



EXHIBIT LIST FOR
 MANITOBA PUBLIC INSURANCE
 2018 INSURANCE RATES

March 7, 2018

THE PUBLIC UTILITIES BOARD'S (PUB) EXHIBITS

Ex. # PUB-1	Notice of Public Hearing and Pre-Hearing Conference issued by the Board and dated June 16, 2017 (<i>filed during the PHC</i>)
Ex. # PUB-2	Board's Rules of Practice and Procedure
Ex. # PUB-3	Proposed Hearing Timetable
Ex. # PUB-4	Letter issued by the Board Secretary to MPI and prospective interveners dated June 19, 2017, with attachments
Ex. # PUB-5	PUB to all parties re Pre-Qualifications of Witnesses dated June 19, 2017
Ex. # PUB-6	Pre Hearing Conference Transcript
Ex. # PUB-7	PUB Order 73/17 - Manitoba Public Insurance Corporation (MPI or the Corporation): Procedural Order (2018/19 Rates and Premiums for Compulsory Driver and Vehicle Insurance), Timetable for a Public Hearing.
Ex. # PUB-8-1	Public Utilities Board (PUB) to Manitoba Public Insurance Corporation (MPI) - Round 1 Value Management Process
Ex. # PUB-8-2	" " " " " " Corporation's Board of Directors, Audit Committee, Investment Committee and the Investment
Ex. # PUB-8-3	" " " " " " 2018/19 Effect of Rate Application - Updated Diagram
Ex. # PUB-8-4	" " " " " " DSR Driver Premium Changes

Ex. #	PUB-8-5	"	"	"	"	"	"	Proposed Revenue Increases by DSR Level
Ex. #	PUB-8-6	"	"	"	"	"	"	Interest Rate Forecast - Compliance Filing
Ex. #	PUB-8-7	"	"	"	"	"	"	Interest Rate Forecast - Naïve Interest Rate Forecast
Ex. #	PUB-8-8	"	"	"	"	"	"	Update proformas based on 25-basis point increase & 50-basis point increase for 2017/18 and 50-basis
Ex. #	PUB-8-9	"	"	"	"	"	"	Break Even Rates - Profit Provisions
Ex. #	PUB-8-10	"	"	"	"	"	"	Comparative table for the current GRA and most recent prior GRA of estimated \$ composition of the
Ex. #	PUB-8-11	"	"	"	"	"	"	Rate-making - Capping of Experience Adjustments
Ex. #	PUB-8-12	"	"	"	"	"	"	Discounting of Expected Cash Flows in Rate Setting
Ex. #	PUB-8-13	"	"	"	"	"	"	Motor Vehicle Premiums - Volume and Upgrade Factors
Ex. #	PUB-8-14	"	"	"	"	"	"	Compounded Annual Growth Rates - Corporate Total Operations
Ex. #	PUB-8-15	"	"	"	"	"	"	Corporate & Basic Expenses
Ex. #	PUB-8-16	"	"	"	"	"	"	Compounded Annual Growth Rates - Basic Total Expenses
Ex. #	PUB-8-17	"	"	"	"	"	"	Expense Allocation - Business Transformation Office Allocator
Ex. #	PUB-8-18	"	"	"	"	"	"	Changes to cost allocation
Ex. #	PUB-8-19	"	"	"	"	"	"	Forecast Spending by year on the Physical Damage - Centre of Excellence
Ex. #	PUB-8-20	"	"	"	"	"	"	Expenses - Basic Capital Expenses

Ex. #	PUB-8-21	"	"	"	"	"	"	Reconciliation of zero-based budget for FTEs
Ex. #	PUB-8-22	"	"	"	"	"	"	Cost Containment - Expense Variances
Ex. #	PUB-8-23	"	"	"	"	"	"	Corporate Compensation/Payroll Costs-Corporate Total
Ex. #	PUB-8-24	"	"	"	"	"	"	Expenses - Compensation Analysis
Ex. #	PUB-8-25	"	"	"	"	"	"	Corporate Compensation/Payroll Costs Corporate, Capitalized Payroll and Total Payroll
Ex. #	PUB-8-26	"	"	"	"	"	"	Staffing Levels
Ex. #	PUB-8-27	"	"	"	"	"	"	Staff turnover, retirement statistics
Ex. #	PUB-8-28	"	"	"	"	"	"	Total IT Expenses
Ex. #	PUB-8-29	"	"	"	"	"	"	IT Expenses - IT Management
Ex. #	PUB-8-30	"	"	"	"	"	"	IT Development Costs
Ex. #	PUB-8-31	"	"	"	"	"	"	IT Expenses
Ex. #	PUB-8-32	"	"	"	"	"	"	IT Expenses - External Consultants
Ex. #	PUB-8-33	"	"	"	"	"	"	IT Expenses - Technology Modernization
Ex. #	PUB-8-34	"	"	"	"	"	"	IT Expenses - PDR project
Ex. #	PUB-8-35	"	"	"	"	"	"	IT Expenses - PDR project
Ex. #	PUB-8-36	"	"	"	"	"	"	Road Safety Program Costs

