

The Driver Safety Rating



**Manitoba
Public Insurance**

Driver Safety Rating: Better value for safe drivers

Our mission at Manitoba Public Insurance is to reduce risk on the road. 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, which has 36 levels, depends on your driving record. Driving safely moves you up the scale, which saves you money — up to 33 per cent savings on vehicle premiums and up to an additional \$30 savings on driver's licence premiums. The highest-risk drivers pay up to \$3,000 for their driver's licence premium.

Want to know your DSR? 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 below shows how safe driving can lower your premiums and save you money.

DSR Level	Driver premium	Vehicle premium discount
+15	\$15	33%
+14	\$20	30%
+13	\$20	29%
+12	\$20	28%
+11	\$20	27%
+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	\$200	0%
-2	\$200	0%
-3	\$300	0%
-4	\$400	0%
-5	\$450	0%
-6	\$500	0%
-7	\$650	0%
-8	\$800	0%
-9	\$900	0%
-10	\$1,000	0%
-11	\$1,200	0%
-12	\$1,400	0%
-13	\$1,600	0%
-14	\$1,800	0%
-15	\$2,000	0%
-16	\$2,200	0%
-17	\$2,400	0%
-18	\$2,600	0%
-19	\$2,800	0%
-20	\$3,000	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. On your vehicle premium, you could save between five and 33 per cent. On your driver's licence premium, you could save up to \$30 off the full cost of \$45.

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 if you show any high-risk driving behaviours.

How the scale works

Each year* we'll send you a notice showing where you are on the scale and what you owe for the next year. 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.

**A year is a 12-month assessment period that ends 47 days prior to your anniversary day. Your anniversary day is four months after your birthday. You can start your annual Autopac coverage any time during the year but it will always expire at the end of the day before your anniversary day.*

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 +14 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 assesment 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 choose to “buy back” your claim so that it doesn’t affect your DSR. 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.

People buy back their claims for several reasons:

- to keep their vehicle premium discount
- to avoid additional driver’s licence premiums
- to maintain a claim-free record before moving out of the province

Sometimes it’s more cost-effective for you to pay to have the vehicle fixed rather than file a claim. You can buy back any claim at any time and your adjuster can assist you.

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 at 30 to 49 km over the allowable speed limit:** two levels down the scale
- **driving without wearing a seatbelt:** two levels down the scale
- **using a hand-held electronic device while driving:** five levels down the scale
- **impaired driving:** 10 levels down the scale

- **speeding more than 49 km 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?

If you receive either a Tiered Administrative Licence Suspension or a three-month Administrative Licence Suspension, you will move down the scale five levels. Here are some examples of why you would receive either a tiered or three-month administrative suspension:

- driving with a blood alcohol concentration over .05
- failing a drug screening test
- driving with a blood alcohol concentration over .08
- driving with a blood drug concentration over 5 ng of THC
- driving with a blood alcohol concentration over .05 and a blood drug concentration over 2.5 ng of THC
- refusing to provide a breath, saliva or blood sample
- refusing or failing a physical coordination test or drug recognition evaluation

For more information about administrative suspensions, see the *Impaired Driving* brochure at 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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