

BW (MPI)

BW (MPI) 2-1

Reference: July 31, 2014 PUB (MPI) 1-1 Attachment, Quarterly Report, 1st QUARTER MAY 31, 2014, Page 13

Preamble: "The provision for unpaid claims, including adjustment expenses, is subject to variability. This variability is related to future events that arise from the date the loss was reported to the ultimate settlement of the claims. Accordingly, short-tail claims such as physical damage claims tend to be more reasonably predictable than long-tail claims such as Personal Injury Protection Plan (PIPP) and public liability claims. **Factors such as the receipt of additional claims information during the claims settlement process, changes in severity and frequencies of claims from historical trends, and effects of inflationary trends contribute to this variability.**"

- a) Please provide MPI data/information with respect to the frequency of claims from 2000 - 2014YTD, for short tail claims and long tail claims.
- b) Please provide MPI data/information with respect to the expected frequency of claims for short tail claims and long tail claims for 2015 - 2020.
- c) Please describe the types of property claims that may be considered long tail. Alternatively, please advise of the types of property claims that MPI considers long-tail.

RESPONSE:

a) to c)

The Board, In Order 81/14, granted intervener status to Bike Winnipeg. However, a full intervention status was not granted. Instead the Board found:

"The Board will also grant intervener status to BW, with a limited scope, as follows:

To assist the Board in critically evaluating:

- the optimum size of MPI's road safety budget and whether it is sufficient to enable a significant reduction in the cost to MPI of injuries to cyclists in the short and long term;
- the adequacy of MPI's road safety programs with respect to the fatal and severe injury of cyclists; and
- the quality and clarity of MPI's data collection, analysis and accessibility, regarding collisions involving cyclists, particularly in comparison to transportation safety programs from local, national and international entities and jurisdictions.

The Board accepts that BW has a unique perspective to bring to the GRA process, which is expected to be of benefit, and that its efforts with respect to the foregoing scope of intervention will not be duplicative. In addition, the Board accepts that BW is a party with an interest in the outcome of the GRA process, is ready to proceed and will not delay the proceedings."

Accordingly, this Information Request is not in accordance with the status of Bike Winnipeg's intervention.

BW (MPI) 2-2

Reference: July 31, 2014 PUB (MPI) 1-1 Attachment, Quarterly Report, 1st QUARTER MAY 31, 2014, Page 13

Preamble: **"The determination of the provision for unpaid claims, including adjustment expenses, relies on judgment, analysis of historical claim trends, investment rates of return and expectation on the future development of claims. The process of establishing this provision necessarily involves risks which could cause the actual results to deviate, perhaps substantially, from the best determinable estimate."**

- a) Please outline the process used by MPI for analyzing historical claim trends.
- b) If such a graph exists, please provide a graph and/or table of historical claim trends, including logistic regression trend line, and basic descriptive statistics.

RESPONSE:

a) and b)

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BW (MPI) 2-3**Reference: PUB (MPI) 1-9 Reference:
PFT of Dan Guimond, p. 16**

Preamble: "If this approach is unsuccessful, the Corporation may consider recommending to the Government to raise the deductible. **Changing coverage, and in particular, decreasing coverage, would likely be a last resort.** The Corporation would recommend such an approach most reluctantly as it would have a negative impact on the ratepayers and the economy of Manitoba."

- a) Please indicate whether or not "decreasing coverage" or "changing coverage" refers to Personal Injury Protection Plan (PIPP) benefits.
- b) Please indicate if any consideration is being made by MPI to recommend to the Government to change the schedule of PIPP benefits provided to victims.

RESPONSE:

a) and b)

The Board, in Order 81/14, granted intervener status to Bike Winnipeg. However, a full intervention status was not granted. Instead the Board found:

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BW (MPI) 2-4

Reference: Report of the Autopac Review Commission, Volume 1: Summary of Main Conclusions and Recommendations, Judge Robert Kopstein, 1988.

Preamble: BW is concerned about the optimum size of the road safety budget as envisioned from the start of the no-fault system to the present.

