



EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2019 INSURANCE RATES

October 31, 2018

THE PUBLIC UTILITIES BOARD'S (PUB) EXHIBITS

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| Ex. # PUB-1 | Notice of Public Hearing and Pre-Hearing Conference issued by the Board and dated June 15, 2018 |
| Ex. # PUB-2 | The Public Utilities Board's Rules of Practises and Procedures |
| Ex. # PUB-3 | Timetable for 2019-2020 Manitoba Public Insurance General Rate Application |
| Ex. # PUB-4 | PUB letter to all parties re: Manitoba Public Insurance 2019 General Rate Application - June 18, 2018 with attachments |
| Ex. # PUB-5 | PUB letter to all parties re: Expert Witness status - June 22, 2018 |
| Ex. # PUB-6 | Board Order 61-18 re: MPI Interim Procedural Order Respecting Preliminary Issues List for 2019 GRA for Compulsory 2019/2020 Driver and Vehicle Insurance Premiums and other Matters - May 7, 2018 |
| Ex. # PUB-7 | Pre Hearing Conference Transcript - June 25, 2018 |
| Ex. # PUB-8 | Board Order 82-18 re: MPI - Procedural Order (2019/2020 Rates and Premiums for Compulsory Driver and Vehicle Insurance - Timetable for a Public Hearing, Approval of Interveners and Approval of Issues - July 29, 2018 |
| Ex. # PUB-9 | PUB to MPI Information Requests - Round 1 |
| Ex. # PUB-9-1 | " " " " " " " OV - Audit Committee and Invesetment Committee Working Group meeting minutes |

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| Ex. # | PUB-9-2 | " | " | " | " | " | " | RM - Changes in methodology |
| Ex. # | PUB-9-3 | " | " | " | " | " | " | RM - Cash Flow Discount Rate |
| Ex. # | PUB-9-4 | " | " | " | " | " | " | RM - Vehicle Drift |
| Ex. # | PUB-9-5 | " | " | " | " | " | " | RM - Expected Return Investment Assets Supporting Basic Total Equity |
| Ex. # | PUB-9-6 | " | " | " | " | " | " | COM - Board Order 130-17 -11.23 |
| Ex. # | PUB-9-7 | " | " | " | " | " | " | INV - Turnover Assumption |
| Ex. # | PUB-9-8 | " | " | " | " | " | " | FFM - Update for ALM Changes |
| Ex. # | PUB-9-9 | " | " | " | " | " | " | REV 1.1-1.2, REV-5 - Motor Vehicle Premiums - Volume and Upgrade Factors |
| Ex. # | PUB-9-10 | " | " | " | " | " | " | IRF - 2.2 % Rate Change (PF 1-3) |
| Ex. # | PUB-9-11 | " | " | " | " | " | " | INV - Use of Naïve Interest Rate Forecast |
| Ex. # | PUB-9-12 | " | " | " | " | " | " | AR - Financial Forecast - Interest Rate Impact |
| Ex. # | PUB-9-13 | " | " | " | " | " | " | EXP - Cost Allocation |
| Ex. # | PUB-9-14 | " | " | " | " | " | " | EXP - Changes to Cost Allocation |
| Ex. # | PUB-9-15 | " | " | " | " | " | " | EXP - Total IT Expenses |
| Ex. # | PUB-9-16 | " | " | " | " | " | " | RSR - 2018 GRA Board Approved Methodology |
| Ex. # | PUB-9-17 | " | " | " | " | " | " | RSR - Treatment of Capital Maintenance Provisions (CMP) |

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| Ex. # | PUB-9-18 | " | " | " | " | " | " | DCAT - Combined Scenario |
| Ex. # | PUB-9-19 | " | " | " | " | " | " | DCAT - Policy Liabilities Risk and Inflation Risk Scenarios |
| Ex. # | PUB-9-20 | " | " | " | " | " | " | DCAT - Stochastic Modeling |
| Ex. # | PUB-9-21 | " | " | " | " | " | " | INV - Major Asset Class - Global Equity Returns |
| Ex. # | PUB-9-22 | " | " | " | " | " | " | INV - Major Asset Class - Corporate Bonds |
| Ex. # | PUB-9-23 | " | " | " | " | " | " | INV - ALM Study Outcomes |
| Ex. # | PUB-9-24 | " | " | " | " | " | " | INV - Accommodation of Commingled Portfolio |
| Ex. # | PUB-9-25 | " | " | " | " | " | " | INV - Interest Rate Forecasting |
| Ex. # | PUB-9-26 | " | " | " | " | " | " | INV - Allocation of Investment Income to Lines of Business |
| Ex. # | PUB-9-27 | " | " | " | " | " | " | INV - Interest Rate Forecast - most recent version |
| Ex. # | PUB-9-28 | " | " | " | " | " | " | INV - Basic Interest Rate Risk with Naïve Forecast |
| Ex. # | PUB-9-29 | " | " | " | " | " | " | INV - Investment Policy Statement - Material Changes |
| Ex. # | PUB-9-30 | " | " | " | " | " | " | INV - Benchmarking Performance |
| Ex. # | PUB-9-31 | " | " | " | " | " | " | INV - Review of Investment Policy Statement |
| Ex. # | PUB-9-32 | " | " | " | " | " | " | INV - Five Optimized Portfolios - Definition of Risk |
| Ex. # | PUB-9-33 | " | " | " | " | " | " | INV - Investment Portfolio Composition |

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| Ex. # | PUB-9-34 | " | " | " | " | " | " | INV - Mercer ALM Alternatives & Board Risk Tolerance |
| Ex. # | PUB-9-35 | " | " | " | " | " | " | INV - Mercer's Interest Rate Forecasts |
| Ex. # | PUB-9-36 | " | " | " | " | " | " | SDM - Direct Repair Program |
| Ex. # | PUB-9-37 | " | " | " | " | " | " | SDM - Cost Containment Measures |
| Ex. # | PUB-9-38 | " | " | " | " | " | " | SDM - Claims Expenses - B13 Claims Management |
| Ex. # | PUB-9-39 | " | " | " | " | " | " | SDM - Cost Containment Measures - Customer Experience Framework |
| Ex. # | PUB-9-40 | " | " | " | " | " | " | EXP - Cost Containment - Expenses Variances |
| Ex. # | PUB-9-41 | " | " | " | " | " | " | EXP - Expenses - Basic Capital Expenditure by Project |
| Ex. # | PUB-9-42 | " | " | " | " | " | " | EXP - Basic Total Expenses - Compounded Annual Growth Rates |
| Ex. # | PUB-9-43 | " | " | " | " | " | " | EXP - Other Expenses - cost containmet measures |
| Ex. # | PUB-9-44 | " | " | " | " | " | " | EXP - Staffing Levels - Staff Reduction Strategy |
| Ex. # | PUB-9-45 | " | " | " | " | " | " | EXP - Basic Capital Expenditures |
| Ex. # | PUB-9-46 | " | " | " | " | " | " | LP - Road Safety Expenses - savings from Predictive Analytics |
| Ex. # | PUB-9-47 | " | " | " | " | " | " | AR - Staffing Levels |
| Ex. # | PUB-9-48 | " | " | " | " | " | " | CI - Comprehensive Hail |
| Ex. # | PUB-9-49 | " | " | " | " | " | " | BMK - Corporate and Claims Performance |

