



Annual Statement of Account

JOHN DOE
206B - 3416 BLANK DR
BEAUVAL MB R4K 1N3

February 16, 2021
Customer name: JOHN DOE
Customer number: 563153

This is a reassessment year.

This statement tells you how much you owe for the next 12 months. You are not required to visit an Autopac agent or MPI Service Centre unless you want to make a change.

You have a credit of **\$24.00** on your account. To apply your credit to your balance owing or request a refund, please visit an Autopac agent.

Annual payment summary (See page 2 for details)

Driver's licence	\$40.00
Vehicle registration and insurance	\$2,395.00
Capital fund build/release [†]	-\$83.00
Interest and administration fees	\$29.88
Annual total	\$2,381.88

[†]This amount reflects the status of MPI's capital reserve fund, which helps us maintain rate stability and reduce increases for Manitoba drivers. When we have sufficient capital in the fund, you'll see a discount. Read more at mpi.mb.ca/financialreserves.

On February 17, 2021, the following payment is due:

Payable in full	\$1,287.00
Due	\$1,287.00

Plus automatic monthly payment* \$91.25

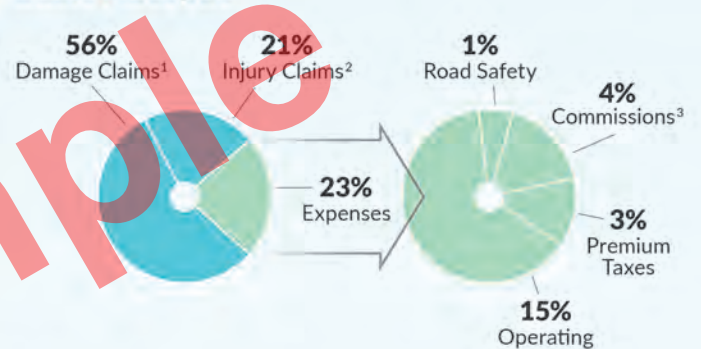
Failure to pay the amount due by February 17, 2021, will result in late payment charges, interest and/or possible suspension.

*You have set up monthly payment withdrawals from your bank account. Your first automatic monthly payment of \$91.25 will be withdrawn on February 17, 2021.

Where do your premium dollars go?

(Based on the average passenger vehicle policy in 2021/22)

Basic Autopac



1. Damage Claims: Vehicle collision, Comprehensive (vandalism, theft, hail, etc.), Third-Party Liability (coverage for claims others may make against you)
2. Injury Claims: Personal Injury Protection Plan
3. Commissions include flat fees.

Optional Autopac



4. Operating expenses are offset by service fees.
5. Profit is redirected toward offsetting Basic Autopac rates.

For more information, visit mpi.mb.ca/yourpremiumdollars.

Your Driver Safety Rating

For each full year you drive with no at-fault claims or traffic convictions, you'll move up one level on the Driver Safety Rating (DSR) scale. This means that you'll save money on your driver and vehicle premiums. Learn more at mpi.mb.ca.

Note: The driver premium and vehicle premium discounts are subject to change.

Driver Safety Rating scale

	DSR LEVEL	DRIVER PREMIUM	VEHICLE PREMIUM DISCOUNT
	+15	\$15	33%
	+14	\$20	30%
	+13	\$20	29%
	+12	\$20	28%
THIS YEAR	+11	\$20	27%
LAST YEAR ▶	+10	\$20	26%
	+9	\$25	25%
	+8	\$30	25%
	+7	\$30	25%
	+6	\$30	20%
	+5	\$30	15%
	+4	\$30	15%
	+3	\$35	10%
	+2	\$35	10%
	+1	\$40	5%
	0 (BASE)	\$45	0%
	-1	\$200	0%
	-2	\$200	0%
	-3	\$300	0%
	-4	\$400	0%
	-5	\$450	0%
	-6	\$500	0%
	-7	\$650	0%
	-8	\$800	0%
	-9	\$900	0%
	-10	\$1,000	0%
	-11	\$1,200	0%
	-12	\$1,400	0%
	-13	\$1,600	0%
	-14	\$1,800	0%
	-15	\$2,000	0%
	-16	\$2,200	0%
	-17	\$2,400	0%
	-18	\$2,600	0%
	-19	\$2,800	0%
	-20	\$3,000	0%



Questions? Contact us:

Online: mpi.mb.ca
In Winnipeg: 204-985-7000
Toll Free: 1-800-665-2410
Deaf Access TTY/TTD: 204-985-8832

There are hundreds of Autopac agents throughout Manitoba to serve you. You can also visit any of our service and claim centres across the province.

