



EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2021 INSURANCE RATES

November 5, 2020

MANITOBA PUBLIC INSURANCE CORPORATION'S (MPI) EXHIBITS

Ex. #	MPI-1	Manitoba Public Insurance 2021 General Rate Application - June 17, 2020
Ex. #	MPI-2	MPI Letter with Attachments – Supplemental Filing Revenue Appendix 3 and 4, Claims Incurred Appendix 13 - June 22, 2020
Ex. #	MPI-3	Pre Hearing Conference Slide Deck - June 30, 2020
Ex. #	MPI-4	Proposed Commercially Sensitive Information Process - June 30, 2020
Ex. #	MPI-5	Undertaking of Confidentiality - June 30, 2020
Ex. #	MPI-6	Confidentiality Agreement - June 30, 2020
Ex. #	MPI-7	Confidentiality Agreement Third Party Vendor - June 30, 2020
Ex. #	MPI-8	MPI Cover letter regarding Round I Information Request Responses - August 5, 2020
Ex. #	MPI-9	RMF Appendix 3 - Risk Scorecards - August 5, 2020
Ex. #	MPI-10	BMK Attachment A - Gartner Executive Report - August 5, 2020
Ex. #	MPI-11	PUB (MPI) I-8 Amended - include Figure 4 Public Liability, blackline and clean
Ex. #	MPI-12	PUB (MPI) I-14 Amended - include explanatory note regarding methodology to determine loss development factors for non-serious losses
Ex. #	MPI-13	Annual Business Plan - AR Appendix 4 - September 15, 2020
Ex. #	MPI-14	MPI Cover letter regarding Round II Information Request Responses - September 15, 2020
Ex. #	MPI-15	TC(MPI) 2-5 Amended - blackline and clean
Ex. #	MPI-16	MPI letter to PUB re CMMG Motion - September 22, 2020

Ex. #	MPI-17	MPI-TC Intervener Evidence Information Requests (1-4) - September 29, 2020
Ex. #	MPI-17-1	" " " " " Relativities across all major classes
Ex. #	MPI-17-2	" " " " " Taxi / VFH Risk data - distance driven and time on road
Ex. #	MPI-17-3	" " " " " Internal Policies - 7 DSR rating
Ex. #	MPI-17-4	" " " " " Right of Possession Agreement
Ex. #	MPI-18	Part VIII - Annual Report - Appendix 1 - Universal Compulsory Automobile Insurance - Annual Financial Statements 2019/2020- March 31, 2020 - October 2, 2020
Ex. #	MPI-19	Part VIII - Annual Report - Appendix 3 - 2019 Annual Report - October 2, 2020
Ex. #	MPI-20	Part VIII - Annual Report - Appendix 5 - 2019/2020 Annual Financial Statements - March 31, 2020 - October 2, 2020
Ex. #	MPI-21	TC(MPI) 2-11 Amended - blackline and clean - October 2, 2020
Ex. #	MPI-22	TC(MPI) 2-13 Amended - blackline and clean - October 2, 2020
Ex. #	MPI-23	Part VIII - Annual Report - Appendix 2 - Quarterly Financial Report - June 30, 2020 - October 7, 2020
Ex. #	MPI-24	Part VII - Financial Condition Test (FCT) - including Appendix 1-5 - October 9, 2020
Ex. #	MPI-25	Part VI - DSR - Appendix 1 - October 9, 2020
Ex. #	MPI-26	Part IV - VM - Appendix 3 - Extracted pages 4, 6-8
Ex. #	MPI-27	MPI 2021 Rate Update - October 9, 2020
Ex. #	MPI-28	MPI Response to COVID 2021 Rebates Presentation - October 19, 2020
Ex. #	MPI-29	Capital Management Plan without Cap - October 19, 2020
Ex. #	MPI-30	MPI - Investment Presentation - October 20, 2020
Ex. #	MPI-31	MPI - CMP/RSR/CERP Presentation - October 20, 2020
Ex. #	MPI-32	MPI - Revenue, Expenses and Pro Formas Presentation - October 21, 2020
Ex. #	MPI-33	MPI - Information Technology Presentation - October 21, 2020
Ex. #	MPI-34	MPI - Project NOVA Update Presentation - October 21, 2020

Ex. #	MPI-35	MPI Response to Undertaking #4 - Effective date of interest rate adjustment of 123.4 million from figure 1 PUB(MPI) II-22 - October 22, 2020
Ex. #	MPI-36	MPI Response to Undertaking #1 - Government of Canada 10 year bond yield - October 22, 2020
Ex. #	MPI-37	MPI Response to Undertaking #5 - Special Rebate Application Expenses breakdown - October 22, 2020
Ex. #	MPI-38	MPI Response to Undertaking #6 - Total Basic Ultimate Incurred from October 9 Update - October 22, 2020
Ex. #	MPI-39	MPI Response to Undertaking #13 - Update to PUB (MPI) II-16 Pro Formas - October 22, 2020
Ex. #	MPI-40	MPI Response to Undertaking #14 - Updated Figure 1 from PUB (MPI) II-38 with October 9th update - October 22, 2020
Ex. #	MPI-41	MPI Response to Undertaking #22 - CONFIDENTIAL UNDERTAKING - October 23, 2020 - Revised
Ex. #	MPI-42	MPI - Benchmarking and Claims Forecast Presentation - October 26, 2020
Ex. #	MPI-43	MPI Response to Undertaking #2 - Budgeted Claims - Financial Reporting - October 26, 2020
Ex. #	MPI-44	MPI Response to Undertaking #3 - Basic Collisions Incurred with October Update - October 26, 2020
Ex. #	MPI-45	MPI Response to Undertaking #7 - Investment Income compared in MPI-18 and PUB(MPI) I-33 - October 27, 2020
Ex. #	MPI-46	MPI Responses to Undertaking #9 - Basic Claims Discount Rate - October 27, 2020
Ex. #	MPI-47	MPI Responses to Undertaking #15 - CERP Changes - October 27, 2020
Ex. #	MPI-48	MPI Response to Undertaking #16 - Property Damage Third-Party Deductible Claims - October 27, 2020
Ex. #	MPI-49	MPI Driver Safety Rating Presentation - October 27, 2020
Ex. #	MPI-50	MPI Response to Undertaking #11 - Update of Shadow Portfolio 2 from August 2019-August 2020 - October 27, 2020
Ex. #	MPI-51	MPI Response to Undertaking #12 - Comparison of Shadow Portfolios v. Actual Returns of basic claims - October 27, 2020
Ex. #	MPI-52	MPI Response to Undertaking #20 - Corporate Vacancy Levels - October 27, 2020
Ex. #	MPI-53	MPI response regarding Summary of Publicly Available Mobility Data - October 27, 2020
Ex. #	MPI-54	MPI response regarding New Money Yield with October Update - October 27, 2020
Ex. #	MPI-55	MPI Response to Undertaking #24 - Details as to 2.3 million spend on Project Nova to date - October 27, 2020
Ex. #	MPI-56	MPI Response to Undertaking #25 - CONFIDENTIAL UNDERTAKING - October 27, 2020

