

**Order No. 85/16**

**MANITOBA PUBLIC INSURANCE CORPORATION:  
PROCEDURAL ORDER  
(2017/18 RATES AND PREMIUMS FOR  
COMPULSORY DRIVER AND VEHICLE INSURANCE),  
TIMETABLE FOR A PUBLIC HEARING,  
APPROVAL OF INTERVENERS AND APPROVAL OF ISSUES**

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**July 12, 2016**

**BEFORE:** Karen Botting, B.A., B.Ed., M.Ed., Vice Chair, Acting Chair  
Régis Gosselin, B ès Arts, MBA, CPA, CGA, Chair  
The Hon. Anita Neville, P.C., B.A. (Hons.), Member  
Allan Morin, B.A., ICD.D., Member

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## Summary

By this Order, the Public Utilities Board of Manitoba (Board) accepts interveners to the Board's public hearing of the General Rate Application (GRA) of Manitoba Public Insurance Corporation (MPI or Corporation) for the review and approval of base rates and premiums for compulsory driver and vehicle insurance (the new rates are to take effect March 1, 2017). By this Order the Board also provides interveners with direction, establishes an issues list, and establishes a timetable pertaining to the proceeding.

## Introduction

The Board held a Pre-Hearing Conference (PHC) at its offices in Winnipeg on Thursday, June 30, 2016, for the purposes of:

- considering applications from prospective interveners and matters related thereto;
- considering the issues to be decided by the Board on the GRA; and
- establishing a timetable for the hearing.

This Order arises from the PHC.

At the PHC, the following exhibits were entered into the record of this proceeding by Board counsel:

1. Notice of Public Hearing and PHC, dated June 17, 2016;
2. Board's Rules of Practice and Procedure (Rules);
3. Proposed hearing timetable; and
4. Letter issued by the Board Secretary to MPI and prospective interveners dated June 20, 2016, with attachments.

At the PHC, the following exhibits were entered into the record of this proceeding by MPI:

1. GRA, three volumes;
2. Letter issued by MPI to the Board and prospective interveners dated June 24, 2016, with the Response to the Physical Damage Re-engineering Project (PDR Project) Evaluation;
3. Revised, proposed hearing timetable; and
4. Generic Annual Timetable.

The parties seeking intervenor status were asked to:

- (a) indicate their constituency and interests;
- (b) outline the areas of MPI's application that they intended to test;
- (c) provide their reasons for requesting intervenor status;
- (d) specify their plans to call evidence/witnesses; and
- (e) indicate their interest with respect to seeking an award of costs, and, if interest was expressed, to provide a draft budget.

The Board advised prospective interveners that it intends to apply the criteria set out in the Board's Rules in decisions with respect to the awarding of costs, such decisions being at the sole discretion of the Board. In addition as the GRA process unfolds, should the budget or proposed scope of work of any intervenor change, the intervenor must advise the Board without delay.

The following parties applied for intervenor status within the GRA proceeding:

- (a) Consumers' Association of Canada (Manitoba) Inc. (CAC), represented in person at the PHC by counsel, Mr. Byron Williams;

- (b) Coalition of Manitoba Motorcycle Groups (CMMG), represented in person at the PHC by counsel, Mr. Raymond Oakes;
- (c) Canadian Automobile Association Manitoba (CAA), represented in person at the PHC by Ms. Erika Miller and Ms. Roz Pulo; and
- (d) Bike Winnipeg (BW), represented in person at the PHC by counsel Mr. Christian Monnin and Mr. Michael Weinstein.

At the PHC, MPI was represented by Mr. Matthew Ghikas of Fasken Martineau, Mr. Michael Triggs, Director, Legal Services and Ms. Heather Reichert, Vice-President, Finance and Chief Financial Officer.

