

## Manitoba Public Insurance Business Case

<b>PROJECT NAME:</b>	Customer Self Service – Phase 1 , 2 and 3
<b>DATE SUBMITTED:</b>	November 16, 2017
<b>PREPARED/SUBMITTED BY:</b>	John Remillard, Corporate Business Architect, Business Architecture
<b>BUSINESS OWNER</b>	Brad Bunko, VP, IT & Business Transformation & CIO Curtis Wennberg, VP, Customer Service & COO
<b>DEPARTMENT</b>	Service Operations / Business Architecture
<b>DIVISION</b>	Customer Service and Information Technology & Business Transformation

**PROJECT DESCRIPTION:**

*(Provide a summary description of the project along with the current process and proposed future process)*

This project will introduce a new customer self-service channel via the Internet and mobile platforms to meet current and future customer service expectations and needs. Building on the business architecture and technology infrastructure being introduced by the Physical Damage Re-engineering program (PDR) with respect to shop appointment booking as well as the portal technology for the business partner portal, this project will leverage these foundational corporate technology investments and assets to introduce an extended customer self-service channel for high volume/low-value transactions for maximum impact.

The Business Transformation Office will assume responsibility for oversight, management, and delivery of this project. Corporately, other key stakeholders include Service Operations, Broker Support Services and Finance.

Phase 1 (Summer 2018)

The FY17/18 and FY18/19 funding for this project will implement the necessary base business and technical architecture which will provide a long-term and strategic platform for the customer self-service delivery channel and provide some relief to customer service delays being experienced in MPI Service Centres. This will include the implementation of:

- Customer portal for on-line authentication via the following type of devices (mobile phone, personal computer, personal device)
- MPI appointment based services eligibility & booking (for road tests and knowledge tests)

Phase 2 (Fall 2018)

This phase will introduce the expandability customer self-service capability of:

- Secure messaging (i.e. ability to send claims status messages)
- High School Driver’s Education Registration

- E-notification (transition from paper mail to on-line e-copy of MPI notifications)

Phase 3 (Winter 2018)

This phase will introduce the expandability customer self-service capability of:

- Driver abstracts (ability to purchase and obtain electronic copy)
- Claims experience letters (ability to purchase and obtain electronic copy)

This project is also strategically related to the High School Driver's Education – Phase 3 project, the Legacy Systems Modernization project, the customer self-service strategy and roadmap, and Broker Compensation Negotiations FY19/20.

The above stated customer self-service strategy and roadmap and the Broker Compensation Negotiations FY19/20 will collectively establish the long-term vision, priorities, capabilities and overall financial viability of migrating further existing services to the customer self-service channel.

After the base infrastructure is implemented for customer self-service, it will be imperative to invest in future customer self-service 'applets' which align to the direction of the Legacy Systems Modernization project. Also, as each service offering is considered for the customer self-service delivery channel, this business case will be updated accordingly with transaction migration impacts and associated impact to customer portal licensing costs, MPI FTE impacts, MPI operating costs, and broker compensation impacts.

**BUSINESS NEED:**

*(Provide a detailed description of the project/initiative and how it will satisfy the business need. Include opportunities and the issues that led you to prepare this document)*

Currently, at peak times throughout the day, urban Service Centres are 'deflecting' up to 20% of our customers to local Autopac agencies due to excessive wait times (excess of 25 minutes) to receive service at the front counter.

Autopac agents also continue to deflect complicated, time-consuming transactions to Service Centres.

In looking at other related Canadian insurers, SGI offers a far greater presence for customer self-service with up to 80% of their transactions available. MPI will review and consider similar self-service offerings in the long-term strategy and roadmap.

Online Service	MPI	SGI
Change of address	No	Yes
Reassess/Renew DL	No	Yes
Replace DL	No	Yes
Cancel DL	No	No
Driver info (abstract)	No	Yes
Schedule Knowledge Test/Road Test	No	Yes
View Registration/ Insurance	No	Yes
Cancel Registration / Insurance	No	Yes
File PD Claim	No	Yes
Schedule Estimate	No	Yes

With the marketplace changes in society and business, customers are getting self-service options from brokers, insurance providers, banks and similar organizations to MPI. In 2014, MPI launched the first customer self-service transaction via the on-line credit card payment process. To-date, no targeted marketing nor aggressive customer communications have occurred and yet over 50,000 customers utilized this service last year.