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| Ex. # | PUB-9-50 | " | " | " | " | " | " | REV - Adequacy Current Service Fee -Comparison of Total Service Fees |
| Ex. # | PUB-9-51 | " | " | " | " | " | " | DSR - Conclusions and Next Steps - Public Consultation Efforts |
| Ex. # | PUB-9-52 | " | " | " | " | " | " | VFH - Data Collection - Rate Making - Insured VFH Vehicles |
| Ex. # | PUB-9-53 | " | " | " | " | " | " | VFH - Stakeholder Engagement |
| Ex. # | PUB-9-54 | " | " | " | " | " | " | VFH - Passanger VFH |
| Ex. # | PUB-9-55 | " | " | " | " | " | " | BMK - IT Spending -Vitality Clasuse |
| Ex. # | PUB-9-56 | " | " | " | " | " | " | BMK- IT Spending |
| Ex. # | PUB-9-57 | " | " | " | " | " | " | VM - Information Security Risk Management - Reasonableness of IT Capital Spending |
| Ex. # | PUB-9-58 | " | " | " | " | " | " | VM - Legacy Systems Modernization |
| Ex. # | PUB-9-59 | " | " | " | " | " | " | VM - Customer Self-Service - Phase 1, 2 and 3 |
| Ex. # | PUB-9-60 | " | " | " | " | " | " | VM - Credit Card Strategy |
| Ex. # | PUB-9-61 | " | " | " | " | " | " | VM - Cost Benefit Analysis Customer Claims Reporting System (CCRS) |
| Ex. # | PUB-9-62 | " | " | " | " | " | " | VM - PDR Project - changes in the cost benefit analysis |
| Ex. # | PUB-9-63 | " | " | " | " | " | " | VM - Deferred Development Costs - Impaired Deferred Development Cost |
| Ex. # | PUB-9-64 | " | " | " | " | " | " | VM - HSDE Business Case - Cost Benefit Analysis |

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| Ex. # | PUB-9-65 | " | " | " | " | " | " | VM - PDR Project - IT Expenses |
| Ex. # | PUB-9-66 | " | " | " | " | " | " | VM - PDR |
| Ex. # | PUB-9-67 | " | " | " | " | " | " | VM - IT Spending - PDR Project Costs |
| Ex. # | PUB-9-68 | " | " | " | " | " | " | VM - Changes in PDR business case cost/benefit analysis |
| Ex. # | PUB-9-69 | " | " | " | " | " | " | VM - IT Spending - PDR Gartner |
| Ex. # | PUB-9-70 | " | " | " | " | " | " | VM - IT Expenses - PDR Projects - Impairment charges for IT Expenditures |
| Ex. # | PUB-9-71 | " | " | " | " | " | " | VM - Capital Project Evaluation - Impaired Securities - CCRS Customer Claims Reporting System |
| Ex. # | PUB-9-72 | " | " | " | " | " | " | IT - IT Management - Update on Project Status |
| Ex. # | PUB-9-73 | " | " | " | " | " | " | IT - IT Strategy - impact on staffing, processes, technology and cost |
| Ex. # | PUB-9-74 | " | " | " | " | " | " | EXP - IT Expenses - allocation of IT project expenses to Basic |
| Ex. # | PUB-9-75 | " | " | " | " | " | " | EXP - IT Expenses - external consulting expense |
| Ex. # | PUB-9-76 | " | " | " | " | " | " | RM - Capital Maintenance Provision |
| Ex. # | PUB-9-77 | " | " | " | " | " | " | INV - Revised Investment Policy Statement |
| Ex. # | PUB-9-78 | " | " | " | " | " | " | INV - Operational Asset Liability Mangement Policy - Changes to ALM |
| Ex. # | PUB-9-79 | " | " | " | " | " | " | INV - Mercer ALM Study - New Asset Allocation - Stochastic Modelling and Analysis |

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| Ex. # | PUB-9-80 | " | " | " | " | " | " | INV - Completion of Recommendations Details |
| Ex. # | PUB-9-81 | " | " | " | " | " | " | INV - ALM - Efficient Frontiers |
| Ex. # | PUB-9-82 | " | " | " | " | " | " | INV - ALM - impact of changes on accounting standards on interest rate risk |
| Ex. # | PUB-9-83 | " | " | " | " | " | " | INV - Inflation Volatility Assumption |
| Ex. # | PUB-9-84 | " | " | " | " | " | " | INV - ALM - utilizing Mercer's standard interest rate forecast on optimization Basic investment |
| Ex. # | PUB-9-85 | " | " | " | " | " | " | INV - Minimum Risk Portfolios Assumptions |
| Ex. # | PUB-9-86 | " | " | " | " | " | " | INV - Min/Max Asset Allocation Constraints |
| Ex. # | PUB-10 | Board Order 89-18 re: Motion by MPI Seeking Confidential Treatment of Certain Information in the 2019/2020 General Rate Application - July 12, 2018 | | | | | | |
| Ex. # | PUB-11 | PUB to MPI Information Requests - Round 2 | | | | | | |
| Ex. # | PUB-11-1 | " | " | " | " | " | " | Financial Overview - impact on Basic reported income and balance sheet |
| Ex. # | PUB-11-2 | " | " | " | " | " | " | FO - documents approved by Board of Directives including asset allocation |
| Ex. # | PUB-11-3 | " | " | " | " | " | " | FO - PDR Business Case and Customer Claims Reporting System (CCRS) Next Steps |
| Ex. # | PUB-11-4 | " | " | " | " | " | " | Financial Forecast Model - 28.1% allocation to Coporate Bonds |
| Ex. # | PUB-11-5 | " | " | " | " | " | " | Ratemaking in Accordance with Accepted Actuarial Practice - Cash Flow Discount Rate |
| Ex. # | PUB-11-6 | " | " | " | " | " | " | 50/50 interest rate forecast - cash flow dicsount rate selection |