Ex. #	MPI-57	MPI Response to Undertaking #18 - Consumer engagement regarding renewal notice for 2021/22 Year - October 27, 2020
Ex. #	MPI-58	MPI Response to Undertaking #26 - Variance in COVID-19 adjustment between MPI-42 and Figure CI-10 - October 27, 2020
Ex. #	MPI-59	MPI Ratemaking and Vehicle for Hire Presentation - October 28, 2020
Ex. #	MPI-60	MPI Response to Undertaking #21 - Regulatory Appeal Expenses Breakdown - October 28, 2020
Ex. #	MPI-61	MPI Response to Undertaking #19 - Consumer Engagement regarding Extension deductibles - October 28, 2020
Ex. #	MPI-62	MPI Response to Undertaking #23 - Project Nova External Consultant Positions by Fiscal Year - October 28, 2020
Ex. #	MPI-63	MPI Response to Undertaking #28 - Basic Claims Discount Rate for New Money Yield - October Update and PUB (MPI) II-11 - October 29, 2020
Ex. #	MPI-64	MPI Response to Undertaking #38.1 - Projected time frame for DSR - October 29, 2020
Ex. #	MPI-65	MPI Response to Undertaking #17 - Rate Group with Increase in Basic Loss Costs - October 29, 2020
Ex. #	MPI-66	MPI Response to Undertaking #43 - Report mentioned in TC (MPI) II-14(b) - October 29, 2020
Ex. #	MPI-67	MPI Response to Undertaking #8 - Interest Rate Impact on Investment Income from June 30-October 9 Update - October 29, 2020
Ex. #	MPI-68	MPI Response to Undertaking #10 - Variance in Interest Rate Impact from June update PUB(MPI) II-11(d) and October Update - October 29, 2020
Ex. #	MPI-69	MPI Response to Undertaking #27 - Update Figure CI-14 include claim counts by accident year and severity bucket - October 29, 2020
Ex. #	MPI-70	MPI Response to Undertaking #33 - Pleasure Use Vehicles at each discount level - October 29, 2020
Ex. #	MPI-71	MPI Response to Undertaking #37 - Experienced Rider Program review - October 29, 2020
Ex. #	MPI-72	MPI Response to Undertaking #40 - Figure CI-40 Claim Counts with Aggregate Reinsurance Program - October 29, 2020
Ex. #	MPI-73	MPI Response to Undertaking #41 - Rate change updated to October 9th without separate loss developments for Serious v. Non-serious losses - October 31, 2020
Ex. #	MPI-74	MPI Response to Undertaking #35 - Licences between 2015-2019 with negative DSR change and following year didn't register a vehicle - October 31, 2020
Ex. #	MPI-75	MPI Response to Undertaking #42 - Timeframe to perform calculations regarding Fleets - October 31, 2020
Ex. #	MPI-76	MPI Response to Undertaking #30 - Figure RM-11 and RM-12 build up for all DSR levels - October 31, 2020
Ex. #	MPI-77	MPI Response to Undertaking #38.2 - Average duration of motorcycle major-use classification claims reserves - November 2, 2020
Ex. #	MPI-78	MPI Response to Undertaking #29 - Updated PIPP loss expenses after PIPP cost allocation methodology - November 2, 2020

Ex. #	MPI-79	MPI Response to Undertaking #31 - Data used in rate model to active at average undiscounted premium - November 2, 2020
Ex. #	MPI-80	MPI Response to Undertaking #34 - Additional Revenue Forecast Considering Reallocation of Additional Vehicles - November 2, 2020
Ex. #	MPI-81	MPI Response to Undertaking #36 - Total number and value of all PIPP claims for individuals without a registered vehicle over last 5 years - November 2, 2020
Ex. #	MPI-82	MPI Response to Undertaking #32 - Relativity Analysis for other rating variables and compare to existing relatives - November 2, 2020
Ex. #	MPI-83	MPI Response to Undertaking #39 - Motorcycle reserves, new-money yield - November 2, 2020
Ex. #	MPI-84	MPI Closing Submisson - November 3, 2020
Ex. #	MPI-85	MPI Closing Remarks Presentation - November 3, 2020



EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2021 INSURANCE RATES

November 5, 2020

THE PUBLIC UTILITIES BOARD'S (PUB) EXHIBITS

Ex. #	PUB-1						Notice of Public Hearing and Pre-Hearing Conference - June 20, 2020
Ex. #	PUB-2						The Public Utilities Board's Rules of Practice and Procedure
Ex. #	PUB-3						MPI 2021 GRA - Proposed Timeline
Ex. #	PUB-4						PUB letter to all Parties re: Pre Qualifications - MPI 2021/22 GRA - June 17, 2020
Ex. #	PUB-5						PUB letter to all Parties re: MPI 2021/22 GRA - Interveners - Timetable, MFRs and IR Template - June 17, 2020
Ex. #	PUB-6						Board Order 79-20 re: MPI - Interim Procedural Order Respecting Preliminary Issues List for 2021 GRA for Compulsory 2021/22 Driver and Vehicle Insurance Premiums and Other Matters - June 2, 2020
Ex. #	PUB-7						Board Order 88-20 re: Manitoba Public Insurance Corporation (MPI or The Corporation): Procedural Order for the 2021/22 General Rate Application - July 6,
Ex. #	PUB-8						PUB-MPI Round I Information Requests (1-91) - July 8, 2020
Ex. #	PUB-8-1	"	"	"	"	"	Overview - Financial Overview - Board of Directors and Audit Committee meeting minutes
Ex. #	PUB-8-2	"	"	"	"	"	Pro Formas - Gain on Sale of Property - forecast gain
Ex. #	PUB-8-3	"	"	"	"	"	Pro Formas - Extension Pro Formas - EPF-3
Ex. #	PUB-8-4	"	"	"	"	"	CERP Changes - changes in Basic and Extension coverages
Ex. #	PUB-8-5	"	"	"	"	"	Extension Financial Forecasts - CERP Changes - impact of CERP on Extension rates
Ex. #	PUB-8-6	"	"	"	"	"	Pro Formas - Statement of Operations
Ex. #	PUB-8-7	"	"	"	"	"	Pro Formas - Impact of CERP

