

Fleet Safety

Learn about MPI's fleet program, the benefits of safe driving and how rebates and surcharges are calculated.



MANITOBA
PUBLIC INSURANCE

Fleet Safety

A priority for fleet owners

The 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?

A fleet meets these conditions:

- 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

You also qualify as a fleet in a "leaner month" if you:

- have at least eight vehicles registered on the first day of the current month
- meet the minimum number of days insured in the current month
- had 10 or more vehicles registered and qualified as a fleet in the previous month

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 information.

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

Excluded vehicles are:

- vehicles classified as insurance-exempt vehicles
- vehicles for hire
- 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 vehicle 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. All comprehensive claims are fully included in the calculation of the loss ratio and collision claims are included according to the degree of responsibility.

For example, if you are held 40 per cent responsible for a collision 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.

If any of your vehicles have new and leased vehicle protection, the fleet premiums and the losses paid under this coverage are not included in the fleet experience.

Currently, the maximum amount used for any one loss incident is \$25,000 (Referred to as a Stop Loss.).

Rebates or surcharges will vary, depending on your loss ratio. The maximum rebate is 33 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

Loss experience of the fleet (%)	Rebate (%)	Loss experience of the fleet (%)	Rebate (%)
69	1	53	17
68	2	52	18
67	3	51	19
66	4	50	20
65	5	49	21
64	6	48	22
63	7	47	23
62	8	46	24
61	9	45	25
60	10	44	26
59	11	43	27
58	12	42	28
57	13	41	29
56	14	40	30
55	15	39	31
54	16	38	32
		37 or less	33



Surcharges

Loss experience of the fleet (%)	Surcharge (%)	Loss experience of the fleet (%)	Surcharge (%)
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		

Here are a couple of examples:

Claims incurred	Divided by	Fleet premium	Equals loss ratio	Equals % rate of premium	Equals rebate / surcharge amount
\$3,750	÷	\$10,144	37%	33% of premium \$10,144	or rebate of \$3,348
\$5,425	÷	\$2,495	217%	50% of premium \$2,495	or surcharge of \$1,247

Questions and 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 quarterly progress packages that include reports on fleet identification, claims incurred, and fleet loss ratio. You will also get an assessment package annually which includes your fleet assessment notice. The assessment notice 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) 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?

Contact us:

Manitoba Public Insurance Fleet Unit

P.O. Box 6300, 234 Donald Street

Winnipeg, MB R3C 4A4

Phone: 204-985-1601

Toll-free: 1-800-406-1886

Email: fleetadminunit@mpi.mb.ca



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