

1. Details Of Complaint:

Manitoba Public Insurance should not be raising our rates. MPI should not be spending our insurance premiums on anything but our insurance claims and costs. MPI should not be spending money on Police overtime or opening Medical Offices, etc. Stay within their mandate and do not raise our insurance premiums. Thank you.

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2. Details of Complaint:

I want to voice my opposition to the MPI request for a 2.7% increase in the Basic Autopac vehicle insurance rates in the coming year, March 1, 2018. Given that I and many other Manitobans have clean driving records, I believe that my insurance rate should at least remain the same or ideally REDUCED by some percentage to acknowledge my clean record. It is further, unfair and a serious limitation on my freedom to shop for competitive rates because of the government monopoly in what should be a free enterprise marketplace.

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3. Details of Complaint:

MPI rates are already too high. The older vehicles are already subsidizing the new vehicle rates.. Example.. A vehicle with a book value of 1500.00 is around 700.00 per year. A new vehicle with a book value of 30000.00 is around 1600.00 per year. The cost of the liability portion of either vehicle is the same because liability is liability.. A price based on cost per thousand.. So if you take that into account and the book value of each vehicle for the remaining amount the older vehicle is paying an absurd amount per thousand for replacement part of the insurance price when compared to the replacement part for the newer vehicle... MPI needs to bring their costs under control and not keep just asking for consumers to pay more.. After all they have a monopoly of the insurance we have to buy from them so the consumer is already at an disadvantage. Please do not grant them the price increase that they are asking for.

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4. Details of Complaint:

I think you should rethink the increase that MPI is putting forward. It doesn't seem likely that the service will be improved with a higher rate. With many utilities and other costs increasing, it would be great if MPI did not increase their rates for 2018. Thank you.

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5. Details of Complaint: I would like to discuss the current Registration fees, in my situation they are 17.51 % of my insurance, that money is sent directly to Manitoba Infrastructure and Transportation. It is very misleading to the general public, as in reality it is a road tax, and a very significant one. This fee is also omitted when comparing the rates Manitobans pay compared to other regions of the country. I would also like to make a presentation at the hearing on the second and will be contacting your offices tomorrow

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#### 6. Details of Complaint:

I find it absolutely ridiculous that a small fender bender, literally a scrape in the bumper and my wife's perfect driving record is taken down 5 points.

What makes matters worse is that this one small scratch will drop her perfect rating from 15 to 10. Then it takes 5 years to get back to perfect!!

The system need a to change to recognize long time safe drivers better. After 20 years of driving she can only have 15 on the scale yet drop 5 for 1 small incident. Absurd.

Private insurance offers accident forgiveness for the 1st accident. Why doesn't MPI allow for That? Why do 5 years of accident free just not count? The scale should reflect every single year of accident free, not max after 15. Especially if they are going to take 5 points off for a small scrape.

Or maybe reduce the deduction for an accident.

This needs to change for the sake of fairness. People with 30 plus years basically are not rewarded after 15, but clobbered for 1 incident.

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#### 7. Details Of Complaint:

MPIC is making the policy holder more and more responsible for accidents. For instance a hole in the road that damages your car is now the policy holder's responsibility. What are we paying for anyway? Are we paying for the permission to drive our cars, or are we paying for insurance. This hike is exorbitant in view of the service we receive.

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#### 8. Details of Complaint:

To whom it may concern,

My wife and I both insure our cars and motorcycles. The issue is that only 1 is on the road at any time.

I am requesting you mandate MPI to look at changing the system to allow people to insure 1 and allow the other to be on "storage".

This is easy enough to do, create a rate that covers the more expensive vehicle and add on the "storage" rate for the less expensive vehicle.

We only use 1 or the other at any given time. I know that the counter argument will be how does MPI know if both are not being driven at the same time.

Well this could happen right now. If I wanted to risk no coverage I could ride my motorcycles without.

What I am talking about is allowing law abiding MPI users to insure their vehicles for what they are being used for.

When we use our cars we and "storing" our bikes and vice versa. The Bike or car not being used only needs fire, theft and vandalism as there is ZERO risk of collision sitting in the garage.

