$30	37%
	+11	\$30	34%
	+10	\$30	32%
	+9	\$35	30%
	+8	\$40	27%
	+7	\$40	27%
	+6	\$40	23%
	+5	\$40	18%
	+4	\$40	17%
	+3	\$45	12%
	+2	\$45	10%
	+1	\$50	5%
		0 (BASE)	\$55
	-1	\$210	0%
	-2	\$210	0%
	-3	\$310	0%
	-4	\$410	0%
	-5	\$460	0%
	-6	\$510	0%
	-7	\$660	0%
	-8	\$810	0%
	-9	\$910	0%
	-10	\$1,010	0%
	-11	\$1,210	0%
	-12	\$1,410	0%
	-13	\$1,610	0%
	-14	\$1,810	0%
	-15	\$2,010	0%
	-16	\$2,210	0%
	-17	\$2,410	0%
	-18	\$2,610	0%
	-19	\$2,810	0%
	-20	\$3,010	0%



How your Driver Safety Rating is set

If you live here and you have a Manitoba driver's licence

Your DSR and resulting premiums change based on your driving record over the past year, including any traffic convictions, at-fault claims or alcohol- or drug-related administrative suspensions. If you maintain a clean driving record for the year, you will move up the scale and pay less. (Or if you're already at the top of the scale, you will stay at the top.) If you receive a conviction, claim or suspension, you will move down the scale and pay more.

If 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 and pay more if you show any high-risk driving behaviours.

How the scale works

Your annual statement of account or renewal notice shows your position on the scale. We place you on the scale using your previous DSR level and your driving record from the past year.

Safe driving behaviour will move you up the scale. High-risk driving, including traffic convictions, at-fault claims or alcohol- or drug-related administrative suspensions, will move you down the scale.

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

It pays to drive safely

Each year of safe driving = one level up the scale

Drivers with a DSR of between 0 and +18 will move up one level with each year of safe driving.

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 will raise 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.

**In most cases, your licence must be active for 335 days of the 12-month assessment period to qualify for movement up the scale.*



Questions & Answers

How will an at-fault claim affect my Driver Safety Rating?

Each at-fault claim in the past year lowers your DSR by five levels.

I have an at-fault claim. Is there anything I can do to prevent it from affecting my Driver Safety Rating?

Depending on the circumstances, you may have the option to “buy back” your claim if you were at least 50 per cent at fault. A buy back is like undoing your claim by reimbursing any money paid by Manitoba Public Insurance for repairing your vehicle, other vehicles and property damaged in the accident, as well as for injuries from the accident.

Buy backs are available for claims amounts of \$5,000 or less. When a claim is bought back, the claim does not negatively affect your Driver Safety Rating, but it will appear on your Driver Abstract. The claim must have occurred in the past five years. When you buy back a claim from a past year, we adjust your premium for your current policy year only.

People buy back their claims for reasons that include:

- keeping their vehicle premium and driver’s licence premium discounts
- avoiding additional driver’s licence premiums

Not all claims can be bought back. To buy back a claim or to see if your claim is eligible, contact your adjuster.

How will traffic convictions affect my Driver Safety Rating?

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 less than 50 km/h over the allowable speed limit: two levels down the scale

- driving without wearing a seatbelt: two levels down the scale
- careless driving or using a hand-held electronic device while driving: five levels down the scale
- driving while impaired by drugs or alcohol: 10 levels down the scale
- speeding 50 km or more over the allowable speed limit: 10 levels down the scale
- leaving the scene of an accident: 10 levels down the scale
- impaired driving causing death: 15 levels down the scale

How will an alcohol- or drug-related administrative suspension affect my Driver Safety Rating?

Impaired driving is a serious threat to public safety with significant sanctions and consequences. Manitoba continues to have among the toughest penalties for driving under the influence of alcohol or drugs in Canada.

If you receive either a Tiered Administrative Licence Suspension or a three-month Administrative Licence Suspension, you will move down the scale five or ten levels. You will move even further down the scale if you are convicted of an impaired driving-related offence under the Criminal Code.

The safest rule to follow is: if you drink or use drugs, don’t drive. For more information about administrative suspensions, visit mpi.mb.ca.

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

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.



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