- a) Please provide copies of the Recommendations No. 10.0, and 10.19 from the referenced report (Kopstein).
- b) Please provide MPI's budget (or outline thereof) in terms of "non-safety promotion" and safety promotion.
- c) Please describe MPI's development process and the recommendations made to the Government regarding the development of a "statutory budget allocation equal to a fixed percentage of the corporation's premium income" for safety promotion by MPI since the referenced report.
- d) Please indicate the government departments that have cooperated with MPI to enhance its safety promotions.
- e) Please advise of the amounts of the financial (or in-kind) contributions of each department to specific traffic safety programs coordinated by MPI.

RESPONSE:

- a) to e) The answer to this information request has no bearing in determining the reasonableness of the rate increase being requested. For Basic rate setting purposes, forecasted road safety expenditures are incorporated into the Operating Expense forecast for 2015/16 and through the outlook period.

BW (MPI) 2-5

Reference: Report of the Autopac Review Commission, Volume 1: Summary of Main Conclusions and Recommendations, Judge Robert Kopstein, 1988.

Preamble: BW is concerned about the quality and clarity of MPI's data collection, analysis and accessibility regarding collisions.

- a) Please provide the Recommendations No. 11.04 from the referenced report.
- b) Please advise how MPI has been consolidating information (or assisting with) on road and vehicle hazards and the reporting to Manitoba residents since the inception of no-fault.
- c) Is MPI aware of any other entities or organizations that are also responsible for the consolidation of information on road and vehicle hazards? If so, please list these entities and describe MPI's involvement with them.

RESPONSE:

- a) to c) Refer to response to BW (MPI) 2-4.

BW (MPI) 2-6

Reference: Report of the Autopac Review Commission, Volume 1: Summary of Main Conclusions and Recommendations, Judge Robert Kopstein, 1988.

Preamble: BW is concerned about the adequacy of MPI's road safety programs regarding fatal and severe injury of cyclists within the context of the priorities.

- a) Please provide page 7 of the referenced report (Kopstein).
- b) Please outline how the price paid by consumers is commensurate with the road safety benefits expected by Manitoba residents.
- c) Please provide page 15 of the referenced report.
- d) Please indicate MPI's current understanding or interpretation of "public trust".
- e) Please indicate whether or not MPI distinguishes between policyholders and the public in general.
- f) Please provide and file page 19 of the referenced report. Please indicate MPI's position regarding the PUB as an "independent and objective critic."
- g) Please provide and file page 30 of the referenced report.
- h) Please indicate whether or not MPI's gives any consideration or priority to ensuring a reasonable living standard for all victim types.

RESPONSE:

- a) to h) The answer to this information request has no bearing in determining the reasonableness of the rate increase being requested.

BW (MPI) 2-7

**Reference: Road Safety - SM.3 Attachment F: Accident Maps: Bicycle /
Vehicle Collisions**

Preamble: BW is concerned about the apparent clusters of collision in the
Winnipeg, 2009-2013.

- a) Please provide an enlarged, cropped view of the map, within the downtown core
(the area within Maryland, Main St., Portage Ave. and Notre Dame Ave.)
- b) Please provide an enlarged, cropped view of Main St. only with both bicycle-
vehicle and pedestrian-vehicle indicated.
- c) Please provide access to the electronic data files (without personal identification
information), in ESRI mapping file or Excel, including the XY coordinates, for both
bicycle-vehicle and pedestrian-vehicle collisions that generated the attached map.
- d) Please include the reported speed of the vehicle involved in the collision in iii)
above.

RESPONSE:

- a) to d) The answer to this information request has no bearing in determining the
reasonableness of the rate increase being requested. For Basic rate setting
purposes, forecasted claims costs have been provided for 2015/16 and through
the outlook period.

BW (MPI) 2-8

**Reference: Road Safety - SM.3 Attachment F: Accident Maps: Bicycle /
Vehicle Collisions**

Preamble: BW is concerned about the apparent clusters of collision in the
Winnipeg, 2009-2013.

- a) Please provide the count of bicycle/vehicle and pedestrian/vehicle collisions
within the downtown core.