Lastly, with the pending High School Driver’s Education curriculum re-design launch in 2018, there is an opportunity for MPI to permanently establish ‘a new way of doing business’ with these year-over-year new customers to MPI. With a strong and meaningful customer self-service channel with transactions and capabilities that are relevant to customer needs, the self-service channel will become ‘the future way to seek services’ with MPI for this customer demographic. This will ultimately transform the service delivery model and ensure that MPI remains relevant to Manitobans’ from a customer service perspective.

**PROJECT OBJECTIVES:**

*(List SMART objectives – Specific, Measurable, Attainable, Realistic, Time-limited)*

Introducing a customer self-service delivery channel at MPI will:

- Meet current and ongoing customer service levels and demand
- Eliminate excessive customer service delays at Service Centres
- Reduction in operating and other expenses up to \$776,000 per annum

**PROJECT BENEFITS:**

*(Provide a description of the benefits that this project/initiative would provide)*

The implementation of Phase 1 of a customer self-service channel is expected to generate the following project benefits:

- Eliminate excessive customer service delays at Service Centres
- Reduce Service Centre FTE's by up to 14 through attrition
- Reduction of broker transaction fees
- Meet the current and future customer service needs of an evolving customer base
- Reduce future mailing operational expenses by up to \$172,500 per annum

This business case in its current form is not providing a near-term positive financial return on investment. It will however start to provide a positive financial return after year 7. The financial investment is deemed to be strategic in nature and partially a 'cost of doing business' to meet future customer needs from a service delivery and service channel perspective. The business case is also challenged in the early stages due to the licensing model for the portal technology. Until a critical mass of over 300,000 users is met, the portal licensing is an operational costs driver. Once the 300,000 users threshold is reached, surpassed and maintained, the financial benefits of available customer self-serve services opposite the user licensing costs will be more financially viable.

Also, the near-term high-volume/low-value transactions and services envisioned for the customer self-service delivery channel are 'flat fee' based broker compensation transactions. Thus, not having a significant impact on the overall \$80M broker compensation operating expenses overall.

An opportunity exists to also introduce a 'kiosk' model for customer self-service in MPI service centres. This concept and associated costs for computer equipment and/or premises renovations have not been incorporated into the business case at this time. This will be a concept that is observed and continuously reviewed and evaluated with subsequent iterations of the business case in conjunction with the customer self-service strategy and roadmap.

This project provides many opportunities to enhance customer service and reduce operational costs from a MPI service centre, mailing costs, and broker compensation expense perspective. Strategic conversations between MPI executive management, MPI Board of Directors, and IBAM executive are required to determine:

- How quickly do we transition to the customer self-service channel
- Which inventory of products, services can be made available thru the customer self-service channel
- What does the future Autopac agent commission structure look like in co-relation to a customer self-service channel

<p><b>MONITORING OF ACTUAL PROJECT BENEFITS:</b> <i>(List tools and processes to monitor attainment of listed project benefits)</i></p> <ul style="list-style-type: none"> <li>• Corporate FTE levels</li> <li>• Customer transaction volumes by service channel (self-service, MPI service centres, Autopac agents)</li> <li>• Broker transaction fees</li> <li>• Corporate mailing expenses</li> </ul>
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<p><b>IMPACT ANALYSIS:</b> <i>(Describe the quantifiable and non-quantifiable effects of the outcome of this project. Include a summary only)</i></p>	
<b>Who will be impacted</b>	<b>What is the impact</b>
Service Centre Operations	Service Centre Operations (front counter service representatives) – reduction in effort and associated staffing required as customers transition to the self-service channel as the primary channel
Driver Licensing	Reduction in effort required to support customer service needs as customers transition to self-service channel as a primary channel
Communications	Customer communications campaign to inform customers of new customer service delivery channel will be required. Conduct client polls to confirm support of new customer self-service strategy
Human Resources	Staff reductions are anticipated to occur via attrition versus staff redeployments
Autopac Agents	Reduction in customer traffic for high volume/low value transactions and corresponding fees
Premises	Reduction in Service Centre real estate footprint over time and facilitate/align to strategy to decommission Service Centre locations

<p><b>RISK ANALYSIS:</b> <i>(Describe the impact of risk and the likelihood of it happening, both for proceeding or not proceeding with the project)</i></p>		
<b>Potential Risk</b>	<b>Likelihood (L,M,H)</b>	<b>Description of Impact of Risk and description of planned action taken to mitigate this risk</b>

<p><b>Risks/Obstacles of Proceeding with Project</b> <i>(A high likelihood of risk without sufficient planned action for mitigation, may impact the discount rate used in calculating the Net Present Value of forecasted financial benefits. Impact to be discussed with the VM office)</i></p>		
Customer transition rate to self-service channel slower than anticipated	M	Will impact business case savings stream and overall financial return of the project. Adoption rates in financial analysis are deemed conservative.

