

EXHIBIT LIST FOR  
MANITOBA PUBLIC INSURANCE  
2020 INSURANCE RATES

December 18, 2019

**MANITOBA PUBLIC INSURANCE CORPORATION'S (MPI) EXHIBITS**

Ex. #	MPI-1	Manitoba Public Insurance Corporation 2020/21 General Rate Application - June 20, 2019
Ex. #	MPI-2	PF-2 Statement of Financial Position: +0.1% Basic Rate Change Clean and Blackline - June 24, 2019
Ex. #	MPI-3	Pre Hearing Conference Application Overview Presentation - June 24, 2019
Ex. #	MPI-4	MPI letter to PUB re: CMMG Intervention - July 2, 2019
Ex. #	MPI-5-1	MPI letter to PUB re: Supplemental Filing - Part IV Value Management Appendix 7 Attachment A, Deloitte (2019 GRA PUB (MPI) 1-58(b) Attachment A – Confidential)
Ex. #	MPI-5-2	Part IV Value Management Appendix 7 Attachment B, Avasant (2019 GRA PUB (MPI) 2 CSI 13 Attachments A, B, C and D – Confidential)
Ex. #	MPI-6	PART VII Loss Prevention - Road to Zero Progress Report - Attachment B- July 10, 2019
Ex. #	MPI-7	MPI letter Response to IBAM Intervener Application - August 7, 2019
Ex. #	MPI-8	MPI letter to PUB re: Round I Information Request Responses - August 12, 2019
Ex. #	MPI-9	Part VI Dynamic Capital Adequacy Testing (DCAT) Page 7 with Signature - July 10, 2019
Ex. #	MPI-10	MPI letter to PUB re: Round I Information Request Responses containing Confidential Information- August 13, 2019
Ex. #	MPI-11	MPI letter to PUB re: Round I PUB Confidential Information Request Responses - August 19, 2019
Ex. #	MPI-12	Amended Part V(i) - Expenses - Appendix 17 - Capital Expenditures - Project Costs Comparison - Blackline and Clean - August 21, 2019
Ex. #	MPI-13	Amended Part V(i) - Expenses - Appendix 19 - Figure 4 - IT Costs - Blackline and Clean - August 21, 2019
10	MPI-14	Amended CAC-MPI-I-1(k) - Figure 2 - Trailing Commission - Blackline and Clean - August 21, 2019
Ex. #	MPI-15	MPI letter to PUB re: Response to CAC Motion to Compel Response - August 20, 2019

Ex. #	MPI-16	Affidavit of Service of Jeffery Crozier re Posting of the Notice of Hearing and Pre-Hearing Conference - August 23, 2019
Ex. #	MPI-17	MPI letter to PUB re: Round I Commercially Sensitive Information Request Responses from CAC - August 26, 2019
Ex. #	MPI-18	Affidavit by Paul Vieira, re: Published the Public Notice You're Invited to Newspapers - July 19, 2019
Ex. #	MPI-19	PUB-MPI-I-85(b)-Appendix 1 - Completed Projects Close Out Reports - Redacted - September 5, 2019
Ex. #	MPI-20	PUB-MPI-I-86a-Appendix 1 - TRM Projects - Redacted - September 5, 2019
Ex. #	MPI-21	PUB-MPI-I-86a-Appendix 2 - Lessons Learned - Redacted - September 5, 2019
Ex. #	MPI-22	Part IV - II-01- VM-03 -Attachment A - Gartner Report - Public Redacted - September 5, 2019
Ex. #	MPI-23	Part V -II-DSR - Appendix 2 - DSR Public Consultation - July 16, 2019 - Public - September 5, 2019
Ex. #	MPI-24	MPI letter to PUB re - Confidential PUB (MPI) 1-49 Attachment A - MNP Cross Jurisdictional and Gartner PDR Report - Confidential - September 5, 2019
Ex. #	MPI-25	CAC-MPI-I-15(d) Revised per PUB Order 130/19 - September 9, 2019
Ex. #	MPI-26	CAC-MPI-I-29(a) Revised per Order 130/19 - September 9, 2019
Ex. #	MPI-27	CAC-MPI-I-1 Clean and Blacklined - September 13, 2019
Ex. #	MPI-28	CAC-MPI I-1(q) - Attachment A - ICBC 5th Accord - September 13, 2019
Ex. #	MPI-29	CAC-MPI I-1(q) - Attachment B - Remuneration Letter - September 13, 2019
Ex. #	MPI-30	CAC-MPI-I-1(q) Attachment C - IBAS/SGI Auto Fund Strategic Accord - Confidential - September 13, 2019
Ex. #	MPI-31	MPI letter to all parties re: Round II Confidential Information Requests Reponses - September 13, 2019
Ex. #	MPI-32	IBAM-MPI-II-24 pg. 2 of 3 Revised - blackline and clean - September 17, 2019
Ex. #	MPI-33	MPI Email Response to PUB re: IBAM Request for Extension re Intervener Evidence - September 19, 2019
Ex. #	MPI-34	Amended CAC-MPI-I-31(b) - Appendix 1 - Redacted, Taxi Change Over Worksheet, page 14 - September 25, 2019
Ex. #	MPI-35	Amended CAC-MPI-I-31(b) - Appendix 2 - Redacted, page 9 - September 25, 2019
Ex. #	MPI-36	Amended CAC-MPI-I-31(b) - Appendix 11 - Redacted pages 37, 38, 39, 41, 42 - September 25, 2019
Ex. #	MPI-37	Amended Part IV-ii-VM-Appendix 13a - BI3 Fineos Upgrade 2020 Financial Analysis

Ex. #	MPI-38	PUB-MPI-I-40c - Attachment A - Forrester Presentation: MPI Executive Overview of 2018 CX Index Study - <b>Confidential</b> - September 25, 2019
Ex. #	MPI-39	Amended PUB-MPI-I-40 - Blackline and Clean page 2 - September 25, 2019
Ex. #	MPI-40	MPI Email Response to PUB re: CAC Intervener Evidence Information Requests - September 26, 2019
Ex. #	MPI-41	<b>MPI-IBAM Intervener Information Requests (1-10) - September 27, 2019</b>
Ex. #	MPI-41-1	" " " " " " " Issue No. 9 - Cost of Operations and Cost Containment Measures - Consumer Protection - Direct Channels
Ex. #	MPI-41-2	" " " " " " " Issue No. 9 - Cost of Operations and Cost Containment Measures - Service Delivery Model - MPI Employees
Ex. #	MPI-41-3	" " " " " " " Issue No. 9 - Cost of Operations and Cost Containment Measures - Service Delivery Model - Online Services
Ex. #	MPI-41-4	" " " " " " " Issue No. 9 - Cost of Operations and Cost Containment Measures - Service Delivery Model - Basis of Claims
Ex. #	MPI-41-5	" " " " " " " Issue No. 9 - Cost of Operations and Cost Containment Measures - Service Delivery Model - Limitations
Ex. #	MPI-41-6	" " " " " " " Issue No. 9 - Cost of Operations and Cost Containment Measures - Service Delivery Model - MPI role in Broker Operations
Ex. #	MPI-41-7	" " " " " " " Issue No. 9 - Cost of Operations and Cost Containment Measures - Consumer Protection - Implications
Ex. #	MPI-41-8	" " " " " " " Issue No. 9 - Cost of Operations and Cost Containment Measures - Fair Practices
Ex. #	MPI-41-9	" " " " " " " Issue No. 9 - Cost of Operations and Cost Containment Measures - Consumer Protection - Options other than MPI beyond
Ex. #	MPI-41-10	" " " " " " " Issue No. 9 - Cost of Operations and Cost Containment Measures - Service Delivery Model
Ex. #	MPI-42	Amended MPI 2020 GRA Application with Appendices - October 4m 2019
Ex. #	MPI-43	MPI Rebuttal Evidence - October 4, 2019
Ex. #	MPI-44	PUB-MPI-II-14 - Revised - October 6, 2019
Ex. #	MPI-45	MPI CEO Overview Presentation - October 7, 2019
Ex. #	MPI-46	MPI Revenue Expenses and Investments Presentation - October 7, 2019
Ex. #	MPI-47	Quarterly Financial Report - Q1 - dated May 31, 2019 - October 8, 2019