- b) Please provide MPI's projection of the current estimate of ultimate costs of
bicycle/vehicle collisions and pedestrian/vehicle collisions in the downtown core.

RESPONSE:

- a) and b) Refer to response to BW (MPI) 2-7.

BW (MPI) 2-9

**Reference: Road Safety - SM.3 Attachment F: Accident Maps: Bicycle /
Vehicle Collisions**

Preamble: BW is concerned about the apparent clusters of collision in the
Winnipeg, 2009-2013.

- a) Please provide MPI's current and historical count of bicycle/vehicle and
pedestrian/vehicle collisions along Main St.

- b) Please provide MPI's current estimate ultimate costs of bicycle/vehicle collisions
and pedestrian/vehicle collisions along Main St.

RESPONSE:

- a) and b) Refer to response to BW (MPI) 2-7.

BW (MPI) 2-10

Preamble: BW is concerned about the adequacy of MPI's current road safety training campaigns for children in general and particularly concerning cycling.

- a) Please advise of any programs, research or other information that MPI has or relies upon in support of behavioral training of children when making roadside judgments (e.g. crossing, routes, timing, etc)
- b) Please advise MPI's view or position regarding the strengths and weaknesses of trainer-provided safety training and parent-provided safety training of children.
- c) Please indicate MPI's consideration and/or position with respect to putting into place a dedicated, model traffic area for the training of children by trainers or parents to improve road safety.

RESPONSE:

- a) to c) Refer to response to BW (MPI) 2-6.

BW (MPI) 2-11

Preamble: BW is concerned about the adequacy of MPI's current road safety efforts because a key role for a safety team is to negotiate with different stakeholders and build effective alliances with other local and national entities. How well the agendas of different entities align has considerable influence over the capacity of teams to mobilize local resources and to engage with Manitoba residents.

- a) Please provide a list of municipal, provincial and federal departments with which MPI has contacted (or who has contacted MPI), and outline the involvement with these departments and/or stakeholders with respect to MPI's safety team.
- b) Please outline specific road safety initiatives or programs contemplated or undertaken by MPI in partnership or with the support of rural municipalities regarding child road/bike safety.

RESPONSE:

- a) and b) Refer to response to BW (MPI) 2-6.

BW (MPI) 2-12

Preamble: Bike Winnipeg is concerned about MPI's search for continuous improvement through novel concepts, ideas and techniques for road safety programming.

- a) Please indicate whether MPI has researched or made inquiries into the strategies and/or program for accident prevention used in air and train transportation in Canada.
- b) If MPI has made such inquiries, please advise if these strategies and/or programs contrast or are similar (and how) with MPI's current strategies and/or programs.

RESPONSE:

- a) and b) Refer to response to BW (MPI) 2-6.

BW (MPI) 2-13

Reference: Overview OV. 5, 12 -13

Preamble: Value equation

- a) Please advise how the prevention of bodily injuries is reflected in MPI's value equation for Manitoba residents.
- b) Please advise the cumulative percentage change in bodily injury claims from 2001 to the present.

RESPONSE:

- a) and b) Refer to response to BW (MPI) 2-6.

BW (MPI) 2-14

**Reference: Volume 1,
Pre-filed Testimony,
Power-point**

Preamble: Diagram regarding different operating environment and the Overview (OV.3 page 7) describes lower than anticipated fleet growth in 2013/14 which flows through to future years.

- a) Please provide this diagram with the years clearly indicated.
- b) Please provide an estimate of the time period or duration to "Prepare for the New Normal"
- c) Please provide MPI's best estimate of the duration required for 50% of Manitoba's fleet of vehicles to become operational, on a consistent basis, for "Autonomous Vehicles" and "Collision Avoidance Technology".
- d) Please provide information on the ability of these technologies to operate properly in Manitoba's winter climate on a consistent basis.
- e) Please provide information regarding the ability of these technologies to be bypassed by mechanics or turned off by operators.
- f) Please provide information of the sensitivity and specificity of these technologies for identifying and reacting to low mass, moderate speed (20-40kph) road users such as cyclists.

