

**Undertaking #26**

MPI to file a copy of the High School Driver Education Project roadmap and business Case.

**RESPONSE:**

Please refer to the following Attachments:

- A – Driver Education: Business Benefits Case
- B – High School Driver Education Roadmap
- C – Driver Education Requirements to Benefits Assessment
- D – Driver Education Requirements to KPI’s Assessment.



## Driver Education: Business Benefits Case

### Introduction:

One description of the Business Benefits Case is as follows:

*“The business case documents information necessary to support a series of decisions. These decisions, over time, increasingly commit an organization to the achievement of the outcomes or benefits possible as a result of a particular business change.”*

In short, the business benefits case will enable MPI Management to make the right investment decisions and realize the benefits of those investments.

This business benefits document enables this ability for MPI Management to make a series of decisions by linking KPI (Key Performance Indicators) measurements to business initiatives at various levels of granularity. In this benefits case, this includes:

- business requirements
- key initiatives
- persona-linked benefits and business drivers (objectives)

Through this, MPI Management can take a top-down or bottom-up approach to determining the economic viability of a business decision. With a clear understanding of the calculation behind each specific KPI, the expected or estimated return of all initiatives at the desired level can be assessed by producing ‘what if’ scenarios.

This business benefits case is unique from most others in the inclusion of benefits that are accrued by the personas or end users of the MPI Driver Education program. This was done to reflect the fact that all aspects of the proposed solution were created not only to fulfill key business drivers, but more importantly, to address the issues and pain points of students, guardians and instructors who, through the Driver Education program, contribute to the realization of the business drivers.

By fulfilling the stated needs and wants of these personas, they become fully engaged in the program thereby producing the desired business results. For example, a guardian who is taught how to be a great driving coach, and has a toolkit to support this, will help the program produce competent and safe drivers. This in turn will impact the KPI about the number of claims submitted by novice drivers and support the business driver to reduce claims for 15 to 24 year olds.

MPI Management envisions that the following four key goals or business objectives will be met through the proposed redevelopment of the Driver Education Program:

- Develop better and safer drivers as measured by a 2% decrease in claims frequency and driving convictions for HSDE participants as compared to HSDE participants in the existing program and curriculum.
- Increase student engagement as measured by student exit surveys and customer service standards surveys as compared to participants in the current program.
- Increase parental/guardian involvement and support as measured by parent surveys as compared to parent participants in the current program.



- Improve the Class 5 road test pass rate for HSDE participants from the current pass rate of approximately 50% to 75%. This should result in a 20% decrease in operating costs to administer the road tests, resulting in an estimated annual savings of up to \$1 million based on the average cost to administer the test (\$84.37 in 2012)

The benefits case includes these objectives explicitly or implicitly, in abbreviated form, and has added others that are also typically important to a company such as increasing operational efficiency and increasing MPI's reputation. With respect to the latter business driver, an increase in MPI's reputation among its stakeholders – especially the students, guardians and instructors – can have a positive effect on the success of the DE program. An improved reputation would generally lead to growing participation in the program by both students and guardians. Instructors would also look more favorably on the program and MPI as a place they would like to work. Recruiting of top quality instructors would become easier.

Greater operational efficiency provides the obvious benefit of lower costs, although the trade-off is always against what was spent to realize these cost savings.

### Methodology:

The development of this business benefits case was from the bottom-up, starting from the set of business requirements for the solution. The source of these requirements is the *Requirements* document.

1. **In the Requirements document, a value rating was given to each requirement from a business, persona and technical implementation perspective.**

A 'go/no go' decision could potentially be made at this level of granularity based on the cumulative value rating. Through the business benefits document, this decision could also be made through a KPI measurement.

2. **Each requirement was then categorized according to the initiative or initiatives that must be designed, developed and implemented in order to support a requirement.** For example, the requirement "The user shall be able to access information and activities related to the Driver Education (DE) and licensing program through an online public site." is dependent on the initiative for a Public DE site.

Following the pattern introduced for the requirements, KPIs can be used to estimate the estimated return on investment for a particular initiative.

3. **For each business initiative one or more persona-based benefit is provided.** As was noted, this serves as a reminder of the qualitative consideration that should be included in a benefits case - the impact of an initiative and requirement on addressing the needs of the personas.
4. **For each requirement-DE initiative-benefit set, the key business driver that it affects is then listed.** It can be one or more of:
  - Increase client engagement
  - Increase operational efficiency



- Increase MPI's reputation
- Reduce claims for 15 – 24 year olds
- Reduce first time road test fail rate

It is important to note that a single requirement or DE initiative can have a positive effect on more than one key business driver at a time. While it is often the case that one driver will be impacted more than the others, this does not preclude the possible impact on other drivers.

5. **Finally, one or more KPIs were provided to describe how and what to measure to determine the potential economic impact of a business driver.** This measurement can then be used to decide on business initiatives and even down to the level of a requirement.

## Results:

As the Requirements document was used as the starting point for the development of the Business Benefits Case, the results are presented according to the various segments of the DE program. Providing continuity with other work products such as the Journey Maps, this includes:

- Prepare to Enroll
- Establish Identity
- Pre-qualify & Enroll
- Out-of-car Segment
- In-car Segment
- In-car Practice
- Simulator Test
- Road Test
- Post Program