Ex. #	MPI-48	MPI Road Safety in Manitoba Presentation - October 9, 2019
Ex. #	MPI-49	MPI 2018 Traffic Collision Statistics Report - October 10, 2019
Ex. #	MPI-50	PUB-MPI-II-16 revised - October 10, 2019
Ex. #	MPI-51	MPI Driver Safety Rating Presentation - October 10, 2019
Ex. #	MPI-52	MPI Claims, Ratemaking and Capital Management Plan - October 11, 2019 - Revised
Ex. #	MPI-53	Undertaking # 4 - Bond Rating for Corporate Bonds from PUB-MPI-I-29 Appendix 1 - October 15, 2019
Ex. #	MPI-54	Undertaking # 1 - comparison of changes to Pro Forma from Original Application to October 4, 2019 update - October 15, 2019
Ex. #	MPI-55	Undertaking # 3 - HR Department on marketplace for out-of-scope employees - October 15, 2019
Ex. #	MPI-56	Undertaking # 6 - Service Centre Revenue by line of business - Updated Appendix 1 - IBAM-MPI-2-1 - October 15, 2019
Ex. #	MPI-57	Part VIII - AR - Appendix 4 - Manitoba Public Insurance Annual Business Plan 2019-2020 - October 15, 2019
Ex. #	MPI-58	MPI Further Interest Rate Scenario - October 15, 2019
Ex. #	MPI-59	MPI Shadow Portfolio Returns Update to PUB-MPI-I-35 - Appendix 1 - October 15, 2019
Ex. #	MPI-60	MPI Information Technology Presentation - October 15, 2019
Ex. #	MPI-61	Undertaking # 2 - Compound Annual Growth Rate - October 15, 2019
Ex. #	MPI-62	MPI Service Delivery Model Panel Presentation - October 15, 2019
Ex. #	MPI-63	MPI Service Delivery Model Panel Presentation - Appendix 1 - Broker Commission Overview - October 15, 2019
Ex. #	MPI-64	Undertaking # 5 - Split between Q2 Actuals and last 2 Quarter Projections - October 16, 2019
Ex. #	MPI-65	Undertaking # 8 - Estimated costs of training for Service Centre Representatives - October 17, 2019
Ex. #	MPI-66	MPI 2nd Quarterly Report - October 18, 2019
Ex. #	MPI-67	Undertaking #9 - Explanation for Collision Claims in 2013 and 2014 from slide 3 - MPI-48 - October 18, 2019
Ex. #	MPI-68	Undertaking #11 - Costing for any models examined and information of - October 18, 2019
Ex. #	MPI-69	Undertaking #13 - Number of Drivers Interventions and reasons per year - October 18, 2019

Ex. #	MPI-69-1	Undertaking # 13 - Appendix I                      Decision Tree of Interventions
Ex. #	MPI-70	Undertaking #16 - Average Severities per year from PUB-MPI-II-3 - October 18, 2019
Ex. #	MPI-71	Undertaking #17 - Evaluation Process on Implications of IFRS-17 and IFRS- 9 completed - October 18, 2019
Ex. #	MPI-72	Undertaking #18 - Interpretation of Regulation RSR-4 - October 18, 2019
Ex. #	MPI-73	Amended PUB-MPI-I-50 - Blackline and Clean -October 18, 2019
Ex. #	MPI-74	Revised CMMG-MPI-I-19 with additional calculations of RST Basic Program Amounts - October 21, 2019 revised Oct 22, 2019
Ex. #	MPI-75	Undertaking # 7 - Update to IBAM-MPI-II-1 impact on cancellations on each line of business for service center locations - October 21, 2019
	MPI-75-1	Undertaking # 7 - Appendix 1                      IBAM-MPI-II-1 Comparison
Ex. #	MPI-76	Undertaking # 10 - Rate-based analysis of serious injury of vulnerable road users (Motorcyclists) - October 21, 2018
Ex. #	MPI-77	Undertaking # 12 - Customer research on original DSR implementation - October 21, 2019
Ex. #	MPI-78	Undertaking # 23 - Financial Impact to Corporation of rate indication in 2019 GRA based on standard interest rate forecast or 50/50 forecast - October 21, 2019
Ex. #	MPI-79	Undertaking # 25 - Investment Portfolio changes impact Basic MCT ratio - October 21, 2019
Ex. #	MPI-80	Undertaking # 28 - Explanation of Staggered retro-payments from line 13 - Figure 1 of CAC-MPI-I-1 - October 21, 2019
Ex. #	MPI-81	Undertaking # 29 - rate before 2008 broker accord entered into on Extension - October 21, 2019
Ex. #	MPI-82	Undertaking # 30 - Broker Commission for trailing commission - October 21, 2019
Ex. #	MPI-82-1	Undertaking # 30 - Appendix 1                      Designated, Responsible and Transacting
Ex. #	MPI-83	Undertaking # 31 with Appendix 1 - Digital Disruption in Insurance: Cutting Through the Noise- October 21, 2019
Ex. #	MPI-84	Undertaking #20 - Comparative details of three MCT ratios - October 21, 2019
Ex. #	MPI-85	Undertaking #22 - update to MPI number 58 - October 21, 2019
Ex. #	MPI-85-1	Undertaking #22 - Appendix 1 - October 21, 2019
Ex. #	MPI-86	Undertaking #24 - Impact of the shadow portfolio on Basic MCT ratio - October 21, 2019
Ex. #	MPI-87	Undertaking #26 - Chart out the efficient frontier for Basic 3 and Basic 5 for slide 9 - October 21, 2019

Ex. #	MPI-87-1	Undertaking #26 - Attachment A - October 21, 2019
Ex. #	MPI-88	Undertaking #27 - RFP for benchmarking services issued by MPI - October 21, 2019
Ex. #	MPI-88-1	Undertaking #27 - Appendix 1 - October 21, 2019
Ex. #	MPI-89	Undertaking #33 - Options to support rural and remote brokers - October 21, 2019
Ex. #	MPI-90	MPI Letter to PUB dated October 17, 2019 re: Unicity and Duffy's Taxi presentations - October 22, 2019
Ex. #	MPI-91	Updated 2020 GRA Part V(ii) RM Ratemaking - October 22, 2019
Ex. #	MPI-92	Undertaking #35 - screenshots of IWS with pricing redacted - October 22, 2019
Ex. #	MPI-93	Undertaking on MPI Exhibit #66 - Explanation of change in OCI from Q2 to Q4 - October 22, 2019
Ex. #	MPI-94	MPI letter re: CSI Response of PUB-MPI-I-32 - Appendix 1 - Quarterly Risk Scorecard - October 22, 2019
Ex. #	MPI-95	Undertaking # 14 - Initiatives that require legislative change have been introduced as bills - October 23, 2019
Ex. #	MPI-96	Undertaking # 21 - Appendix 1 - Explanation for pattern change in Minimum Capital Required ion PF-3 - October 23, 2019
Ex. #	MPI-97	Undertaking # 15 - update to PUB-MPI-I-14 reflect updated application from October 4, 2019 - October 23, 2019
Ex. #	MPI-98	Undertaking # 19 - Point in time Corporation believe new MCT becomes MCT that is referenced in reserve regulation - October 23, 2019
Ex. #	MPI-99	Undertaking # 32 - Analogous documents from internal purposes and data for customers at MPI Service Centers for training - October 23, 2019
Ex. #	MPI-100	Undertaking # 34 - parameters of call centre service standards - October 23, 2019
Ex. #	MPI-101	CSI Undertaking # 1 - October 24, 2019
Ex. #	MPI-102	MPI Closing Submissions - October 24, 2019
Ex. #	MPI-103	MPI Closing Submissions Presentation - October 24, 2019
Ex. #	MPI-104	MPI Submission on Regulatory Process - October 24, 2019
Ex. #	MPI-105	Undertaking # 39 - jurisprudence that might exist on interpretation of Reserves Regulation from Capital Management Plan - October 29, 2019
Ex. #	MPI-106	Reply Remarks Presentation - October 29, 2019
Ex. #	MPI-107	Case Law 2018 MBQB 22 Smith v. Zrobek - October 29, 2019
Ex. #	MPI-108	IBAM Participation Agreement - November 25, 2019