RESPONSE:

a) to f)

The Board, in Order 81/14, granted intervener status to Bike Winnipeg. However, a full intervention status was not granted. Instead the Board found:

“The Board will also grant intervener status to BW, with a limited scope, as follows:

To assist the Board in critically evaluating:

- the optimum size of MPI’s road safety budget and whether it is sufficient to enable a significant reduction in the cost to MPI of injuries to cyclists in the short and long term;
- the adequacy of MPI’s road safety programs with respect to the fatal and severe injury of cyclists; and
- the quality and clarity of MPI’s data collection, analysis and accessibility, regarding collisions involving cyclists, particularly in comparison to transportation safety programs from local, national and International entities and jurisdictions.

The Board accepts that BW has a unique perspective to bring to the GRA process, which is expected to be of benefit, and that its efforts with respect to the foregoing scope of intervention will not be duplicative. In addition, the Board accepts that BW is a party with an interest in the outcome of the GRA process, is ready to proceed and will not delay the proceedings.”

Accordingly, this Information Request is not in accordance with the status of Bike Winnipeg’s intervention.

BW (MPI) 2-15

Reference: Overview OV.2

Preamble: Chart of "Average Annual Growth of Collision Costs / History of Rate Changes"

Please provide the equivalent chart for bodily injury costs / history of rate changes, and physical damage costs / history of rate changes

RESPONSE:

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BW (MPI) 2-16

**Reference: Volume 1,
Pre-filed Testimony**

Please advise whether the “greater severity of claims resulting in significantly higher claims costs” refers to property loss or bodily injury.

RESPONSE:

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BW (MPI) 2-17

Reference: Overview OV.2

- a) Please advise on the relationship of interest rates to the number of registered vehicle and the impact on collision rates with cyclists and, in comparison, other Vulnerable Road Users.
- b) Please advise if MPI is aware of whether or not there is a relationship between the GDP growth and traffic congestion in urban areas.
- c) Please advise whether MPIs takes into account the population growth forecast for Manitoba when considering the impact of collisions with vulnerable road users such as cyclists.
- d) Please advise if MPI considers of has considered the impact of these trends on collisions with cyclists, and in comparison, other Vulnerable Road Users.

RESPONSE:

- a) to d) Refer to response to BW (MPI) 2-7.

BW (MPI) 2-18

**Reference: Volume 1,
Pre-filed Testimony,
Power-point**

Preamble: Severity of last winter gave rise to" greater severity of claims resulting in increased claim costs"

- a) Please clarify whether "severity" in this context refers to physical damage or bodily injury claims.
- b) Please provide trend information regarding any increase in frequency and severity (according to the International Classification of Diseases (ICD10)) of bodily injury claims to cyclists, in comparison to pedestrians, during the winter months of the last five rate years.

RESPONSE:

a) and b)

The Board, in Order 81/14, granted intervener status to Bike Winnipeg. However, a full intervention status was not granted. Instead the Board found:

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BW (MPI) 2-19

Reference: Overview OV.3

Preamble: MPI advises that "Adverse winter driving conditions resulted in approximately 3% more collision and property claims than expected in the forecast. Impact \$16 million

- a) Please set out the impact of bodily injury claims and property claims separately.
- b) Please indicate the bodily injury claims by victim type.

RESPONSE:

a) and b)

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BW (MPI) 2-20**Reference: Road Safety – SM.3**

Preamble: MPI stated: "With respect to evaluation of road safety programs and campaigns, it remains very difficult to attribute specific road safety initiatives directly to reductions in claims and claims costs due to the complexity of road safety issues. Many confounding variables or factors ultimately influence collision frequency and severity. There is also the inability to measure collisions that "do not occur" as a result of successfully influencing road user behavior." The AAA study "Impact Speed and a Pedestrian's Risk of Severe Injury or Death"

(https://www.aaafoundation.org/sites/default/files/2011PedestrianRiskVsSpeed_0.pdf) found "the average risk of death for a pedestrian reaches 10% at an impact speed of 23 mph, 25% at 32 mph, 50% at 42 mph, 75% at 50 mph, and 90% at 58 mph." Some European cities are implementing 20 miles per hour or 30 kilometer per hour speed limits in their core areas (example; Bristol <http://www.bristol20mph.co.uk/faqs>).

