

## MPI program a huge success

Response has been overwhelming to a new anti-theft initiative launched recently by Manitoba Public Insurance.

Manitoba Public Insurance announced it would pay \$140 towards the \$280 purchase price of an aftermarket immobilizer which meets national standards. As of the July, nearly 3,000 Manitobans had registered for the initiative, which is a first of its kind in Canada, and North America.

The public insurer already offers a yearly discount of \$40 off the insurance policy for those Manitobans who purchase an approved aftermarket immobilizer.

The new purchase incentive program is a five-year \$40 million strategy designed to protect more than 130,000 vehicles and drive Winnipeg auto theft rates to levels not seen since 1993.

The cost of the program will be recouped within four years, and the financial plan tabled with the PUB shows the corporation expects to reduce claims costs by \$95 million over the next five years.

"This is the most progressive auto theft initiative ever proposed in Canada," MPI President and CEO Marilyn McLaren said. "To date, every auto theft initiative proposed kicks in only after a vehicle has been stolen and people have been put at risk.

"Every day in Winnipeg there are 30 vehicles stolen and driven through our communities by thieves with little regard for public or personal safety. This initiative is designed to stop auto theft by making vehicles impossible to steal. Not one vehicle has been started and stolen in eight years anywhere in Canada when it's been protected by an electronic immobilizer that meets the Canadian standard. That is why the federal government has made these devices mandatory in all new vehicles after 2007."

By working with CAA Manitoba, Manitoba Public Insurance has negotiated a substantially reduced price for immobilizers that meet the Canadian standard. CAA Manitoba has agreed to supply and install the immobilizers for a standard price of \$280, and will provide quality assurance by approving qualified installers, conducting site checks and inspecting workmanship.

"CAA Manitoba is committed to making our communities safer places to live and raise a family," president Mike Mager said. "We have been calling for this sort of program for two years and we believe it will have an impact."

Manitoba Public Insurance is proposing a 50/50 partnership with vehicle owners. The corporation will:

- Provide vehicle owners with a \$140 financial incentive to purchase an immobilizer that meets the Canadian standard
- Offer interest-free financing for the remainder for up to five years
- Provide an annual \$40 discount on Basic Autopac premiums

“This is protection that every Manitoban can afford,” McLaren said. “By financing the \$140 over five years, participants will pay \$28 in loan costs but receive \$40 annually in Autopac discounts. That actually puts \$12 in their pocket.”

While open to all vehicle owners in Manitoba, the corporation will specifically target Winnipeggers who own vehicles that are most at risk of theft. Vehicles that make up the corporation’s “top 100” theft list represent 17 per cent of the provincial automobile fleet but account for 68 per cent of theft costs. For some of these vehicles, the odds of being stolen in Winnipeg are one in eight, compared to the average odds of one in 32 for those same vehicles in rural areas.

“Auto theft is almost exclusively a Winnipeg problem,” McLaren. “You’re at risk wherever you live in the city, but you’re at far greater risk if you own one of the vehicles that thieves know they can steal quickly. We will be working with these vehicle owners to encourage them to participate, for their sake as well as for the good of their fellow ratepayers and the community as a whole.”

Earlier this year, the provincial government unveiled a new suppression program designed to zero in on repeat offenders.

Manitoba Justice, in partnership with Manitoba Public Insurance and the Winnipeg Police Service, will target youths most at risk of stealing vehicles with checks as frequent as every three hours and mandatory daily interviews for the worst offenders. If those in the program fail to comply, the province and police will move immediately to arrest them and seek their incarceration from the courts.

The four-tiered program will seek to turn low-risk offenders away from auto crime with a community-based intervention strategy. Supervision will be drastically stepped-up as thieves enter the high- and very-high-risk groups, which account for up to 30 per cent of all auto thefts in Manitoba.

For tiers 3 and 4, specialized auto-theft Crown prosecutors will ask the courts to order strict curfews and rehabilitation programs as conditions of probation in addition to custody.

When youth are released from custody, they will be closely monitored by 14 new specialized corrections staff to ensure all conditions of release are met. Prosecutors will push the courts for jail time for anyone who breaches a condition or gets re-involved. Tiers 3 and 4 will focus on the approximately 300 highest-risk offenders and intervention will depend on their level of risk. The program will focus on Winnipeg, where 84 per cent of auto thefts occur. About 70 per cent of these auto crimes are committed by youth, most of whom are repeat offenders. Manitoba Public Insurance expects the program to reverse the trend of the province's auto theft rate, which rose nearly 25 per cent in 2004.