EXHIBIT LIST FOR  
MANITOBA PUBLIC INSURANCE  
2020 INSURANCE RATES

December 18, 2019

**THE PUBLIC UTILITIES BOARD'S (PUB) EXHIBITS**

Ex. #	PUB-1						Notice of Public Hearing and Pre-Hearing Conference - June 22, 2019
Ex. #	PUB-2						The Public Utilities Board's Rules of Practice and Procedure
Ex. #	PUB-3						Proposed Hearing Timetable
Ex. #	PUB-4						PUB letter to All Parties re: Manitoba Public Insurance - Pre Qualification of Expert Witnesses - June 20, 2019
Ex. #	PUB-5						PUB letter to All Parties re: Manitoba Public Insurance 2020/21 GRA - Interveners of Record - June 20, 2019
Ex. #	PUB-6						PUB letter to all Parties re: Process for treatment of Commercially Sensitive Information - June 25, 2019
Ex. #	PUB-7						Board Order 92-19 re: Manitoba Public Insurance Corporation (MPI or The Corporation) : Procedural Order for the 2020/21 General Rate Application - July 5, 2019
Ex. #	PUB-8						<b>PUB-MPI Round I Information Requests - July 15, 2019</b>
Ex. #	PUB-8-1	"	"	"	"	"	Financial Overview - meeting minutes
Ex. #	PUB-8-2	"	"	"	"	"	Claims Incurred - projected losses
Ex. #	PUB-8-3	"	"	"	"	"	Revenues and Claims Incurred
Ex. #	PUB-8-4	"	"	"	"	"	Claims Incurred - Severity Trends split by group
Ex. #	PUB-8-5	"	"	"	"	"	Claims Incurred - Severity Trends - Weekly Indemnity and Accident Benefits
Ex. #	PUB-8-6	"	"	"	"	"	Claims Incurred - claim frequency trend
Ex. #	PUB-8-7	"	"	"	"	"	Claims Incurred - severity growth chart
Ex. #	PUB-8-8	"	"	"	"	"	Claims Incurred - Frequency Growth

Ex. #	PUB-8-9	"	"	"	"	"	"	Claims Incurred - mitigate adverse reserve development
Ex. #	PUB-8-10	"	"	"	"	"	"	Ratemaking - different accident year weights for Serious and Other Claims
Ex. #	PUB-8-11	"	"	"	"	"	"	Compliance with Board Orders - impact of literal compliance with Board Order 159/18
Ex. #	PUB-8-12	"	"	"	"	"	"	Provisional Rate Request - impact on rate requirements for changing market interest rates
Ex. #	PUB-8-13	"	"	"	"	"	"	Change in Fiscal Year End - implications
Ex. #	PUB-8-14	"	"	"	"	"	"	Break Even Objective
Ex. #	PUB-8-15	"	"	"	"	"	"	Rate Indication
Ex. #	PUB-8-16	"	"	"	"	"	"	Financial Forecast - Interest Rate Impacts - changes in accounting standards
Ex. #	PUB-8-17	"	"	"	"	"	"	Asset Liability Management Study
Ex. #	PUB-8-18	"	"	"	"	"	"	Financial Forecast - Reasonableness of Extension Forecasts
Ex. #	PUB-8-19	"	"	"	"	"	"	Cost Allocation Methodology - Cost Allocation to Extension
Ex. #	PUB-8-20	"	"	"	"	"	"	Motor Vehicle Premiums - Volume and Upgrade Factors
Ex. #	PUB-8-21	"	"	"	"	"	"	Service Offerings - changes to products and services and impact on rates - <b>CSI</b>
Ex. #	PUB-8-22	"	"	"	"	"	"	Performance Management - recognize and reward business results
Ex. #	PUB-8-23	"	"	"	"	"	"	Integrated Cost Allocation Methodology Input Changes
Ex. #	PUB-8-24	"	"	"	"	"	"	ICAM - assess reasonableness of Extension forecast
Ex. #	PUB-8-25	"	"	"	"	"	"	Extension Financial Forecasts
Ex. #	PUB-8-26	"	"	"	"	"	"	Oversight of Extension Insurance
Ex. #	PUB-8-27	"	"	"	"	"	"	Satisfactory Financial Condition
Ex. #	PUB-8-28	"	"	"	"	"	"	Investment Income Forecast - Major Asset Class
Ex. #	PUB-8-29	"	"	"	"	"	"	Investment Portfolio - Major Asset Class - forecasted investment income
Ex. #	PUB-8-30	"	"	"	"	"	"	Investments - Accommodation of Commingled Portfolio



Ex. #	PUB-8-31	"	"	"	"	"	"	Investments - Interest Rate Forecast
Ex. #	PUB-8-32	"	"	"	"	"	"	Investment Policy Statement - Review of Investment Policy Statement
Ex. #	PUB-8-33	"	"	"	"	"	"	Investment Policy Statement - changes to investment committee work groups' scope of work
Ex. #	PUB-8-34	"	"	"	"	"	"	Basic Line of Business Investment Income - Investment Income - changes to pension expense
Ex. #	PUB-8-35	"	"	"	"	"	"	Shadow Portfolios - Investment Returns
Ex. #	PUB-8-36	"	"	"	"	"	"	Shadow Portfolios - Mercer Shadow Portfolio Report
Ex. #	PUB-8-37	"	"	"	"	"	"	Interest Income - Interest and Capital Return Assumptions
Ex. #	PUB-8-38	"	"	"	"	"	"	Investment Portfolio - Investment Returns v. Benchmarks
Ex. #	PUB-8-39	"	"	"	"	"	"	Investments - Infrastructure Investments
Ex. #	PUB-8-40	"	"	"	"	"	"	Cost Containment Measures - Customer Experience Framework - <b>CSI</b>
Ex. #	PUB-8-41	"	"	"	"	"	"	Expenses - Basic Capital Expenditure by Project
Ex. #	PUB-8-42	"	"	"	"	"	"	Corporate Operating Expenses - Expense Variations
Ex. #	PUB-8-43	"	"	"	"	"	"	Operating Expense - Special Services
Ex. #	PUB-8-44	"	"	"	"	"	"	Operating Expense - Capitalization of Operating Expenses
Ex. #	PUB-8-45	"	"	"	"	"	"	Basic Total Expenses - Compounded Annual Growth Rates
Ex. #	PUB-8-46	"	"	"	"	"	"	Expenses - Staffing Levels
Ex. #	PUB-8-47	"	"	"	"	"	"	Service Broker Agreements
Ex. #	PUB-8-48	"	"	"	"	"	"	Capital Spending
Ex. #	PUB-8-49	"	"	"	"	"	"	Benchmarking - Analysis undertaking to support new agreement (Attachment A - <b>CSI</b> )
Ex. #	PUB-8-50	"	"	"	"	"	"	Direct Repair Program - lessons learned
Ex. #	PUB-8-51	"	"	"	"	"	"	ICAM - Extension Normal and improvement initiatives; Extension Operations
Ex. #	PUB-8-52	"	"	"	"	"	"	Corporate Normal Operating Expense - Compensation Expense