Prior to the PHC, on June 20, 2016, the Board issued a letter with respect to both the GRA and processes implemented by the Board, including Minimum Filing Requirements to be followed by MPI, and the scheduling of an Application Overview Workshop, at which potential issues to be decided pursuant to the GRA were to be discussed and identified. Prior to the Application Overview Workshop taking place on June 27, 2016, a preliminary issues list was circulated to MPI and all prospective interveners, as follows:

- requested rate (2% rate increase, no RSR rebuilding fee, no changes to other fees and discounts);
- interest rate forecasting methodology and proposed implementation of an Interest Rate Forecast Risk Factor (IRFRF);
- financial forecast accuracy (forecast versus actual results);
- projected financial results;
- changes in cost allocation methodology;
- DCAT and the target RSR/total equity levels;
- the Asset Liability Management Study;

- performance of the investment portfolio and the content of the portfolio;
- the Investment Policy Statement;
- road safety, loss prevention and a review of related expenditures;
- the cost of operations and cost containment;
- claims forecasting (including BI<sup>3</sup>);
- benchmarking, including with respect to other provinces;
- the disposition of excess reserves in the Extension and SRE lines of business (Note: the Board's jurisdiction on this issue is limited to the relationship of these excess reserves to Basic retained earnings including RSR rebuilding and rebating);
- new or enhanced services being developed or examined by MPI;
- alternate rate indications based on accepted actuarial practice in Canada;
- run-off of prior year claims during 2015/16;
- IT strategy and projects including the PDR Project; and
- a variety of other issues that may arise (depending upon the nature and scope of the issue).

## Applications for Intervener Status

### CAC

CAC advised that it is a non-profit organization which represents the interests of consumers including the private passenger class, in terms of ensuring that forecasts are reasonably reliable, ensuring that actual and projected costs incurred are necessary

and prudent, assessing the reasonable revenue needs of MPI in the context of its overall general health (including reserves), determining an appropriate allocation of costs between classes and setting just and reasonable rates in accordance with statutory objectives.

With respect to the GRA, CAC intends to test the following aspects before the Board (verbatim):

***Are the forecasts reasonably reliable?***

Rate Making

- Have actuarial methods for ratemaking been adopted?
- Examine trends as well as treatment of discount rate/investment income

IBNR

- Review of October/15 and February/16 reports
- Mortality assumption review given record from last two GRAs
- Review \$31.5 million increase in incurreds due to WI loss development factor selections
- What work has been done to develop alternative sources of data to determine tail factors?

Claims Forecasting

- Increase in comprehensive claims forecast incurred - investigate
- Trending methodology - is it based on accident year? - has the analysis been altered?

Investment Income/Interest Rate

- Reliability of GRA forecast
- Proposed IRFRF

***Prudence and necessity of actual and forecast costs***

Claims and Operating Costs

- Are overall costs prudent and reasonable?

Physical Damage Re-engineering

- What are the risks and opportunities for ratepayers in terms of both rates and service?

Value for Money in Investment Technology Expenditures

- Has MPI adopted a value-based, quantitative, accountability-oriented approach to measuring how business value for IT investments can be established and demonstrated on an ongoing basis?
- Can the prudence and reasonableness of IT expenditures be demonstrated on an ongoing basis?
- How will MPI be able to identify when and how specific IT initiatives generate actual cost savings?
- What are the metrics that will be used to capture and track cost containment successes, attributable to specific major IT initiatives?
- Can MPI demonstrate value for money in major IT investments including BI3 and PDR?

- What will be the future financial and operational impact of "upgrades" to the operational systems assuming significant customization have been made to the "vanilla" systems?
- What, if any, are the implications of the provincial government's freeze on IT spending?

#### Investment Income/Interest Rate Risk, Prudence and Reasonableness

- Is there an awareness of portfolio risk consistent with modern good practice?
- Does the portfolio assessment adequately distinguish between long term economic/market risk and short term valuation/measurement and liquidity risk?
- Are appropriate tools in place to manage these different types of risk?
- What are the implications in terms of economic/market risk of identifying "the short term volatility of the premium rate" as "a primary concern"?
- How robust are the policies for addressing risks other than duration mismatch?
- Is the real challenge within the MPI portfolio a highly constrained portfolio design leading to "undue risk"?
- What is the level of active risk (tracking risk) compared to other portfolios?
- In terms of active risk what are the implications of the rebalancing policy coupled with what appears to be a highly constrained portfolio design?
- Does the MPI portfolio pay sufficient attention to concentration risk within the equities?