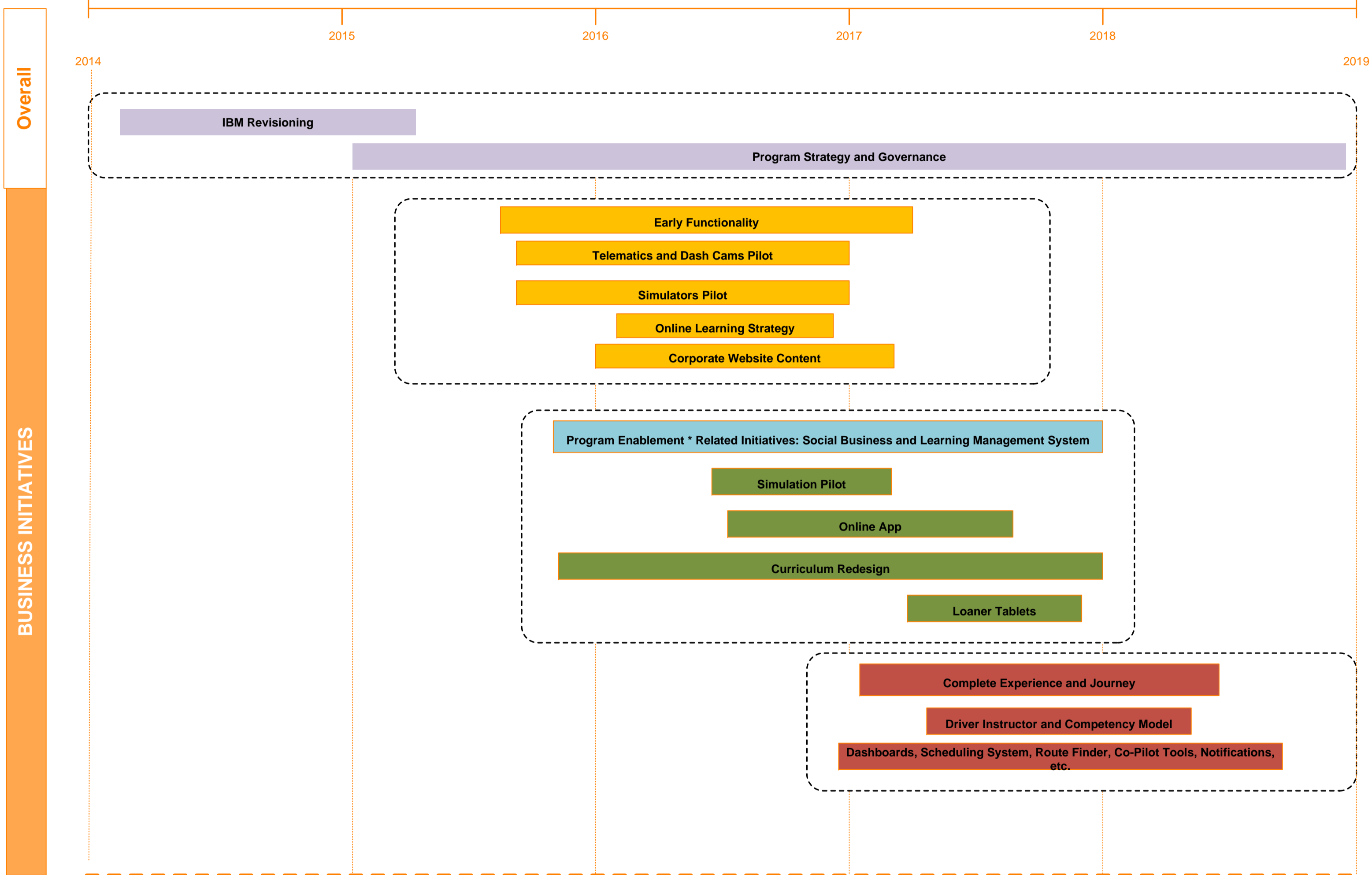
## The Business Benefits Template

The MPI HSDE Benefits Case provides full traceability between MPI DE requirements, initiatives, persona benefits, key business drivers (business objectives) and key KPIs. The Benefits Case Template shifts the focus of benefits from the key stakeholders of the Driver Education system to the incremental economic benefits available to MPI through implementation of a requirement.

The key financial objectives for the Driver Education project are: reducing claims by 2% which would lead to an annual \$2.2 million savings; improve operational efficiency which would provide direct savings to the program by that amount; and increase the first time road test pass rate from 50% pass rate to 75% that would result in a 20% reduction in the administrative costs for these tests and an annual operational savings of \$1 million

# High School Driver Education Roadmap

Fiscal Year Based



Overall

BUSINESS INITIATIVES

BUSINESS OBJECTIVES

**HIGH SCHOOL DRIVER EDUCATION PROGRAM OUTCOMES**

- Develop better and safer drivers as measured by a two (2%) percent decrease in claims frequency and severity;
- Achieve a two (2%) percent decrease in driving infractions and convictions, for Program participants;
- Increase student engagement as measured by student exit surveys and customer service standards surveys, as compared to Program participants in the existing Program and curriculum;
- Increase parental/guardian involvement and support as measured by parental/guardian surveys, as compared to Program participants in the existing Program and curriculum; and
- Improve the Class 5.0 road test pass rate for Program participants from the current pass rate of approximately 50% (49.3% in 2012) to 75%. This should result in a decrease in operating costs for this respective area of the business by 20%, resulting in an estimated annual savings of up to \$1 million per year based on an average cost to administer the test (\$84.37 in 2012).

**PROGRAM OBJECTIVES**

- Participation in the Program will positively impact collisions and claims costs involving young drivers who continue to be over-represented in fatal, serious injury, and property damage collisions in Manitoba;
- A practical approach to the Program will be established that blends conventional instruction and emerging technologies to leverage best practices and address weaknesses in the current Program; and,
- Manitoba Public Insurance will have the ability and flexibility in the future to expand the driver education services to address the unique education and road safety needs of adults, including First Nations people living on and off reserves, and newcomers to Manitoba (adult immigrants and refugees)

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
<b>Prepare to Enroll</b>									
The user shall be able to access information and activities related to the Driver Education (DE) and licensing program through an online public site.	X	X	X			Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations	\$	\$	

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						Refer to "KPIs" tab for descriptions			
<b>Establish Identity</b>									
A student shall be able to register in the Driver Education program upon turning 15 years old.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$	\$	\$
A newly registered DE student shall be given a unique registration number.			X			Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations		\$	
<b>Prequalify &amp; Enroll</b>									
Personalized dashboards and DE content and applications, shall be available to all participants in the DE program.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			

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						Refer to "KPIs" tab for descriptions			
The guardian of a DE student shall have access to a personalized dashboard that provides information on the progress and driving behaviour of the student, next steps, and coaching guidance and instructions.	X	X			X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$
The DE student shall have access to a personalized dashboard that provides program materials and activities and information on their progress and driving behaviour.	X	X			X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$
The DE instructor shall have access to a personalized dashboard that provides them with information on the progress and driving behaviour of their students and the program lesson plans and materials.		X	X			Ratio (and trend) of # of students successfully completing the course / # of students enrolled		\$	



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						Refer to "KPIs" tab for descriptions			
Initial access to the secure DE site for students and parents shall be through the unique registration number provided them upon initial registration in the program.			X			Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations		\$	
The student shall be notified two months prior to the scheduled start of their DE out-of-car segment, that they must attain a passing grade on a knowledge test pre-test to be able to continue in the DE program.		X	X			Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations		\$	
Knowledge test material, activities and the pre-test shall be made available on-line to the DE student.		X	X	X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results		\$	