Ex. #	PUB-8-53	"	"	"	"	"	"	Compensation
Ex. #	PUB-8-54	"	"	"	"	"	"	Broker Commissions - Basic and Extension forecasts
Ex. #	PUB-8-55	"	"	"	"	"	"	Service Delivery Model - Windshield Replacement and Repairs
Ex. #	PUB-8-56	"	"	"	"	"	"	Direct Repair Program - Key Performance Indicators (KPIs)
Ex. #	PUB-8-57	"	"	"	"	"	"	Corporate and Claims Performance
Ex. #	PUB-8-58	"	"	"	"	"	"	Benchmarking - Executive Summary
Ex. #	PUB-8-59	"	"	"	"	"	"	Benchmarking - IT Spend to Run, Grow and Transform Business - LSM initiative
Ex. #	PUB-8-60	"	"	"	"	"	"	Benchmarking - IT FTEs
Ex. #	PUB-8-61	"	"	"	"	"	"	Benchmarking - IT Score
Ex. #	PUB-8-62	"	"	"	"	"	"	Benchmarking - Future Benchmarking of IT Service Delivery
Ex. #	PUB-8-63	"	"	"	"	"	"	Gartner Recommendations Status Update
Ex. #	PUB-8-64	"	"	"	"	"	"	Expenses - IT Expenses
Ex. #	PUB-8-65	"	"	"	"	"	"	Basic Capital Expenditures - Project Cost Comparison
Ex. #	PUB-8-66	"	"	"	"	"	"	Capital Projects - Legacy Modernization Program
Ex. #	PUB-8-67	"	"	"	"	"	"	IT Projects - Other IT Projects
Ex. #	PUB-8-68	"	"	"	"	"	"	Administrative and Investment Capital Spending
Ex. #	PUB-8-69	"	"	"	"	"	"	Project Management Resources - Delivery Method - Agile
Ex. #	PUB-8-70	"	"	"	"	"	"	Applying IT Strategy - Changing roles, skills, and priorities to support business and IT capabilities
Ex. #	PUB-8-71	"	"	"	"	"	"	IT Personnel - Consultant Costs
Ex. #	PUB-8-72	"	"	"	"	"	"	IT Staffing - Conversion Opportunities
Ex. #	PUB-8-73	"	"	"	"	"	"	Capital Expenditures - Legacy System Modernization (LSM) Project - <b>WITHDRAWN</b>
Ex. #	PUB-8-74	"	"	"	"	"	"	Capital Expenditures - Impairments

Ex. #	PUB-8-75	"	"	"	"	"	"	Capital Expenditures - Cost of Capital
Ex. #	PUB-8-76	"	"	"	"	"	"	Gartner Recommendations - Status Update - Skills Gap
Ex. #	PUB-8-77	"	"	"	"	"	"	IT Score Toolset - project deliverables and Agile Standards
Ex. #	PUB-8-78	"	"	"	"	"	"	IT Score Toolset - non-proprietary industry framework
Ex. #	PUB-8-79	"	"	"	"	"	"	In-House v. Contractor IT FTEs
Ex. #	PUB-8-80	"	"	"	"	"	"	Agile - list, description of metrics and measures in development; target baseline values
Ex. #	PUB-8-81	"	"	"	"	"	"	Agile Delivery - Pilot success and progression of lessons learned - future initiatives
Ex. #	PUB-8-82	"	"	"	"	"	"	Business and IT Capabilities
Ex. #	PUB-8-83	"	"	"	"	"	"	Agile - Updates on Project Management Resources
Ex. #	PUB-8-84	"	"	"	"	"	"	Contingent workforce savings (Appendix 1 - <b>CSI</b> )
Ex. #	PUB-8-85	"	"	"	"	"	"	Status Reports - internal process controls related to IT Projects (b. Attachment A - <b>CSI</b> )
Ex. #	PUB-8-86	"	"	"	"	"	"	Status Reports - over budget projects (a and b. Appendix 1 & 2 - <b>CSI</b> )
Ex. #	PUB-8-87	"	"	"	"	"	"	Contingent Workforce Savings - managing and allocating external resources for IT projects
Ex. #	PUB-8-88	"	"	"	"	"	"	Budget Contingency
Ex. #	PUB-8-89	"	"	"	"	"	"	External Labour Strategy
Ex. #	PUB-8-90	"	"	"	"	"	"	Legal System Modernization Project - <b>WITHDRAWN</b>
Ex. #	PUB-8-91	"	"	"	"	"	"	IT Impairments / Write-offs
Ex. #	PUB-8-92	"	"	"	"	"	"	Staff Mixing
Ex. #	PUB-8-93	"	"	"	"	"	"	Staffing Counts - FTE counts representing Internal FTE and Consultant Costs
Ex. #	PUB-8-94	"	"	"	"	"	"	Staffing Counts - Internal costs presented inclusive of LSM initiative
Ex. #	PUB-8-95	"	"	"	"	"	"	LSM Initiative - rationale and details support noted yearly budgeting values
Ex. #	PUB-8-96	"	"	"	"	"	"	Progress Reports (Various) - Financial Health across all IT initiatives

Ex. #	PUB-8-97	"	"	"	"	"	"	2018/19 Progress Update - VM.1.4 Customer Self Service - Phase 1, 2 and 3
Ex. #	PUB-8-98	"	"	"	"	"	"	2018/19 Progress Update - VM.2.5 Information Security Maturity Program
Ex. #	PUB-8-99	"	"	"	"	"	"	VM.4 Update on Value Management Process - Post Implementation Review on TRM Project
Ex. #	PUB-8-100	"	"	"	"	"	"	Reserves Regulation - rationale for compliance with Reserve Regulation for Basic
Ex. #	PUB-8-101	"	"	"	"	"	"	Reserves Regulation - changes to MCT
Ex. #	PUB-8-102	"	"	"	"	"	"	ALM Implementation - Implementation of Net Investment Strategy
Ex. #	PUB-8-103	"	"	"	"	"	"	Road Safety - budget
Ex. #	PUB-8-104	"	"	"	"	"	"	Road Safety and Loss Prevention - Stakeholder Engagement
Ex. #	PUB-8-105	"	"	"	"	"	"	Road Safety - Traffic Safety Culture "Save the 100"
Ex. #	PUB-8-106	"	"	"	"	"	"	Road Safety - Enhanced Enforcement
Ex. #	PUB-9	Board Order 115-19 Manitoba Public Insurance Corporation (MPI or The Corporation): Procedural Order for the 2020/21 General Rate Application re: Insurance Brokers Association of Manitoba - August 16, 2019						
Ex. #	PUB-10	PUB email to all parties re: CAC Manitoba Motion to Compel Responses - Round I IRS - August 16, 2019						
Ex. #	PUB-11	<b>PUB-MPI Round II Information Requests - August 26, 2019</b>						
Ex. #	PUB-11-1	"	"	"	"	"	"	Financial Overview - accounting policies
Ex. #	PUB-11-2	"	"	"	"	"	"	Claims Incurred - Ultimate accident year values
Ex. #	PUB-11-3	"	"	"	"	"	"	Claims Incurred - trends calculated on combined basis instead of severity group
Ex. #	PUB-11-4	"	"	"	"	"	"	Ratemaking - rate sensitivity - different weights for Serious and other claims
Ex. #	PUB-11-5	"	"	"	"	"	"	Compliance with Board Orders - 159/18 - impact of literal compliance
Ex. #	PUB-11-6	"	"	"	"	"	"	Break Even Objective - rate setting
Ex. #	PUB-11-7	"	"	"	"	"	"	Financial Forecasts - Extension Claims Incurred
Ex. #	PUB-11-8	"	"	"	"	"	"	Cost Allocation Methodology - Cost Allocation to Extension