- Does what appears to be a relatively infrequent rebalancing create an implicit form of active management?
- Was the analysis of "benchmark" portfolios meaningful?
- What are the risks in the current portfolio and what are their implications for the overall health of the corporation including the reasonableness of the reserves?
- In terms of an effective optimization of risks and opportunities does the portfolio achieve good practice standards? If not, what are the implications for the overall health of the corporation including the reasonableness of the reserves?
- Are the interests of ratepayers versus pension fund recipients properly safeguarded in the current mixing of assets? if not, what are the implications for the overall health of the corporation including the reasonableness of the reserves?
- Examination of results leading to \$42.5 million lower than expected investment income from equities

#### Reinsurance

- Opportunities, if any, to better protect against comprehensive claims losses through reinsurance

#### ***Reasonable revenue needs in context of overall health (including reserves)***

#### Consequences of any identified policy and optimization shortfalls

- To the extent that MPI has not reasonably optimized its portfolio in terms of investment risks and opportunities or failed to reasonably mitigate risk through appropriate policies what are the implications for the RSR target?

## Implication of Interest Rate Forecasting Factor on RSR

- What are the implications of the proposed IRFRF and its stated goal to "reduce the prospect of rate shock in future years" upon the RSR target?

## RSR Target Range

- Can the use of the MCT as the upper target range be reconciled with modern stochastic risk practice?
- New definition of RSR as ordered by the board - review

CAC was supportive of the content of the issues list as presented.

CAC advised that it intends to appear throughout the hearing, to participate in the production of evidence, to participate in the testing of evidence, and to present final argument. CAC advised that it is considering calling two expert witnesses at the GRA hearing, on issues relating to the risks and opportunities of MPI's investment portfolio and the measurement and evaluation of the value for money associated with MPI's information technology investments. CAC suggested that perhaps it would be appropriate for its expert witnesses, if called, to testify on a panel concurrently with witnesses called by MPI.

CAC advised that it will seek a costs award, and provided a proposed intervention budget in the amount of \$188,312.00 to \$235,727.00, including legal fees, accounting consulting fees, actuarial consulting fees, expert witness consulting fees and disbursements.

Attached to this Order as **Schedule "A"** is the rate sheet by which Board counsel and counsel for the interveners shall have their rates set, according to years of seniority at the Bar.

## **CMMG**

CMMG is an umbrella motorcycle group that assists motorcyclists in Manitoba, including with respect to MPI rate applications before the Board.

CMMG advised that it intends to address the following issues over the course of the GRA process:

- accuracy of MPI's financial forecasts;
- cost allocation methodology;
- total equity levels of the Corporation;
- road safety and loss prevention including a review of expenditures;
- claims forecasting;
- operational benchmarking;
- insurance rate comparison to other provinces
- new and enhanced services being developed; and
- alternative rate indications based on the application of accepted actuarial practice.

CMMG stated that it seeks to assist the Board in critically evaluating the GRA, testing the evidence and raising issues of concern and interest to the motorcycling public specifically and Manitoba ratepayers generally.

CMMG advised that it intends to appear throughout the hearing, to participate in the testing of evidence and to present final argument. CMMG will seek a costs award, and provided a proposed intervention budget of \$28,927.00 before tax, inclusive of fees and

disbursements. CMMG will not be producing an expert witness in connection with its intervention.

## **CAA**

CAA continues to represent over 200,000 Manitobans, the large majority of which are motorists. CAA seeks to intervene in the GRA process to fulfill its obligation to advocate on behalf of its members regarding fair and reasonable insurance rates and on a wide range of road safety issues.