Ex. #	PUB-8-37	"	"	"	"	"	"	ALM Study
Ex. #	PUB-8-38	"	"	"	"	"	"	Investment Income - Investment Policy Statement and current balance of <u>Unrealized Gains and Losses on the</u>
Ex. #	PUB-8-39	"	"	"	"	"	"	Investment Performance Report
Ex. #	PUB-8-40	"	"	"	"	"	"	Investment Income - Benchmarking Performance
Ex. #	PUB-8-41	"	"	"	"	"	"	Corporate Bonds
Ex. #	PUB-8-42	"	"	"	"	"	"	ALM Strategy
Ex. #	PUB-8-43	"	"	"	"	"	"	ALM Strategy
Ex. #	PUB-8-44	"	"	"	"	"	"	Investment Benchmark Returns
Ex. #	PUB-8-45	"	"	"	"	"	"	Interest Rate Risk
Ex. #	PUB-8-46	"	"	"	"	"	"	100% MCT Upper Basic Total Equity Target
Ex. #	PUB-8-47	"	"	"	"	"	"	Benchmarking - Rate Comparison
Ex. #	PUB-8-48	"	"	"	"	"	"	Benchmarking - Operating Measures
Ex. #	PUB-8-49	"	"	"	"	"	"	Benchmarking - Internal Operation Measures
Ex. #	PUB-8-50	"	"	"	"	"	"	IT Benchmarking - Gartner Recommendations
Ex. #	PUB-8-51	"	"	"	"	"	"	IT Benchmarking - Gartner Recommendations
Ex. #	PUB-8-52	"	"	"	"	"	"	IT Benchmarking - Gartner Recommendations - Value Management Framework

Ex. #	PUB-8-53	"	"	"	"	"	" Information Security Strategy and Road Map (ISSRM)
Ex. #	PUB-8-54	"	"	"	"	"	" Information Security Strategy and Road Map (ISSRM)
Ex. #	PUB-8-55	"	"	"	"	"	" Value Management Business Case Template - Risk Analysis
Ex. #	PUB-8-56	"	"	"	"	"	" Physical Damage Re-Engineering - Gartner Report
Ex. #	PUB-8-57	"	"	"	"	"	" PDR Program Evaluation - Website Redesign and Portal Construction
Ex. #	PUB-8-58	"	"	"	"	"	" BI3 - Ernst & Young Post-Implementation Review
Ex. #	PUB-8-59	"	"	"	"	"	" BI3 - Post Implementation Review
Ex. #	PUB-8-60	"	"	"	"	"	" Claims Costs - BI3 Post Implementation Review - FTE
Ex. #	PUB-8-61	"	"	"	"	"	" BI3 Post Implementation Review - Balanced Scorecard and Measures
Ex. #	PUB-8-62	"	"	"	"	"	" Loss Prevention and Road Safety - Fatalities and Fatal Collisions - Statistics
Ex. #	PUB-8-63	"	"	"	"	"	" Traffic Safety Culture Campaign
Ex. #	PUB-8-64	"	"	"	"	"	" Pedestrian Safety Tactics
Ex. #	PUB-8-65	"	"	"	"	"	" Drug Impaired Driving
Ex. #	PUB-8-66	"	"	"	"	"	" Auto Crime Programs and Spendings
Ex. #	PUB-8-67	"	"	"	"	"	" Basic Target Capital Levels
Ex. #	PUB-8-68	"	"	"	"	"	" RSR Rebuilding/Rebating Process - Basic Target Capital levels

Ex. #	PUB-8-69	"	"	"	"	"	" Corporate Bond Default Rate Assumption
Ex. #	PUB-8-70	"	"	"	"	"	" Standard and 50/50 Interest Rate Forecasts
Ex. #	PUB-8-71	"	"	"	"	"	" Basic Total Capital Levels
Ex. #	PUB-8-72	"	"	"	"	"	" Combined Scenario
Ex. #	PUB-8-73	"	"	"	"	"	" Basic coverage and operational differences between SGI, ICBC and MPI
Ex. #	PUB-8-74	"	"	"	"	"	" Proposed Minimum (Lower) Target of \$201 Million - Restated DCAT
Ex. #	PUB-8-75	"	"	"	"	"	" Proposed Maximum (Upper) Target of \$442 Million - Restated DCAT
Ex. #	PUB-8-76	"	"	"	"	"	" Proposed Maximum (Upper) Target of \$442 Million - Restated DCAT
Ex. #	PUB-8-77	"	"	"	"	"	" Estimated Probability Level for the modeled Combined Scenario
Ex. #	PUB-8-78	"	"	"	"	"	" IFRS 17
Ex. #	PUB-9	Reminder Notice of Public Hearing and Public Invitation issued by the Board and dated August 15, 2017					
Ex. #	PUB-10-1	Public Utilities Board (PUB) to Manitoba Public Insurance Corporation (MPI) - Round 2				Board of Directors, Audit Committee and Investment Committee (B&C Minutes) and Investment Committee	
Ex. #	PUB-10-2	"	"	"	"	"	" 2018/19 Effect of Rate Application - Updated Diagram
Ex. #	PUB-10-3	"	"	"	"	"	" DSR Driver Premium Changes
Ex. #	PUB-10-4	"	"	"	"	"	" DSR Driver Premium Changes
Ex. #	PUB-10-5	"	"	"	"	"	" Proposed Revenue Increases by DSR Level

