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## Appendix 1:

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### Basic Insurance Model Licence Holder/Registered Owner Survey

Sept 11, 2023

#### Draft survey questions:

#### Standard Demographics (for all):

1. Do you have a valid Manitoba driver's licence?

1. Yes
2. No
3. Prefer not to answer

2. Are you a registered vehicle owner?

*A vehicle owner is a person who purchases Autopac insurance for one or more vehicles (including passenger cars, pickup trucks, motorcycles, or other motor vehicles for personal use).*

1. Yes
2. No
3. Prefer not to answer

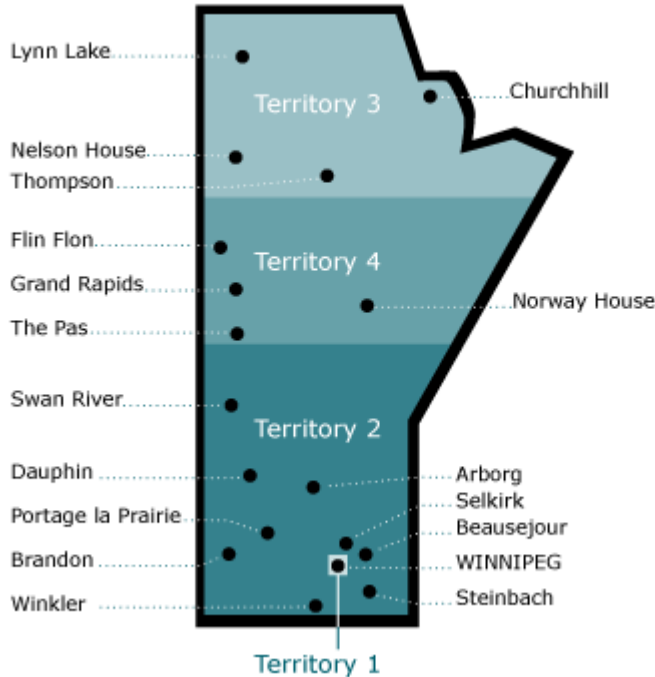
3. What is your age? (select one)

1. Under 18
2. 18 to 24
3. 25 to 39
4. 40 to 55
5. 56+
6. Prefer not to answer

1 4. What region do you live in? (select one)

2

Manitoba Territory Map



3

- 4 1. Territory 1: Winnipeg (including St. Norbert, Headingley, East and  
5 West St. Paul)
- 6 2. Territory 2: All areas south of the 53<sup>rd</sup> parallel except for Territory 1  
7 (includes Brandon, Portage la Prairie, and Dauphin)
- 8 3. Territory 3: All areas north of the 55<sup>th</sup> parallel (includes Thompson,  
9 Lynn Lake, and Churchill)
- 10 4. Territory 4: The area north of the 53<sup>rd</sup> parallel and south of the 55<sup>th</sup>  
11 parallel (Includes Flin Flon, The Pas, and Grand Rapids)
- 12 5. Commuter: Resides in Territory 2 and drives into Territory 1 to go to  
13 or from work or school more than four days a month.

14

- 15 5. How many licensed drivers are in your household?
- 16 i. 1
- 17 ii. 2
- 18 iii. 3
- 19 iv. 4+
- 20 v. Prefer not to answer

21

- 22 6. How many vehicles are in your household?

- 1 i. 1
- 2 ii. 2
- 3 iii. 3
- 4 iv. 4+
- 5 v. Prefer not to answer

7. For each vehicle [to a maximum of 4]:

- 8 i. Vehicle type – car, truck, SUV, minivan, motorcycle, other
- 9 ii. Vehicle use – all-purpose, pleasure, other
- 10 iii. Number of drivers using vehicle regularly
  - 11 1. 1
  - 12 2. 2
  - 13 3. 3
  - 14 4. 4+
  - 15 5. Prefer not to answer

**Value Prioritization:**

In this section, we want to know what matters most to you in a Driver Safety Rating program.

Please indicate how much priority should be given to each of the Driver Safety Rating items below. Use the scale below where 1 means it should *not* be a priority at all and 7 means it should be of highest priority:

- 8. Affordability for less experienced drivers
- 9. Affordability for families with novice drivers
- 10. Rewarding a good driving record
- 11. Easily understanding how discounts are determined
- 12. Ease of providing information required to administer the DSR program
- 13. What customers pay is determined by an accurate and precise assessment of driver and vehicle risks

Please indicate if you agree or disagree with the following statements regarding the Driver Safety Rating. Use the scale below where 1 means you strongly disagree and 7 means you strongly agree:

- 14. Drivers should be encouraged to act responsibly and be rewarded for safe driving

- 1                   15. Insurance discounts should be *smaller* for drivers with a poor driving  
2                    history including traffic convictions, at-fault claims or alcohol- or drug-  
3                    related suspensions  
4                   16. Insurance discounts should be *smaller* for less experienced drivers  
5                   17. Insurance discounts should be *larger* for drivers who have a clean  
6                    driving record for a longer time

7   **Perceived Fairness of Each Model**

8   In this section, we want to know how you would rate different types of models to  
9   calculate insurance discounts.

10 \* Ensure customer has read the preface paper, provide link set to open in new tab if  
11 they have not

12   Rate the fairness of each of the models below. do you consider them to be  
13   completely fair, somewhat fair, somewhat unfair, or completely unfair:

- 14                   18. Primary Driver Model  
15                   19. Listed Driver Model  
16                   20. Combined Driver Model  
17                   21. Registered Owner Model (current)

18   Select which model would be your first choice, second choice, third choice and last  
19   choice to be used to calculate insurance discounts:

20                   22. First choice:

21                   23. Second Choice:

22                   24. Third Choice:

23                   25. Last Choice:

24

25                   26. What were the main reasons for your first choice compared to the  
26                    other options?

- 27
  - Capture free form response

28   END OF SURVEY