CAA advised that it does not intend to call any witnesses or present evidence at the GRA, nor will it seek an award of costs.

## **BW**

BW is a not-for-profit organization which seeks to intervene in the GRA to build upon its contribution in the last two GRA processes, and to assist the Board in critically evaluating the loss prevention and road safety section of MPI's filing, by testing the evidence and raising issues of concern and interest to vulnerable road users, which include but are not limited to cyclists (and to Manitobans generally). BW seeks approval to intervene on the following issues:

- the optimum size of MPI's road safety budget and whether it is sufficient to enable a significant reduction in the costs to MPI of injuries to vulnerable road users (including but not limited to cyclists) in the short term and long term;
- the adequacy of MPI's road safety program with respect to the fatal and severe injury of vulnerable road users (including but not limited to cyclists); and
- the quality and clarity of MPI's data collection, analysis and accessibility, regarding collisions involving vulnerable road users (including but not limited to cyclists), particularly in comparison to transportation safety programs from local, national and international entities and jurisdictions.

BW cited in support of its application for intervention, comments made by the Board in Orders 07/15 and 128/15, with respect to BW's past contributions to the GRA process.

BW advised that it intends to appear throughout the hearing, to test the evidence and make submissions, though BW does not intend to call any witnesses. BW provided a proposed intervention budget in the range of \$14,330.00 to \$26,320.00, inclusive of legal fees and disbursements, and exclusive of applicable taxes.

## **MPI Position**

MPI accepted the granting of intervener status to all applicants.

With respect to the preliminary issues, MPI had suggested previously that one of the issues on the list be revised, relating to MPI's request for an IRFRF, to read as follows:

- implementation of an Interest Rate Forecast Risk Factor (IRFRF) and interest rate forecasting methodology.

In addition, MPI stated that if specific questions are raised by the parties relative to a broad issue on the list that extends beyond the Board's jurisdiction or otherwise raises an issue of concern for MPI, it will address those questions on a case by case basis.

MPI has proposed that its application for an IRFRF, which is intended to mitigate its interest rate forecasting risk, be considered by the PUB and interveners at a pre-hearing technical conference. It has two objectives in mind for the conference:

- (a) Build a greater understanding regarding the impact of interest rates and the interest rate forecast upon insurance rates, as well as the impact that forecast variances have in terms of risk to MPI and its customers; and
- (b) Achieve some common ground among the parties, to the extent possible, regarding the form or amount of an IRFRF that could be presented to the Board for consideration.

MPI stated that it has proposed the technical conference given its reservations about the reasonableness of current interest rate forecasts as reflected in the overall rate indication, and the potential adverse impacts upon both MPI and its customers.

MPI advised that it has engaged in discussions with Board counsel and counsel for CAC relative to next steps flowing from the in-camera briefing that took place on May 26, 2016, and in particular the process to be followed within the GRA regarding evidence relative to the PDR Project. MPI has proposed the following process:

1. Since CAC and PUB were at the confidential hearing on DE (and thus had confidential information on DE and PDR), they will submit questions on PDR and DE confidentially.
2. Interveners who were not at the confidential hearing will file all questions on DE and PDR in the normal course, along with their other questions.
3. MPI will respond to questions on DE and PDR in a public manner, unless the response (or question, in the case of CAC and PUB) contains confidential information.
4. In September, MPI will review the confidential questions and responses to determine whether they still need to be confidential.
5. Anyone at any time can file an undertaking to be provided access to confidentially-filed questions or answers.
6. If there remains confidential information at the time of the hearing, there will be a confidential in camera session during the oral hearing, which can be attended by anyone who has signed an undertaking, to address PDR and DE generally to avoid inadvertent disclosure of information that remains confidential.

MPI advised that in its view it is premature to determine whether there should be concurrent evidence panels at this year's hearing, and that whether there should be one or more concurrent panels would be dependent upon the scope of evidence to be given

by each individual witness. MPI asked that it be given the opportunity to consider this issue further prior to proceeding.