Autopac agents concerned about self-service channel and MPI long-term direction and intentions	M	Will require ongoing dialogue with the broker community.
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<b>Risks of NOT Proceeding with Project</b>		
Customer opinion of MPI and services offered could be negatively impacted	M	MPI relevance to and opinion of Manitobans' could suffer.
Lost opportunity to reduce operational costs	M	Operational cost savings opportunity would be lost or deferred
Customer service delays in Service Centres will continue and increase into the future	M	MPI service centres will continue to experience customer service delays and line-ups of customers. Service operation will need to consider FTE increases or service centre front-counter staffing models which increase service availability. There is a risk of increasing ongoing operating costs.
Legend L=Low; M=Medium; H=High		

<b>PROPOSED TIMING</b> <i>(When, how long, and organizational capacity)</i>	
Initial implementation in June 2018, with subsequent expanded service offerings each quarter over FY 18/19.	
<b>LEGAL REVIEW REQUIRED?</b>	
<b>No</b> <input checked="" type="checkbox"/> X	Yes
If yes, include legal review's response:	
<b>ENTERPRISE ARCHITECTURE AND INFORMATION SECURITY REVIEW REQUIRED?</b> <i>(To be considered for medium and detailed business cases)</i>	
No	Yes <input checked="" type="checkbox"/> X
<b>Enterprise Architecture is already engaged and involved with the business case preparation and the project.</b>	
<b>ENTERPRISE ARCHITECTURE REVIEW:</b> <i>(Technical review of the proposed solution to ensure alignment to corporate policies, standards, and business rules)</i>	
Business Architecture	Reviewed Date:

	Review Completed By:  Findings:  Recommended to proceed: Yes / No
Technical Architecture	Reviewed Date:  Review Completed By:  Findings:  Recommended to proceed: Yes/No

<b>INFORMATION SECURITY REVIEW:</b>	
<i>(Technical review of the proposed solution to ensure alignment to corporate policies, standards, and business rules)</i>	
Information Security Office	Reviewed Date:  Review Completed By:  Findings:  Recommended to proceed: Yes / No

<b>HIGH LEVEL ESTIMATED COST/BENEFIT ANALYSIS:</b>		
<b>Project cost (must be completed)</b>		
• Total estimated range of project cost	\$	3,179,495
• Capital percentage (if known)	%	100
<b>Estimated reduction/increases in cost (must be completed if applicable)</b>		
• Continuing annual cost reduction amount	\$	500k to 1.5M from 2019/20 to 2023/24
• Continuing annual cost (increases)	\$	(330k) to (720k) from 2019/20 to 2023/24
• Other (specify)	\$	
<b>Estimated increase in revenue (must be completed if applicable)</b>		
• Continuing annual incremental increase in revenue	\$	
• One time revenue increase	\$	
• Other	\$	

<b>Cost/Benefit Analysis</b>		
<i>(To generate these measures see Business Case Financials template at end of package)</i>		
• Discounted Payback in years <i>(The year discounted benefits exceed discounted costs)</i>	Yrs	➤ 8
• Payback in years <i>(The year accumulated benefits exceed accumulated costs)</i>	Yrs	8 years
• Internal Rate of Return (IRR)	%	(34 %)
• Net Present Value (NPV)	\$	(2,227,360)
• Other (specify)		

<b>INITIAL ASSUMPTIONS:</b>	
<i>(What are you assuming to be true, or what conditions are you assuming will prevail that will make this achievable?)</i>	
Cost Assumptions	<ul style="list-style-type: none"> <li>Customer self-service project will fund customer portal user authentication development and will incur customer portal user licensing costs</li> </ul>
Cost/Benefit Assumptions	Customer adoption rates will be impacted by other corporate projects (High School Driver’s Education) Broker negotiations in FY18/19 will consider impact of customer self-service project and delivery channel.
Other Assumptions	