Ex. #	PUB-8-8	"	"	"	"	"	"	Claims Incurred - Severity Trends
Ex. #	PUB-8-9	"	"	"	"	"	"	Claims Incurred - Claims count / frequency
Ex. #	PUB-8-10	"	"	"	"	"	"	Claims Incurred - Collision frequency
Ex. #	PUB-8-11	"	"	"	"	"	"	Claims Incurred -Frequency table for Property Damage
Ex. #	PUB-8-12	"	"	"	"	"	"	Claims Incurred - continued adverse reserve development
Ex. #	PUB-8-13	"	"	"	"	"	"	Claims Incurred - steps in valuation to mitigate volatility of reserve development
Ex. #	PUB-8-14	"	"	"	"	"	"	Ratemaking - Loss development factor calculations for Serious and Other claims
Ex. #	PUB-8-15	"	"	"	"	"	"	Legal Application - Provisional Rate Request
Ex. #	PUB-8-16	"	"	"	"	"	"	Annual Report - Financial Forecast - Interest Rate Impacts
Ex. #	PUB-8-17	"	"	"	"	"	"	Annual Report - Asset Liability Management System
Ex. #	PUB-8-18	"	"	"	"	"	"	Claims Incurred - Financial Forecasts - CERP
Ex. #	PUB-8-19	"	"	"	"	"	"	Revenue - Financial Forecasts - Extension Profit Margin
Ex. #	PUB-8-20	"	"	"	"	"	"	Expenses - ICAM - Cost Allocation to Extension
Ex. #	PUB-8-21	"	"	"	"	"	"	Revenue - Motor Vehicle Premiums - Volumes and Upgrade Factors
Ex. #	PUB-8-22	"	"	"	"	"	"	Pro Formas - Interest Rate Forecasts - Actuarially indicated rate
Ex. #	PUB-8-23	"	"	"	"	"	"	Expenses - Performance Management - merit based
Ex. #	PUB-8-24	"	"	"	"	"	"	Expenses - Integrated Cost Allocation Methodology Input Changes
Ex. #	PUB-8-25	"	"	"	"	"	"	Expenses - ICAM - Improve Initiative Allocation - Project Nova
Ex. #	PUB-8-26	"	"	"	"	"	"	Expenses - ICAM - Improve Initiative Allocation
Ex. #	PUB-8-27	"	"	"	"	"	"	Expenses - ICAM - Extension
Ex. #	PUB-8-28	"	"	"	"	"	"	Reserves & Risk Management - Capital Transfers
Ex. #	PUB-8-29	"	"	"	"	"	"	Pro Formas - Extension Financial Forecasts

Ex. #	PUB-8-30	"	"	"	"	"	"	Overview - IFRS 17 Impact on Capital
Ex. #	PUB-8-31	"	"	"	"	"	"	FCT - Update to FCT
Ex. #	PUB-8-32	"	"	"	"	"	"	Investments - Investment Portfolio - Investment Income
Ex. #	PUB-8-33	"	"	"	"	"	"	Investments - Basic Line of Business Investment Income - Investment Income
Ex. #	PUB-8-34	"	"	"	"	"	"	Investments - Investment Portfolio - Major Asset Class
Ex. #	PUB-8-35	"	"	"	"	"	"	Investments - Investment Portfolio and Returns - Investment Yields
Ex. #	PUB-8-36	"	"	"	"	"	"	Investments - Investment Portfolio and Returns as of March 31, 2020
Ex. #	PUB-8-37	"	"	"	"	"	"	Investments - Basic Line of Business Investment Income - Investment Income - write offs
Ex. #	PUB-8-38	"	"	"	"	"	"	Investments - Investment Performance Relative to Peers
Ex. #	PUB-8-39	"	"	"	"	"	"	Investments - Investment Performance Report
Ex. #	PUB-8-40	"	"	"	"	"	"	Investments - Shadow Portfolios - Investment Returns
Ex. #	PUB-8-41	"	"	"	"	"	"	Investments - Investment Portfolios - Investment Returns v. Benchmarks
Ex. #	PUB-8-42	"	"	"	"	"	"	Expenses - Basic Capital Expenditure by Project
Ex. #	PUB-8-43	"	"	"	"	"	"	Expenses - Corporate Operating Expenses - Expense Variations
Ex. #	PUB-8-44	"	"	"	"	"	"	Expenses - Operating Expenses - Special Services
Ex. #	PUB-8-45	"	"	"	"	"	"	Expenses - Operating Expenses - Claims and Operating Expenses impact of COVID-19
Ex. #	PUB-8-46	"	"	"	"	"	"	Expenses - Basic Total Expenses - Compounded Annual Growth Rates
Ex. #	PUB-8-47	"	"	"	"	"	"	Expenses - Cost of Operations and Cost Containment Measures - Basic Total Expenses
Ex. #	PUB-8-48	"	"	"	"	"	"	Expenses - Staffing Levels
Ex. #	PUB-8-49	"	"	"	"	"	"	Expenses - Internal Operating Metrics
Ex. #	PUB-8-50	"	"	"	"	"	"	Value Management - Direct Repair Program
Ex. #	PUB-8-51	"	"	"	"	"	"	Value Management - Physical Damage Re-engineering