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| Ex. # | PUB-11-7 | " | " | " | " | " | " | Canadian Equities - Turnover Assumption - responsableness of Basic Financial forecast assumptions |
| Ex. # | PUB-11-8 | " | " | " | " | " | " | Financial Forecast Model - Update for ALM Changes - investment portfolio buckets |
| Ex. # | PUB-11-9 | " | " | " | " | " | " | Interest Rate Forecasting - Use of Naïve Interest Rate Forecast - Gov of Can 10 year bond yield |
| Ex. # | PUB-11-10 | " | " | " | " | " | " | Basic Total Equity Target Range Thresholds - 2018 GRA Approved Methodology |
| Ex. # | PUB-11-11 | " | " | " | " | " | " | DCAT modified base scenario - Treatment of Capital Maintenance Provision (CMP) |
| Ex. # | PUB-11-12 | " | " | " | " | " | " | Investment Portfolio - Major Asset Class |
| Ex. # | PUB-11-13 | " | " | " | " | " | " | Investments - Accommodation of Commingled Portfolio |
| Ex. # | PUB-11-14 | " | " | " | " | " | " | Investment Policy Statement - Material Changes - discount rate methodology change |
| Ex. # | PUB-11-15 | " | " | " | " | " | " | Investments - Benchmarking Performance - Corporation's investment portfolio |
| Ex. # | PUB-11-16 | " | " | " | " | " | " | Investments - Accommodation of Commingled Portfolio - optimal investment portfolios |
| Ex. # | PUB-11-17 | " | " | " | " | " | " | Investment Income - Investment Portfolio Composition - current performance of Investment Portfolio |
| Ex. # | PUB-11-18 | " | " | " | " | " | " | Direct Repair Program process |
| Ex. # | PUB-11-19 | " | " | " | " | " | " | Claims Expenses - B13 Claims Management |
| Ex. # | PUB-11-20 | " | " | " | " | " | " | Expenses - Basic Capital Expenditures - Corporation's cost containment efforts |
| Ex. # | PUB-11-21 | " | " | " | " | " | " | Data Collection - Rate Making - Insured VFH Vehicles |
| Ex. # | PUB-11-22 | " | " | " | " | " | " | VFH - proposed Passanger VFH rates |

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| Ex. # | PUB-11-23 | " | " | " | " | " | " | IT Spending - IT FTE costs |
| Ex. # | PUB-11-24 | " | " | " | " | " | " | Deferred Development Costs - Impaired Deferred Development Cost - Mitchell International agreement/statement |
| Ex. # | PUB-11-25 | " | " | " | " | " | " | Deferred Development Costs - Impaired Deferred Development Cost - write-offs |
| Ex. # | PUB-11-26 | " | " | " | " | " | " | Deferred Development Costs- Impaired Deferred Development Cost - Discontinued projects |
| Ex. # | PUB-11-27 | " | " | " | " | " | " | HSDE Business Case - Cost Benfit Analysis - reduction in Road Safety expenditures |
| Ex. # | PUB-11-28 | " | " | " | " | " | " | PDR - Changes to Value Management (VM) process |
| Ex. # | PUB-11-29 | " | " | " | " | " | " | IT Spending - PDR - premiums by year, relation to non-direct repairs claims |
| Ex. # | PUB-11-30 | " | " | " | " | " | " | IT Spending - PDR - details of each costs that were excluded |
| Ex. # | PUB-11-31 | " | " | " | " | " | " | IT Spending - PDR - Direct Repair Premium - NPV analysis |
| Ex. # | PUB-11-32 | " | " | " | " | " | " | IT Expenses - PDR Project - external labour costs incurred by year |
| Ex. # | PUB-11-33 | " | " | " | " | " | " | Capital Project Evaluation - Impaired Securities - online services |
| Ex. # | PUB-11-34 | " | " | " | " | " | " | IT Consultant Staffing - breakdown of staff related to Information Sercuity Rist Management Business Case |
| Ex. # | PUB-11-35 | " | " | " | " | " | " | Expenses - IT Expenses - consulting proefessional service firms |
| Ex. # | PUB-11-36 | " | " | " | " | " | " | Expenses - IT Expenses - increase in IBM Data Centre Costs - related to Operations or Developmental costs |
| Ex. # | PUB-11-37 | " | " | " | " | " | " | Capital Maintenance Provision (CMP) |
| Ex. # | PUB-11-38 | " | " | " | " | " | " | Mercer ALM Study - New Asset Allocations - Stochastic Modelling and Analysis - Expected Surplus Growth |

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| Ex. # | PUB-11-39 | " | " | " | " | " | " | Naïve interest rate forecast |
| Ex. # | PUB-12 | Board Order 123-18 re: Seeking Confidential Treatment of Certain Responses to Information Requests in the 2019/2020 General Rate Application - September 12, 2018 | | | | | | |
| Ex. # | PUB-13 | Board Order 124-18 re: Motion by Consumers' Association of Canada (Manitoba) Inc. For an Order Compelling Certain Responses to Information Requests in the 2019/2020 General Rate Application | | | | | | |
| Ex. # | PUB-14 | Reminder Notice of Public Hearing dated September 15, 2018 | | | | | | |
| Ex. # | PUB-15 | Board Order 130-18 re: Motion by Manitoba Public Insurance - Seeking Confidential Treatment of Certain Responses to Information Requests in the 2019/2020 General Rate Application - September 24, 2018 | | | | | | |
| Ex. # | PUB-16 | PUB to CAC Information Requests | | | | | | |
| Ex. # | PUB-16-1 | " | " | " | " | " | " | DCAT - Update of Interest Rate Forecast and Justification for Use of Naïve Forecast |
| Ex. # | PUB-16-2 | " | " | " | " | " | " | DCAT - Setting Equity Target Range |
| Ex. # | PUB-16-3 | " | " | " | " | " | " | Investment Portfolio - Minimum Risk Portfolio |
| Ex. # | PUB-16-4 | " | " | " | " | " | " | Investment Portfolio - Asset Mix - fixed income |
| Ex. # | PUB-16-5 | " | " | " | " | " | " | Investment Portfolio - Asset Mix - removing Real Return Bonds - revised October 11, 2018 |
| Ex. # | PUB-16-6 | " | " | " | " | " | " | Investment Portfolio - Asset Mix - investment classes other than RRBs |
| Ex. # | PUB-16-7 | " | " | " | " | " | " | INV - Real Return Bonds |
| Ex. # | PUB-16-8 | " | " | " | " | " | " | Capital Maintenance Provisions (CMP) - CMP and Accepted Actuarial Practice |
| Ex. # | PUB-16-9 | " | " | " | " | " | " | CMP - CMP and Capital Preservation |
| Ex. # | PUB-17 | Book of Documents | | | | | | |