## Board Comments and Decisions

After considering all of the submissions with respect to intervener applications, the Board will grant intervener status to each of CAC, CMMG, CAA and BW.

The scope of the intervention granted to BW is to assist the Board in critically evaluating:

- the optimum size of MPI's road safety budget and whether it is sufficient to enable a significant reduction in the costs to MPI of injuries to vulnerable road users (including but not limited to cyclists) in the short and long term;
- the adequacy of MPI's road safety programs with respect to the fatal and severe injury of vulnerable road users (including but not limited to cyclists); and
- the quality and clarity of MPI's data collection, analysis and accessibility, regarding collisions involving vulnerable road users (including but not limited to cyclists), particularly in comparison to transportation safety programs from local, national and international entities and jurisdictions.

As always, the Board expects a high degree of co-operation among all interveners and with Board counsel to avoid duplication and restrain regulatory costs.

With respect to the issues list, and given its jurisdiction, the Board has determined that the issues to be considered within the scope of the GRA are as follows:

- requested rate (2% rate increase, no RSR rebuilding fee, no changes to other fees and discounts);

- implementation of an IRFRF and interest rate forecasting methodology.
- financial forecast accuracy (forecast versus actual results);
- projected financial results;
- changes in cost allocation methodology;
- DCAT and the target RSR/total equity levels;
- the Asset Liability Management Study;
- performance of the investment portfolio and the content of the portfolio;
- the Investment Policy Statement;
- road safety, loss prevention and a review of related expenditures;
- the cost of operations and cost containment;
- claims forecasting (including BI<sup>3</sup>);
- benchmarking, including with respect to other provinces;
- the disposition of excess reserves in the Extension and SRE lines of business (Note: the Board's jurisdiction on this issue is limited to the relationship of these excess reserves to Basic retained earnings including RSR rebuilding and rebating);
- new or enhanced services being developed or examined by MPI;
- alternate rate indications based on accepted actuarial practice in Canada;
- run-off of prior year claims during 2015/16;
- IT strategy and projects including the PDR Project; and

- a variety of other issues that may arise (depending upon the nature and scope of the issue).

The Board accepts the process to be followed within the GRA regarding evidence relative to the PDR Project as set out above, subject to changes that may be agreed upon by all relevant parties or ordered by the Board.

The Board accepts that any rulings with respect to the calling of concurrent evidence at the GRA hearing are premature at this time; however, the Board notes that the concurrent evidence heard at last year's hearing was generally helpful to the process, as set out in Order 128/15.

### **Timetable**

It was apparent at the PHC that a consensus was reached on the proposed timetable, save and except for the timing of the proposed technical conference to address the issue of interest rate forecasting and an IRFRF. The technical conference has now been set for Tuesday, August 16, 2016. The current version of the timetable is attached hereto as **Schedule "B"**. The Board has set as hearing dates with respect to the GRA the following: October 13 and 14, 2016, October 18 - 21, 2016, October 25 - 28, 2016 and November 1 - 4, 2016 (a total of 14 hearing days). It is the Board's expectation that some of these hearing dates will not be utilized, but all days were reserved to permit flexibility in scheduling, particularly with respect to witnesses external to MPI.

Attached hereto as **Schedule "C"** are the procedures to be followed over the course of the GRA process, and attached hereto as **Schedule "D"** is the Information Request template to be utilized by all parties to the GRA. As provided for within the template, the party submitting an Information Request must reflect the rationale for the question. Similarly, and as also provided for within the template, should a full or partial answer be refused, the party refusing to answer or fully answer the question must reflect the rationale for the refusal.

Board decisions may be appealed in accordance with the provisions of Section 58 of *The Public Utilities Act*, or reviewed in accordance with Section 36 of the Board's Rules of Practice and Procedure. The Board's Rules may be viewed on the Board's website at [www.pub.gov.mb.ca](http://www.pub.gov.mb.ca).

