

MPI has new safety rating

*Good drivers pay less
for licence, insurance*

By Bruce Owen

GETTING a new driver's licence?

You might be in for a pleasant surprise as Manitoba's new Driver Safety Rating (DSR) program lets you keep more money in your pocket.

But that's only if you've obeyed the rules of the road and haven't crashed into anything.

Drivers with five merits and 15 years of neither at-fault accidents or infractions will get an immediate 25 per cent reduction in their Autopac premium and a \$25 discount on their driver's licence.

If you've been a bad driver, your bill will grow according to the number of your transgressions.

Starting this month, drivers renewing their licences will begin to be switched over to the DSR rating system. Its goal is to reward good drivers and punish through higher premiums those drivers who've had recent at-fault collisions or traffic convictions, like not obeying a stop sign or getting a highway speeding ticket from a Mountie.



Marilyn McLaren

Manitoba Public Insurance's DSR system takes effect March 1 and will be phased in over the next year as we renew our licences.

DSR allows good drivers to earn up to 15 merits for safe driving instead of the maximum five merits under the old system, which has been in place since 1988, MPI CEO Marilyn McLaren said Monday.

"Simply, precisely, it is one simple method of dealing with drivers who present more risk and those who demonstrate long-term safe driving behaviour," McLaren said.

McLaren said the hammer won't come down right away on bad drivers — the DSR system will be phased in so that Manitobans appreciate the financial benefit of good driving.

"Beginning next year there will start to be higher demerit surcharges for people who demonstrate really much higher-risk driving behaviour," she said.

Over the next four years MPI forecasts DSR demerit penalties will increase sharply. For instance, the worst driver with 20 demerits will pay \$2,500 to drive in 2013-14. Today they pay about \$1,000.

McLaren said the ultimate goal of the new system is safer streets and highways. Higher premiums will compel bad drivers to drive better.

Len Eastoe, owner of Traffic Tickets Experts and a former Winnipeg police officer, said the DSR system appears fair.

Eastoe was concerned people caught speeding by photo radar would be subject to demerits under DSR, but McLaren said that won't happen as photo radar only takes pictures of the vehicle, not the registered owner.

Manitoba's Public Utilities Board, which regulates MPI, has already approved the DSR system.

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