Ex. #	PUB-10-6	"	"	"	"	"	"	Consequences for proposed compliance filing
Ex. #	PUB-10-7	"	"	"	"	"	"	Best Estimate forecasting
Ex. #	PUB-10-8	"	"	"	"	"	"	Best Estimate forecasting
Ex. #	PUB-10-9	"	"	"	"	"	"	Update PUB(MPI) 1-8 - with current actual market interest rates
Ex. #	PUB-10-10	"	"	"	"	"	"	Break Even Rates - Profit provision
Ex. #	PUB-10-11	"	"	"	"	"	"	Alternate rate indication
Ex. #	PUB-10-12	"	"	"	"	"	"	Capping of experience adjustments
Ex. #	PUB-10-13	"	"	"	"	"	"	Selection of discount rate of interest
Ex. #	PUB-10-14	"	"	"	"	"	"	Corporate Normal Expenses - Capitalized overhead
Ex. #	PUB-10-15	"	"	"	"	"	"	Staffing Levels
Ex. #	PUB-10-16	"	"	"	"	"	"	IT Expenses - IT Management
Ex. #	PUB-10-17	"	"	"	"	"	"	IT Expenses - internal & external budgets of FTE and Personnel cost
Ex. #	PUB-10-18	"	"	"	"	"	"	IT Expenses - Full listing of all external consultants
Ex. #	PUB-10-19	"	"	"	"	"	"	IT Expenses - Technology Modernization
Ex. #	PUB-10-20	"	"	"	"	"	"	ALM Study
Ex. #	PUB-10-21	"	"	"	"	"	"	Investment holdings as at September 30, 2017

Ex. #	PUB-10-22	"	"	"	"	"	" Bond Portfolios Credit Composition at August 31, 2017
Ex. #	PUB-10-23	"	"	"	"	"	" Total Bond Portfolio at August 31, 2017
Ex. #	PUB-10-24	"	"	"	"	"	" Investment Income - Corporate Bonds
Ex. #	PUB-10-25	"	"	"	"	"	" Major impact of the 100-basis point shift on 2017/18
Ex. #	PUB-10-26	"	"	"	"	"	" 100% MCT Upper Basic Total Equity Target
Ex. #	PUB-10-27	"	"	"	"	"	" 100% MCT Upper Basic Total Equity Target
Ex. #	PUB-10-28	"	"	"	"	"	" IT Benchmarking - Gartner Recommendations
Ex. #	PUB-10-29	"	"	"	"	"	" Enterprise Architecture Committee
Ex. #	PUB-10-30	"	"	"	"	"	" Information Security Strategy and Road Map (ISSRM) - ISO Certification
Ex. #	PUB-10-31	"	"	"	"	"	" Information Security Strategy and Road Map (ISSRM) - Major operational failure/incident
Ex. #	PUB-10-32	"	"	"	"	"	" Value Management - Summary of IT Risk Register
Ex. #	PUB-10-33	"	"	"	"	"	" B13 Post Implementation Review - measures that has fallen in 2016/17
Ex. #	PUB-10-34	"	"	"	"	"	" Drug Impaired Driving - Communication Strategy
Ex. #	PUB-10-35	"	"	"	"	"	" Immobilizer budget
Ex. #	PUB-10-36	"	"	"	"	"	" DSR Scale
Ex. #	PUB-10-37	"	"	"	"	"	" RSR Rebuilding or rebating plan

Ex. #	PUB-10-38	"	"	"	"	"	"	RSR Rebuilding or rebating plan by Saskatchewan Auto Fund	
Ex. #	PUB-10-39	"	"	"	"	"	"	Corporate Bond Default Rate Assumption	
Ex. #	PUB-10-40	"	"	"	"	"	"	Bank and Global Insight interest rate forecasts	
Ex. #	PUB-10-41	"	"	"	"	"	"	Proposed Minimum (Lower) Target of \$201 Million	
Ex. #	PUB-10-42	"	"	"	"	"	"	Proposed Maximum (Upper) Target of \$442 Million	
Ex. #	PUB-10-43	"	"	"	"	"	"	Proposed Maximum (Upper) Target of \$442 Million	
Ex. #	PUB-10-44	"	"	"	"	"	"	IFRS 17	
Ex. #	PUB-11-1	Public Utilities Board (PUB) to Consumers' Association of Canada (Manitoba) Inc. (CAC) - Information							Copy of Ernst & Young report for the ICBC
Ex. #	PUB-11-2	"	"	"	"	"	"	Best Estimate forecasting	
Ex. #	PUB-11-3	"	"	"	"	"	"	Interest Rates - Modeling of Interest Rate Declines	
Ex. #	PUB-12	Board Counsel's Book of Documents							
Ex. #	PUB-13	Public Comments Received by the Public Utility Board on MPI's Rate Application							
Ex. #	PUB-14	Physical Damage re-engineering Program Charter dated May 20, 2014 from 2015 General Rate Application							
Ex. #	PUB-15	Information Request PUB-MPI I-75 dated September 5, 2014 from the 2015 General Rate Application							



EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2018 INSURANCE RATES

March 7, 2018

MANITOBA PUBLIC INSURANCE CORPORATION'S EXHIBITS

Ex. #	MPI-1	MPI 2018 General Rate Application
Ex. #	MPI-2	Summary of 2018 GRA Workshop
Ex. #	MPI-3	Rebuttal Evidence
Ex. #	MPI-4	News Release - Road to Zero: Manitoba Road Safety Plan 2017-2020
Ex. #	MPI-5	PUB (MPI) 1-31 Amended September 29, 2017
Ex. #	MPI-6	PUB (MPI) 2-17 Amended September 29, 2017
Ex. #	MPI-7	PUB Pre Ask #6 & Appendix 1
Ex. #	MPI-8	Affidavit by Paul Vieira re posting of Notice of Hearing and Pre Hearing Conference
Ex. #	MPI-9	Affidavit by Paul Vieira re posting of Reminder Notice of Public Hearing
Ex. #	MPI-10	Affidavit of Jenna Christoph re distribution of General Rate Application materials to interested parties
Ex. #	MPI-11	2018 General Rate Application - Presentation of Peter Yien and Luke Johnston
Ex. #	MPI-12	2018 General Rate Application - Loss Prevention and Road Safety - Presentation of Ward Keith

Ex. #	MPI-13	Response to PUB-MPI Pre Ask 4 - Management/regulatory actions applied to PUB(MPI) 2-4
Ex. #	MPI-14	Response to Undertaking # 1 - RFP for ALM Study
Ex. #	MPI-15	Response to Undertaking # 2 - Name of Organization who will complete the ALM Study
Ex. #	MPI-16	Response to PUB-MPI Pre Ask 1 - Update to PUB (MPI) 2-9 to reflect actual market interest rates at the end of September 2017
Ex. #	MPI-17	Presentation of Mr. Martin Geffen
Ex. #	MPI-18	Response to CAC Pre Ask 2 - Information Technology expenditures
Ex. #	MPI-19	Response to Undertaking #24 - Cost of Distracted Driving Crashed to MPI (June 2016)
Ex. #	MPI-20	Response to Undertaking #7 - Full-time Equivalent (FTE) to be reduced by December 31, 2017
Ex. #	MPI-21	Response to Undertaking #17 - July 2017 Public Polling Results regarding public perception on higher risk drivers paying more
Ex. #	MPI-22	Response to Undertaking #16 - PUB (MPI) 2-13 Basis and derivation of the 178 basic point spread adjustment
Ex. #	MPI-23	Response to Undertaking #18 - Increase in the driver education for road safety from 2016/17 and 2017/18
Ex. #	MPI-24	Response to Undertaking #21 - Polling with respect to gauging public support in its strategic enforcement, RoadWatch, on a yearly basis rather than just seasonal
Ex. #	MPI-25	Response to Undertaking #14 - PUB (MPI) 2-11 Reconcile calculation of the investment return on assets supporting Basic total equity using the information from Volume II Investments
Ex. #	MPI-26	Response to Undertaking #6 - How the staffing reorganization identified in Figure 1 of CAC (MPI) 2-24 aligned with the corporation's corporate goals
Ex. #	MPI-27	Response to Undertaking #15 - PUB (MPI) 2-11 - Confirm whether line items 22 & 23, investment fees paid and pension expense, are appropriately charged to the investment income on assets supporting total equity
Ex. #	MPI-28	Response to Undertaking #25 - How many scheduled interest rate change announcements by the Bank of Canada will there be before November 30, 2017

Ex. #	MPI-29	Response to Undertaking #5 - Underperformance of MPI's small to mid-cap equities at 28.3 percent as compared to benchmark of 45.8 percent
Ex. #	MPI-30	Response to Undertaking #22 - Vol. I Loss Prevention, page 13, Appendix 4 - Concrete examples of where the department has identified a gap in relevant research and then designed a innovative pilot to gather valuable information
Ex. #	MPI-31	Response to Undertaking #20 - Comparison of the amount of money that MPI is spending on wildlife collision initiatives compared to distracted driving initiatives and efforts
Ex. #	MPI-32	Response to Undertakign # 13
Ex. #	MPI-33	Response to Undertaking # 11
Ex. #	MPI-34	Response to Undertaking # 19
Ex. #	MPI-35	Reponse to Undertaking # 3
Ex. #	MPI-36	Response to Undertaking # 27
Ex. #	MPI-37	Response to Undertaking # 28
Ex. #	MPI-38	CAC Pre Ask # 1
Ex. #	MPI-39	PUB Pre Ask # 2
Ex. #	MPI-40	PUB Pre Ask # 5
Ex. #	MPI-41	Reponse to Undertaking # 4
Ex. #	MPI-42	Response to Undertaking # 9
Ex. #	MPI-43	Response to Undertaking # 12
Ex. #	MPI-44	PUB Pre Ask # 3