Currently MPI has one of the most expensive systems for people who want to enjoy motorcycles.

Please consider having MPI use this idea. It's only fair.

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9. Details of Complaint:

As MPI looks for a rate increase, I would like to point out that the Registration fee charged on our MPI bill goes directly to Manitoba Infrastructure and Transportation, it has nothing to do with the registration process, it is a road tax. I am aware that the possibility of getting any money back is very slim, but I would certainly appeal to your board to force our government to call this what it is, a road tax. I contacted the Minister's office and they forwarded my concern to MPI who confirmed that 100% of this registration fee is in fact paid directly to the government!

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10. Details of Complaint:

they need to stop useless advertising maybe we should consider private insurance then we would have a choice and mpi would have to be accountable

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11. Details of Complaint:

How pathetic. Why can't MPI start to dig into its' rainy day fund for a change. I was looking to buy another vehicle. The dealers had some fantastic deals this summer. Unheard of before. Finally I could afford to buy, not a new vehicle, but a vehicle a couple of years old. The ONLY reason I could NOT afford to buy one?? Autopac payments! They would have been double what I am paying now. How disappointing!! A newer vehicle gone because of Autopac. Autopac rates are disturbingly ridiculous. Every thing is getting to cost so much to live here in Winnipeg but my salary will not be allowed to keep up. COME On. Give us a break.

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12. Details of Complaint:

MPI Not Transparent:

As a public company, especially one with a monopoly on automotive insurance, it is of the utmost importance to be transparent. MPI is not. In fact I would go as far as to say they withhold information that is required by law and matter of public record.

Here's the thing: As a citizen of Manitoba I recently received my automotive insurance renewal paperwork in the mail this week. The cost for a 2014 (name removed), 4 door, compact car was staggering at \$2200.00 per annum. I am not originally from Manitoba, I am from Ontario where there is

no public insurance and the cost for my vehicle is almost double in Manitoba, a province with considerably less crime and accidents.

When I investigated this with MPIC they could not provide any meta-data surrounding how they decision certain vehicles for premiums. Not only that, the document of renewal I received only outlines 2 of the 6 key categories for these costs. I asked MPIC to disclose the other 4 and they could not. I was forwarded to a manager who also had no clue how MPIC decisions the premium rates. He sent me to a vague an uninformative section of the MPIC website.

After digging deeper into the matter I discovered that MPIC apparently does not use or employ any actuaries. This was disclosed to me by the manager of the manager I spoke to. He told me that all decisions were actually made out of province by a company called BCI. BCI is a data collecting gate keeper who shares conglomerated data about vehicles, their accident rates, their collisions impact factors and so on, across the country. I spoke to a very nice person their who informed me that they do not have anything to with MPIC's premium decisions or vehicle categorizations and that it was not the first time that MPIC sent Manitoban citizens to BCI under false pretenses.

Here's what I do know: MPIC has not been forthcoming. They have a stranglehold on car insurance in the province of Manitoba. They employ people who further their lack of transparency. MPIC is systemic of a problem in the province of government and government related companies taking advantage of its citizens.

My hope: That someone replies to this message with the answers I seek and explains how the premium specific to my vehicle's year, make and model is determined and why the premium is the highest in the country.

My belief: MPIC has no idea how premiums are determined for specific vehicle brackets. They pull a number "out of the sky" an apply these to each person's license rather than the vehicle itself. I intend to start making an open to call to all owners of 2014 (name removed), 4 door, manual transmission compact cars and see if their insurance premiums are the same as mine (of course taking into consideration that they have the same driving record rating as I do and driving history.). I am supremely confident that I will see major discrepancies in the premiums.

Either way, MPIC's lack of disclosure is disturbing and alarming.

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### 13. Details of Complaint:

My husband and I are very much against this proposed rate increase. With the economy being what it is another hit to the pocket book is going to hurt so many people. You look at it as only \$27.33 per month, people on a very tight income look at it as maybe a box of diapers or maybe a few groceries. With the liberal government on a spending spree things are going to get bad for a lot of people.

Thank you for your time.