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						Refer to "KPIs" tab for descriptions			
At least one of the online activities shall be a gaming type activity.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in enrollments to the HSDE program. Increase in unique visitors, number of pages viewed, duration of visit on the DE website Increase in positive ratings for surveys			
A means shall be provided to gauge whether a student is ready for the DE program prior to registration.			X		X	Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations 5L pass/fail rate HDSE student performance to 5L pass/fail		\$	\$
The secure DE site shall contain a means through which a DE student and their guardian can apply for loaner equipment.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			

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						Refer to "KPIs" tab for descriptions			
The secure DE site shall contain a means through which a DE student and their guardian can opt in to and opt out from a Driver Education Incentive Program.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$
The secure DE site shall contain a means through which a DE student can view points, levels, badges, incentives or rewards provided for progress or good driving.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$

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						Refer to "KPIs" tab for descriptions			
For DE students who have opted in to the Driver Education Incentive Program there shall be a means to have a telematics system installed in the main vehicle(s) that they will be using.	X	X	X	X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$	\$	\$

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						Refer to "KPIs" tab for descriptions			
<b>Out-of-Car Segment</b>									
DE students, their guardians and instructor(s) shall meet during the first out-of-car session through which the students and guardians learn more about the program and the instructor(s), the guardians learn more about their responsibilities and coaching and the students take the knowledge test and vision screening.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HSDE student performance to 5L pass/fail	\$		\$
During the first out-of-car session the guardians shall be provided the opportunity to meet and establish relationships with fellow guardians and the instructor(s).		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			

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						Refer to "KPIs" tab for descriptions			
The guardian shall have access to a personalized dashboard that enables them to access coaching information and instructions.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HSDE student performance to 5L pass/fail	\$		\$
The guardian and student shall be provided with the ability to opt in or opt out of any email push communications.			X			Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations			\$
The student shall have access to a personalized dashboard that enables them to access their progress and learning materials and activities.		X				Increase in student engagement Increase in guardian involvement Usage of HSDE sites			

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						Refer to "KPIs" tab for descriptions			
The content provided to a student through their dashboard shall be personalized based on their progress.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			
The instructor shall have access to a personalized dashboard that enables them to access their students' progress, teaching materials and lesson plans.		X	X	X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results		\$	
The student shall be assigned a 'driving buddy', a DE graduate student.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			

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						Refer to "KPIs" tab for descriptions			
The student shall have access to a student social community that enables them to communicate and collaborate with their peers and instructor.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			
Throughout the program, the guardian shall have access to a guardian social community that enables them to communicate and collaborate with their peers and instructor.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			
Throughout the program, the instructor shall have access to an instructor social community that enables them to communicate and collaborate with their peers .		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			
The instructor shall have access to an instructor DE site that enables them to access professional development materials and activities.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			



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						Refer to "KPIs" tab for descriptions			
The instructor shall be allowed to vary the locations at which they teach.		X	X	X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results		\$	
The out-of-car curriculum available to the instructor shall focus on visual and interactive activities and materials.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$

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						Refer to "KPIs" tab for descriptions			
The instructor shall have the ability to record the progress and marks of their students online.		X	X			Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations		\$	
The student shall be provided with access to an online driving simulation program that enables them to practice skills such as hazard recognition.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$
The student shall be sent online 'booster events' by the instructor - information or short activities that can be acknowledged or completed by the student in less than 5 minutes.		X				Increase in student engagement Increase in guardian involvement Usage of HSDE sites			

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						Refer to "KPIs" tab for descriptions			
The student shall be provided with the opportunity to teach skills that they have demonstrated competence in to their peers.	X	X		X		Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results	\$		
<b>In-Car Segment</b>									
The student shall have access to a driving simulator during the in-car, in-car practice and simulator-test segments of the DE program.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$

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						Refer to "KPIs" tab for descriptions			
Provide the student with the means to perform a self-assessment after every practice driving session, whether in-car or on a simulator.	X	X			X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$
DE students, their guardians and instructor(s) shall be provided with a driving scheduling system during the in-car, in-car practice and simulator-test segments of the DE program.		X	X	X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results		\$	

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						Refer to "KPIs" tab for descriptions			
The instructor shall be able to enter their available times for the community driving course, in-car and simulator practice with the student.		X	X	X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results		\$	
Once an instructor has entered their available times in the scheduling system, the student and guardian are alerted that the system is available and that they can book times based on gateways passed.			X	X		Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results		\$	
The instructor shall be able to manage (accept, counter, edit, delete) times for in-car and simulator practice entered by the student.			X	X		Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results		\$	

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						Refer to "KPIs" tab for descriptions			
The student and guardian shall be able to book and manage times on a driving simulator.	X	X	X	X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$	\$	\$
The student and guardian shall be able to book and manage (counter, edit, delete) times for the in-car sessions with the instructor.			X	X		Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results		\$	

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						Refer to "KPIs" tab for descriptions			
The student and guardian shall be able to book and manage times for in-car sessions and driving simulator only when the student has passed any required gateways.			X			Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations		\$	
The student and guardian shall be alerted when the student has passed a gateway and is eligible to schedule an activity on the scheduling system.		X	X	X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results		\$	
The student and guardian shall be provided with feedback on how many units (times) of a schedulable activity that they have taken and how many they are eligible to take.			X	X		Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results		\$	

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
All instructor vehicles shall be equipped with a telematics system that will record and log the driving behaviour and route of the student during an in-car session.	X	X	X	X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$	\$	\$



MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
The telemetry of a student's in-car session with an instructor shall be summarized and made available through the personalized dashboard of the student, instructor(s) and guardian.	X	X	X	X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations 5L pass/fail rate HDSE student performance to 5L pass/fail	\$	\$	\$

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
The telemetry of a student's in-car session with an instructor shall be analyzed to determine possible items that need to be worked on and this information is made available through the personalized dashboard.	X	X	X	X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$	\$	\$
All instructor vehicles shall be equipped with a 'driver cam' that will record all instructor / student in-car sessions.			X			Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations		\$	
The student or guardian shall be able to schedule a one hour in-car session within 60 days of the date the student is eligible to take the road test and after completing a minimum of 50 hours of practice driving with their guardian.				X	X	Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail			\$

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
The instructor and guardian shall have access to a route finder application that enables them to find and view a list of possible driving routes for a student.		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail			\$
The route finder app shall provide possible driving routes based on the progress and driving behaviour of the student.		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail			\$
The route finder app shall provide an online route map and a list of skills or key areas to focus on.		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail			\$