Ex. #	MPI-45	Response to Undertaking # 33
Ex. #	MPI-46	Response to Undertaking # 31
Ex. #	MPI-47	Response to Undertaking # 30
Ex. #	MPI-48	Response to Undertaking # 32
Ex. #	MPI-49	Response to Undertaking # 8
Ex. #	MPI-50	Response to Undertaking # 10
Ex. #	MPI-51	Response to Undertaking # 29
Ex. #	MPI-52	Response to Undertaking # 26
Ex. #	MPI-53	Excerpts from the Minimum Capital Test Guideline for Federally Regulated Property and Casualty Insurance Companies for the Office of the Superintendent of Financial Institutions Canada
Ex. #	MPI-54	Amendment to page 75 of RSR Rate Stabilization Reserve DCAT - RSR.5
Ex. #	MPI-55	MPI Second Quarterly Report - Six months ended August 31, 2017
Ex. #	MPI-56	2018 General Rate Application Closing Submissions - Presentation by Mr. Matt Ghikas and Mr. Steve Scarfone - October 18, 2017
Ex. #	MPI-57	2018 General Rate Application Closing Submissions - October 18, 2017

EXHIBIT LIST FOR
 MANITOBA PUBLIC INSURANCE
 2018 INSURANCE RATES

March 7, 2018

Bike Winnipeg (BW) Exhibits

Ex. #	BW-1-1	Bike Winnipeg (BW) to Manitoba Public Insurance Corporation (MPI) - Round 1 Information Requests	Fatal Trend Analysis
Ex. #	BW-1-2	" " " " " "	Fatal Collisions - Bodily Injuries
Ex. #	BW-1-3	" " " " " "	Graphs - Fatal Cyclists and Fatal Pedestrians
Ex. #	BW-1-4	" " " " " "	Crash Configurations
Ex. #	BW-1-5	" " " " " "	Crash Configurations - Non- commercial and commercial vehicles
Ex. #	BW-1-6	" " " " " "	MPI's contribution to Manitoba's Economy
Ex. #	BW-1-7	" " " " " "	Fatal costs and entitlement to benefits

Ex. #	BW-1-8	" " " " " " " Accident Maps
Ex. #	BW-1-9	" " " " " " " Crash Configuration/Driver Safety Rating Scale
Ex. #	BW-2-1	Bike Winnipeg (BW) to Manitoba Public Insurance Corporation (MPI) - Round 2 Information Requests MPI's priorities for road safety in urban areas compared to those of other similar North American cities who have adopted Vision Zero
Ex. #	BW-3	Bike Winnipeg (BW) Openign Presentation
Ex. #	BW-4	Bike Winnipeg (BW) Book of Documents
Ex. #	BW-5	Bike Winnipeg (BW) Supplemental Book of Documents



EXHIBIT LIST FOR
 MANITOBA PUBLIC INSURANCE
 2018 INSURANCE RATES

March 7, 2018

Consumers' Association of Canada (Manitoba) Inc. (CAC) Exhibits

Ex. #	CAC-1	Outline of Important Unfinished Business from the 2017/18 General Rate Application
Ex. #	CAC-2-1	Consumers' Association of Canada (Manitoba) Inc. (CAC) to Manitoba Public Insurance Corporation (MPI) Investment Income on Total Equity
Ex. #	CAC-2-2	" " " " " " Transfer of Extension RSR to Basic
Ex. #	CAC-2-3	" " " " " " Competitive Nature of Extension Business
Ex. #	CAC-2-4	" " " " " " 100% MCT as upper threshold for the RSR
Ex. #	CAC-2-5	" " " " " " 100% MCT to set the upper threshold of the RSR
Ex. #	CAC-2-6	" " " " " " 100% MCT as an appropriate Upper Total Equity Target - Sign off by Minister of Finance
Ex. #	CAC-2-7	" " " " " " Board Order 162/16 incorrect DCAT Assumptions
Ex. #	CAC-2-8	" " " " " " IFRS17
Ex. #	CAC-2-9	" " " " " " Private insurers written premiums

Ex. #	CAC-2-10	"	"	"	"	"	"	PWC Actuarial Support
Ex. #	CAC-2-11	"	"	"	"	"	"	Calculation of the Ultimate Losses
Ex. #	CAC-2-12	"	"	"	"	"	"	Increase in the number of Weekly Indemnity Claims
Ex. #	CAC-2-13	"	"	"	"	"	"	Weekly Indemnity Trend Methodology and Trend Assumptions
Ex. #	CAC-2-14	"	"	"	"	"	"	Accident Benefits Other - Indexed Trend Methodology and Trend Assumption
Ex. #	CAC-2-15	"	"	"	"	"	"	Collision Repair Severity
Ex. #	CAC-2-16	"	"	"	"	"	"	Discount Rate
Ex. #	CAC-2-17	"	"	"	"	"	"	Role of Chief Actuary
Ex. #	CAC-2-18	"	"	"	"	"	"	Liability associated with Weekly Indemnity claims
Ex. #	CAC-2-19	"	"	"	"	"	"	Basic Insurance financial statement
Ex. #	CAC-2-20	"	"	"	"	"	"	Actuarial Standard of Practice (ASOP)
Ex. #	CAC-2-21	"	"	"	"	"	"	Claims Costs
Ex. #	CAC-2-22	"	"	"	"	"	"	Climate Change - Hail Claims
Ex. #	CAC-2-23	"	"	"	"	"	"	Comprehensive claims incurred over budget by \$89 million