Ex. #	PUB-8-52	"	"	"	"	"	"	Expenses - ICAM - Extension forecast
Ex. #	PUB-8-53	"	"	"	"	"	"	Expenses - Cost of Operations and Cost Containment - Compensation
Ex. #	PUB-8-54	"	"	"	"	"	"	Expenses - Corporate Normal Operating Expense - Compensation Expense
Ex. #	PUB-8-55	"	"	"	"	"	"	Expenses - Compensation
Ex. #	PUB-8-56	"	"	"	"	"	"	Expenses - Broker Commissions
Ex. #	PUB-8-57	"	"	"	"	"	"	Expenses - Regulatory / Appeal Expenses
Ex. #	PUB-8-58	"	"	"	"	"	"	Annual Report - Cost of Operations and Cost Containment Measures - Administrative and Investment Capital Spending
Ex. #	PUB-8-59	"	"	"	"	"	"	Expenses - Information Technology Expenses
Ex. #	PUB-8-60	"	"	"	"	"	"	Expenses - Basic Capital Expenditures - Project Cost Comparison
Ex. #	PUB-8-61	"	"	"	"	"	"	Information Technology - IT Strategy - Progress Made
Ex. #	PUB-8-62	"	"	"	"	"	"	Information Technology - IT Strategy - Key Priorities
Ex. #	PUB-8-63	"	"	"	"	"	"	Information Technology - IT Strategy - Capabilities
Ex. #	PUB-8-64	"	"	"	"	"	"	Information Technology - IT Strategy - Business Capabilities
Ex. #	PUB-8-65	"	"	"	"	"	"	Information Technology - IT Strategy - Update on Contingent Workforce Strategy
Ex. #	PUB-8-66	"	"	"	"	"	"	Information Technology - IT Strategy - Project Management resources
Ex. #	PUB-8-67	"	"	"	"	"	"	Information Technology - IT Strategy - Project Nova
Ex. #	PUB-8-68	"	"	"	"	"	"	Information Technology - IT Strategy - External Labour Measures and Metrics Consultant Support
Ex. #	PUB-8-69	"	"	"	"	"	"	Information Technology - IT Strategy - External Labour Measures and Metrics - Cost for Consultants
Ex. #	PUB-8-70	"	"	"	"	"	"	Expenses - Basic Capital Expenditures - Project Cost Comparison - Basic Expenditure Projects
Ex. #	PUB-8-71	"	"	"	"	"	"	Expenses - Capital Expenditures - Impairments
Ex. #	PUB-8-72	"	"	"	"	"	"	Expenses - Basic Capital Expenditures - Project Cost Comparison - Forecast
Ex. #	PUB-8-73	"	"	"	"	"	"	Value Management - Capital Projects - Project Nova - Spending

Ex. #	PUB-8-74	"	"	"	"	"	"	Information Technology / Expenses - Contingent workforce savings -Consultant Costs
Ex. #	PUB-8-75	"	"	"	"	"	"	Information Technology - Contingent workforce savings - Financial savings
Ex. #	PUB-8-76	"	"	"	"	"	"	Value Management - Project Costs and Resources
Ex. #	PUB-8-77	"	"	"	"	"	"	Value Management - Close out Reports
Ex. #	PUB-8-78	"	"	"	"	"	"	Value Management - Agile Delivery - Project Nova
Ex. #	PUB-8-79	"	"	"	"	"	"	Value Management - Agile Delivery - Salvage Management System
Ex. #	PUB-8-80	"	"	"	"	"	"	Value Management - Agile Delivery -Standards
Ex. #	PUB-8-81	"	"	"	"	"	"	Value Management - Salvage Management System
Ex. #	PUB-8-82	"	"	"	"	"	"	Value Management - Project Nova - Business Case
Ex. #	PUB-8-83	"	"	"	"	"	"	Value Management - Project Nova - Contingency Usage
Ex. #	PUB-8-84	"	"	"	"	"	"	Value Management - Project Nova - Timelines
Ex. #	PUB-8-85	"	"	"	"	"	"	Value Management - Project Nova - Unplanned Variance
Ex. #	PUB-8-86	"	"	"	"	"	"	Value Management - Capital Expenditures - Cost of Capital
Ex. #	PUB-8-87	"	"	"	"	"	"	Value Management - Progress Reports
Ex. #	PUB-8-88	"	"	"	"	"	"	Ratemaking - Vehicle for Hire Claims Experience
Ex. #	PUB-8-89	"	"	"	"	"	"	Driver Safety Rating - Timelines and Major Milestones
Ex. #	PUB-8-90	"	"	"	"	"	"	Benchmarking - Corporate and Operational Metrics
Ex. #	PUB-8-91	"	"	"	"	"	"	Expenses - Road Safety Expenses
Ex. #	PUB-9	PUB-MPI CI Round I Information Requests (PUBLIC) - August 5, 2020						
Ex. #	PUB-9-1				PUB-MPI CI I-2			Value Management - IT Strategy - Project Nova
Ex. #	PUB-9-2				PUB-MPI CI I-8			Information Technology - IT Status of Strategic Initiatives - HSDE Status
Ex. #	PUB-10	PUB-MPI Round II Information Requests (1-38) - August 24, 2020						

Ex. #	PUB-10-1	"	"	"	"	"	CERP Changes - Communication and attendance
Ex. #	PUB-10-2	"	"	"	"	"	Statement of Operations - Interest Rate Assumptions and Provincial Bond Yield
Ex. #	PUB-10-3	"	"	"	"	"	Statement of Operations - ILAE
Ex. #	PUB-10-4	"	"	"	"	"	Impact of CERP - Property Damage
Ex. #	PUB-10-5	"	"	"	"	"	Impact of CERP
Ex. #	PUB-10-6	"	"	"	"	"	Claims Incurred - Severity Trends
Ex. #	PUB-10-7	"	"	"	"	"	Claims Incurred - Severity Trend plus Indexation
Ex. #	PUB-10-8	"	"	"	"	"	Claims Incurred - average claim severity
Ex. #	PUB-10-9	"	"	"	"	"	Ratemaking - Loss development factor calculations for Serious and Other claims
Ex. #	PUB-10-10	"	"	"	"	"	Ratemaking - loss development triangles
Ex. #	PUB-10-11	"	"	"	"	"	Provisional Rate Request
Ex. #	PUB-10-12	"	"	"	"	"	Financial Forecast - accounting standards changes affecting rate changes
Ex. #	PUB-10-13	"	"	"	"	"	Financial Forecast - Extension Profit Margin
Ex. #	PUB-10-14	"	"	"	"	"	ICAM - Cost Allocation to Extension
Ex. #	PUB-10-15	"	"	"	"	"	ICAM - Improved Initiative Allocation
Ex. #	PUB-10-16	"	"	"	"	"	Capital Transfers - Extension transfers on capital and rate level (CMP)
Ex. #	PUB-10-17	"	"	"	"	"	Capital Transfers - Extension transfers on capital and rate level
Ex. #	PUB-10-18	"	"	"	"	"	Investment Portfolio - Investment Income
Ex. #	PUB-10-19	"	"	"	"	"	Basic Line of Business Investment Income - Investment Income
Ex. #	PUB-10-20	"	"	"	"	"	Investment Portfolio and Returns
Ex. #	PUB-10-21	"	"	"	"	"	Basic Line of Business Investment Income - Investment Income - write offs
Ex. #	PUB-10-22	"	"	"	"	"	COVID - 19 - impact on expenses

