



September 17, 2013

Via E-Mail

Mr. Byron Williams  
Director  
Public Interest Law Centre  
3<sup>rd</sup> Floor – 287 Broadway  
Winnipeg MB R3C 0R9

Dear Mr. Williams:

**RE: 2014 General Rate Application**

Attached please find the Corporation's information requests with respect to the report prepared by Ms. Mavis Johnson entitled "A review of Road Safety Programs of Manitoba Public Insurance and International Good Practice" submitted as evidence by CAC Manitoba on September 11, 2013.

Yours truly,

A handwritten signature in blue ink that reads "K. Kalinowsky".

Kathy L. Kalinowsky  
General Counsel & Corporate Secretary

KLK/sk

cc: H. Singh  
C. Grammond  
Registered Intervenors (as attached)

**MANITOBA PUBLIC INSURANCE  
2014 INSURANCE RATES  
Commencing September 24, 2013**

**LIST OF REGISTERED INTERVENERS  
as of September 17, 2013**

CAA Manitoba  
c/o Ms. Liz Peters  
870 Empress Street  
Winnipeg, MB R3C 2Z3  
Email: [lizp@caamanitoba.com](mailto:lizp@caamanitoba.com)

Digi-Tran Inc.  
c/o Wendy Warnock  
101 Royal Birch View N.W.  
Calgary, AB T3G 5J9  
Email: [warnockw@tscript.com](mailto:warnockw@tscript.com)

Coalition of Manitoba  
Motorcycle Groups  
c/o Mr. Raymond P. Oakes  
387 Broadway  
Winnipeg, MB R3C 0V5  
Email: [roakes@boothdennehy.com](mailto:roakes@boothdennehy.com)

Consumers' Association of  
Canada, Manitoba Branch  
c/o Mr. Byron Williams  
Public Interest Law Centre  
3<sup>rd</sup> floor - 287 Broadway  
Winnipeg, MB R3C 0R9  
Email: [bywil@pilc.mb.ca](mailto:bywil@pilc.mb.ca)  
[sukno@legalaid.mb.ca](mailto:sukno@legalaid.mb.ca)

**2014 GENERAL RATE APPLICATION  
CAC WITNESS MAVIS JOHNSON  
INFORMATION REQUESTS  
BY MANITOBA PUBLIC INSURANCE**

**MPI (CAC) 1**

On page 11 under the heading “Age of drivers”, information is provided showing that the younger the driver the more likely they are to be involved in a collision.

- a. What are the rates of involvement in collisions for young drivers in other provinces?
- b. Please provide statistical backup and any explanation as to differences in reporting that might impact the analysis of the data.
- c. What impact does financial accessibility of insurance for young drivers have on the numbers of young drivers on the road and the corresponding likelihood that there will be an increased number of young drivers involved in collisions?

**MPI (CAC) 2**

- a. On page 16 reference is made to the Alberta Traffic Safety Plan. What is the basis for your evaluation of the Alberta Traffic Safety Plan?
- b. Does the Alberta Traffic Safety Plan differ from the European model of Safe System Approach? If so, what are the differences?

**MPI (CAC) 3**

Table 2 on page 10 shows a significant national decrease in the number of fatalities, serious injuries and injuries. Why do other provinces without a safety plan similar to Alberta’s, experience a similar overall trending downward?

**MPI (CAC) 4**

On page 23 under the heading “Proven Road User Initiatives” it states: “A number of road user initiatives have proven to be effective in addressing the challenges of dealing with those who drink and drive, speed or drive aggressively or refrain from buckling up.” Provide examples of such road user initiatives and the studies to support that these initiatives “show a clear positive effect on crashes”.

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**MPI (CAC) 5**

On page 24 – Table entitled “Typical Advantages and Disadvantages of Different Sources of Financing for Road Safety” refers to sources of funding and includes “surcharges on compulsory vehicle insurance”. Please provide a list of jurisdictions that have instituted road safety surcharges on compulsory vehicle insurance. The list should specify the amounts of the surcharge and which organizations receive the funds collected through the surcharge.

**MPI (CAC) 6**

Throughout the report Ms. Johnson emphasizes the importance of program evaluation; can she provide best practices for evaluating the effectiveness of road safety education and awareness programs?

**MPI (CAC) 7**

Regarding Collision patterns and trends –

- a. How does the fatality rate in Manitoba based on 100,000 population compare to the other western provinces, including Alberta?
- b. Please provide any insights into the basis for statistical differences, particularly compared to Saskatchewan where the population, vehicle and driver counts are similar to Manitoba?

**MPI (CAC) 8**

Is Ms. Johnson aware of Manitoba’s Driver Safety Rating System? If so, please provide comments on the potential effectiveness of that program in influencing driver behaviour based on knowledge of best practice insurance rating schemes nationally and internationally.