Ex. #	CAC-2-24	"	"	"	"	"	"	Light Vehicle Accreditation Agreement
Ex. #	CAC-2-25	"	"	"	"	"	"	Premium Deficiencies
Ex. #	CAC-2-26	"	"	"	"	"	"	Physical Damage Claims by coverage
Ex. #	CAC-2-27	"	"	"	"	"	"	Physical Damage Claims - Shop-Specific Key Performance Indicators
Ex. #	CAC-2-28	"	"	"	"	"	"	Indexed Case Reserves
Ex. #	CAC-2-29	"	"	"	"	"	"	PIPP Enhancements
Ex. #	CAC-2-30	"	"	"	"	"	"	Collision Claims incurred
Ex. #	CAC-2-31	"	"	"	"	"	"	Accident Benefits Weekly Indemnity Table 4 - Insurance Year 20/21
Ex. #	CAC-2-32	"	"	"	"	"	"	Changes in Experience
Ex. #	CAC-2-33	"	"	"	"	"	"	Collision - Loss Development Factors
Ex. #	CAC-2-34	"	"	"	"	"	"	Deferred Development Costs (Intangible Assets)
Ex. #	CAC-2-35	"	"	"	"	"	"	Crown Corporations Council mandate and strategy review
Ex. #	CAC-2-36	"	"	"	"	"	"	Interim Corporate Strategic Plan - 2017-2021
Ex. #	CAC-2-37	"	"	"	"	"	"	Summary of the Outcome of the Evaluation of the Long-Term Financial Strength of the Basic Insurance

Ex. #	CAC-2-38	"	"	"	"	"	"	Expense reduction from management actions
Ex. #	CAC-2-39	"	"	"	"	"	"	Current vs Past budgeting processes
Ex. #	CAC-2-40	"	"	"	"	"	"	Closure of Flin Flon Claim Centre and Pacific Avenue Service Centre
Ex. #	CAC-2-41	"	"	"	"	"	"	Capitalizing internal salary costs
Ex. #	CAC-2-42	"	"	"	"	"	"	Insertions of Work
Ex. #	CAC-2-43	"	"	"	"	"	"	2016 Compensation Report
Ex. #	CAC-2-44	"	"	"	"	"	"	External Audit and Actuary Fees
Ex. #	CAC-2-45	"	"	"	"	"	"	Actuarial Pension and Other Benefit plans valuation reports - December 31, 2016
Ex. #	CAC-2-46	"	"	"	"	"	"	Donations and Sponsorships for 2016/17
Ex. #	CAC-2-47	"	"	"	"	"	"	Material risk changes and material transactions in progress or outstanding impacting the 2018 GRA
Ex. #	CAC-2-48	"	"	"	"	"	"	Duration benefit of 4.30 days
Ex. #	CAC-2-49	"	"	"	"	"	"	"B" approved Budget; "FB" Hypothetical Base
Ex. #	CAC-2-50	"	"	"	"	"	"	Overall Revenue Increases
Ex. #	CAC-2-51	"	"	"	"	"	"	Rate Stabilization Reserve definition

Ex. #	CAC-2-52	"	"	"	"	"	"	Forecasting "Net Losses"
Ex. #	CAC-2-53	"	"	"	"	"	"	Provincial Road Safety Plan
Ex. #	CAC-2-54	"	"	"	"	"	"	Driver Safety Rating
Ex. #	CAC-2-55	"	"	"	"	"	"	5 Year IT Strategic Plan
Ex. #	CAC-2-56	"	"	"	"	"	"	Business Transformation Office (BTO) and the Value Management Process
Ex. #	CAC-2-57	"	"	"	"	"	"	Garner CIO Scorecard and IT Infrastructure Benchmark
Ex. #	CAC-2-58	"	"	"	"	"	"	IT In-house vs consultants
Ex. #	CAC-2-59	"	"	"	"	"	"	Business Process Management (BPM)
Ex. #	CAC-2-60	"	"	"	"	"	"	Technical Debt
Ex. #	CAC-2-61	"	"	"	"	"	"	Benchmarking - Key Takeaways from Scorecard Analysis
Ex. #	CAC-2-62	"	"	"	"	"	"	Physical Damage Re-engineering Program Evaluation - Gartner engagement
Ex. #	CAC-2-63	"	"	"	"	"	"	PDR Project - "Transform the Business"
Ex. #	CAC-2-64	"	"	"	"	"	"	B13 Business case/charter and copy of E&Y Engagement agreement
Ex. #	CAC-2-65	"	"	"	"	"	"	B13 - USA Injury Statistics