Ex. #	PUB-10-23	"	"	"	"	"	Physical Damage Re-engineering - NPV Analysis
Ex. #	PUB-10-24	"	"	"	"	"	ICAM - CEPR - Extension forecast
Ex. #	PUB-10-25	"	"	"	"	"	Corporate Normal Operating Expense - Compensation Expense
Ex. #	PUB-10-26	"	"	"	"	"	Broker Commissions
Ex. #	PUB-10-27	"	"	"	"	"	Regulatory / Appeal Expenses
Ex. #	PUB-10-28	"	"	"	"	"	Administrative and Investment Capital Spending
Ex. #	PUB-10-29	"	"	"	"	"	Capital Expenditures - Impairments
Ex. #	PUB-10-30	"	"	"	"	"	Capital Projects - Project Nova
Ex. #	PUB-10-31	"	"	"	"	"	Value Management - Close out Reports
Ex. #	PUB-10-32	"	"	"	"	"	Value Management - Agile Delivery
Ex. #	PUB-10-33	"	"	"	"	"	Project Nova - change of approach
Ex. #	PUB-10-34	"	"	"	"	"	Project Nova - RFPs
Ex. #	PUB-10-35	"	"	"	"	"	Vehicle for Hire Claims Experience
Ex. #	PUB-10-36	"	"	"	"	"	Corporate and Operational Metrics
Ex. #	PUB-10-37	"	"	"	"	"	Territorial Definitions
Ex. #	PUB-10-38	"	"	"	"	"	Risk Assessment and Risk Management
Ex. #	PUB-11	PUB-MPI CI Round II Information Requests (PUBLIC) - September 15, 2020					
Ex. #	PUB-11-1			PUB-CSI-3-8			Physical Damage Re-engineering
Ex. #	PUB-11-2			PUB-CSI-3-10			Requested Vehicle Rate and Changes to Fees and Discounts - Risk Assessment and Risk Management
Ex. #	PUB-12	Reminder Notice of Public Hearing - September 26, 2020					
Ex. #	PUB-13	PUB-TC Intervener Evidence Information Requests (1-8) - September 29, 2020					
Ex. #	PUB-13-1	"	"	"	"	"	Table 3 - risk on dollar basis - additional columns

Ex. #	PUB-13-2	"	"	"	"	"	Changes to VFH Framework
Ex. #	PUB-13-3	"	"	"	"	"	Table 5 - Taxi VFH Balanced Raw Relativities (2016-2021)
Ex. #	PUB-13-4	"	"	"	"	"	Small Corporate Customers
Ex. #	PUB-13-5	"	"	"	"	"	Credibility Weighting for Passenger VFH
Ex. #	PUB-13-6	"	"	"	"	"	Relativities for Passenger VFH
Ex. #	PUB-13-7	"	"	"	"	"	Rate adjustment for Passenger VFH - attain adequate rate / time frame
Ex. #	PUB-13-8	"	"	"	"	"	Changes to Ratemaking Methodology
Ex. #	PUB-14	PUB letter to all parties re: MPI 2021/22 GRA - Hearing Process and Attendance - October 7, 2020					
Ex. #	PUB-15	Board Order 123-20 re: Motion by Manitoba Public Insurance Seeking Confidential Treatment of Certain Information and Documents in the 2021/22 General Rate Application - October 9, 2020					
Ex. #	PUB-16	PUB Book of Documents - October 18, 2020					
Ex. #	PUB-17	PUB letters received by MPI - dated June 17, 2020, July 8, 2020, August 13, 2020, September 23, 2020 and October 6, 2020- October 18, 2020					
Ex. #	PUB-18	MPI letter to PUB from October 9, 2020 - October 19, 2020					
Ex. #	PUB-19	Part V - I - Claims Incurred from MPI 2020 General Rate Application - October 19, 2020					
Ex. #	PUB-20	Pre Ask -1 (MPI-2) from MPI 2021 Special Rebate Application - October 19, 2020					

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2021 INSURANCE RATES

November 5, 2020

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

Ex. #	CAC-1-1	Consumers' Association of Canada (Manitoba) Inc. Intervener Request including Attachment A and B - June 25, 2020
Ex. #	CAC-1-2	" " " " " " CV of Peter Dyck
Ex. #	CAC-1-3	" " " " " " CV of Jeff Crozier
Ex. #	CAC-1-4	" " " " " " CV of Andrea Sherry
Ex. #	CAC-2	CAC-MPI Round I Information Requests (1-81) - July 8, 2020
Ex. #	CAC-2-1	" " " " " " Claims Incurred - Impact of COVID-19 and other risk and opportunities of COVID-19
Ex. #	CAC-2-2	" " " " " " Overview - Impact of COVID-19
Ex. #	CAC-2-3	" " " " " " Revenue - Revenue forecast and COVID-19 - Vehicle upgrade forecast
Ex. #	CAC-2-4	" " " " " " Claims Incurred - Claims Forecast - Total Basic Ultimate Incurred
Ex. #	CAC-2-5	" " " " " " Revenue - Revenue Forecast - Volume Forecast
Ex. #	CAC-2-6	" " " " " " Overview - Reduce volatility from rate setting process - Improving core business operations
Ex. #	CAC-2-7	" " " " " " Overview - Financial Condition Test v. Dynamic Capital Adequacy Testing
Ex. #	CAC-2-8	" " " " " " Basic Autopac Coverage - Appeal Process Review (PIPP and Physical Damage)
Ex. #	CAC-2-9	" " " " " " Claims Incurred - Net claims Incurred - various coverages
Ex. #	CAC-2-10	" " " " " " Claims Incurred - March 2020 - External Actuary Review and Policy Liabilities