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| Ex. # | PUB-18 | Figure EXP-23: 6.1 Basic Capital Expenditures from 2018 MPI GRA - October 18, 2018 |
| Ex. # | PUB-19 | 2017 MPI GRA - Physical Damange Re-Engineering Attachment - PDR-A - October 22, 2018 |
| Ex. # | PUB-20 | 2018 MPI GRA - MPI-17-Martin Geffen Presentation - October 22, 2018 |



EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2019 INSURANCE RATES

October 31, 2018

MANITOBA PUBLIC INSURANCE CORPORATION'S (MPI) EXHIBITS

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| Ex. # | MPI-1 | Manitoba Public Insurance Corporation 2019 General Rate Application |
| Ex. # | MPI-2 | Manitoba Public Insurance Business Case - 2019 GRA-VM Appendix 3 |
| Ex. # | MPI-3 | 2019 GRA Corrections - Part IV- Information Technology (IT) Appendix 1 and Part V- Expenses (EXP) Appendix 19 |
| Ex. # | MPI-4 | CV of Charles E. (Chuck) Henry |
| Ex. # | MPI-5 | CV of David (Dave) Makarchuk |
| Ex. # | MPI-6 | Revised Timetable for 2019 General Rate Application |
| Ex. # | MPI-7 | 2019 Application - Part V - Expenses (EXP) - Appendix 16 Revised - August 8, 2018 |
| Ex. # | MPI-8 | 2019 Application - Part V - Expenses (EXP) - Appendix 11 Revised - August 8, 2018 |
| Ex. # | MPI-9 | Refilling of Redacted Round One Information Requests and Responses - PUB-MPI I-58(a), PUB-MPI I-59(a)(b), PUB-MPI I-61(b)(d), PUB-MPI I-61(App. 3-4), PUB-MPI I-72(a)(b)(App.1), CAC-MPI I-60(a) |
| Ex. # | MPI-10 | Revised Round I Information Request CAC-MPI-1-54 |
| Ex. # | MPI-11-1 | Manitoba Public Insurance - Rule 13 Notice Motion |

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| Ex. # | MPI-11-2 | " " " " " " " | Motion Brief |
| Ex. # | MPI-12-1 | MPI Motion regarding Round I Information Requests - Notice of Motion - June 29, 2018 | |
| Ex. # | MPI-12-2 | " " " " " " " | Motion Brief - June 29, 2018 |
| Ex. # | MPI-12-3 | " " " " " " " | Affidavit of Service - Notice of Motion and Motion Brief dated June 29, 2018 |
| Ex. # | MPI-13-1 | MPI Motion Brief regarding CAC Motion to compel answers to Round I Information Requests - August 20, 2018 | |
| Ex. # | MPI-13-2 | " " " " " " " | Affidavit of Glenn Bunston - August 20, 2018 |
| Ex. # | MPI-13-3 | " " " " " " " | Supplemental Affidavit of Glen Bunston - September 7, 2018 |
| Ex. # | MPI-14-1 | MPI Motion regarding Round II Information Requests - Notice of Motion - September 14, 2018 | |
| Ex. # | MPI-14-2 | " " " " " " " | Motion Brief of MPI Round II Information Requests - September 17, 2018 |
| Ex. # | MPI-15 | MPI Responses to Information Request Round I CAC-MPI-I-84(f)-85(g) in response to Board Order 124-18 - September 25, 2018 | |
| Ex. # | MPI-16 | MPI revised response to Information Request Round II PUB-MPI-II-24 - October 1, 2018 | |
| Ex. # | MPI-17 | MPI revised response to Information Request Round I PUB-MPI-I-27 - October 1, 2018 | |
| Ex. # | MPI-18 | MPI to CAC Information Requests | |
| Ex. # | MPI-18-1 | " " " " " " " | DCAT - Minimum Capital Test |
| Ex. # | MPI-18-2 | " " " " " " " | DCAT - MCT - Crown Corp. vs. Private Insurance Industry |
| Ex. # | MPI-18-3 | " " " " " " " | DCAT - Interest Rate Forecast - Long term yields relationship Monetary Policy |

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| Ex. # | MPI-18-4 | " " " " " " | CMP - Alignment with international best practices |
| Ex. # | MPI-18-5 | " " " " " " | CMP - Update of DCAT |
| Ex. # | MPI-18-6 | " " " " " " | CMP - Alignment with international best practices - RSR Range |
| Ex. # | MPI-18-7 | " " " " " " | CMP - DCAT Methodology should be used to set the RSR Range |
| Ex. # | MPI-18-8 | " " " " " " | Investment Portfolio - Dollar and Duration Matching - Length of Nominal Duration |
| Ex. # | MPI-18-9 | " " " " " " | Investment Portfolio - Real Interest Rate Risk |
| Ex. # | MPI-18-10 | " " " " " " | Investment Portfolio - Liability Benchmark Portfolio |
| Ex. # | MPI-18-11 | " " " " " " | Investment Portfolio - Recommendations - Inflation Expectations |
| Ex. # | MPI-19 | MPI Investment Policy Statement - October 12, 2018 | |
| Ex. # | MPI-20 | MPI Rebuttal Evidence - October 12, 2018 | |
| Ex. # | MPI-21 | MPI - CEO Overview Presentation - October 12, 2018 | |
| Ex. # | MPI-22 | Investment-RSR-CMP Panel Presentation - October 16, 2018 | |
| Ex. # | MPI-23 | Mercer ALM Project Summary - October 16, 2018 | |
| Ex. # | MPI-24 | 2nd Quarter Quarterly Financial Report - October 16, 2018 | |
| Ex. # | MPI-25 | EXP-REV-RM Panel Presentation - October 18, 2018 | |
| Ex. # | MPI-26 | Pre-Ask # 1 | |