Ex. #	PUB-11-9	"	"	"	"	"	"	Compensation Expense - reasonableness of forecasted compensation expense
Ex. #	PUB-11-10	"	"	"	"	"	"	Integrated Cost Allocation Methodology Input Changes
Ex. #	PUB-11-11	"	"	"	"	"	"	Extension Financial Forecasts
Ex. #	PUB-11-12	"	"	"	"	"	"	DCAT Key Assumptions: Risk tolerance
Ex. #	PUB-11-13	"	"	"	"	"	"	Investment Portfolio - Major Asset Class - forecasted investment income
Ex. #	PUB-11-14	"	"	"	"	"	"	Investments - Interest Rate Forecast
Ex. #	PUB-11-15	"	"	"	"	"	"	Investment Policy Statement - Review of Investment Policy Statement
Ex. #	PUB-11-16	"	"	"	"	"	"	Basic Line of Business Investment Income - Investment Income - updated interest rate
Ex. #	PUB-11-17	"	"	"	"	"	"	Operating Expense - Capitalization of Operating Expenses
Ex. #	PUB-11-18	"	"	"	"	"	"	Broker Service Agreements
Ex. #	PUB-11-19	"	"	"	"	"	"	Agreements with partners including broker commissions and agreement(s)
Ex. #	PUB-11-20	"	"	"	"	"	"	ICAM - reasonableness of Extension forecast
Ex. #	PUB-11-21	"	"	"	"	"	"	Compensation - changes in payroll costs
Ex. #	PUB-11-22	"	"	"	"	"	"	Evaluate benchmarking information
Ex. #	PUB-11-23	"	"	"	"	"	"	Broker Commissions - Reasonableness Basic Financial Forecast Assumptions
Ex. #	PUB-11-24	"	"	"	"	"	"	Expenses - IT Expenses - external consulting expense
Ex. #	PUB-11-25	"	"	"	"	"	"	Basic Capital Expenditures - Project Cost Comparison
Ex. #	PUB-11-26	"	"	"	"	"	"	Benchmarking - Future Benchmarking of IT Service Delivery
Ex. #	PUB-11-27	"	"	"	"	"	"	Basic Capital Expenditures - Project Cost Comparison -
Ex. #	PUB-11-28	"	"	"	"	"	"	Capital Projects - Legacy Modernization Program
Ex. #	PUB-11-29	"	"	"	"	"	"	Administrative and Investment Capital Spending
Ex. #	PUB-11-30	"	"	"	"	"	"	IT Personnel and Consultant Costs - based year to prior year and assess costs

Ex. #	PUB-11-31	"	"	"	"	"	"	IT Staffing - Conversion Opportunities - use of consultants
Ex. #	PUB-11-32	"	"	"	"	"	"	Contingent Workforce Savings
Ex. #	PUB-11-33	"	"	"	"	"	"	LSM Project - reasonableness LSM project budget
Ex. #	PUB-11-34	"	"	"	"	"	"	Staffing Counts - variances in consultant and FTE costs
Ex. #	PUB-12	Board Order 130-19 re: Motion by Consumers' Association of Canada (Manitoba) Inc. for an Order Compelling Certain Responses to Information Requests in the 2020/2021 General						
Ex. #	PUB-13	Reminder Notice of Public Hearing - September 7, 2019						
Ex. #	PUB-14	PUB response to IBAM and MPI Request for Extension re IBAM Intervener Evidence - September 19, 2019						
Ex. #	PUB-15	<b>PUB-CAC Intervener Information Requests - September 26, 2019</b>						
Ex. #	PUB-15-1	"	"	"	"	"	"	Capital Rate Request - Target Capital Level
Ex. #	PUB-15-2	"	"	"	"	"	"	Capital Management Plan - Capital Build and Release
Ex. #	PUB-15-3	"	"	"	"	"	"	Capital Rate Request - Rate-Setting
Ex. #	PUB-15-4	"	"	"	"	"	"	Capital Management Plan - Extension Operating Results and Rate Setting - Regulatory schemes in other jurisdictions
Ex. #	PUB-15-5	"	"	"	"	"	"	Capital Management Plan - Extension Operating Results and Rate Setting - Excess Profits
Ex. #	PUB-15-6	"	"	"	"	"	"	Capital Management Plan - Extension Operating Results and Rate Setting - adopting alternative regulatory framework
Ex. #	PUB-16	<b>PUB-IBAM Intervener Information Requests - September 27, 2019</b>						
Ex. #	PUB-16-1	"	"	"	"	"	"	Cost of Operations and Cost Containment Measures - Broker Commissions - Rate Comparison
Ex. #	PUB-16-2	"	"	"	"	"	"	Cost of Operations and Cost Containment Measures - Broker Commissions - Processing online transactions
Ex. #	PUB-16-3	"	"	"	"	"	"	Cost of Operations and Cost Containment Measures - Broker Commissions - Insurance Broker models
Ex. #	PUB-16-4	"	"	"	"	"	"	Cost of Operations and Cost Containment Measures - Broker Commissions - extension insurance competitive products
Ex. #	PUB-16-5	"	"	"	"	"	"	Cost of Operations and Cost Containment Measures - Broker Commissions - Trailing Commissions
Ex. #	PUB-16-6	"	"	"	"	"	"	Cost of Operations and Cost Containment Measures - Broker Commissions - Economic Contribution of Brokers

Ex. #	PUB-16-7	" " " " " "	Cost of Operations and Cost Containment Measures - Broker Commissions - Commission Trends
Ex. #	PUB-17		Ward Keith's - Road Safety Technical Conference - General Rate Application Presentation - October 10, 2019
Ex. #	PUB-18		PUB Book of Documents - October 7, 2019
Ex. #	PUB-19		PUB letter to MPI re 2020 General Rate Application - October 7, 2019
Ex. #	PUB-20		Part V(i) - Expenses page 24 of 65 from MPI 2019 GRA - October 8, 2019
Ex. #	PUB-21		Board Order 154-19 re: Motion by Manitoba Public Insurance seeking to keep certain Information and Documents confidential in the 2020/21 General Rate Application - October
Ex. #	PUB-22		Government of Canada 10 Year Bonds - October 21, 2019
Ex. #	PUB-23		Transcript pages from MPI 2019 GRA pages 1162, 1320-1321 - October 21, 2019
Ex. #	PUB-24		Letter from Sidney Soronow to PUB dated 10/17/19 re: Unicity & Duffy's taxi - October 22, 2019
Ex. #	PUB-25		Letter from Sidney Soronow to PUB dated 10/21/19 re: Unicity & Duffy's taxi - October 22, 2019
Ex. #	PUB-26		IBAM website "About us" page - October 22, 2019



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**Attorney General of Manitoba (AG) Exhibits**

Ex. #	AG-1	Submission by the Attorney General of Manitoba - in response to the Notice of Constitutional Question presented by the Consumers' Association of Canada (Manitoba) Inc. - October 28, 2019
Ex. #	AG-2-1	Book of Authorities <span style="float: right;">Volume 1 - October 28, 2019</span>
Ex. #	AG-2-2	Book of Authorities <span style="float: right;">Volume 2 - October 28, 2019</span>



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**Bike Winnipeg (BW) Exhibits**

Ex. #	BW-1	Intervener Application - Bike Winnipeg - June 26, 2019
Ex. #	BW-2	<b>BW-MPI Round I Information Requests - July 15, 2019</b>
Ex. #	BW-2-1	" " " " " " Timing of changes to policy and programs
Ex. #	BW-2-2	" " " " " " Road Safety Budget - past budget setting methodology
Ex. #	BW-2-3	" " " " " " Road Safety Budget - Testing drivers against standards
Ex. #	BW-2-4	" " " " " " Road Safety Budget - Measuring drivers against standards
Ex. #	BW-2-5	" " " " " " Road Safety Budget - Driver Education Methodology and Cost
Ex. #	BW-2-6	" " " " " " Vehicle Class Impact on Safety of Other Road Users - Case Study - FSPU v. Class C Sedans
Ex. #	BW-2-7	" " " " " " Road to Zero - Progress Report - Collisions
Ex. #	BW-2-8	" " " " " " Road to Zero - Progress Report - Fatalities
Ex. #	BW-2-9	" " " " " " Road to Zero - Progress Report - Contributing Factors
Ex. #	BW-2-10	" " " " " " Road to Zero - Progress Report - data collected in pilot project
Ex. #	BW-2-11	" " " " " " Road to Zero - Progress Report / City of Winnipeg Active Transportation Network
Ex. #	BW-3	<b>BW-MPI Round II Information Requests - August 26, 2019</b>
Ex. #	BW-3-1	" " " " " " Optimal Road Safety Budget - Measuring drivers against standards
Ex. #	BW-3-2	" " " " " " Optimal Road Safety - Testing drivers against standards - formal evaluation of campaign