**IT IS THEREFORE ORDERED THAT:**

1. Interveners to the hearing shall be:
  - (a) Consumers' Association of Canada (Manitoba) Inc.;
  - (b) Coalition of Manitoba Motorcycles Groups Inc.;
  - (c) Canadian Automobile Association (Manitoba); and
  - (d) Bike Winnipeg (limited scope).
2. **Schedule "B"**, as attached, shall be the timetable for the orderly exchange of information by the participating parties.
3. **Schedule "C"**, as attached, shall apply with respect to the hearing of the GRA.

THE PUBLIC UTILITIES BOARD

"Karen Botting, B.A., B.Ed., M.Ed."  
Vice-Chair, Acting Chair

"Darren Christle, MPA, B.A., CCLP, P.Log. MCIT"  
Secretary

Certified a true copy of Order No. 85/16  
issued by the Public Utilities Board

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Secretary

## Schedule "A"

**PUBLIC UTILITIES BOARD OF MANITOBA**  
**RATE STRUCTURE**  
**(Effective as of January 1, 2016)**

**LEGAL COUNSEL:**

20 or more years of relevant experience	\$285/hr
15-19 years	Up to \$240/hr
10-14 years	Up to \$190/hr
5-9 years	Up to \$140/hr
Base salary (new lawyer)	\$100/hr

**ACCOUNTANTS:**

20 or more years of relevant experience	\$240/hr
15-19 years	Up to \$205/hr
10-14 years	Up to \$170/hr
5-9 years	Up to \$135/hr
Base fee (new accountant)	\$100/hr

**ENGINEERING SERVICES:**

20 or more years of relevant experience	\$200/hr
15-19 years	Up to \$175/hr
10-14 years	Up to \$150/hr
5-9 years	Up to \$125/hr
Base fee	\$100/hr

**Schedule "B"**

<b>ITEM</b>	<b>2016 DATES</b>	<b>Day of the Week</b>	<b>2016 Elapsed Working Days</b>
1. Application filed and served	June 17, 2016	Friday	0
2. Supplemental Filing - Response to PDR Program Evaluation	June 24, 2016	Friday	5
3. Notice of Public hearing to be published	June 25, 2016	Saturday	5
4. PUB Workshop	June 27, 2016	Monday	6
5. Interveners complete Registration	June 27, 2016	Monday	6
6. Last day to file as an intervener	June 27, 2016	Monday	6
7. Pre-hearing Conference	June 30, 2016	Thursday	9
8. Board to circulate list of Interveners, complete timetable to Interveners and applicant	July 07, 2016	Thursday	13
9. MPI to be in receipt of first round information requests	July 11, 2016	Monday	15
10. MPI to provide response to first round information requests	August 05, 2016	Friday	33
11. Pre-hearing Technical Conference - IRFRF	August 16, 2016	Tuesday	40
12. MPI to be in receipt of second round information requests	August 22, 2016	Monday	44
13. MPI to publish reminder notice and any amendments to application	September 10, 2016	Saturday	57
14. MPI to file responses to second round information requests	September 14, 2016	Wednesday	60

15. MPI to file and serve any further amendments to application, if required	September 14, 2016	Wednesday	60
16. Parties to file any motions	September 16, 2016	Friday	62
17. Board to hear all motions	September 26, 2016	Monday	68
18. Interveners to file pre-filed testimony to all parties	September 26, 2016	Monday	68
19. Board decision on motions, meeting among Counsel, if required	September 29, 2016	Thursday	71
20. Interveners to be in receipt of information requests from all parties	September 29, 2016	Thursday	71
21. Interveners to provide responses to all information requests	October 04, 2016	Tuesday	74
22. MPI to file rebuttal evidence	October 07, 2016	Friday	77
23. Hearing commences	October 13 to 14	Thursday and Friday	2 days
	October 18 to 21	Tuesday to Friday	4 days
	October 25 to 28	Tuesday to Friday	4 days
	November 1 to 4	Tuesday to Friday	4 days

## Schedule "C"

### PROCEDURES TO BE FOLLOWED AT THE MANITOBA PUBLIC INSURANCE CORPORATION 2017 RATE APPLICATION

1. Hearing and Rural Meetings:
  - (a) Winnipeg hearing will be held at the Board's office, 4<sup>th</sup> Floor, 330 Portage Avenue, Winnipeg, commencing on October 13, 2016 at 9:00 a.m. and continuing thereafter as necessary.
  - (b) Rural Meetings (if necessary) – time, location and place to be identified.
  