Ex. #	CAC-2-66	"	"	"	"	"	"	B13 and PIPP - Psychosocial claims
Ex. #	CAC-2-67	"	"	"	"	"	"	B13 - Duration Guidelines
Ex. #	CAC-2-68	"	"	"	"	"	"	B13 - Key Performance Indicators
Ex. #	CAC-2-69	"	"	"	"	"	"	Emerging Patterns of Claims incurred development
Ex. #	CAC-2-70	"	"	"	"	"	"	Post Implementation Review of Projects - Template
Ex. #	CAC-2-71	"	"	"	"	"	"	Improved Ability to Predict Treatment Outcomes
Ex. #	CAC-2-72	"	"	"	"	"	"	Gain (loss) on sale of equities and other investments
Ex. #	CAC-2-73	"	"	"	"	"	"	Provincial Bonds
Ex. #	CAC-2-74	"	"	"	"	"	"	Corporation Bond Allocation increase to 18%
Ex. #	CAC-2-75	"	"	"	"	"	"	ALM impact due to interest rate forecast
Ex. #	CAC-2-76	"	"	"	"	"	"	Naïve interest rate forecast
Ex. #	CAC-2-77	"	"	"	"	"	"	Canadian Equities Realized Gains
Ex. #	CAC-2-78	"	"	"	"	"	"	Investment Performance Report
Ex. #	CAC-2-79	"	"	"	"	"	"	ALM Study

Ex. #	CAC-2-80	"	"	"	"	"	"	Benchmark Returns Feb 2017
Ex. #	CAC-2-81	"	"	"	"	"	"	MUSH Bonds and Corporate Bonds
Ex. #	CAC-2-82	"	"	"	"	"	"	Equity Risk Premium
Ex. #	CAC-2-83	"	"	"	"	"	"	Projected Overweight to Canadian Equities
Ex. #	CAC-2-84	"	"	"	"	"	"	Allocation between Large Cap and Small to Mid Cap Equities
Ex. #	CAC-2-85	"	"	"	"	"	"	Future Changes in Accounting Policy and Disclosure
Ex. #	CAC-2-86	"	"	"	"	"	"	Investment Write-down (Impairment) policy
Ex. #	CAC-2-87	"	"	"	"	"	"	New method for calculating the RSR upper threshold
Ex. #	CAC-2-88	"	"	"	"	"	"	Reversion to a naïve forecast for interest rates
Ex. #	CAC-2-89	"	"	"	"	"	"	Economic Assumption in the Base Scenario
Ex. #	CAC-2-90	"	"	"	"	"	"	Modelling of default for Canadian corporate bonds
Ex. #	CAC-2-91	"	"	"	"	"	"	Assumed correlation between equity returns, corporate bond default and interest rates
Ex. #	CAC-2-92	"	"	"	"	"	"	Sensitivity to interest rates
Ex. #	CAC-2-93	"	"	"	"	"	"	Risk and capital adequacy from pension underfunding

Ex. #	CAC-2-94	"	"	"	"	"	"	Impact of IFRS 17
Ex. #	CAC-2-95	"	"	"	"	"	"	Financial condition of basic is not satisfactory
Ex. #	CAC-3-1	Consumers' Association of Canada (Manitoba) Inc. (CAC) to Manitoba Public Insurance Corporation (MPI)						Risk Framework/Risk Management Evaluation
Ex. #	CAC-3-2	"	"	"	"	"	"	MUSH Bonds and Corporate Bonds
Ex. #	CAC-3-3	"	"	"	"	"	"	Use of the return on investment assets supporting Total Equity
Ex. #	CAC-3-4	"	"	"	"	"	"	MCT as an upper target for RSR
Ex. #	CAC-3-5	"	"	"	"	"	"	Investment income earned on the capital held by MPI
Ex. #	CAC-3-6	"	"	"	"	"	"	Investment Income on Total Equity
Ex. #	CAC-3-7	"	"	"	"	"	"	Calculation of Ultimate Losses
Ex. #	CAC-3-8	"	"	"	"	"	"	Collision Repair Severity
Ex. #	CAC-3-9	"	"	"	"	"	"	Subrogation recoveries as a percentage of paid collision claims
Ex. #	CAC-3-10	"	"	"	"	"	"	Investment Income - Corporate Bonds
Ex. #	CAC-3-11	"	"	"	"	"	"	Implied RSR Range
Ex. #	CAC-3-12	"	"	"	"	"	"	Choice of Scenario for the upper end of the RSR range

Ex. #	CAC-3-13	"	"	"	"	"	"	Reversion to a naïve forecast for interest rates
Ex. #	CAC-3-14	"	"	"	"	"	"	Combined Scenario Simulations
Ex. #	CAC-3-15	"	"	"	"	"	"	RSR - Ownership of Total Equity
Ex. #	CAC-3-16	"	"	"	"	"	"	MCT used by ICBC
Ex. #	CAC-3-17	"	"	"	"	"	"	External Opinion on the expected impact of IFRS17
Ex. #	CAC-3-18	"	"	"	"	"	"	Health Science Centre - Concussion Research - Funding support
Ex. #	CAC-3-19	"	"	"	"	"	"	E&Y Engagement Agreement
Ex. #	CAC-3-20	"	"	"	"	"	"	Use of data captured by BI3
Ex. #	CAC-3-21	"	"	"	"	"	"	Investment income from fixed income portfolio and equities
Ex. #	CAC-3-22	"	"	"	"	"	"	Mitchell International Co-Development Agreement re Customer Claims Reporting System (CCRS)
Ex. #	CAC-3-23	"	"	"	"	"	"	Rate comparison 2017/18 to 2018/19
Ex. #	CAC-3-24	"	"	"	"	"	"	Corporate Staffing Levels - Zero based budgeting adjustments
Ex. #	CAC-3-25	"	"	"	"	"	"	AOL/CARS Replacement
Ex. #	CAC-3-26	"	"	"	"	"	"	Restatement of last year's net income