<b>CONSTRAINTS/DEPENDENCIES:</b>	
<i>(What are the constraints or dependencies, if any, that limit the range of options?)</i>	
Cost Constraints	
Schedule Constraints/ Dependencies	Project assumes High-School Driver’s Education launch by Spring 2019
Other Constraints/ Dependencies	

<b>SIGNIFICANT MILESTONES:</b>	
<i>(List the high-level key events, and their dates, that need to occur for this project to be delivered as planned)</i>	
Project Start Date	FY 17/18
Phase 1 Implementation	June, 2018
Phase 2 Implementation	Fall, 2018
Phase 3 Implementation	Winter, 2018
Project End Date	FY 18/19
Other Milestones	Remaining phases will be part of customer self-service strategy, roadmap and updated business case.



<b>APPROVAL REQUEST/RECOMMENDATION:</b> <i>(Indicate what project stage and funding \$ amount you are requesting approval for)</i>
Requesting approval of \$1.5M for FY 18/19 and approval to proceed with pursuing base technology architecture by end of FY 18/19.

<b>SIGN-OFF BY DOCUMENT CONTRIBUTORS:</b> <i>(Sign if you have contributed to this document and are comfortable with proceeding to the next stage, as indicated above)</i>			
Area/Department	Date	Name of Individual Required for Sign-off	Signature

<b>VALUE MANAGEMENT REVIEW:</b>			
Reviewed By	Date	Printed Name	Signature
Joe Riel	Vers 1 Dec 5, 2017		

<b>MANAGEMENT APPROVAL:</b>			
Should this go to executive for approval?			Circle YES or NO
Approved By	Date	Printed Name	Signature

<b>EXECUTIVE APPROVAL:</b>			
Approved By	Date	Printed Name	Signature

**PROJECT NAME: Customer Self Service**

Line No.		FY 2017/18 Year 1	FY 2018/19 Year 2	FY 2019/20 Year 3	FY 2020/21 Year 4	FY 2021/22 Year 5	FY 2022/23 Year 6	FY 2023/24 Year 7	Total
1	Project Costs	(1,679,495)	(1,500,000)	0	0	0	0	0	(3,179,495)
2	Project Benefit	0	(71,890)	163,906	306,447	495,428	708,264	778,156	2,380,311
3	Net Project Impact	(1,679,495)	(1,571,890)	163,906	306,447	495,428	708,264	778,156	(799,183)
4	Cumulative Net Project Impact	(1,679,495)	(3,251,385)	(3,087,479)	(2,781,032)	(2,285,604)	(1,577,340)	(799,183)	
5	<b>Net Present Value</b>	<b>(2,227,361)</b> based on discount rate of 6.50%							
6	<b>IRR</b>	<b>-34.0%</b>							
7	<b>Payback Period in years</b> <b>Return on Investment</b>	-100%	-102%	-97%	-87%	-72%	-50%	-25%	
8	<b>Discounted Payback Period in years</b>								

PROJECT NAME: Customer Self Service

List all major financial assumptions used to develop the Financial Template

Line No.	Assumption	Rate	Source
1	<u>Spreadsheet Assumptions</u>		
2	Project Contingency	15%	Project
3	Interest/Discount Rate for NPV calculation	6.50%	See <b>Note 1</b> for guidance on discount rate to use for calculating net present value. 4% for low risk project; 6.5% for medium risk project; or 9.5% for high risk project.
4	Inflation increase on expenses/costs	2.50%	Finance unless fixed price - amend specific cells
5	Benefits Gross up as % of Salary	30%	HR/Finance covers pension, cpp, ei, health benefits, etc

6 **Note 1** Risk free discount rate (i.e. Corporate Cost of Capital or the average expected investment return from MPI's investment portfolio as projected for the next several years (See 2018 GRA) is 4%. This is the rate to be used on low risk initiatives such as repetitive MPI work where the risks to the success of the project are known and have been managed well in the past. A premium rate can be added to the discount rate to reflect riskier than normal project initiatives where there is greater uncertainty of realizing the projected future cash flows or of estimating costs. For these medium risk projects we recommend a discount rate of 6.5%. For instance, the longer the period of expected cash flows, the riskier the realization of such cash flows. Also initiatives in areas new to the corporation or where the corporation has no past experience, this increases the risk of realizing projected cash flows or estimating costs. In these circumstances, this warrants a higher discount rate in calculating the net present value of a project's cash flows. For these high risk projects we recommend a discount rate of 9.5%.