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
The route finder app shall provide the ability to search for routes based on key words.		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail			\$
For the guardian, the route finder app shall provide coaching tips for each suggested route.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
For the guardian, the route finder app shall provide a means to enter a new route along with a list of coaching tips and search keywords.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			
<b>In-Car Practice</b>									
The guardian shall have mobile access to a co-pilot application.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
The co-pilot application shall include an orientation that provides the guardian with information about the DE program and how to be a good driving coach.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HSDE student performance to 5L pass/fail	\$		\$
The co-pilot application shall provide the ability to access previously selected route maps online, including on a mobile device.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
The co-pilot application shall provide the guardian with coaching tips specific to a selected driving route.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$
The co-pilot application shall provide the guardian with a preparation checklist including techniques for mental and emotional preparation.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
The co-pilot application shall provide the guardian with the ability to view the digital driving log, if the vehicle they are using has telematics installed, and to add their own (preset and free text) notes to the log prior to submitting it to the instructor.		X	X	X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results		\$	
The co-pilot application shall provide the guardian with coaching tips based on the telematics data from a previous session.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$



MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
The co-pilot application shall provide the guardian with videos of good instructing practice for in-car sessions.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$
The co-pilot application shall also be available through the guardian's personalized dashboard.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			
If the digital log is temporarily unavailable, there should be the ability for the guardian to manually update it once it becomes available.			X			Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations		\$	

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
The guardian shall have access to an online driving simulation program that teaches them what to pay attention to while coaching.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$
For their practice sessions, the student and guardian shall have access to a community driving space.		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail			\$

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
For their practice sessions, the student and guardian shall have access to a list of public locations where they can practice.		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail			\$
Prior to their first in-car practice session, the guardian shall be provided the option to view the student driving on a simulator.		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail			\$

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
The guardian shall be provided use of the simulator for themselves.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$
The guardian shall be provided with tips, notifications and alerts, such as new driver bad habits, on their mobile device.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
The guardian shall be provided with refresher modules and coaching training based on the progress of the student.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		X
Based on analytics performed on the telemetry data from practice sessions, the guardian shall be provided with coaching tips through the co-pilot application.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail	\$		\$

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
The in-car practice sessions with a guardian shall include practice driving in three seasons, including winter.	X					Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current)	\$		
<b>Simulator-Test</b>									
Within 60 days of eligibility to take their road test and after completing a minimum of 50 hours of practice driving, the student and guardian are sent notification that they can schedule a simulator road test.		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail			\$
Once a student has passed the simulator road test, they shall be able to schedule their actual road test.			X		X	Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations 5L pass/fail rate HDSE student performance to 5L pass/fail		\$	\$

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
<b>Road Test</b>									
The instructor shall be provided with a report that summarizes the cumulative results of the cohort of students that took the road test.	X					Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current)	\$		
<b>Post Program</b>									
For students that have opted in to the Driver Education Incentive Program, based on the telematics data of their driving, the student and guardian shall be provided with information about the student's progress in the GDL system and the status of any rewards or incentives that they may have earned.	X	X	X	X		Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results	\$	\$	

MPI DE Requirement	Key Business Driver Affected					KPI to Measure	Incremental Benefits		
	Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate		Reduce claims for 15 - 24 year olds (\$)	Increase operational efficiency (\$)	Increase first time road test pass rate (\$)
						Refer to "KPIs" tab for descriptions			
The student and guardian shall have the ability to rate the student's instructor and the HSDE program online.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			
The ability for students and guardians to optionally provide feedback about the instructor and HSDE program at other times in the program should be provided.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results			



KPI	Description
<b>REDUCE CLAIMS FOR 15 -24</b>	
<b>Claims trend for 15 - 24 year olds</b>	Claims trend for 15 - 24 year olds for set periods after graduation of students in the new DE program. (Must track appropriate cohorts over time).
<b>Driver safety rating</b>	Driver safety rating of graduated students through this program Vs Non-students over a rolling time window (e.g. 5 years).
<b>Claims and driving convictions (HSDE to non-HSDE)</b>	Ratio (and trend) of claims frequency and driving convictions for HSDE participants as compared to non-HSDE participants
<b>Claims and driving convictions (Enhanced HSDE to current)</b>	Ratio (and trend) of claims frequency and driving convictions for HSDE participants as compared to HSDE participants in the existing program and curriculum.
<b>INCREASE CLIENT ENGAGEMENT</b>	
<b>Increase in student engagement</b>	Increase in student engagement as measured by student exit surveys and customer service standards surveys as compared to participants in the current program.
<b>Increase in guardian involvement</b>	Increase in guardian involvement and support as measured by parent surveys as compared to parent participants in the current program.
<b>Usage of HSDE sites</b>	Number of unique users, average stay time and visit frequency per user per day, week, month accessing HSDE content.

KPI	Description
<b>INCREASE OPERATIONAL EFFICIENCY</b>	
<b>Cost of program/student/total</b>	\$ average cost of program / student (total cost) / total number of students)
<b>First time road test pass/fail rate</b>	First time road test pass/fail rate for those who have successfully completed the HSDE program
<b>No. of instructors /students for high risk locations</b>	Number of instructors/student base for top high risk (based on collision statistics) locations
<b>INCREASE MPI'S REPUTATION</b>	
<b>Increase in HSDE enrollments</b>	Rate of increase in enrollments to the HSDE program.
<b>Student &amp; customer satisfaction survey results</b>	Measure of student exit surveys and customer service standards surveys as compared to participants in the current program.
<b>REDUCE FIRST TIME ROAD TEST FAIL RATE</b>	
<b>5L pass/fail rate</b>	Ratio (and trend) of Class 5 licence examination pass / fail rates of students successfully completing HDSE program compared to pass / rates of same demographic/ cohort not enrolled in HDSE program.
<b>HDSE student performance to 5L pass/fail</b>	Correlated HDSE program student performance to Class 5 license examination pass / fail / number of attempts.