2. Hearing Times Each Day:

9:00 a.m. to 12:00 Noon  
1:15 p.m. to 4:00 p.m.  
amendments may be made by the Board at the hearing)
  
3. Assigned Sittings:

Presenters will be heard commencing at 1:15 p.m. on Thursday, October 13, 2016 and continuing at 7:00 p.m. that day if necessary.
  
4. Opening Statements by Board Counsel, Counsel for MPI and Counsel or representatives of registered interveners.
  
5.
  - (a) MPI to file its application and supporting evidence.
  - (b) MPI to introduce witnesses. Board counsel and interveners to cross-examine the Corporation's witnesses (order to be determined).
  
6.
  - (a) Leading of testimony by witnesses for interveners, if any, will be in alphabetical order by name of interveners and updated as necessary.
  - (b) Witnesses to be available for cross-examination by all parties following each presentation.

7. All information requests are to be filed in the prescribed form (attached hereto as **Schedule "D"**) and responded to using the prefixes as assigned by the Board when interveners are registered (set out in the body of the Order). The party requesting information is to use firstly their prefix followed by the prefix of the party being asked e.g. PUB/MPI, etc. Interrogatories are to be numbered sequentially through 1st and 2nd rounds, e.g. PUB/MPI 1-3, PUB/MPI 2-7.
8. All pre-filed evidentiary material to be filed at the commencement of the hearing by Board Counsel using assigned prefixes.
9. All witnesses to highlight their evidence.
10. All witnesses to be sworn or affirmed.
11. Daily transcripts will be available. Parties to make arrangements with the Reporter. Transcripts can be found at [www.pub.gov.mb.ca](http://www.pub.gov.mb.ca) at no charge.
12. It is the Board's request that all motions be dealt with pursuant to the Board's Timetable.
13. The Board's Rules of Practice and Procedure (available on the Board's website) dealing with the awarding of costs will apply to all matters before the Board.
14. The Board indicates its willingness to be available for any problems that may arise during the exchange of information at any time, such time to be arranged through Board Counsel.
15. Seven (7) paper copies of material are to be submitted to the Board's offices and three (3) copies are to be submitted to Board Counsel at the following address:  
  
Attention: Candace Grammond and Kathleen McCandless, Pitblado LLP, 2500 –  
360 Main Street, Winnipeg, MB R3C 4H6.

16. Electronic copies of all material including the evidence of parties, are required to be submitted to the Board's e-mail address: [publicutilities@gov.mb.ca](mailto:publicutilities@gov.mb.ca) Where schedules or other attachments accompany an electronic file, that filing must be discrete and include only the item and schedules to which each refers. The electronic files shall be named in accordance with their parties prefix as per #7. All electronic filings shall be in Adobe Acrobat format, with protection securities allowing printing, content copying, content copying for accessibility and page extraction.

**Schedule "D"**  
**INFORMATION REQUEST TEMPLATE**

Optional Applicant Logo

**Manitoba Public Insurance 2017/18 General Rate Application**  
**XXX/XXX X-X**

<b>Volume:</b>		<b>Page No.:</b>	
<b>Topic:</b>			
<b>Subtopic:</b>			
<b>Issue:</b>			

**PREAMBLE TO IR (IF ANY):**

**QUESTION:**

**RATIONALE FOR QUESTION:**

**RESPONSE:**

**RATIONALE FOR REFUSAL TO FULLY ANSWER THE QUESTION:**