7 Project Specific Assumptions (please list)

- 8 \* Service Centre operations staff reductions will occur thru attrition
- 9 \* High school driver's education launch in FY 19/20 is linked to success of customer adoption rates of customer self-service
- 10 \* ongoing mailing costs reductions will be realized by customer adoption of e-notifications vs. paper mail customer communications channel
- 11 \* customer self-service project will fund the customer portal development in FY 17/18 & carryover into FY 18/19
- 12 \* An assumption is being made that all customers which adopt customer portal will elect to transition to e-notification for all MPI letters etc.
- 13 \* Note this project has future anticipated funding of \$1.0M in FY 19/20 and FY 20/21 respectfully that is not accounted for in the project costs all future expanded customer self-service capabilities associated with that funding will have to demonstrate via a revised business case that the investment is worthy of consideration

14 **Based on PMIS licencing scale and the user thresholds, once the threshold is met and maintained for 3 months, the higher volume and lower price per user will immediately apply**

PROJECT NAME: Customer Self Service

Line No.		FY 2017/18 Year 1	FY 2018/19 Year 2	FY 2019/20 Year 3	FY 2020/21 Year 4	FY 2021/22 Year 5	FY 2022/23 Year 6	FY 2023/24 Year 7	Total
1	External Labour (list various categories)								
2		1,460,430	1,304,348	0	0				2,764,778
3	Total External Labour	1,460,430	1,304,348	0	0	0	0	0	2,764,778
4	Other External Operating Costs								
5	Travel								0
6	Training								0
7	Total Other External Operating Cos	0	0	0	0	0	0	0	0
8	Capital Expenditures								
9	Hardware								0
10	Software								0
11	Furniture								0
12	Total Capital Expenditures	0	0	0	0	0	0	0	0
13	Total External Cost before Contingency	1,460,430	1,304,348	0	0	0	0	0	2,764,778
14	Contingency 15%	219,065	195,652	0	0	0	0	0	414,717
15	Total External Costs	1,679,495	1,500,000	0	0	0	0	0	3,179,495
16	Internal Incremental Costs (list)								
17	Staffing	0	0	0	0	0	0	0	0
18	Total Internal Incremental Costs	0	0	0	0	0	0	0	0
19	Total Project Costs	<b>1,679,495</b>	<b>1,500,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,179,495</b>

20 Project Cost Assumptions

21 \* External labour costs are not based on 'bottom-up' estimating, the costs are capital funding allocations and the project team will need to design and deliver associated functionality for capital funding amount provided

**PROJECT NAME: Customer Self Service**

Line No.		FY 2017/18 Year 1	FY 2018/19 Year 2	FY 2019/20 Year 3	FY 2020/21 Year 4	FY 2021/22 Year 5	FY 2022/23 Year 6	FY 2023/24 Year 7	Total
1	<b>Project Impact</b>								
2	<b>One time Impact</b>								
3	Cost Savings								0
4	Cost Avoidance								0
5	Revenue increase								0
6	Total One Time Impact	0	0	0	0	0	0	0	0
7	<b>On Going Impact</b>								
8	Cost Increases								
9	Maintenance			50,000	51,250	52,531	53,845	55,191	262,816
10	Software				0	0	0	0	0
11	Licensing		104,160	289,045	441,930	548,345	630,871	665,010	2,679,360
12	Facilities				0	0	0	0	0
13	Other								0
14	Total Cost Increases	0	104,160	339,045	493,180	600,876	684,716	720,200	2,942,176
15	Cost Decreases/avoidance								
16	Staffing (net) and tx fees		32,270	412,624	661,524	910,424	1,159,324	1,226,924	4,403,090
17	Maintenance		0	0	0	0	0	0	0
18	Software				0	0	0	0	0
19	Licensing		0	0	0	0	0	0	0
20	Other (mailing costs)		0	90,327	138,103	185,880	233,656	271,433	919,398
21	Other		0	0	0	0	0	0	0
22		0	32,270	502,951	799,627	1,096,304	1,392,980	1,498,357	5,322,488
23	Claims Incurred Decrease		0	0	0	0	0	0	0
24	Revenue Increase		0	0	0	0	0	0	0
25	Total Ongoing Impact	0	(71,890)	163,906	306,447	495,428	708,264	778,156	2,380,311
26	Total Project Impact	0	(71,890)	163,906	306,447	495,428	708,264	778,156	2,380,311