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| Ex. # | MPI-27 | IT-PDR-VM Panel Presentation - October 22, 2018 |
| Ex. # | MPI-28 | Gartner Presenetion - October 22, 2018 |
| Ex. # | MPI-29 | Undertaking # 3 - decrease in basic's share of income on pension assets |
| Ex. # | MPI-30 | Undertaking # 4 - blackline version of Transitional investment policy statement |
| Ex. # | MPI-31 | Undertaking # 1 - yield rate on Government of Canada 10-year bonds |
| Ex. # | MPI-32 | Undertaking # 2- pension benefit portfolio based on relative size of payroll allocated to basic |
| Ex. # | MPI-33 | Undertaking # 15 - increase in revenue associated from higher DSR demerit premiums in dollars |
| Ex. # | MPI-34 | Undertaking # 5 - Capital maintenance Provision |
| Ex. # | MPI-35 | Undertaking # 7 - MCT Ratio from 75 to 100 percent |
| Ex. # | MPI-36 | Undertaking # 9 - Motorcycle Road Safety initiatives on budget |
| Ex. # | MPI-37 | Undertaking # 10 - Mercer comments on real liability benchmarking |
| Ex. # | MPI-38 | Undertaking # 11 - Inflation of volatility assumption |
| Ex. # | MPI-39 | Undertaking # 13 - analysis in PUB-MPI-I-86, based on Mercer's standard interest rate forecast |
| Ex. # | MPI-40 | Undertaking # 18 - Progress on Public Consultations |
| Ex. # | MPI-41 | Undertaking # 14 - Savings from eliminating management FTE count by 15, and creating 24 new positions |
| Ex. # | MPI-42 | Undertaking # 6 - correction on Basic target capital under threshold in BO 130-17 |

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| Ex. # | MPI-43 | Undertaking # 8 - Reserves, purpose and amount of each |
| Ex. # | MPI-44 | Undertaking # 12 - Stress test and results or if not why was it not done |
| Ex. # | MPI-45 | Undertaking # 16 - amount of the offsetting provision for investment expenses in discount rate used for ratesetting |
| Ex. # | MPI-46 | Undertaking # 17 - fiscal year-to-date account of actual revenue impact of the change |
| Ex. # | MPI-47 | Excerpt from Board Order No. 130-17 pg. 29 - October 26, 2018 |
| Ex. # | MPI-48 * CSI | CSI - MPI letter and response to CAC questions re: MERCER re Appendix 17, Attachment C - Slide 8 |
| Ex. # | MPI-49 | Correction to MPI-41 (Undertaking 14)- October 29, 2018 |
| Ex. # | MPI-50 | Closing Submissions - Written Document - October 30, 2018 |
| Ex. # | MPI-51 | Closing Submission Presentation - October 30, 2018 |
| Ex. # | MPI-52 | Reply Argument - October 31, 2018 |



EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2019 INSURANCE RATES

October 31, 2018

Canadian Automobile Association (CAA) Manitoba Exhibits

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| Ex. # | CAA-1 | CAA Intervenor Application |
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EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2018 INSURANCE RATES

October 31, 2018

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

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| Ex. # | CAC-1-1 | CAC Intervener Application | | |
| Ex. # | CAC-1-2 | " " " " " | Attachment A - Overview | |
| Ex. # | CAC-1-3 | " " " " " | Attachment B - Draft Budget | |
| Ex. # | CAC-1-4 | " " " " " | CV of Andrea Sherry | |
| Ex. # | CAC-1-5 | " " " " " | CV of Valter Viola | |
| Ex. # | CAC-1-6 | " " " " " | CV of Wayne Simpson | |
| Ex. # | CAC-2 | CAC Response to MPI Rule 12 Motion - July 5, 2018 | | |
| Ex. # | CAC-3-1 | CAC Motion to compel MPI responses to CAC-MPI-I-84(f) and 85(g) - August 8, 2018 | | |
| Ex. # | CAC-3-2 | CAC additioanl information to compel MPI responses to CAC-MPI-I-84(f) and 85(g) - August 15, 2018 | | |
| Ex. # | CAC-3-3 | " " " " " | Book of Documents | |
| Ex. # | CAC-4 | CAC to MPI Information Requests - Round 1 | | |

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| Ex. # | CAC-4-1 | " | " | " | " | " | " | LA/OV - Consumer/Ratepayer engagement |
| Ex. # | CAC-4-2 | " | " | " | " | " | " | REV - Upgrade Factors - Vehicle Age |
| Ex. # | CAC-4-3 | " | " | " | " | " | " | AR - Gross unearned Premiums - Compulsory Automobile Insurance Statement of Operations |
| Ex. # | CAC-4-4 | " | " | " | " | " | " | INV - Historical Analysis of the Naïve, 50/50 and SIRF Forecasts |
| Ex. # | CAC-4-5 | " | " | " | " | " | " | RSR - Best interest rate forecast estimate |
| Ex. # | CAC-4-6 | " | " | " | " | " | " | DCAT - Naïve interest rate forecast |
| Ex. # | CAC-4-7 | " | " | " | " | " | " | INV - Naïve Interest Rate Forecast - not using 50/50 interest rate |
| Ex. # | CAC-4-8 | " | " | " | " | " | " | INV - Naïve Interest Rate Forecast - Naïve Interest Rate Forecast |
| Ex. # | CAC-4-9 | " | " | " | " | " | " | OV - New Mission Statement - Achieving the new mission of MPI |
| Ex. # | CAC-4-10 | " | " | " | " | " | " | CM - Investing in People - employee opinion survey |
| Ex. # | CAC-4-11 | " | " | " | " | " | " | BAC - Corporate Priority Review - Product Suite Review |
| Ex. # | CAC-4-12 | " | " | " | " | " | " | RSR - lower threshold |
| Ex. # | CAC-4-13 | " | " | " | " | " | " | RSR - Minimum RSR Target |
| Ex. # | CAC-4-14 | " | " | " | " | " | " | RSR - Establishing MCT ratio as a dynamic RSR target |
| Ex. # | CAC-4-15 | " | " | " | " | " | " | DCAT - Recommendation #3 - MCT ratio |
| Ex. # | CAC-4-16 | " | " | " | " | " | " | DCAT - Significant adverse claims costs event |