MPI DE Requirement	DE Initiative(s)	Benefit(s)	Key Business Driver Affected					KPI to Measure
			<i>Reduce claims for 15 - 24 year olds</i>	<i>Increase client engagement</i>	<i>Increase operational efficiency</i>	<i>Increase MPI's reputation</i>	<i>Reduce first time road test fail rate</i>	Refer to "KPIs" tab for descriptions
<b>Prepare to Enroll</b>								
The user shall be able to access information and activities related to the Driver Education (DE) and licensing program through an online public site.	Public DE Site	Extends the benefits of the HSDE program to other new drivers. Elongates the learner stage.	X	X	X			Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations
<b>Establish Identity</b>								
A student shall be able to register in the Driver Education program upon turning 15 years old.	DE Program Change	Elongates the learner stage.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail

MPI DE Requirement	DE Initiative(s)	Benefit(s)	Key Business Driver Affected					KPI to Measure
			<i>Reduce claims for 15 - 24 year olds</i>	<i>Increase client engagement</i>	<i>Increase operational efficiency</i>	<i>Increase MPI's reputation</i>	<i>Reduce first time road test fail rate</i>	Refer to "KPIs" tab for descriptions
A newly registered DE student shall be given a unique registration number.	Secure HSDE Site	Admin change - no benefit			X			Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations
<b>Prequalify &amp; Enroll</b>								
Personalized dashboards and DE content and applications, shall be available to all participants in the DE program.	Secure HSDE Site	Learning dashboard provides a central location for all HSDE content and notifications to help keep user engaged.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results
The guardian of a DE student shall have access to a personalized dashboard that provides information on the progress and driving behaviour of the student, next steps, and coaching guidance and instructions.	Secure HSDE Site	Learning dashboard provides a central location for all HSDE content and notifications to help keep user engaged.	X	X			X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites 5L pass/fail rate HDSE student performance to 5L pass/fail

MPI DE Requirement	DE Initiative(s)	Benefit(s)	Key Business Driver Affected					KPI to Measure
			<i>Reduce claims for 15 - 24 year olds</i>	<i>Increase client engagement</i>	<i>Increase operational efficiency</i>	<i>Increase MPI's reputation</i>	<i>Reduce first time road test fail rate</i>	Refer to "KPIs" tab for descriptions
The DE student shall have access to a personalized dashboard that provides program materials and activities and information on their progress and driving behaviour.	Secure HSDE Site	Students can study content anytime, anywhere. Provides ongoing and real-time feedback that can be acted on.	X	X			X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites 5L pass/fail rate HDSE student performance to 5L pass/fail
The DE instructor shall have access to a personalized dashboard that provides them with information on the progress and driving behaviour of their students and the program lesson plans and materials.	Secure HSDE Site	Provides ongoing and real-time feedback that can be acted on. Helps to ensure a consistent level of quality instruction.		X	X			Ratio (and trend) of # of students successfully completing the course / # of students enrolled
Initial access to the secure DE site for students and parents shall be through the unique registration number provided them upon initial registration in the program.	Secure HSDE Site	Admin change - no benefit			X			Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations

MPI DE Requirement	DE Initiative(s)	Benefit(s)	Key Business Driver Affected					KPI to Measure
			<i>Reduce claims for 15 - 24 Year olds</i>	<i>Increase client engagement</i>	<i>Increase operational efficiency</i>	<i>Increase MPI's reputation</i>	<i>Reduce first time road test fail rate</i>	Refer to "KPIs" tab for descriptions
The student shall be notified two months prior to the scheduled start of their DE out-of-car segment, that they must attain a passing grade on a knowledge test pre-test to be able to continue in the DE program.	Notification Engine	Allows for more in-person time for other higher order learning.		X	X			Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations
Knowledge test material, activities and the pre-test shall be made available on-line to the DE student.	Secure HSDE Site	Provides convenient access to program materials.		X	X	X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results
At least one of the online activities shall be a gaming type activity.	DE Curriculum Redevelopment	Learning through gaming type activities favors the tendency of youth to engage in on-line gaming and increases engagement.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in enrollments to the HSDE program. Increase in unique visitors, number of pages viewed, duration of visit on the DE website Increase in positive ratings for surveys

MPI DE Requirement	DE Initiative(s)	Benefit(s)	Key Business Driver Affected					KPI to Measure
			Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate	
								Refer to "KPIs" tab for descriptions
A means shall be provided to gauge whether a student is ready for the DE program prior to registration.	Analytics System	Allows for pre-qualification of the student to check their readiness for the program and areas of weakness to be worked on.			X		X	Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations 5L pass/fail rate HDSE student performance to 5L pass/fail
The secure DE site shall contain a means through which a DE student and their guardian can apply for loaner equipment.	Secure HSDE Site	Ensures equitable access to needed equipment.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results
The secure DE site shall contain a means through which a DE student and their guardian can opt in to and opt out from a Driver Education Incentive Program.	Secure HSDE Site	Ties together the Graduated Driver's License (GDL) component of licensing and the HSDE.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail

MPI DE Requirement	DE Initiative(s)	Benefit(s)	Key Business Driver Affected					KPI to Measure
			<i>Reduce claims for 15 - 24 year olds</i>	<i>Increase client engagement</i>	<i>Increase operational efficiency</i>	<i>Increase MPI's reputation</i>	<i>Reduce first time road test fail rate</i>	Refer to "KPIs" tab for descriptions
The secure DE site shall contain a means through which a DE student can view points, levels, badges, incentives or rewards provided for progress or good driving.	Secure HSDE Site Analytics System	Learning through gaming type activities favors the tendency of youth to engage in on-line gaming and increases engagement.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
For DE students who have opted in to the Driver Education Incentive Program there shall be a means to have a telematics system installed in the main vehicle(s) that they will be using.	Telematics System	Ties together the Graduated Driver's License (GDL) component of licensing and the HSDE.	X	X	X	X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail



MPI DE Requirement	DE Initiative(s)	Benefit(s)	Key Business Driver Affected					KPI to Measure
			Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate	Refer to "KPIs" tab for descriptions
<b>Out-of-Car Segment</b>								
DE students, their guardians and instructor(s) shall meet during the first out-of-car session through which the students and guardians learn more about the program and the instructor(s), the guardians learn more about their responsibilities and coaching and the students take the knowledge test and vision screening.	DE Program Change	Provides ability to share the commitment and establish partnership. Teaches guardian how to be a driving coach.	X	X		X	X	<ul style="list-style-type: none"> <li>Claims trend for 15 - 24 year olds</li> <li>Driver safety rating</li> <li>Claims and driving convictions (HSDE to non-HSDE)</li> <li>Claims and driving convictions (Enhanced HSDE to current)</li> <li>Increase in student engagement</li> <li>Increase in guardian involvement</li> <li>Usage of HSDE sites</li> <li>Increase in HSDE enrollments</li> <li>Student &amp; customer satisfaction survey results</li> <li>5L pass/fail rate</li> <li>HDSE student performance to 5L pass/fail</li> </ul>
During the first out-of-car session the guardians shall be provided the opportunity to meet and establish relationships with fellow guardians and the instructor(s).	DE Program Change	Meet and form relationships with other guardians to provide support and share.		X		X		<ul style="list-style-type: none"> <li>Increase in student engagement</li> <li>Increase in guardian involvement</li> <li>Usage of HSDE sites</li> <li>Increase in HSDE enrollments</li> <li>Student &amp; customer satisfaction survey results</li> </ul>