Ex. #	CAC-2-11	"	"	"	"	"	Claims Incurred - Forecasting - Figured 13 - Weekly Indemnity Ultimate Losses
Ex. #	CAC-2-12	"	"	"	"	"	Claims Incurred - Collision Repair Severity
Ex. #	CAC-2-13	"	"	"	"	"	Claims Incurred - Collision Total Loss Severity - Black Book
Ex. #	CAC-2-14	"	"	"	"	"	Claims Incurred - Distribution of PIPP Costs - Direct Claims Incurred
Ex. #	CAC-2-15	"	"	"	"	"	Ratemaking - Relativity Determination
Ex. #	CAC-2-16	"	"	"	"	"	Ratemaking - Relativity Procedure
Ex. #	CAC-2-17	"	"	"	"	"	Vehicle Classification System and Rate Groups - Territorial Definitions
Ex. #	CAC-2-18	"	"	"	"	"	Reporting, Forecasting & Publication - Reconciliation of Paid Outstanding Claim Amounts - March 2020 Policy Valuation Report
Ex. #	CAC-2-19	"	"	"	"	"	External Actuary Review - Determination of Ultimate's as inputs to Claims Forecast - Weekly Indemnity - Selection Development Factors
Ex. #	CAC-2-20	"	"	"	"	"	External Actuary Review - Determination of Ultimate's as inputs to Claims Forecast - Weekly Indemnity - Tabular reserve/case reserves
Ex. #	CAC-2-21	"	"	"	"	"	External Actuary Review - Determination of Ultimate's as inputs to Claim Forecast - Accident Benefits - Indexed loss development selections
Ex. #	CAC-2-22	"	"	"	"	"	External Actuary Review - Determination of Ultimate's as inputs to Claim Forecast - Accident Benefits - other non-indexed loss development
Ex. #	CAC-2-23	"	"	"	"	"	External Actuary Review - Internal Loss Adjustment Expense to feed into forecasts
Ex. #	CAC-2-24	"	"	"	"	"	Claims Incurred - Impacts to Ultimate from Compulsory/Extension Revision Project - Clarification of Impact of Deduction Changes
Ex. #	CAC-2-25	"	"	"	"	"	Claims Incurred - Weekly Indemnity Ultimate Losses used in claims forecast
Ex. #	CAC-2-26	"	"	"	"	"	Claims Incurred - Collision Claims Forecast
Ex. #	CAC-2-27	"	"	"	"	"	Claims Incurred - Collision Frequency Forecast
Ex. #	CAC-2-28	"	"	"	"	"	Claims Incurred - Claims Forecast - ABO Indexed Forecasts
Ex. #	CAC-2-29	"	"	"	"	"	Overview - Claims Incurred - Collision Severity Forecast, Claims Management

Ex. #	CAC-2-30	"	"	"	"	"	Overview - Driver Safety Rating - Timeline for Proposal Development
Ex. #	CAC-2-31	"	"	"	"	"	Revenue - Driver Safety Rating - Premiums paid v. costs per driver
Ex. #	CAC-2-32	"	"	"	"	"	Basic Autopac Coverage - BAC - Motorcycle Product Review
Ex. #	CAC-2-33	"	"	"	"	"	Ratemaking - Investment Income in AAP calculation
Ex. #	CAC-2-34	"	"	"	"	"	Ratemaking - Rate Group - Clear changes
Ex. #	CAC-2-35	"	"	"	"	"	Ratemaking - Rate Group - Clear changes - heavy truck rate
Ex. #	CAC-2-36	"	"	"	"	"	Ratemaking - calculating the 'average rate forward'
Ex. #	CAC-2-37	"	"	"	"	"	Ratemaking - "Pool" class of claim costs
Ex. #	CAC-2-38	"	"	"	"	"	Ratemaking - Collision Claims Costs for the Motorcycle Major Class
Ex. #	CAC-2-39	"	"	"	"	"	Overview - Coverage Changes - Implementation, pricing and impact on Extension
Ex. #	CAC-2-40	"	"	"	"	"	Basic Autopac Coverage - Coverage Changes - Supporting Rational for changes
Ex. #	CAC-2-41	"	"	"	"	"	BAC / PF / REV - Product change impact on extension rates
Ex. #	CAC-2-42	"	"	"	"	"	Claims Incurred - Impact of Coverage Change
Ex. #	CAC-2-43	"	"	"	"	"	Overview - Change in FYE and approved 13 months rates
Ex. #	CAC-2-44	"	"	"	"	"	Revenue - Revenue Forecast - Volume Growth Factor
Ex. #	CAC-2-45	"	"	"	"	"	Pro Formas - Basic Net Income (loss) forecasts 2022-2025 forecasted Transfers from Extension Retained Earnings
Ex. #	CAC-2-46	"	"	"	"	"	Investments - Impact of COVID-19
Ex. #	CAC-2-47	"	"	"	"	"	Investments - Investment Policies - Rebalancing Policy
Ex. #	CAC-2-48	"	"	"	"	"	Investments - Shadow Portfolios
Ex. #	CAC-2-49	"	"	"	"	"	Investments - Shadow Portfolios - Real Return Bonds and Surplus Volatility
Ex. #	CAC-2-50	"	"	"	"	"	Investments - Investment Forecast - Return Assumptions
Ex. #	CAC-2-51	"	"	"	"	"	Investments - Private Debt