- a) As an extreme example, if speed limits in downtown Winnipeg were reduced to 30 km per hour to improve road safety, would this be likely to have a measurable impact on claims?
- b) Is MPI aware of which types of claims would be reduced in such a scenario?
- c) Is MPI able to advise what would be the estimated total reduction in claims in such a scenario?

RESPONSE:

- a) to c) Refer to response to BW (MPI) 2-6. The Corporation is not prepared to speculate on the scenario provided.

BW (MPI) 2-21

Reference: Road Safety – SM.3

Preamble: "Key risk groups are also identified by analyzing collision and claims data, including over-representation in collisions, as is the case with young drivers aged 16-25, or groups with higher propensity to fatality or serious injury if involved in a collision, as is the case with vulnerable road users such as motorcyclists, cyclists, and pedestrians."

- a) Please describe the process and factors involved in this analysis, and provide the ranking of risk groups identified as being over-represented in collisions.

- b) Please provide any reports, analyses or documents that describe or show the "higher propensity to fatality or serious injury if involved in a collision" of these groups.

RESPONSE:

- a) and b) Refer to response to BW (MPI) 2-6.

BW (MPI) 2-22

Reference: Road Safety – SM.3

Preamble: MPI stated: "Manitobans are also surveyed regularly to monitor their attitudes, opinions and behaviours related to key road safety risks and consequences; results are used for programming planning and evaluation purposes.

Please file the statistically significant time series data sets on driver behaviour, attitudes and opinions for the last five years.

RESPONSE:

Refer to response to BW (MPI) 2-6. Copies of various public opinion surveys related to road safety were provided as part of the 2014 GRA.

BW (MPI) 2-23

**Reference: Volume 1,
Pre-filed Testimony,
page 17**

Preamble: The PUB has been asked, on p. 16, to “acknowledge the Corporation’s unique socio-economic responsibilities”.

Please list these responsibilities and advise how MPI categorizes them between the social and economic responsibilities.

RESPONSE:

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BW (MPI) 2-24

Reference: Overview OV.9, Page 22

Preamble: Road Safety - Driver Improvement Control Program

Please provide details of the Driver Improvement Control Program and its expected behavioural changes and how it is expected that this will lead to reduced injury frequency and severity of bodily injuries to cyclists, and in comparison, pedestrians.

RESPONSE:

Refer to response to BW (MPI) 2-6.



BW (MPI) 2-25

**Reference: Value to Manitoban
S.M. 1, Page 23**

Preamble: BI initiative added ICD-10 classifications to bodily injury claims information.

Please outline any of MPI's plans, initiatives, projects or strategies that will use ICD-10 information for research or comparison of traumatic injuries with Manitoba Health, Health Canada or other insurance entities.

RESPONSE:

Refer to response to BW (MPI) 2-6.

BW (MPI) 2-26

**Reference: Road Safety – SM.3,
Page 26**

Preamble: MPI stated: "Other patterns are not readily apparent based on the broad dispersion of collisions with vulnerable road users and the relative randomness of these occurrences"

- a) Please indicate how MPI's arrived at the conclusion that "collisions with vulnerable road users are random", listing the specific geographic and statistical analyses that were used to arrive at that conclusion.
- b) Please file the full list of variables or factors that MPI receives for a collision involving a cyclist, indicating the level of granularity and precision of each.
- c) Please indicate which variables MPI loads in the database that it uses to analyze patterns in collisions.
- d) Please indicate to what extent MPI receives information at a sufficient level of detail describing who is involved, extent of injuries, where it occurred, under what conditions – including weather, traffic density, roadway features, speed, driver behaviours, etc. -- in a format that allows multi-variate [sic] analysis of the underlying causes of collisions.
- e) Are there intersection safety cameras on any Winnipeg streets that make video recordings of accidents available to MPI? If not, why not?
- f) If so, does the video evidence collected from intersection safety cameras in cities such as Calgary generally substantiate self-reported collision descriptions?
- g) Are there intersection safety cameras on any Winnipeg streets that could make video recordings of traffic available to MPI for analysis of driver behaviour? If not, why not?