Ex. #	CAC-4	Actuarially Indicated Rates for MPI - Investment Return on RSR by Ms. Andrea Sherry
Ex. #	CAC-5	"Does the RSR Need to be so Large?" - By Dr. Wayne Simpson and Ms. Andrea Sherry
Ex. #	CAC-6	CAC & Bike Winnipeg Letter re the Provincial Road Safety Action Plan
Ex. #	CAC-7	CAC Opening Statement
Ex. #	CAC-8	Expert Evidence from Marvis Johnson from 2013
Ex. #	CAC-9	ISM Loss Prevention Strategy and Framework for MPI - AI 13 Appendix 1 - 2016 General Rate Application
Ex. #	CAC-10	PUB Order 122/10
Ex. #	CAC-11	PUB Order 145/10
Ex. #	CAC-12	PUB Order 162/11
Ex. #	CAC-13	PUB Order 151/13
Ex. #	CAC-14	PUB Order 135/14
Ex. #	CAC-15	PUB Order 128/15
Ex. #	CAC-16	Valter Viola's Presentation from 2017 General Rate Application
Ex. #	CAC-17	PD Re-engineering Program Charter

Ex. #	CAC-18	MPI 80 Undertaking 33 from 2017 General Rate Application
Ex. #	CAC-19	Investment Income Comparisons
Ex. #	CAC-20	Updated MPI Net Income Loss History
Ex. #	CAC-21	DSR Levels - Costs and Premiums
Ex. #	CAC-22	Does the RSR Need to be so Large - Presentation by Dr. Wayne Simpson
Ex. #	CAC-23	Presentation by Ms. Andrea Sherry - October 16, 2017
Ex. #	CAC-24	Response to Undertaking # 34
Ex. #	CAC-25	CAC Manitoba Closing Argument Presentation
Ex. #	CAC-26	Recommendations of CAC Manitoba

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2018 INSURANCE RATES

March 7, 2018

Coalition of Manitoba Motorcyclers Groups (CMMG) Exhibits

Ex. #	CMMG-1-1	Coalition of Manitoba Motorcyclers Groups (CMMG) to Manitoba Public Insurance Corporation (MPI) - Round 1 Information Request	Comparison of Projected vs Actual Losses for Motorcycle Major Class
Ex. #	CMMG-1-2	" " " " " "	Motorcycle Claims Loss Data by Insurance year
Ex. #	CMMG-1-3	" " " " " "	History of Rates and Rate Changes for Motorcycle Major Class
Ex. #	CMMG-1-4	" " " " " "	Actual Loss Ratios and Claims Frequency for both private passenger and motorcycle use groups
Ex. #	CMMG-1-5	" " " " " "	Deleting hail as a Basic Comprehensive coverage for cars
Ex. #	CMMG-1-6	" " " " " "	MUSH bonds
Ex. #	CMMG-1-7	" " " " " "	Percentage of MUSH bonds relative to other bonds and the investment portfolio

Ex. #	CMMG-1-8	" " " " " " "	Past Motorcycle Class Increases
Ex. #	CMMG-1-9	" " " " " " "	Rodent Claims Strategy
Ex. #	CMMG-1-10	" " " " " " "	Savings identified for the Corporation's current initiatives for the reduction of wildlife collision claims costs
Ex. #	CMMG-1-11	" " " " " " "	Motorcycle rates comparison
Ex. #	CMMG-1-12	" " " " " " "	Amount of claims costs attributable to distracted driver
Ex. #	CMMG-1-13	" " " " " " "	Investment in Motorcycle Road Safety
Ex. #	CMMG-1-14	" " " " " " "	New Motorcycle Road Safety programs or initiatives for 2018
Ex. #	CMMG-1-15	" " " " " " "	Wildlife Collision Programming
Ex. #	CMMG-1-16	" " " " " " "	Factors driving Motorcycle Class increase
Ex. #	CMMG-2-1	Coalition of Manitoba Motorcyclers Groups (CMMG) to Manitoba Public Insurance Corporation (MPI) - Round 2 Information Request	2016 accident benefits
Ex. #	CMMG-2-2	" " " " " " "	Rodent Claims Strategy

Ex. #	CMMG-2-3	"	"	"	"	"	"	Rate-making - Capping of Experience Adjustments
Ex. #	CMMG-2-4	"	"	"	"	"	"	Counter-intuitive experience observed
Ex. #	CMMG-2-5	"	"	"	"	"	"	Ten years of motorcycle actual losses
Ex. #	CMMG-2-6	"	"	"	"	"	"	Additional premium raised by the increase sought for motorcycles
Ex. #	CMMG-2-7	"	"	"	"	"	"	Comparison of premiums - 50 year old male with a 2004 Harley FLHTC and 2004 GMC pick up truck
Ex. #	CMMG-2-8	"	"	"	"	"	"	Effect of an increase in interest rates on the cost of motorcycle insurance rates