DSR Model

- There is general concern that "people are gaming the system".

  - 33% of reported collision losses where a driver was not the registered owner.

  - ~~9%~~ 8% of Motorcycle policy holders do not have a Class 6 (Motorcycle) license.

- MPI recognizes that heart of the issue we are collectively trying to solve is to ensure DSR premium discounts more accurately reflect risk.

- MPI expects the same inaccuracies that exist with the current model due to customer misreporting would repeat with the Primary Driver model.

- Adopting Primary Driver model will not address the overarching goal.

  - This model hinges largely on customer self reporting at the time of purchasing insurance.

  - This model requires customer to inform MPI of any changes to the Primary Driver.

  - MPI would need to consider implications on claims administration where someone other than the Primary Driver was driving.

- Implementing the Primary Driver model during Nova would be resource intensive and not feasible.

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