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- 1 The figure below illustrates the current and actuarially indicated rates at each DSR
- 2 level:

Figure DSR- 3 Current Vs Indicated Rates

Line No.	DSR	Average Rate							
		Current		Indicated		Variance		% Variance	
1	15	\$963	\$931	\$654	\$770	-\$312	-\$162	-32.4%	-17.4%
2	14	\$1,045	\$1,050	\$849	\$1,004	-\$196	-\$46	-18.8%	-4.3%
3	13	\$1,067	\$1,077	\$870	\$1,030	-\$197	-\$48	-18.5%	-4.4%
4	12	\$1,102	\$1,095	\$890	\$1,053	-\$212	-\$42	-19.2%	-3.9%
5	11	\$1,114	\$1,123	\$924	\$1,093	-\$190	-\$30	-17.1%	-2.7%
6	10	\$1,142	\$1,160	\$957	\$1,133	-\$185	-\$27	-16.2%	-2.3%
7	9	\$1,171	\$1,205	\$1,004	\$1,188	-\$167	-\$17	-14.3%	-1.4%
8	8	\$1,171	\$1,213	\$1,054	\$1,247	-\$117	\$34	-10.0%	2.8%
9	7	\$1,181	\$1,224	\$1,113	\$1,316	-\$68	\$92	-5.8%	7.5%
10	6	\$1,268	\$1,310	\$1,172	\$1,387	-\$96	\$76	-7.6%	5.8%
11	5	\$1,349	\$1,386	\$1,229	\$1,454	-\$120	\$67	-8.9%	4.9%
12	4	\$1,349	\$1,398	\$1,308	\$1,547	-\$41	\$149	-3.0%	10.6%
13	3	\$1,434	\$1,473	\$1,376	\$1,628	-\$58	\$154	-4.0%	10.5%
14	2	\$1,428	\$1,492	\$1,475	\$1,745	\$47	\$253	3.3%	16.9%
15	1	\$1,519	\$1,572	\$1,561	\$1,846	\$42	\$274	2.8%	17.4%
16	0	\$1,543	\$1,616	\$1,616	\$1,911	\$73	\$296	4.7%	18.3%
17	-1 to -20	\$1,575	\$1,621	\$1,621	\$1,918	\$46	\$297	2.9%	18.3%
18	Total	\$1,165	\$1,174	\$1,165	\$1,174	\$0		0%	

- 3
 - On November 1, 2021, MPI applied indicated discount percentages to the
- 4
 - current population of merit eligible passenger vehicles and light trucks at
- 5
 - 2022/23 rates to determine the rate impacts. There are no vehicles at DSR
- 6
 - level +16 given that this DSR level was only introduced in the 2022/23 rating
- 7
 - year.
- 8
 - Under this scenario, registered owners at DSR levels +9 to +15 would see
- 9
 - lower average premiums. However, to offset the revenue loss the average base
- 10
 - rate (i.e., the rate at DSR 0) would have to be increased by 18% or \$284.
- 11
 - Although this scenario provides a snapshot of a potential future state, rate
- 12
 - changes of this magnitude are not publicly acceptable in a one-year period

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- 1 The figure below illustrates the current and actuarially indicated rates at each DSR
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		Current	Indicated	Variance	% Variance
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18	Total	\$1,174	\$1,174	\$0	0%

- 3 • On November 1, 2021, MPI applied indicated discount percentages to the
4 current population of merit eligible passenger vehicles and light trucks at
5 2022/23 rates to determine the rate impacts. There are no vehicles at DSR
6 level +16 given that this DSR level was only introduced in the 2022/23 rating
7 year.
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9 lower average premiums. However, to offset the revenue loss the average base
10 rate (i.e., the rate at DSR 0) would have to be increased by 18% or \$284.
- 11 • Although this scenario provides a snapshot of a potential future state, rate
12 changes of this magnitude are not publicly acceptable in a one-year period.