27 Describe in detail all Project Impact amounts below:

**Customer Take up rate**

28	MPI Customer Base	1,000,000						
29	Road test/Knowledge test volume	100,000						
30	Customer self service txn adoption rate % for Broker commission (see last assumption below)	10%	20%	30%	40%	50%	50%	
31								
32	HSDE	10,500	10,500	10,500	10,500	10,500	10,500	
33	HSDE parent/co-pilot	22,050	22,050	22,050	22,050	22,050	22,050	
34								
35	Customer self service (services)		20,000	30,000	40,000	50,000	50,000	
36	Customer self service (e-docs)		20,000	40,000	60,000	80,000	100,000	
37	HSDE for life		10,500	21,000	31,500	42,000	52,500	
38	HSDE parent/co-pilot for life		7,277	14,553	21,830	29,106	36,383	
39	<b>Total - customer portal licences</b>	<b>32,550</b>	<b>90,327</b>	<b>138,103</b>	<b>185,880</b>	<b>233,656</b>	<b>271,433</b>	

40 \* Maintenance costs are a post-implementation operations based funding allocated provided to add minor features/resolve production issues for implemented functions in FY18/19, not associated with adding new capabilities/service. Timing of expense is related to timing of implementation of customer portal and initial self-service functions

41 \* Licensing costs are based on PMIS Licensing costs model. Based on customer/user take-up rates the associated rate will be incurred annually per customer

42 \* HSDE take-up; assumption is that all year over year HSDE students, parents and co-pilots will utilize the Customer Portal in order to access necessary/applicable content, service and functions associated with the new HSDE program. Volume is based on operational take-up rates for HSDE program

43 \* A management decision has been made that customer self-service will incur all associated customer portal licensing fees. (i.e. HSDE business case will not incur portal licensing fees, will be allocated to this business case)

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- 44 \* HSDE for life - assumption is that all HSDE customer are new customers to MPI and based on demographic and customer service needs/preferences will continue to use customer portal as a primary service channel into the future
- 45 \* HSDE parent/co-pilot for life - assumption is that 1/3 of HSDE parents/co-pilots will prefer to permanently transition for the new customer portal service channel (deemed to be a conservative estimate)
- 46 \* For 'customer self service' adoption rates - assumed 2% of MPI customers will elect/prefer to transition to the new customer portal service delivery channel (deemed to be a conservative estimate)
- 47 \* Overall - as the preliminary services planned to be migrated to the customer self-service channel (road/knowledge test appointment bookings, driver abstracts, claims experience letters, and secure messaging for claims status, and electronic document delivery vs. paper mail for customer communications/mailings) the main MPI benefit/impact will be to service provided at MPI service centres vs. Autopac agents.
- 48 \* Mailing costs - \$1 for every edocs customer and HSDE for life and HSDE parent/co-pilot for life.

**PROJECT NAME: Customer Self Service**

Line No.		FY 2017/18 Year 1	FY 2018/19 Year 2	FY 2019/20 Year 3	FY 2020/21 Year 4	FY 2021/22 Year 5	FY 2022/23 Year 6	FY 2023/24 Year 7	Total
1	Project Staff								0
									0
									0
									0
									0
2	Total Salary	0	0	0	0	0	0	0	0
3	Benefits 30%	0	0	0	0	0	0	0	0
4	Total Salary and Benefits	0	0	0	0	0	0	0	0

5	Impact of Project on Staffing (Increases and Decreases)								
6	Reduction of Staff		0	156,000	312,000	468,000	624,000	676,000	2,236,000
7	New Staff		0	0	0	0	0	0	0
8			0	0	0	0	0	0	0
9			0	0	0	0	0	0	0
10			0	0	0	0	0	0	0
11			0	0	0	0	0	0	0
12	Total Salary	0	0	156,000	312,000	468,000	624,000	676,000	2,236,000
13	Benefits 30%	0	0	46,800	93,600	140,400	187,200	202,800	670,800
14	Total Salary and Benefits	0	0	202,800	405,600	608,400	811,200	878,800	2,906,800

15 Describe in detail all Staffing changes resulting from the project below:

16 Describe in detail all Staffing changes resulting from the project below:

6 Year Model		2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	Total
		0	0	3	3	3	1	1	14

19 SCR reductions in Service Centres operations are supported by ancillary models