Ex. #	BW-3-3	" " " " " "	Road to Zero - Progress Report / City of Winnipeg Active Transportation Network
Ex. #	BW-3-4	" " " " " "	Road Safety - Drivers meeting standards - Driver safety rating
Ex. #	BW-3-5	" " " " " "	Road Safety - Vehicle class impact on safety of road users - Case Study - FSPU v. Class C Sedans
Ex. #	BW-3-6	" " " " " "	Optimal Road Safety Budget - Past Budget setting methodology
Ex. #	BW-3-7	" " " " " "	Optimal Road Safety Budget - Testing Drivers Against Standards - rules of the road
Ex. #	BW-4	Bike Winnipeg Closing Submission Presentation - October 25, 2019	



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

Ex. #	CAC-1-1	Intervener Applications							
Ex. #	CAC-1-2	"	"	"	"	"	"	"	Attachment A
Ex. #	CAC-1-3	"	"	"	"	"	"	"	Attachment B
Ex. #	CAC-1-4	"	"	"	"	"	"	"	CV of Andrea Sherry
Ex. #	CAC-1-5	"	"	"	"	"	"	"	CV of John Todd
Ex. #	CAC-1-6	"	"	"	"	"	"	"	CV of Marvis Johnson
Ex. #	CAC-1-7	"	"	"	"	"	"	"	CV of Peter Dyck
Ex. #	CAC-1-8	"	"	"	"	"	"	"	CV of Valter Viola
Ex. #	CAC-1-9	"	"	"	"	"	"	"	CV of Wallace Pitt
Ex. #	CAC-1-10	"	"	"	"	"	"	"	CV of Wayne Simpson
Ex. #	CAC-1-11	"	"	"	"	"	"	"	CV of John Todd - Full
Ex. #	CAC-2	CAC letter to PUB re Experts' Areas of Expertise - June 27, 2019							
Ex. #	CAC-3	<b>CAC-MPI Round I Information Requests - July 15, 2019</b>							
Ex. #	CAC-3-1	"	"	"	"	"	"	"	Agreements with partners including broker commissions and agreements (Attachments A&B / Appendices 18-21 - <b>CSI</b> )
Ex. #	CAC-3-2	"	"	"	"	"	"	"	Basic Commissions assumptions

Ex. #	CAC-3-3	" " " " " " " " "	New Broker Accord - March 2019
Ex. #	CAC-3-4	" " " " " " " " "	Light Vehicle Accreditation Agreement and MNP LLP Report - <b>CSI</b>
Ex. #	CAC-3-5	" " " " " " " " "	Capital Management Plan - Basic Rate
Ex. #	CAC-3-6	" " " " " " " " "	Capital Management Plan - Capital Targets
Ex. #	CAC-3-7	" " " " " " " " "	Capital Management Plan - Reserves Regulation used for independent rate setting purpose
Ex. #	CAC-3-8	" " " " " " " " "	Capital Management Plan - briefing materials merit 100% MCT target - <b>CSI</b>
Ex. #	CAC-3-9	" " " " " " " " "	Capital Management Plan and DCAT
Ex. #	CAC-3-10	" " " " " " " " "	Capital Management Plan - MCT Target
Ex. #	CAC-3-11	" " " " " " " " "	Capital Management Plan - impact any methodological changes by OSFI to MCT Guidelines on RSR Target
Ex. #	CAC-3-12	" " " " " " " " "	Capital Management Plan - Release and Build Provisions
Ex. #	CAC-3-13	" " " " " " " " "	Historic Variances
Ex. #	CAC-3-14	" " " " " " " " "	Rational for maintaining extension reserve at MCT ratio of 200%
Ex. #	CAC-3-15	" " " " " " " " "	DCAT Key Assumptions: Risk tolerance
Ex. #	CAC-3-16	" " " " " " " " "	100% MCT relates to DCAT and plausible threats to Corporation
Ex. #	CAC-3-17	" " " " " " " " "	DCAT
Ex. #	CAC-3-18	" " " " " " " " "	MPI Top Risks
Ex. #	CAC-3-19	" " " " " " " " "	Basic RSR excess of 100% MCT - reducing rate indication
Ex. #	CAC-3-20	" " " " " " " " "	Minimum Capital (Margin) Required calculation
Ex. #	CAC-3-21	" " " " " " " " "	Autonomous Vehicles Report
Ex. #	CAC-3-22	" " " " " " " " "	Clarification reserve regulation
Ex. #	CAC-3-23	" " " " " " " " "	Mercer Shadow Portfolios Purpose, Composition, Methodologies, Assumptions and Constraints

Ex. #	CAC-3-24	"	"	"	"	"	"	"	Shadow Portfolio Returns - Comparison Report
Ex. #	CAC-3-25	"	"	"	"	"	"	"	Classification change from fair value through profit and loss to available for sale - Def. and Accounting Treatment
Ex. #	CAC-3-26	"	"	"	"	"	"	"	Investment Performance Report
Ex. #	CAC-3-27	"	"	"	"	"	"	"	Consensus on Requirements for a CMP
Ex. #	CAC-3-28	"	"	"	"	"	"	"	Interest Rate Forecasts
Ex. #	CAC-3-29	"	"	"	"	"	"	"	Product Suite Review - PIPP entitlement and coverage - Appeal Process Review - <b>CSI</b>
Ex. #	CAC-3-30	"	"	"	"	"	"	"	Current State of PIPP - Impact of Lean Process
Ex. #	CAC-3-31	"	"	"	"	"	"	"	Vehicle Technology Changes - Research (Appendix 1-11 - <b>CSI</b> )
Ex. #	CAC-3-32	"	"	"	"	"	"	"	Weekly Indemnity Ultimate Losses
Ex. #	CAC-3-33	"	"	"	"	"	"	"	Gross unpaid-Summary - Additional case reserves (overpayment)
Ex. #	CAC-3-34	"	"	"	"	"	"	"	MFAD (Margins for adverse development)
Ex. #	CAC-3-35	"	"	"	"	"	"	"	Actuarial Report - portion related to change in reserving approach
Ex. #	CAC-3-36	"	"	"	"	"	"	"	Actuarial Report - analysis used to determine 50% assumption
Ex. #	CAC-3-37	"	"	"	"	"	"	"	Actuarial Report - tabular reserve method
Ex. #	CAC-3-38	"	"	"	"	"	"	"	Actuarial Report - long term claimants
Ex. #	CAC-3-39	"	"	"	"	"	"	"	Actuarial Report - Increase in discount rate
Ex. #	CAC-3-40	"	"	"	"	"	"	"	Definition of terms - Reserves and Ultimate
Ex. #	CAC-3-41	"	"	"	"	"	"	"	Trends used in rate indication
Ex. #	CAC-3-42	"	"	"	"	"	"	"	Determination of relativities used in final rate
Ex. #	CAC-3-43	"	"	"	"	"	"	"	Determination of forecasted severity
Ex. #	CAC-3-44	"	"	"	"	"	"	"	Total Loss Collision Frequency
Ex. #	CAC-3-45	"	"	"	"	"	"	"	Public consultation - final report

Ex. #	CAC-3-46	" " " " " " " " "	Letter from Minister of Crown Services
Ex. #	CAC-3-47	" " " " " " " " "	Focused on Core Business - Ward Group and Gartner services discontinued, optimal operational efficiencies
Ex. #	CAC-3-48	" " " " " " " " "	Capitalization Policy
Ex. #	CAC-3-49	" " " " " " " " "	2018 Compensation Report
Ex. #	CAC-3-50	" " " " " " " " "	Employee future benefits
Ex. #	CAC-3-51	" " " " " " " " "	MPI risk profile changes
Ex. #	CAC-3-52	" " " " " " " " "	Changes in fiscal year and rating year
Ex. #	CAC-3-53	" " " " " " " " "	Legacy System Modernization
Ex. #	CAC-3-54	" " " " " " " " "	Customer Self-Service
Ex. #	CAC-3-55	" " " " " " " " "	Legacy System Modernization - financial impact
Ex. #	CAC-3-56	" " " " " " " " "	IT Strategy
Ex. #	CAC-3-57	" " " " " " " " "	Information Security and IT Risk Management Processes
Ex. #	CAC-3-58	" " " " " " " " "	New Solutions Vendors and Service Providers on the LSM Program
Ex. #	CAC-3-59	" " " " " " " " "	Legacy System Modernization - anticipated life cycle
Ex. #	CAC-3-60	" " " " " " " " "	Legacy System Modernization - new Physical Damage solution
Ex. #	CAC-3-61	" " " " " " " " "	Benchmarking
Ex. #	CAC-3-62	" " " " " " " " "	Benchmarking - Gartner Recommendations Update
Ex. #	CAC-3-63	" " " " " " " " "	Benchmarking - Gartner Recommendations Update - IT score tool set
Ex. #	CAC-3-64	" " " " " " " " "	Benchmarking - Gartner Recommendations Update - Plan enhance IT staff development
Ex. #	CAC-3-65	" " " " " " " " "	Road Safety - reducing tragic human, financial and social costs of accidents
Ex. #	CAC-3-66	" " " " " " " " "	Road Safety - Education
Ex. #	CAC-4	CAC Manitoba - Motion to Compel Response - August 15, 2019	