RESPONSE:

a) to g) Refer to response to BW (MPI) 2-6.

BW (MPI) 2-27

**Reference: Volume 1,
Pre-filed Testimony,
Page 26**

Preamble: "A 2.4% overall Basic insurance rate increase effective March 1, 2015."
"A Rate Stabilization Reserve (RSR) Rebuilding Fee of 1.0% on each Basic Autopac premium, effective March 1, 2015.

- a) What impact would a decrease in frequency and a lowering of severity (ICD10) of bodily injuries to cyclists and any other vulnerable road user have on rates and reserve rebuilding fees?
- b) How many fewer severe or fatal bodily injury claims would be required in 2015 to lessen the Basic insurance rate of 0.1% in 2016?
- c) How many fewer severe or fatal bodily injury claims would be required in 2015 to lessen the rebuilding fee by 0.1% in 2016?
- d) Assuming a reduction of fatal injuries of cyclists in 2015 to zero, what effect would that have on Basic insurance rates and the Rebuilding Fee?

RESPONSE:

- a) All things equal, any decrease in frequency or severity of bodily injury claims which results from accidents involving motor vehicles will reduce the required rate increase.
- b) Per Pages 2 and 7 of Attachment A in the response to CAC/Bike Winnipeg (MPI) 2-1 in the 2014 GRA, the average ultimate serious injuries cost for 'Vulnerable Road Users' for the 13 year period from 2000 to 2012 is \$819,000 per claim. Given that 0.1% of Basic insurance rate translates to approximately \$800,000, this is equivalent to one serious injury claim for 'Vulnerable Road Users'.

However, the Corporation's ratemaking methodology reflects a long term view of claims costs. The projected claims costs for bodily injury rely heavily on historical indications. As such, a reduction of \$819,000 in 2014 would not necessarily result in a 0.1% decrease in the required rate (for 2016). A consistent decrease of \$819,000 each year will gradually affect the required rate for future years.

- c) No impact. The level of the RSR is a function of the Basic net income in prior fiscal years.

- d) Per Page 3 of Attachment A in the response to CAC/Bike Winnipeg (MPI) 2-1 in the 2014 GRA, the average cost of 'Cyclists' fatalities for the 13 year period from 2000 to 2012 is \$186,000 per year. The impact on the 2015/16 required rate from reducing claims costs by \$186,000 to \$0 is immaterial to the overall proposed rate change.



BW (MPI) 2-28

**Reference: Volume 1,
Pre-filed Testimony,
Power-point, Page 32**

Preamble: "MPI's Contribution to Manitoba's Economic Landscape" notes that \$1.8 million was provided to municipalities as grants.

- a) Please confirm which municipalities (and the amounts) received funding from this grant program and advise of the expected benefits to MPI.

- b) Were any of these grant funds intended or used by municipalities for primary prevention of injuries to cyclists or other vulnerable road users?

RESPONSE:

- a) and b) Refer to response to BW (MPI) 2-6.

BW (MPI) 2-29

**Reference: Value to Manitoban
S.M. 1, Page 35**

Preamble: MPI states that the Driver Safety Rating System rewards good driving behaviour through premium discounts, while high risk behaviour results in higher premiums.

- a) Please indicate whether provincial charges, without or with crash involvement, for speeding or distracted driving constitute high risk behaviour that will lead to higher premiums.
- b) Please indicate the total number of provincial charges that are possible under the Highway Traffic Act.
- c) Please indicate whether a crash with a cyclist or other vulnerable road users results in the same or higher premiums than a crash with a motor vehicle.

RESPONSE:

- a) to c) Refer to response to BW (MPI) 2-6. Details of the Driver Safety Rating System have been provided in past GRA proceedings, and are contained in the Driver Safety Rating System Regulation, a link to which is provided below.

<http://web2.gov.mb.ca/laws/regs/current/pdf-regs.php?reg=13/2009>