MPI DE Requirement	DE Initiative(s)	Benefit(s)	Key Business Driver Affected					KPI to Measure
			Reduce claims for 15 - 24 year olds	Increase client engagement	Increase operational efficiency	Increase MPI's reputation	Reduce first time road test fail rate	
								Refer to "KPIs" tab for descriptions
The guardian shall have access to a personalized dashboard that enables them to access coaching information and instructions.	Secure HSDE Site	Provides the individual with the information they need at their convenience. Keeps the individual engaged in the program.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HSDE student performance to 5L pass/fail
The guardian and student shall be provided with the ability to opt in or opt out of any email push communications.	Notification Engine	Admin change - no benefit				X		Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations
The student shall have access to a personalized dashboard that enables them to access their progress and learning materials and activities.	Secure HSDE Site	Provides the individual with the information they need at their convenience. Keeps the individual engaged in the program.		X				Increase in student engagement Increase in guardian involvement Usage of HSDE sites
The content provided to a student through their dashboard shall be personalized based on their progress.	Secure HSDE Site	Provides ongoing and real-time feedback that can be acted on. Customizes the program to the student's needs.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results

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			<i>Reduce claims for 15 - 24 Year olds</i>	<i>Increase client engagement</i>	<i>Increase operational efficiency</i>	<i>Increase MPI's reputation</i>	<i>Reduce first time road test fail rate</i>	Refer to "KPIs" tab for descriptions
The instructor shall have access to a personalized dashboard that enables them to access their students' progress, teaching materials and lesson plans.	Secure HSDE Site	Provides ongoing and real-time feedback that can be acted on. Helps to ensure a consistent level of quality instruction.	X	X	X			Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results
The student shall be assigned a 'driving buddy', a DE graduate student.	Social Community	Students like to collaborate and learn from peers. Buddies can further master their driving knowledge by helping others.	X		X			Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results
The student shall have access to a student social community that enables them to communicate and collaborate with their peers and instructor.	Social Community	Being part of a social community and helping others provides a stronger sense of engagement.	X		X			Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results
Throughout the program, the guardian shall have access to a guardian social community that enables them to communicate and collaborate with their peers and instructor.	Social Community	Being part of a social community and helping others provides a stronger sense of engagement.	X		X			Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results

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Throughout the program, the instructor shall have access to an instructor social community that enables them to communicate and collaborate with their peers .	Social Community	Being part of a social community and helping others provides a stronger sense of engagement.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results
The instructor shall have access to an instructor DE site that enables them to access professional development materials and activities.	Instructor DE Professional Development Site	Helps to ensure a consistent level of quality instruction.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results
The instructor shall be allowed to vary the locations at which they teach.	DE Program Change			X	X	X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results

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			<i>Reduce claims for 15 - 24 year olds</i>	<i>Increase client engagement</i>	<i>Increase operational efficiency</i>	<i>Increase MPI's reputation</i>	<i>Reduce first time road test fail rate</i>	Refer to "KPIs" tab for descriptions
The out-of-car curriculum available to the instructor shall focus on visual and interactive activities and materials.	DE Curriculum Redevelopment	Contributes to more effective learning.	X	X	X		X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
The instructor shall have the ability to record the progress and marks of their students online.	Student Reporting System (Mark-book)	Provides ongoing and real-time feedback that can be acted on. Makes the process more efficient.		X	X			Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations

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			<i>Reduce claims for 15 - 24 year olds</i>	<i>Increase client engagement</i>	<i>Increase operational efficiency</i>	<i>Increase MPI's reputation</i>	<i>Reduce first time road test fail rate</i>	Refer to "KPIs" tab for descriptions
The student shall be provided with access to an online driving simulation program that enables them to practice skills such as hazard recognition.	Online Simulation	Learning through gaming type activities favors the tendency of youth to engage in on-line gaming and increases engagement. Provides indication of what the student needs to focus on. Provides convenient access to higher order learning.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
The student shall be sent online 'booster events' by the instructor - information or short activities that can be acknowledged or completed by the student in less than 5 minutes.	Notification Engine	Contributes to more effective learning.		X				Increase in student engagement Increase in guardian involvement Usage of HSDE sites

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The student shall be provided with the opportunity to teach skills that they have demonstrated competence in to their peers.	DE Program Change	Students like to collaborate and learn from peers. Learning how to teach a skill helps to develop the student's confidence and mastery of that skill.	X	X		X		Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results
<b>In-Car Segment</b>								
The student shall have access to a driving simulator during the in-car, in-car practice and simulator-test segments of the DE program.	Simulator	Learning through gaming type activities favors the tendency of youth to engage in on-line gaming and increases engagement. Reduces many of the unknowns in the in-car experience and allows the student to prepare in advance. Helps to alleviate nerves and stress.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail

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			<i>Reduce claims for 15 - 24 year olds</i>	<i>Increase client engagement</i>	<i>Increase operational efficiency</i>	<i>Increase MPI's reputation</i>	<i>Reduce first time road test fail rate</i>	Refer to "KPIs" tab for descriptions
Provide the student with the means to perform a self-assessment after every practice driving session, whether in-car or on a simulator.	Student Self-Assessment	Self-assessments guide self-awareness of strengths and weaknesses.	X	X			X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites 5L pass/fail rate HDSE student performance to 5L pass/fail
DE students, their guardians and instructor(s) shall be provided with a driving scheduling system during the in-car, in-car practice and simulator-test segments of the DE program.	Scheduling System	Greater flexibility and ease in booking segments.		X	X	X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results
The instructor shall be able to enter their available times for the community driving course, in-car and simulator practice with the student.	Scheduling System	Greater flexibility and ease in booking in-car segments. Makes the process more efficient.		X	X	X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results



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Once an instructor has entered their available times in the scheduling system, the student and guardian are alerted that the system is available and that they can book times based on gateways passed.	Scheduling System	Greater flexibility and ease in booking in-car segments. Makes the process more efficient.			X	X		Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results
The instructor shall be able to manage (accept, counter, edit, delete) times for in-car and simulator practice entered by the student.	Scheduling System	Greater flexibility and ease in booking segments. Makes the process more efficient.			X	X		Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results