Ex. #	CAC-6-21	" " " " " " " " "	Provincial Plan - action items and budget requirements
Ex. #	CAC-6-22	" " " " " " " " "	Bicycle Education and Skills Training in Schools Program
Ex. #	CAC-6-23	" " " " " " " " "	Graduated Drivers License
Ex. #	CAC-6-24	" " " " " " " " "	LSM - ICBC Visi - Lessons Learned
Ex. #	CAC-6-25	" " " " " " " " "	IT Strategy - Operational Business Champions - LSM Modernization, Agile Transformation
Ex. #	CAC-6-26	" " " " " " " " "	Information Security and IT Risk Management Processes - OSFI Security Guidance (Attachment 1-CSI)
Ex. #	CAC-6-27	" " " " " " " " "	Shadow Portfolio Returns - Comparison Report - Calculation Accuracy - returns of Shadow Portfolio
Ex. #	CAC-6-28	" " " " " " " " "	Shadow Portfolio - Investment Returns
Ex. #	CAC-6-29	" " " " " " " " "	Capital Management Plan - rate shock
Ex. #	CAC-7-1	CAC Cover Letter re: Service of Notice of Constitutional Question - September 6, 2019	
Ex. #	CAC-7-2	CAC Manitoba Notice of Constitutional Question - September 6, 2019	
Ex. #	CAC-8	CAC email response to IBAM request for extension on Intervener Evidence - September 19, 2019	
Ex. #	CAC-9	CAC Letter to PUB re: Intervener Evidence - September 20, 2019	
Ex. #	CAC-10	CAC Preliminary List of Legislative Fact Evidence and Non-Judicial Authorities - September 20, 2019	
Ex. #	CAC-11	Elenchus - Assessment of Capital Management Plan of MPI for 2020/21 GRA based on Generally Accepted Regulatory Principles - John Todd - September 20, 2019	
Ex. #	CAC-12-1	Protecting Consumers Against Risk: How Far Should I Go? - Dr. Wayne Simpson and Ms. Andrea Sherry Direct Evidence - September 20, 2019	
Ex. #	CAC-12-2	" " " " " " " " "	Appendix C - The Role of the DCAT and Interest Rate Forecasting in 2019 GRA
Ex. #	CAC-13	<b>CAC-IBAM Intervener Evidence Information Requests - September 27, 2019</b>	
Ex. #	CAC-13-1	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - insurance markets moved to online services
Ex. #	CAC-13-2	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - insurance coverage acquisition process
Ex. #	CAC-13-3	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - Value proposition and strategic business model



Ex. #	CAC-13-4	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - evolution of online purchases
Ex. #	CAC-13-5	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - acceptable changes to current delivery model of services
Ex. #	CAC-13-6	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - diminished customer services in online environment
Ex. #	CAC-13-7	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - activities and time spent informing Autopac relating to Basic and Extension Insurance
Ex. #	CAC-13-8	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - marginalize and limit market place choice if product information is public
Ex. #	CAC-13-9	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - payment options
Ex. #	CAC-13-10	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - online services increase role of government
Ex. #	CAC-13-11	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - compensate brokers
Ex. #	CAC-13-12	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - modify business strategy
Ex. #	CAC-13-13	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - Deloitte Report
Ex. #	CAC-13-14	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - private equity at risk
Ex. #	CAC-13-15	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - Research conducted re: purchasing preference
Ex. #	CAC-13-16	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - customer experience engagements, Broker v. MPI
Ex. #	CAC-13-17	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - Reassessment Notices paid in person
Ex. #	CAC-13-18	" " " " " " " " "	Current IT Strategic Plan - MPI Proposed On-line Services - Value for Money - evidence
Ex. #	CAC-14	CAC Manitoba Opening Statement - MPI 2020 GRA - October 7, 2019	
Ex. #	CAC-15	TRL - Evaluation of the driVR young road user education intervention - October 10, 2019	
Ex. #	CAC-16	Ms. Sherry and Dr. Simpson Direct Evidence Presentation - October 21, 2019	
Ex. #	CAC-17	Elenchus Direct Evidence Presentation - October 21, 2019	

Ex. #	CAC-18	IBAM webpage "Autopac Sales Associate" - October 22, 2019
Ex. #	CAC-19	CAC Brief re: Reserves Regulation - October 22, 2019 - Revised - October 25, 2019
Ex. #	CAC-20	Undertaking # 36 - Note on the use of the Minimum Capital Test (MCT) for use by Manitoba Public Insurance to set Rate Stabilization Reserve (RSR) Levees - A. Sherry - October 24, 2019
Ex. #	CAC-21	CAC Book of Authorities re: Reserves Regulation - October 24, 2019
Ex. #	CAC-22	CAC Closing Submission Presentation - October 24, 2019
Ex. #	CAC-23	CAC Manitoba Recommendations - October 24, 2019
Ex. #	CAC-24	CAC Letter from Justice Canada re: Confirmation of Receipt of Constitutional Question dated September 9, 2019 - October 24, 2019

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**Coalition of Manitoba Motorcycles Groups (CMMG) Exhibits**

Ex. #	CMMG-1	Intervener Application - June 21, 2019
Ex. #	CMMG-2	CMMG Intervention Opening Comments - June 28, 2019
Ex. #	CMMG-3	<b>CMMG-MPI Round I Information Requests - July 12, 2019</b>
Ex. #	CMMG-3-1	" " " " " " Decrease (\$ percentage) forecast motorcycle comprehensive claims costs for application year
Ex. #	CMMG-3-2	" " " " " " Proportion of 3.9% increase attributed to interest rate forecast
Ex. #	CMMG-3-3	" " " " " " Alternative investment strategies to produce more investment income for major use or pooling of interest rate risk to spread cost
Ex. #	CMMG-3-4	" " " " " " Rate Increase - Premium revenue raised by 3.9% increase in motorcycle premiums
Ex. #	CMMG-3-5	" " " " " " Rate Changes - full credibility required change 3\$, after credibility increase to 3.9%
Ex. #	CMMG-3-6	" " " " " " Asset Mix- Re-evaluate equities
Ex. #	CMMG-3-7	" " " " " " Extension Revenues in excess of 200% MTC, percentages for past 10 years
Ex. #	CMMG-3-8	" " " " " " Motorcycle product review completed and results available
Ex. #	CMMG-3-9	" " " " " " Financial Forecasts - CMMG-MPI-I-9 from 2019 GRA - comparison of projected v. actual losses
Ex. #	CMMG-3-10	" " " " " " Loss Distributions - CMMG-MPI-I-5 from 2019 GRA- loss data be head of coverage
Ex. #	CMMG-3-11	" " " " " " Applied v. Approved Rates - CMMG-MPI-I-6 from 2019 GRA- Updated

