

**UBER CANADA, INC.**  
**SUPPLEMENTAL SUBMISSIONS TO THE MANITOBA PUBLIC UTILITIES BOARD**  
**RE: Manitoba Public Insurance Corporation - 2018 Interim Vehicles for Hire Rate**  
**Application**

**January 5, 2018**

Having had the benefit of reviewing the Information Requests and Responses filed in this proceeding on January 4, 2018, Uber Canada, Inc. ("Uber") wishes to make the following supplemental submissions to clarify some information contained in the Responses to the Information Requests.

**Legislative Ability to Issue a Blanket Policy to a Ridesharing Company**

There do not appear to be any provisions in the *The Manitoba Public Insurance Corporation Act* (the "Act") or the *Automobile Insurance Coverage Regulations* that would preclude the creation of a commercial, blanket policy as outlined in Uber's previous submission. In fact, there are sections of the Act that facilitate the creation of new insurance products.

The following sections of the Act are relevant in this regard:

31(1) The Lieutenant Governor in Council may make regulations authorizing the corporation to engage in and carry on any class of insurance or any insurance plan, set out in section 6, upon such terms as the regulations under this Act may provide and he may, by regulation, provide that certain provisions of this Act or the regulations do not apply to a particular class of insurance or insurance plan carried on pursuant to this section.

33(1) Subject to subsection (1.1), for the purpose of carrying out the provisions of this Act according to their intent, the Lieutenant Governor in Council may make such regulations as are ancillary thereto and not inconsistent therewith; and every regulation shall be deemed to be part of this Act and has the force of law; and, without restricting the generality of the foregoing, the Lieutenant Governor in Council may make regulations

- (a) establishing, amending, and revoking such plans of automobile insurance and plans of universal compulsory automobile insurance for the insurance within Manitoba of such losses, damages, injuries, or deaths arising out of the perils and risks attendant upon or relating to the use, operation, or ownership of motor vehicles and trailers as the Lieutenant Governor in Council may designate;

33(3) The Lieutenant Governor in Council may, by regulation, exclude or exempt any non-residents or class of non-residents and any motor vehicle or trailer or class thereof from the operation of this Act or the regulations, or any provision of the Act or the regulations, or any plan or part of a plan upon such terms and conditions as he may prescribe.

### **Assessing Risk Experience of Ridesharing Drivers**

A blanket insurance product provides a significantly better opportunity to assess the risk experience of rideshare drivers. The blanket policies in place across North America provide coverage *only* during ridesharing activity. With the proposed MPI product, a driver will not necessarily be engaged in ridesharing during the time bands that the driver has selected to have the potential to rideshare within. An accident that occurs within one of those timebands is not necessarily connected, in any way, to ridesharing. As a result, it will be very difficult to extrapolate meaningful risk data.

### **Compliance**

The City of Winnipeg By-Law provides that a ridesharing company cannot connect a ridesharing driver with a ridesharing passenger on a day or at a time when the ridesharing driver does not have ridesharing insurance. The individual nature of the proposed MPI product and the timeband elements of it will render it impossible for ridesharing companies to meet the requirement of the City of Winnipeg By-Law without checking a driver's insurance at the time of every matching with a passenger. Unfortunately, that is not feasible.