Convenient ways to pay



Online
 Pay online at mpi.mb.ca with VISA or MasterCard.



With your financial institution
 Set up phone or online payments with your bank or credit union.*



In person
 Use cash, cheque, debit, VISA or MasterCard wherever Autopac is sold.

**Remember to use your MPI customer number as your account number.*

Your Autopac options

We offer a number of additional products so you can get the best level of protection. Explore your options:



Increased Third-Party Liability

You may need the extra coverage, especially if you travel outside Manitoba often. Increase your TPL protection up to \$10 million.



Reduced deductibles

We have packages that lower the Basic deductible of \$750 down to \$500, \$300, \$200 Standard and \$200 Plus.



Extension Loss of Use

If you depend on your vehicle, consider this coverage. It will cover replacement transportation if your vehicle can't be driven, regardless of fault.



Income Replacement Indemnity Extension Coverage

If you make over \$103,500 per year, consider this coverage. It can protect you, up to a chosen limit, if you are injured in a crash and unable to work.



Your account details

Information about you

Please review these details. If any information is not correct, you must contact an Autopac agent:

Customer name: **JOHNDOE**
 Address: **206B - 3416 BLANK DR
 BEAUVAL, MB R4K 1N3**
 Customer number: **563153**
 Driving restrictions: **None**

Don't forget! Remember to tell an Autopac agent if you have any medical conditions that affect your ability to drive.

Your driver's licence

Payment plan: **Full payment**

Your driver's licence cost

Base driver premium	\$45
Driver Safety Rating discount	-\$25
Total driver premium	\$20
Driver's licence charge	\$20
Total	\$40

Your vehicle registration and insurance

Each year, we determine how much you'll pay for your vehicle insurance premiums by looking at four factors: where you live, the type of vehicle you drive, how you use your vehicle and your Driver Safety Rating.

Please note: As a result of enhancements to protection on all personal vehicles this year, the annual comparisons of your deductibles below may vary from your actual coverage last year. Please see the enclosed letter for more details.

‡ **Capital fund build/release:** This amount reflects the status of MPI's capital reserve fund, which helps us maintain rate stability and reduce increases for Manitoba drivers. When we have sufficient capital in the fund, you'll see a discount. Read more at mpi.mb.ca/financialreserves.

Description	Last year's base premium (\$)	This year's base premium (\$)	Driver Safety Rating discount (\$)	Capital fund build/release‡ (\$)	Vehicle registration charge (\$)	Total discounted premium (\$)
HOMEMADE Plate: C571Y Insurance Use: All Purpose						
Payment plan: Full payment						
Basic Autopac Insurance	\$7	\$7				
\$225 Deductible	included	included				
\$500,000 Third Party Liability	included	included				
Total	\$7	\$7			\$63	\$70

2002 SKI-DOO TUNDRA R Plate: 380Z4 Insurance Use: All Purpose						
Payment plan: Full payment						
Basic Autopac Insurance	\$8	\$7				
\$500,000 Third Party Liability	included	included				
Total	\$8	\$7			\$15	\$22

Your vehicle registration and insurance (continued)

Description	Last year's premium (\$)	This year's base premium (\$)	Driver Safety Rating discount (\$)	Capital fund build/ release [‡] (\$)	Vehicle registration charge (\$)	Total discounted premium (\$)
HOMEMADE Plate: V034P Insurance Use: All Purpose						
Payment plan: Full payment						
Basic Autopac Insurance	\$7	\$7				
\$225 Deductible	included	included				
\$500,000 Third Party Liability	included	included				
Total	\$7	\$7			\$63	\$70
2014 HYUNDAI TUCSON GL Plate: KNG 291 Insurance Use: Pleasure						
Payment plan: Full payment						
Basic Autopac Insurance	\$1,523	\$1,523	-\$411	-\$83		
\$750 Deductible	included	included				
\$500,000 Third Party Liability	included	included				
Total	\$1,440	\$1,440	-\$411	-\$83	\$139	\$1,085
2014 HYUNDAI TUCSON GLS Plate: n/a Insurance Use: n/a						
Payment plan: Automatic monthly payments						
Lay-Up Coverage	\$135	\$121				
Total	\$135	\$121			\$0	\$121
2006 HYUNDAI TUCSON GLS V6 Plate: KHZ 545 Insurance Use: Pleasure						
Payment plan: Automatic monthly payments						
Basic Autopac Insurance	\$1,159	\$973	-\$263			
\$200 Plus Deductible	\$117	\$114	-\$31			
\$2 Million Third-Party Liability	\$17	\$16	-\$4			
Total	\$1,293	\$1,103	-\$298		\$139	\$944
Total	\$2,890	\$2,685	-\$709	-\$83	\$419	\$2,312