Ex. #	CAC-2-52	"	"	"	"	"	Investments - Impact of Interest Rate Changes on the Motorcycle Class
Ex. #	CAC-2-53	"	"	"	"	"	Investments - Investment Performance Report
Ex. #	CAC-2-54	"	"	"	"	"	Investments - Marketable Bonds - Definition of Accounting Treatment
Ex. #	CAC-2-55	"	"	"	"	"	Annual Report / Expenses - Capital Project Funding - Implication for CMP and impact on Reserves
Ex. #	CAC-2-56	"	"	"	"	"	Overview - Commercially off-the-shelf (COTS) applications - Cost Savings
Ex. #	CAC-2-57	"	"	"	"	"	Value Management - Progress, delays, unplanned costs, out dated budgets
Ex. #	CAC-2-58	"	"	"	"	"	Value Management - Project Nova Independent Program Governance
Ex. #	CAC-2-59	"	"	"	"	"	Value Management - Project Nova Requirements Management
Ex. #	CAC-2-60	"	"	"	"	"	Value Management - Project Nova Timeline - costs and benefits
Ex. #	CAC-2-61	"	"	"	"	"	Information Technology - Information and Technology Guiding Principles - IT Services managed centrally
Ex. #	CAC-2-62	"	"	"	"	"	Value Management - Finance Re-Engineering (FRE)
Ex. #	CAC-2-63	"	"	"	"	"	Information Technology - FRE - Dynamic Enterprise Performance Management (dEPM)
Ex. #	CAC-2-64	"	"	"	"	"	Overview - Budget v. Forecast Base
Ex. #	CAC-2-65	"	"	"	"	"	Overview / Value Management - Service Delivery Model
Ex. #	CAC-2-66	"	"	"	"	"	Benchmarking - Gartner's Recommendations - Status Report
Ex. #	CAC-2-67	"	"	"	"	"	Expenses / Claims Incurred - Transfer and re-categorization of direct claims incurred expenses
Ex. #	CAC-2-68	"	"	"	"	"	Expenses - Claims expenses (EXP -2)
Ex. #	CAC-2-69	"	"	"	"	"	Expenses - Data Processing Expenses (EXP-4)
Ex. #	CAC-2-70	"	"	"	"	"	Expenses - Vacancy Allowance
Ex. #	CAC-2-71	"	"	"	"	"	Expenses - Claims and Operating Expenses - Re-categorized claims expenses
Ex. #	CAC-2-72	"	"	"	"	"	Expenses - Special Services

Ex. #	CAC-2-73	"	"	"	"	"	Expenses - Staffing
Ex. #	CAC-2-74	"	"	"	"	"	Expenses - Annual overall salary change and average salary per FTE change
Ex. #	CAC-2-75	"	"	"	"	"	Expenses - Regulatory and Appeal Expenses
Ex. #	CAC-2-76	"	"	"	"	"	Expenses - 2019 Compensation Report
Ex. #	CAC-2-77	"	"	"	"	"	Expenses - Employee future benefits
Ex. #	CAC-2-78	"	"	"	"	"	Pro Formas - MPI risk profile change (if any)
Ex. #	CAC-2-79	"	"	"	"	"	Risk Management Framework - Risk Appetite Statement
Ex. #	CAC-2-80	"	"	"	"	"	Risk Management Framework - Risk Management Process, Communication and Consultation
Ex. #	CAC-2-81	"	"	"	"	"	Rate Stabilization Reserve - updated RSR Basic Program Amounts
Ex. #	CAC-3	CAC-MPI CI Round I Information Requests (PUBLIC) - August 5, 2020					
Ex. #	CAC-3-1	CAC-MPI CI I-4				Value Management - Project Nova - Duck Creek Architecture fit with MPI	
Ex. #	CAC-3-2	CAC-MPI CI I-5				Value Management - Project Nova - General Updates - Challenges	
Ex. #	CAC-4	CAC-MPI Round II Information Requests (1-24) - August 24, 2020					
Ex. #	CAC-4-1	"	"	"	"	"	Claims Incurred Impact of COVID-19 and other risks and opportunities of COVID-19
Ex. #	CAC-4-2	"	"	"	"	"	Claims Incurred Impact of COVID-19 and other risks and opportunities of COVID-19 - Investigation
Ex. #	CAC-4-3	"	"	"	"	"	Claims Incurred Impact of COVID-19 and other risks and opportunities of COVID-19 - Other Insurers
Ex. #	CAC-4-4	"	"	"	"	"	Revenue forecast and COVID-19 - Vehicle upgrade forecast
Ex. #	CAC-4-5	"	"	"	"	"	Revenue Forecast - Volume Forecast
Ex. #	CAC-4-6	"	"	"	"	"	Claims Forecasting - Figure CI-13 Weekly Indemnity Ultimate Losses - Follow up on the selection of LDFs
Ex. #	CAC-4-7	"	"	"	"	"	Ratemaking - Relativity Procedure
Ex. #	CAC-4-8	"	"	"	"	"	Claims Forecasting - Accident Benefits - Other Non-Indexed loss development selections - Backlog of PIPP transactions

Ex. #	CAC-4-9	"	"	"	"	"	Collision Claims Forecast
Ex. #	CAC-4-10	"	"	"	"	"	Claims Incurred - Collision Frequency Forecast
Ex. #	CAC-4-11	"	"	"	"	"	Claims Incurred - Collision Severity Forecast, Claims Management
Ex. #	CAC-4-12	"	"	"	"	"	DSR - Timeline for Proposal Development - driver risk
Ex. #	CAC-4-13	"	"	"	"	"	DSR - Timeline for Proposal Development
Ex. #	CAC-4-14	"	"	"	"	"	Coverage Changes - Supporting Rational for changes
Ex. #	CAC-4-15	"	"	"	"	"	Internal Operating Metrics
Ex. #	CAC-4-16	"	"	"	"	"	Shadow Portfolios - Real Return Bonds and Surplus Volatility
Ex. #	CAC-4-17	"	"	"	"	"	Shadow Portfolios - Real Return Bonds and Surplus Volatility - Pension Liabilities at risk
Ex. #	CAC-4-18	"	"	"	"	"	Investment Forecasts - Return Assumptions
Ex. #	CAC-4-19	NO QUESTION 19 PROVIDED					
Ex. #	CAC-4-20	"	"	"	"	"	Capital Project Funding - Implications for CMP, and impact on Reserves
Ex. #	CAC-4-21	"	"	"	"	"	Special Services
Ex. #	CAC-4-22	"	"	"	"	"	Project Nova
Ex. #	CAC-4-23	"	"	"	"	"	Project Nova - One-time Cost reconciliations and allocations amongst lines of business
Ex. #	CAC-4-24	"	"	"	"	"	RSR Level
Ex. #	CAC-5	CAC Opening Statement - October 19, 2020					
Ex. #	CAC-6	Screen shots from https://www.bankofcanada.ca/rates/interest-rates/canadian-bonds/ - October 20, 2020					
Ex. #	CAC-7	Estimated Financial Impact of Basic Insurance Rate Changes 2017-2021 - October 21, 2020					
Ex. #	CAC-8	CAC Closing Submission - November 5, 2020					