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The student and guardian shall be able to book and manage times on a driving simulator.	Scheduling System	Allows greater flexibility and ease in booking segments. Makes the process more efficient.	X	X	X	X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
The student and guardian shall be able to book and manage (counter, edit, delete) times for the in-car sessions with the instructor.	Scheduling System	Allows greater flexibility and ease in booking segments. Makes the process more efficient.			X	X		Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results
The student and guardian shall be able to book and manage times for in-car sessions and driving simulator only when the student has passed any required gateways.	Scheduling System Student Gateway Ssystem	Acts as an incentive that all required elements of the program be met.			X			Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations

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The student and guardian shall be alerted when the student has passed a gateway and is eligible to schedule an activity on the scheduling system.	Student Gateway System	Acts as an incentive that all required elements of the program be met.	X	X	X			Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results
The student and guardian shall be provided with feedback on how many units (times) of a schedulable activity that they have taken and how many they are eligible to take.	Student Gateway System	Provides continual feedback/progress.		X	X			Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results

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All instructor vehicles shall be equipped with a telematics system that will record and log the driving behaviour and route of the student during an in-car session.	Telematics System Digital Log	Provides ongoing and real-time feedback that can be acted on. Makes the process more efficient.	X	X	X	X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail

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								Refer to "KPIs" tab for descriptions
The telemetry of a student's in-car session with an instructor shall be summarized and made available through the personalized dashboard of the student, instructor(s) and guardian.	Telematics System Analytics System	Provides indication of what the student needs to focus on. Provides ongoing and real-time feedback that can be acted on. Provides data and feedback about driver for performance review and progress report.	X	X	X	X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations 5L pass/fail rate HDSE student performance to 5L pass/fail
The telemetry of a student's in-car session with an instructor shall be analyzed to determine possible items that need to be worked on and this information is made available through the personalized dashboard.	Analytics System Secure DE Site	Provides indication of what the student needs to focus on. Provides ongoing and real-time feedback that can be acted on. Provides data and feedback about driver for performance review and progress report.	X	X	X	X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail

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All instructor vehicles shall be equipped with a 'driver cam' that will record all instructor / student in-car sessions.	Driver Cam	More time for one on one instruction.				X		Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations	
The student or guardian shall be able to schedule a one hour in-car session within 60 days of the date the student is eligible to take the road test and after completing a minimum of 50 hours of practice driving with their guardian.	Scheduling System Gateway System	Acts as an incentive that all required elements of the program be met. Provides experience of different driving conditions and ensures that practice time is evenly and consistently spread out.					X	X	Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
The instructor and guardian shall have access to a route finder application that enables them to find and view a list of possible driving routes for a student.	Route Finder Application Analytics System	Reduces many of the unknowns in the in-car experience and allows for advance preparation. Makes the process more efficient. Encourages the guardian to plan and record practice segments.		X		X		X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
The route finder app shall provide possible driving routes based on the progress and driving behaviour of the student.	Route Finder Application Analytics System	Customizes the program to the student's needs. Provides indication of what the student needs to focus on.		X		X		X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail

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								Refer to "KPIs" tab for descriptions
The route finder app shall provide an online route map and a list of skills or key areas to focus on.	Route Finder Application	Customizes the program to the student's needs. Provides indication of what the student needs to focus on.		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
The route finder app shall provide the ability to search for routes based on key words.	Route Finder Application	Makes the process more efficient.		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
For the guardian, the route finder app shall provide coaching tips for each suggested route.	Route Finder Application Content Management System	Helps the guardian be a better driving coach.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail

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For the guardian, the route finder app shall provide a means to enter a new route along with a list of coaching tips and search keywords.	Route Finder Application Content Management System	Being part of a social community and helping others provides a stronger sense of engagement. Encourages the guardian to plan and record practice segments.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results
<b>In-Car Practice</b>								
The guardian shall have mobile access to a co-pilot application.	Secure HSDE Site	Helps the guardian be a better driving coach. Provides the guardian with the information they need at their convenience.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results
The co-pilot application shall include an orientation that provides the guardian with information about the DE program and how to be a good driving coach.	Secure HSDE Site Content Management System	Helps the guardian be a better driving coach. Provides the guardian with the information they need at their convenience.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail



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								Refer to "KPIs" tab for descriptions
The co-pilot application shall provide the ability to access previously selected route maps online, including on a mobile device.	Secure HSDE Site Route Finder Application	Provides the guardian with the information they need at their convenience.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results
The co-pilot application shall provide the guardian with coaching tips specific to a selected driving route.	Secure HSDE Site	Helps the guardian be a better driving coach. Provides the guardian with the information they need at their convenience.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
The co-pilot application shall provide the guardian with a preparation checklist including techniques for mental and emotional preparation.	Secure HSDE Site	Helps the guardian be a better driving coach. Provides the guardian with the information they need at their convenience.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results

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<p>The co-pilot application shall provide the guardian with the ability to view the digital driving log, if the vehicle they are using has telematics installed, and to add their own (preset and free text) notes to the log prior to submitting it to the instructor.</p>	<p>Secure HSDE Site Digital Log</p>	<p>Provides the guardian with the information they need at their convenience. Encourages the guardian to plan and record practice segments. Provides ongoing and real-time feedback that can be acted on.</p>	X	X	X			<p>Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student &amp; customer satisfaction survey results</p>
<p>The co-pilot application shall provide the guardian with coaching tips based on the telematics data from a previous session.</p>	<p>Secure HSDE Site Telematics System</p>	<p>Helps the guardian be a better driving coach. Provides the guardian with the information they need at their convenience. Customizes the program to the student's needs.</p>	X	X	X		X	<p>Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student &amp; customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail</p>

MPI DE Requirement	DE Initiative(s)	Benefit(s)	Key Business Driver Affected					KPI to Measure
			<i>Reduce claims for 15 - 24 year olds</i>	<i>Increase client engagement</i>	<i>Increase operational efficiency</i>	<i>Increase MPI's reputation</i>	<i>Reduce first time road test fail rate</i>	Refer to "KPIs" tab for descriptions
The co-pilot application shall provide the guardian with videos of good instructing practice for in-car sessions.	Secure HSDE Site	Helps the guardian be a better driving coach. Provides the guardian with the information they need at their convenience.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
The co-pilot application shall also be available through the guardian's personalized dashboard.	Secure HSDE Site	Provides the guardian with the information they need at their convenience.		X		X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results
If the digital log is temporarily unavailable, there should be the ability for the guardian to manually update it once it becomes available.	Digital Log	Encourages the guardian to plan and record practice segments.			X			Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations

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The guardian shall have access to an online driving simulation program that teaches them what to pay attention to while coaching.	Online Simulation	Helps the guardian be a better driving coach. Creates an environment where there is less anxiety for the guardian.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
For their practice sessions, the student and guardian shall have access to a community driving space.	DE Program Change	Creates an environment where there is less anxiety for the guardian. Helps to alleviate nerves and stress for the student.		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
For their practice sessions, the student and guardian shall have access to a list of public locations where they can practice.	DE Program Change	Admin change - no benefit		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail

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Prior to their first in-car practice session, the guardian shall be provided the option to view the student driving on a simulator.	Simulator	Helps the guardian be a better driving coach. Creates an environment where there is less anxiety for the guardian. Working together on a simulator helps them to get used to working together.		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
The guardian shall be provided use of the simulator for themselves.	Simulator	Helps the guardian be a better driving coach. Creates an environment where there is less anxiety for the guardian. Reduces many of the unknowns in the in-car experience and allows for advance preparation.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail

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The guardian shall be provided with tips, notifications and alerts, such as new driver bad habits, on their mobile device.	Secure HSDE Site Content Management System	Provides the guardian with the information they need at their convenience. Keeps the guardian engaged in the program. Provides indication of what the student needs to focus on.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
The guardian shall be provided with refresher modules and coaching training based on the progress of the student.	Secure HSDE Site Analytics Content Management System	Customizes the program to the student's needs. Provides indication of what the student needs to focus on. Helps the guardian be a better driving coach.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail

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Based on analytics performed on the telemetry data from practice sessions, the guardian shall be provided with coaching tips through the co-pilot application.	Secure HSDE Site Telematics System Analytics Content Management System	Customizes the program to the student's needs. Provides indication of what the student needs to focus on. Helps the guardian be a better driving coach.	X	X		X	X	Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail
The in-car practice sessions with a guardian shall include practice driving in three seasons, including winter.	DE Program Change	Provides experience of different driving conditions and ensures that practice time is evenly and consistently spread out.	X					Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current)
<b>Simulator-Test</b>								
Within 60 days of eligibility to take their road test and after completing a minimum of 50 hours of practice driving, the student and guardian are sent notification that they can schedule a simulator road test.	Student Gateway System Notification Engine Scheduling System Simulator	Acts as an incentive that all required elements of the program be met.		X		X	X	Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results 5L pass/fail rate HDSE student performance to 5L pass/fail

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Once a student has passed the simulator road test, they shall be able to schedule their actual road test.	Scheduling System	Use of a simulator pre-test provides strong indicator of ability to pass the road test.			X		X	Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations 5L pass/fail rate HDSE student performance to 5L pass/fail
<b>Road Test</b>								
The instructor shall be provided with a report that summarizes the cumulative results of the cohort of students that took the road test.	Analytics System	Results can be analyzed to determine where common mistakes are being made in order to improve the program and pass on to the instructors.	X					Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current)
<b>Post Program</b>								
For students that have opted in to the Driver Education Incentive Program, based on the telematics data of their driving, the student and guardian shall be provided with information about the student's progress in the GDL system and the status of any rewards or incentives that they may have earned.	Telematics System	Ties together the Graduated Driver's License (GDL) component of licensing and the HSDE. Learning through gaming type activities favors the tendency of youth to engage in on-line gaming and increases engagement. Provides for ongoing involvement after the DE program.	X	X	X	X		Claims trend for 15 - 24 year olds Driver safety rating Claims and driving convictions (HSDE to non-HSDE) Claims and driving convictions (Enhanced HSDE to current) Increase in student engagement Increase in guardian involvement Usage of HSDE sites Cost of program/student/total First time road test pass/fail rate No. of instructors /students for high risk locations Increase in HSDE enrollments Student & customer satisfaction survey results



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The student and guardian shall have the ability to rate the student's instructor and the HSDE program online.	Instructor Rating Application	Results can be analyzed to determine where common mistakes are being made in order to improve the program and pass on to the instructors.	X			X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results
The ability for students and guardians to optionally provide feedback about the instructor and HSDE program at other times in the program should be provided.	Instructor Rating Application	Results can be analyzed to determine where common mistakes are being made in order to improve the program and pass on to the instructors.	X			X		Increase in student engagement Increase in guardian involvement Usage of HSDE sites Increase in HSDE enrollments Student & customer satisfaction survey results

KPI	Description
<b>REDUCE CLAIMS FOR 15 -24</b>	
Claims trend for 15 - 24 year olds	Claims trend for 15 - 24 year olds for set periods after graduation of students in the new DE program. (Must track appropriate cohorts over time).
Driver safety rating	Driver safety rating of graduated students through this program Vs Non-students over a rolling time window (e.g. 5 years).
Claims and driving convictions (HSDE to non-HSDE)	Ratio (and trend) of claims frequency and driving convictions for HSDE participants as compared to non-HSDE participants
Claims and driving convictions (Enhanced HSDE to current)	Ratio (and trend) of claims frequency and driving convictions for HSDE participants as compared to HSDE participants in the existing program and curriculum.
<b>INCREASE CLIENT ENGAGEMENT</b>	
Increase in student engagement	Increase in student engagement as measured by student exit surveys and customer service standards surveys as compared to participants in the current program.
Increase in guardian involvement	Increase in guardian involvement and support as measured by parent surveys as compared to parent participants in the current program.
Usage of HSDE sites	Number of unique users, average stay time and visit frequency per user per day, week, month accessing HSDE content.
<b>INCREASE OPERATIONAL EFFICIENCY</b>	
Cost of program/student/total	\$ average cost of program / student (total cost) / total number of students)
First time road test pass/fail rate	First time road test pass/fail rate for those who have successfully completed the HSDE program
No. of instructors /students for high risk locations	Number of instructors/student base for top high risk (based on collision statistics) locations
<b>INCREASE MPI'S REPUTATION</b>	
Increase in HSDE enrollments	Rate of increase in enrollments to the HSDE program.
Student & customer satisfaction survey results	Measure of student exit surveys and customer service standards surveys as compared to participants in the current program.

KPI	Description
<b>REDUCE FIRST TIME ROAD TEST FAIL RATE</b>	
<b>5L pass/fail rate</b>	Ratio (and trend) of Class 5 licence examination pass / fail rates of students successfully completing HDSE program compared to pass / rates of same demographic/ cohort not enrolled in HDSE program.
<b>HDSE student performance to 5L pass/fail</b>	Correlated HDSE program student performance to Class 5 license examination pass / fail / number of attempts.