Ex. #	CMMG-3-12	"	"	"	"	"	"	Loss Ratios / Claims Frequency - CMMG-MPI-I-7 from 2019 GRA- Updated
Ex. #	CMMG-3-13	"	"	"	"	"	"	Road Safety budget exclusively motorcycle initiatives for application year
Ex. #	CMMG-3-14	"	"	"	"	"	"	Business case review for Experience Rider Program
Ex. #	CMMG-3-15	"	"	"	"	"	"	Hot Maps and initiatives or new practices identified
Ex. #	CMMG-3-16	"	"	"	"	"	"	Physical Damage and Re-Engineering - value to Manitobans
Ex. #	CMMG-3-17	"	"	"	"	"	"	IBAM Compensation - monies used for
Ex. #	CMMG-3-18	"	"	"	"	"	"	Compensation to IBAM members settled for Application year, or further charges
Ex. #	CMMG-3-19	"	"	"	"	"	"	RSR - CMMG-MPI-I-11 from 2019 GRA - Updated
Ex. #	CMMG-4	<b>CMMG-MPI Round II Information Requests - August 26, 2019</b>						
Ex. #	CMMG-4-1	"	"	"	"	"	"	CMMG-MPI-I-5 - 2.06% re-building fee
Ex. #	CMMG-4-2	"	"	"	"	"	"	CMMG-MPI-I-10 - Appendix 1 - 2018 numbers
Ex. #	CMMG-4-3	"	"	"	"	"	"	CMMG-MPI-I-14 - complete Business Case for Experienced Rider Program
Ex. #	CMMG-4-4	"	"	"	"	"	"	Reverse declines in two safety courses - incentives and promotions
Ex. #	CMMG-4-5	"	"	"	"	"	"	Qualitative Value - FTE reductions and reduced repair shop labour rates

EXHIBIT LIST FOR  
MANITOBA PUBLIC INSURANCE  
2020 INSURANCE RATES

December 18, 2019

**Insurance Brokers Association of Manitoba (IBAM) Exhibits**

Ex. #	IBAM-1	IBAM letter to PUB re: Intervener Application - July 30, 2019
Ex. #	IBAM-2-1	Intervener Application IBAM - August 2, 2019
Ex. #	IBAM-2-2	Appendix A - Intervener Application - August 2, 2019
Ex. #	IBAM-3	IBAM Response to MPI re: Intervener Application - August 8, 2019
Ex. #	IBAM-4	<b>IBAM-MPI Round II Information Requests - August 26, 2019</b>
Ex. #	IBAM-4-1	" " " " " " " Revenues - Role and Performance of Service Centres
Ex. #	IBAM-4-2	" " " " " " " Service Delivery Model - Expenses - FTE By Department
Ex. #	IBAM-4-3	" " " " " " " Service Delivery Model - Expenses - FTE increases
Ex. #	IBAM-4-4	" " " " " " " Service Delivery Model - Expenses - Service Centres - Online Customers Self-Service
Ex. #	IBAM-4-5	" " " " " " " Service Delivery Model - Expenses - Call/Contact Centre for Online Customer Self-Service
Ex. #	IBAM-4-6	" " " " " " " Service Delivery Model - Expenses - customer satisfaction
Ex. #	IBAM-4-7	" " " " " " " Service Delivery Model - Expenses - Marketing Expenses - costs of marketing Online Customer Self-Service
Ex. #	IBAM-4-8	" " " " " " " Expenses - External Consultants
Ex. #	IBAM-4-9	" " " " " " " Expenses - Staffing Levels - impact of Online Customer Self-Services
Ex. #	IBAM-4-10	" " " " " " " Service Delivery Model - Expenses - Benefits

Ex. #	IBAM-4-11	"	"	"	"	"	"	Expenses - Pension Liabilities
Ex. #	IBAM-4-12	"	"	"	"	"	"	Expenses - Severance
Ex. #	IBAM-4-13	"	"	"	"	"	"	Service Delivery Model - Cost Savings for Online Direct-to-Customer Sales
Ex. #	IBAM-4-14	"	"	"	"	"	"	Expenses - Broker Commissions
Ex. #	IBAM-4-15	"	"	"	"	"	"	Service Delivery Model - Briefing Notes and Business Cases - Online Customer Self-Service
Ex. #	IBAM-4-16	"	"	"	"	"	"	Expenses - Claims Expense
Ex. #	IBAM-4-17	"	"	"	"	"	"	Expenses / Revenue - Agreement with GOM re DVA revenues
Ex. #	IBAM-4-18	"	"	"	"	"	"	Information Technology - Legacy System Modernization (LSM) Project
Ex. #	IBAM-4-19	"	"	"	"	"	"	Expenses - E&O Exposure
Ex. #	IBAM-4-20	"	"	"	"	"	"	Expenses - Claims Expense - Expense to Stakeholders
Ex. #	IBAM-4-21	"	"	"	"	"	"	Basic Commissions - Compound Annual Growth Rate (CAGR)
Ex. #	IBAM-4-22	"	"	"	"	"	"	Transactions - workload and trends in broker channel
Ex. #	IBAM-4-23	"	"	"	"	"	"	Commissions - Broker commission on basic atopic
Ex. #	IBAM-4-24	"	"	"	"	"	"	Broker Commissions - Comparatives
Ex. #	IBAM-4-25	"	"	"	"	"	"	Consultant Costs
Ex. #	IBAM-4-26	"	"	"	"	"	"	Investment Capital Forecast - City Place Projects
Ex. #	IBAM-4-27	"	"	"	"	"	"	Customer Self Service - Customer Service and Information Technology and Business Transformation
Ex. #	IBAM-4-28	"	"	"	"	"	"	Capital Expenditures - Land and Building Capital
Ex. #	IBAM-4-29	"	"	"	"	"	"	Operating Expense - Compensation / Salaries
Ex. #	IBAM-4-30	"	"	"	"	"	"	Broker Compensation - Unpaid Transactions
Ex. #	IBAM-4-31	"	"	"	"	"	"	Briefing Note - MPI On-line Services - referring customers to MPI Service Centres

Ex. #	IBAM-4-32	" " " " " " " " Briefing Note - MPI On-line Services - other insurers moving to direct / online self service
Ex. #	IBAM-4-33	" " " " " " " " Briefing Note - Key Issue Overview - "IBAM has no concerns"
Ex. #	IBAM-5	IBAM letter to PUB re: Intervenors Evidence Extension - September 19, 2019
Ex. #	IBAM-6	IBAM Pre-Filed Testimony - September 23, 2019
Ex. #	IBAM-7	IBAM Opening Statement - October 7, 2019
Ex. #	IBAM-8	IBAM Gov of MB News Release (dated Dec 15, 2017) - October 18, 2019
Ex. #	IBAM-9	IBAM Gov of MB News Release (dated Feb 3, 2014) - October 18, 2019
Ex. #	IBAM-10	IBAM 2017 MPI Annual Report - October 18, 2019
Ex. #	IBAM-11	IBAM Bank of Canada/CPI Calculator - October 18, 2019
Ex. #	IBAM-12	IBAM OSFI Filings - October 18, 2019
Ex. #	IBAM-13	IBAM cbc.ca article (dated Sept 5, 2019) - October 18, 2019
Ex. #	IBAM-14	IBAM Broker Accord Agreements - October 18, 2019
Ex. #	IBAM-15	IBAM Canadian Underwriter article (dated July 2, 2019) - October 18, 2019
Ex. #	IBAM-16	Sonnet webpage - October 18, 2019
Ex. #	IBAM-17	SGL webpage - October 18, 2019
Ex. #	IBAM-18	IBAM email to MPI (dated June 20, 2019) - October 18, 2019
Ex. #	IBAM-19	IBAM transcript excerpts from previous MPI GRAs - October 18, 2019
Ex. #	IBAM-20	Revised pages from IBAM Pre-Filed Testimony (pg. 2, 7, 18 and 36) - October 21, 2019
Ex. #	IBAM-21	ICBC webpage "Buy or renew your insurance" - October 22, 2019
Ex. #	IBAM-22	ICBC webpage "Your insurance renewal reminder" - October 22, 2019
Ex. #	IBAM-23	SGL webpage "Governance and policy" - October 22, 2019

Ex. #	IBAM-24	Google search "drivers license renewal Manitoba" - October 22, 2019
Ex. #	IBAM-25	IBAM - Book of Authorities re: legislation of IBAM, MPI and PUB - October 25, 2019
Ex. #	IBAM-26	IBAM - Closing Arguments - October 25, 2019