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| Ex. # | CAC-4-17 | " | " | " | " | " | " | DCAT - Maximum Capital Target |
| Ex. # | CAC-4-18 | " | " | " | " | " | " | RSR - DCAT Modified Based Scenario and Treatment of Capital Maintenance Provision (CMP) |
| Ex. # | CAC-4-19 | " | " | " | " | " | " | OV - Investment risk tolerance |
| Ex. # | CAC-4-20 | " | " | " | " | " | " | OV - RSR Amount as at February 28, 2018 for 2018/19 |
| Ex. # | CAC-4-21 | " | " | " | " | " | " | RSR - Lower RSR target, satisfactory financial condition and best estimates |
| Ex. # | CAC-4-22 | " | " | " | " | " | " | RSR - MCT |
| Ex. # | CAC-4-23 | " | " | " | " | " | " | DCAT - Maximum Capital Target |
| Ex. # | CAC-4-24 | " | " | " | " | " | " | DCAT - IFRS 17 |
| Ex. # | CAC-4-25 | " | " | " | " | " | " | DCAT - Impact of IFRS Changes on DCAT |
| Ex. # | CAC-4-26 | " | " | " | " | " | " | BAC - Cost avoidance and cost control |
| Ex. # | CAC-4-27 | " | " | " | " | " | " | EXP - Staffing and Economic negotiated salary increases - retention of skilled staff |
| Ex. # | CAC-4-28 | " | " | " | " | " | " | EXP - Special Services |
| Ex. # | CAC-4-29 | " | " | " | " | " | " | EXP - Buidling Closures |
| Ex. # | CAC-4-30 | " | " | " | " | " | " | EXP - Basic capital expenditures by projects |
| Ex. # | CAC-4-31 | " | " | " | " | " | " | EXP - Impairment of Various Projects |
| Ex. # | CAC-4-32 | " | " | " | " | " | " | Public Compensation Report - Public Sector Compensation Disclosure Act and Auditors Report |

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| Ex. # | CAC-4-48 | " | " | " | " | " | " | BMK - IT Outsourcing and Maintance |
| Ex. # | CAC-4-49 | " | " | " | " | " | " | Pro Formas - MPI risk profile changes, if any |
| Ex. # | CAC-4-50 | " | " | " | " | " | " | SDM - Driver Licensing Initiative - Failing Road Test |
| Ex. # | CAC-4-51 | " | " | " | " | " | " | DSR - Primary Driver Model |
| Ex. # | CAC-4-52 | " | " | " | " | " | " | DSR - Residual Risk Model |
| Ex. # | CAC-4-53 | " | " | " | " | " | " | VFH - Vehicle for Hire Rating Model |
| Ex. # | CAC-4-54 | " | " | " | " | " | " | OV - Technology Company - application of Value Management caused projects to be cancelled |
| Ex. # | CAC-4-55 | " | " | " | " | " | " | VM - Legacy System Modernization |
| Ex. # | CAC-4-56 | " | " | " | " | " | " | VM - Technology risk management life cycle |
| Ex. # | CAC-4-57 | " | " | " | " | " | " | VM - B13 IT Projects |
| Ex. # | CAC-4-58 | " | " | " | " | " | " | VM - Customer Self-Service |
| Ex. # | CAC-4-59 | " | " | " | " | " | " | VM - B13 / Fineos Upgrade 2020 |
| Ex. # | CAC-4-60 | " | " | " | " | " | " | VM - Finance Re-engineering Project |
| Ex. # | CAC-4-61 | " | " | " | " | " | " | IT - Coprate Reorganization |
| Ex. # | CAC-4-62 | " | " | " | " | " | " | IT - External IT Resources |
| Ex. # | CAC-4-63 | " | " | " | " | " | " | IT - IBM Master Service Agreement and HP Master Service Agreement |

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| Ex. # | CAC-4-64 | " | " | " | " | " | " | BMK - Application of Value Management caused projects to be cancelled -IT Strategic Plan |
| Ex. # | CAC-4-65 | " | " | " | " | " | " | VM - Legacy System Modernization |
| Ex. # | CAC-4-66 | " | " | " | " | " | " | BMK - IT Process Maturity - Item 4.09 -IT investment performance reporting |
| Ex. # | CAC-4-67 | " | " | " | " | " | " | VM - Appendices 1a-1d - manage risk |
| Ex. # | CAC-4-68 | " | " | " | " | " | " | VM - monitor project performance against forecast - IT value management |
| Ex. # | CAC-4-69 | " | " | " | " | " | " | BMK - IT Benchmark and Maturity Assessment - Executive Report -Gartner analysis |
| Ex. # | CAC-4-70 | " | " | " | " | " | " | VM - B13 /Fineos Upgrade 2020 |
| Ex. # | CAC-4-71 | " | " | " | " | " | " | Pro Formas - Capital Maintenance Provision - DPAC related to this need |
| Ex. # | CAC-4-72 | " | " | " | " | " | " | OV - Consensus on requirement of CMP |
| Ex. # | CAC-4-73 | " | " | " | " | " | " | OV - on-going CMP requirement - 5 year plan |
| Ex. # | CAC-4-74 | " | " | " | " | " | " | RM - Capital Maintenance Methodology - MCT ratio |
| Ex. # | CAC-4-75 | " | " | " | " | " | " | RM - Accounting for RSR and CMP |
| Ex. # | CAC-4-76 | " | " | " | " | " | " | DCA - Capital Maintenance Provision in Base Scenario |
| Ex. # | CAC-4-77 | " | " | " | " | " | " | DCAT - Modified base scenario |
| Ex. # | CAC-4-78 | " | " | " | " | " | " | LA / OV - need for and methodology to establish capital maintenance provision |

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| Ex. # | CAC-4-79 | " | " | " | " | " | " | INV - De-risking basic claims portfolio, no equities in investment portfolio |
| Ex. # | CAC-4-80 | " | " | " | " | " | " | INV - Duration matching -dollar weighted yield, claims discount rate |
| Ex. # | CAC-4-81 | " | " | " | " | " | " | INV - Five unique investment portfolios - reporting and disclosure |
| Ex. # | CAC-4-82 | " | " | " | " | " | " | INV - performance report |
| Ex. # | CAC-4-83 | " | " | " | " | " | " | INV - CAC Recommendations - # 10 - Minimum Risk Portfolio |
| Ex. # | CAC-4-84 | " | " | " | " | " | " | INV - CAC Recommendations- # 13 No Over-Reliance on Quantitative Modeling |
| Ex. # | CAC-4-85 | " | " | " | " | " | " | INV - CAC Recommendations - # 7 Min/Max Asset Class Constraints |
| Ex. # | CAC-4-86 | " | " | " | " | " | " | INV - CAC Recommendations - # 15 Effectiveness of Duration Policy |
| Ex. # | CAC-4-87 | " | " | " | " | " | " | INV - Operational ALM Policy - Designated Amount of Floating Rate Notes |
| Ex. # | CAC-4-88 | " | " | " | " | " | " | INV - CAC Recommendations - #14 Exclusion of Real Return Bonds |
| Ex. # | CAC-4-89 | " | " | " | " | " | " | INV - Fixed Income: Increased Risk Concentration |
| Ex. # | CAC-4-90 | " | " | " | " | " | " | INV - Emerging Markets Equity |
| Ex. # | CAC-4-91 | " | " | " | " | " | " | INV - ALM Study Process |
| Ex. # | CAC-4-92 | " | " | " | " | " | " | INV - Decision-Making Framework |
| Ex. # | CAC-4-93 | " | " | " | " | " | " | 2018 GRA - CAC(MPI) 1-85 - AR - Accounting Policy Changes IFRS 7,9,17 |