Your payment plan

The payment plans shown below are based on the payment plans you chose last year. To make any changes, visit an Autopac agent. For other payment options, visit mpi.mb.ca.

Your automatic monthly payment plan for your vehicle registration and insurance

Principal:	\$1,073.00	Total:	\$1,094.88
Interest rate:	4.45%	Days in agreement:	365
Administration fee:	\$8.00	Bank account:	
Total interest:	\$21.88		004 13472 **** 5886

Here is your automatic monthly payment schedule:

Jan 17, 2021	\$91.25	Jul 17, 2021	\$91.25
Feb 17, 2021	\$91.25	Aug 17, 2021	\$91.25
Mar 17, 2021	\$91.25	Sep 17, 2021	\$91.25
Apr 17, 2021	\$91.25	Oct 17, 2021	\$91.25
May 17, 2021	\$91.25	Nov 17, 2021	\$91.25
Jun 17, 2021	\$91.25	Dec 17, 2021	\$91.13
Total:			\$1,094.88

Your usual drivers

You have listed the following individuals as usual drivers of your registered off-road vehicle(s).

Plate: 380Z4	ANDREW FSSAHYE
Plate: 380Z4	HOMER FYNN
Plate: 380Z4	JOHN DOE

! Important

Don't forget to visit an Autopac agent and buy your Snopass.

Sample



Renewal Notice

JOHN DOE
123 BLANK ST.
WINNIPEG MB R3O 1Y5

February 23, 2021

Customer name: John Doe

Customer number: 12124199

This is your five-year renewal notice.

Visit an Autopac agent before April 7, 2023, to:

- renew your driver's licence
- renew your vehicle registration and insurance
- discuss your coverage needs
- select your payment method

Once you've renewed, your driver's licence, vehicle registration and insurance will be in place for **0.00** year. You'll receive your next renewal notice before your next expiry date of **April 7, 2023**.

Annual payment summary (See page 3 for details)

Driver's licence	\$40.00
Vehicle registration and insurance	\$1,659.00
Capital fund build/release [†]	-\$99.00

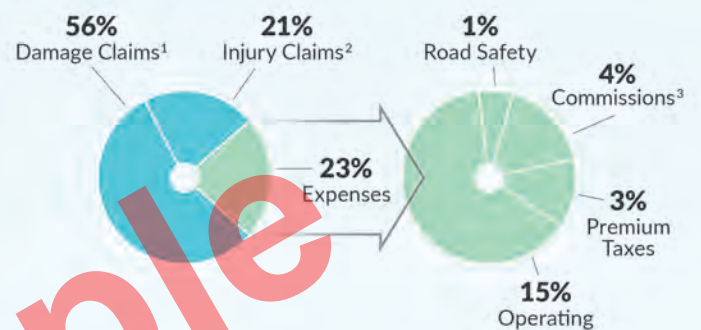
Due **\$1,600.00**

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 Address: **123 BLANK ST.
 WINNIPEG, MB R301Y5**
 Customer number: **12124199**
 Driving restrictions: **Corrective Lenses**

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Your driver's licence cost

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2016 MERCEDES BENZ GLC300 Plate: KMV 692 Insurance Use: All Purpose						
Basic Autopac Insurance	\$1,932	\$1,899	-\$570	-\$99		
\$200 Plus Deductible	\$203	\$263	-\$79			
\$1 Million Third-Party Liability	\$12	\$10	-\$3			
Total	\$2,147	\$2,172	-\$652	-\$99	\$139	\$1,560

Ways to pay

You can pay your whole amount due up front or pay in smaller instalments throughout the year.