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| Ex. # | CAC-4-94 | " | " | " | " | " | " | 2018 GRA - CAC(MPI)1-85- AR- OSFI Guidance on Changes in Accounting Policy Disclosure |
| Ex. # | CAC-4-95 | " | " | " | " | " | " | INV - CAC Recommendation - # 1 and 2 - Accounting |
| Ex. # | CAC-4-96 | " | " | " | " | " | " | INV - Risk Management - Risk Tolerance in Basic and Pension |
| Ex. # | CAC-5 | CAC to MPI Information Requests - Round 2 | | | | | | |
| Ex. # | CAC-5-1 | " | " | " | " | " | " | Naïve Interest Rate Forecast - Bank of Canada policy rate and Government of Canada bond rates |
| Ex. # | CAC-5-2 | " | " | " | " | " | " | INV - CAC Recommendation #10 - nominal over real benchmark |
| Ex. # | CAC-5-3 | " | " | " | " | " | " | INV - CAC Recommendation #13 - tracking error between Nominal and Real Liability Benchmark |
| Ex. # | CAC-5-4 | " | " | " | " | " | " | INV - CAC Recommendation #15 - heading |
| Ex. # | CAC-5-5 | " | " | " | " | " | " | INV - Risk Management - Risk Tolerance basic and pension |
| Ex. # | CAC-5-6 | " | " | " | " | " | " | INV - Investment Policy Statement - Material Changes - MUSH bonds |
| Ex. # | CAC-5-7 | " | " | " | " | " | " | Risk Management - Risk Tolerance in Basic and Pension - cash liquidity requirements |
| Ex. # | CAC-5-8 | " | " | " | " | " | " | DSR - Primary Driver Model |
| Ex. # | CAC-5-9 | " | " | " | " | " | " | DSR - Residual Risk Model- non-owner premium used in rate indication |
| Ex. # | CAC-5-10 | " | " | " | " | " | " | DSR - Movement of drivers down the DSR scale |
| Ex. # | CAC-5-11 | " | " | " | " | " | " | RSR - update of DCAT, RSR lower threshold |
| Ex. # | CAC-5-12 | " | " | " | " | " | " | RSR - use of MCT as a RSR target |

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| Ex. # | CAC-5-13 | " | " | " | " | " | " | applicability of the MCT ratio as basis for calculation of Copration's requested rate increase |
| Ex. # | CAC-5-14 | " | " | " | " | " | " | RSR - Lower RSR target, satisfactory financial condition and best estimates |
| Ex. # | CAC-5-15 | " | " | " | " | " | " | DCAT - Maximum Capital Target |
| Ex. # | CAC-5-16 | " | " | " | " | " | " | OV - consensus on the requirement for a Capital Maintenance Provision |
| Ex. # | CAC-5-17 | " | " | " | " | " | " | Capital Maintenance Provision |
| Ex. # | CAC-5-18 | " | " | " | " | " | " | RM- Capital Maintenance Methodology required if DCAT is used to set RSR band |
| Ex. # | CAC-5-19 | " | " | " | " | " | " | rate increase required to prevent depletion in forecast RSR balance |
| Ex. # | CAC-5-20 | " | " | " | " | " | " | Capital Maintenance Provision - necessary when DCAT RSR range is significantly decreasing - lower corporate risk |
| Ex. # | CAC-5-21 | " | " | " | " | " | " | CMP - impact of CMP proposal assuming that investment income earned by the RSR |
| Ex. # | CAC-5-22 | " | " | " | " | " | " | projected financial condition under various rate change scenarios |
| Ex. # | CAC-5-23 | " | " | " | " | " | " | CMP - merits of phasing-in major changes to the rate-setting methodology |
| Ex. # | CAC-5-24 | " | " | " | " | " | " | approach to seek regulatory review and approval of CMP |
| Ex. # | CAC-5-25 | " | " | " | " | " | " | Consumer/Ratepayer engagement |
| Ex. # | CAC-5-26 | " | " | " | " | " | " | Increase in Weekly Indemnity Ultimates |
| Ex. # | CAC-5-27 | " | " | " | " | " | " | Centralized Reserving - new reserving methodology |

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| Ex. # | CAC-5-28 | " | " | " | " | " | " | Bodily injury claims |
| Ex. # | CAC-5-29 | " | " | " | " | " | " | De-risking the basic claims portfolio; no equities in investment portfolio |
| Ex. # | CAC-5-30 | " | " | " | " | " | " | Satisfactory financial condition and best estimates - ASOP |
| Ex. # | CAC-5-31 | " | " | " | " | " | " | Staffing and Economic negotiated salary increases - Retention of skilled staff |
| Ex. # | CAC-5-32 | " | " | " | " | " | " | Decrease in investment income - 1st quarter May 31, 2018 |
| Ex. # | CAC-5-33 | " | " | " | " | " | " | Customer self-service - Customer Survey and Focus Groups |
| Ex. # | CAC-5-34 | " | " | " | " | " | " | IT Spending - PDR - loss of use models |
| Ex. # | CAC-5-35 | " | " | " | " | " | " | Monitoring and reporting of project objectives and benefits - VM process |
| Ex. # | CAC-5-36 | " | " | " | " | " | " | Incident Management and Business Continuity processes |
| Ex. # | CAC-5-37 | " | " | " | " | " | " | IT Benchmarking and Maturity Assessment - Key Takeaways from the Analysis |
| Ex. # | CAC-5-38 | " | " | " | " | " | " | IT Benchmarking and Maturity Assessment - Spending on Outsourcing and Maintenance |
| Ex. # | CAC-5-39 | " | " | " | " | " | " | Customization of Off-the-shelf (COTS) software products |
| Ex. # | CAC-6 | CAC Comments regarding MPI Motion Rule 13 - Round I Information Requests - August 22, 2018 | | | | | | |
| Ex. # | CAC-7-1 | CAC Motion to compel MPI Response to CAC Round I Information Request Letter dated August 28, 2018 | | | | | | |
| Ex. # | CAC-7-2 | CAC Memo in response to MPI Affidavit and Motion - August 28, 2018 | | | | | | |
| Ex. # | CAC-8 | CAC Responses to MPI Round II Information Requests Rule 13 Motion - September 18, 2018 | | | | | | |

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| Ex. # | CAC-9 | Role of DCAT and Interest Rate Forecasting - Dr. Wayne Simpson and Ms. Andrea Sherry Pre-Filed Testimony - October 1, 2018 |
| Ex. # | CAC-10 | Capital Maintenance Provision Proposal - Dr. Wayne Simpson and Ms. Andrea Sherry Pre-Filed Testimony - October 1, 2018 |
| Ex. # | CAC-11 | Pre-Filed Testimony of Valter Viola - October 3, 2018 |
| Ex. # | CAC-11-1 | Revision 1 Pre-Filed Testimony of Valter Viola - October 10, 2018 (Clean) |
| Ex. # | CAC-11-2 | Revision 2 Pre-Filed Testimony of Valter Viola - October 10, 2018 (Clean) |
| Ex. # | CAC-12 | Revised PUB-CAC-I-5 - October 10, 2018 |
| Ex. # | CAC-13 | CAC Opening Statement - October 15, 2018 |
| Ex. # | CAC-14 | Bank of Canada raises overnight rate target to 1 1/2 pre cent - October 17, 2018 |
| Ex. # | CAC-15 | Interest Rate Forecast Issues, October 2016 presentation from Dr. Sean Cleary - October 17, 2018 |
| Ex. # | CAC-16 | Excerpts from Board Orders 128/15, 162/16 and 130/17 - October 17, 2018 |
| Ex. # | CAC-17 | Public Utilities Board Order No. 151/00 dated December 4, 2000 - October 17, 2018 |
| Ex. # | CAC-18 | News Release - Manitoba Government Releases Framework Letters for Crown Agencies - October 18, 2018 |
| Ex. # | CAC-19 | Framework Letter to MPI from Crown Services Minister Ron Schuler - October 18, 2018 |
| Ex. # | CAC-20 | PD Re-engineering Program Charter from 2015 MPI GRA - October 23, 2018 |
| Ex. # | CAC-21 | PUB-MPI-I-75 from 2015 MPI GRA - October 23, 2018 |
| Ex. # | CAC-22 | PUB-MPI-I-2 -Appendix 1 from 2018 MPI GRA pg. 17 - October 23, 2018 |

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| Ex. # | CAC-23 | PUB-MPI-I-2 -Appendix 1 from 2018 MPI GRA pg. 3 - October 23, 2018 |
| Ex. # | CAC-24 | Excerpts from Board Orders 151/13, 134/14, 128/15, 162/16 and 130/17 - October 23, 2018 |
| Ex. # | CAC-25 | PDR Program Evaluation from 2018 MPI GRA - October 23, 2018 |
| Ex. # | CAC-26 | RSR, DCAT and Interest Rate Forecasting by Wayne Simpson and Andrea Sherry - October 25, 2018 |
| Ex. # | CAC-27 | Capital Maintenance Provision Proposal - Dr. Wayne Simpson and Ms. Andrea Sherry Presentation - October 25, 2018 |
| Ex. # | CAC-28 | Mr. Valter Viola Public Presentation - October 29, 2018 |
| Ex. # | CAC-29 | Ontario Teachers' Pension Plan website pages (3) - October 30, 2018 |
| Ex. # | CAC-30 | CAC Closing Submissions - October 31, 2018 |

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2019 INSURANCE RATES

October 31, 2018

Coalition of Manitoba Motorcyclers Groups (CMMG) Exhibits

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| Ex. # | CMMG-1 | CMMG Intervenor Application |
| Ex. # | CMMG-2 | CMMG to MPI Information Requests - Round 1 |
| Ex. # | CMMG-2-1 | " " " " " " Motocyclists increase |
| Ex. # | CMMG-2-2 | " " " " " " Program changes/ methodology changes |
| Ex. # | CMMG-2-3 | " " " " " " Breakdown of increased \$65 million revenue |
| Ex. # | CMMG-2-4 | " " " " " " Comparison of Projected v. Actual losses (2007-2017) |
| Ex. # | CMMG-2-5 | " " " " " " Loss Distributions for anomalies |
| Ex. # | CMMG-2-6 | " " " " " " Loss Trends - applied v. rates approved |
| Ex. # | CMMG-2-7 | " " " " " " Loss Trends - Actual Loss ratios/ claim frequency for private passenger and motorcycle |
| Ex. # | CMMG-2-8 | " " " " " " Investment in Motorcycle Road Safety |
| Ex. # | CMMG-2-9 | " " " " " " Comparison with other Provinces - 50 year old men with two vehicles 2004 Harley / GMC |

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| Ex. # | CMMG-2-10 | " | " | " | " | " | " | Progress with new initiatives on Experience Rider Program |
| Ex. # | CMMG-2-11 | " | " | " | " | " | " | RSR Basic Program amounts over 15 years |
| Ex. # | CMMG-2-12 | " | " | " | " | " | " | Percentage of decreases in expenses |
| Ex. # | CMMG-2-13 | " | " | " | " | " | " | Sources and factors of RSR increase |
| Ex. # | CMMG-2-14 | " | " | " | " | " | " | Capital Maintenance Provisions (CMP) delay |
| Ex. # | CMMG-2-15 | " | " | " | " | " | " | Wildlife collision program and initiatives |
| Ex. # | CMMG-3 | CMMG to MPI Information Requests - Round 2 | | | | | | |
| Ex. # | CMMG-3-1 | " | " | " | " | " | " | PIPP losses - motorcycle incurred losses |
| Ex. # | CMMG-3-2 | " | " | " | " | " | " | ITF and ITOF, interest tranfer from retained earnings 2009-2013 |
| Ex. # | CMMG-3-3 | " | " | " | " | " | " | averaged rates of private insurers in Alberta |