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2021 INSURANCE RATES

November 5, 2020

Coalition of Manitoba Motorcycles Groups (CMMG) Exhibits

Ex. #	CMMG-1	Coalition of Manitoba Motorcycles Group Inc. Intervener Request - June 25, 2020
Ex. #	CMMG-2	CMMG-MPI Round I Information Requests (1-12) - July 8, 2020
Ex. #	CMMG-2-1	" " " " " " Claims Forecasting - comparison
Ex. #	CMMG-2-2	" " " " " " Overview - Risk Assessment / Management - improved collisions
Ex. #	CMMG-2-3	" " " " " " Claims Forecasting - PIPP - Motorcycle Loss Run (Loss Bordereau)
Ex. #	CMMG-2-4	" " " " " " Ratemaking - PPV LDFs for BI and AB for Motorcycles
Ex. #	CMMG-2-5	" " " " " " Ratemaking - Accident Benefits Loss Development Factors
Ex. #	CMMG-2-6	" " " " " " Value Management - Serious v. Non-Serious Injuries for motorcycle class
Ex. #	CMMG-2-7	" " " " " " Benchmarking - Comparison Manitoba loss costs to other jurisdictions
Ex. #	CMMG-2-8	" " " " " " Benchmarking - Operational - additional profiles for comparison figure BMK-3
Ex. #	CMMG-2-9	" " " " " " Benchmarking - Operational - disparities between MB and other jurisdictions
Ex. #	CMMG-2-10	" " " " " " Investments - Risk Assessment / Management - rate change for motorcycle class attributable to interest rate forecast
Ex. #	CMMG-2-11	" " " " " " Driver Safety Rating - current model
Ex. #	CMMG-2-12	" " " " " " Risk Assessment / Management - updated CMMG 1-19 from 2020 GRA
Ex. #	CMMG-3	CMMG-MPI CI Round I Information Requests (PUBLIC) - August 5, 2020

Ex. #	CMMG-3-1	CMMG-MPI CI I-1	Reduction in claims frequency - costs for motorcycles
Ex. #	CMMG-3-2	CMMG-MPI CI I-2	IT - Bill 7 - Immediate Roadside Prohibitions
Ex. #	CMMG-3-3	CMMG-MPI CI I-3	Risk Management Framework - Risk Assessment and Risk Management
Ex. #	CMMG-3-4	CMMG-MPI CI I-4	Value Management - changes to basic coverage/deductibles
Ex. #	CMMG-4	CMMG-MPI Round II Information Requests (1-10) - August 24, 2020	
Ex. #	CMMG-4-1	" " " " "	Driver Safety Rating (DSR) - including but not limited to MPI's progress towards changes to the DSR system - numbers for each rating
Ex. #	CMMG-4-2	" " " " "	Driver Safety Rating (DSR) - including but not limited to MPI's progress towards changes to the DSR system - PIPP
Ex. #	CMMG-4-3	" " " " "	Driver Safety Rating (DSR) - including but not limited to MPI's progress towards changes to the DSR system - 5 Year Stats
Ex. #	CMMG-4-4	" " " " "	Rate Indication - Loss Development Factors
Ex. #	CMMG-4-5	" " " " "	Performance of Investment Portfolio and composition of Portfolio, Benchmark Portfolio on Mark Value Basis
Ex. #	CMMG-4-6	" " " " "	Rate Indication - LDF Factors
Ex. #	CMMG-4-7	" " " " "	Requested Vehicle Rate and Changes to Other Fees and Discounts - Claims Forecasting (PIPP)
Ex. #	CMMG-4-8	" " " " "	Rate Indication - Serious v. Non-Serious Losses
Ex. #	CMMG-4-9	" " " " "	Claims Forecasting (including PIPP)
Ex. #	CMMG-4-10	" " " " "	Cost of operations and cost containment measures - Budget of Road Safety Programs
Ex. #	CMMG-5	CMMG letter regarding Motion to Compel Responses - September 18, 2020	
Ex. #	CMMG-6	CMMG email to PUB re Motion to Compel Responses - Abandoned - September 22, 2020	

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2021 INSURANCE RATES

November 5, 2020

Taxi Coalition (TC) Exhibits

Ex. #	TC-1-1	Taxi Coalition Intervener Request including Attachment A- June 25, 2020
Ex. #	TC-1-2	" " " " " CV of Jeff Crozier
Ex. #	TC-1-3	" " " " " CV of Patrick Bowman
Ex. #	TC-2	TC-MPI Round I Information Requests (1-20) - July 8, 2020
Ex. #	TC-2-1	" " " " " Ratemaking / Expenses - Vehicle for Hire - Differences in ratemaking approach by subcategory by VFH
Ex. #	TC-2-2	" " " " " Ratemaking - VFH Claims Expenses - Actual Claims Experience and COVID-19 impact
Ex. #	TC-2-3	" " " " " Ratemaking - Taxi and Passenger VFH rates - Year over year comparison
Ex. #	TC-2-4	" " " " " Application Rate Tables - VFH - Time Bands
Ex. #	TC-2-5	" " " " " Ratemaking - VFH - Time Bands
Ex. #	TC-2-6	" " " " " Ratemaking - VFH Claims Pool - Claims outside commercial operation
Ex. #	TC-2-7	" " " " " Ratemaking - VFH Rates - Processes for claims handling and appropriate coverage
Ex. #	TC-2-8	" " " " " Rate Setting Framework - RSF - Optimal VFH Rating Data
Ex. #	TC-2-9	" " " " " Ratemaking - Taxicab VFH Rates - Appropriateness of VFH Subcategories
Ex. #	TC-2-10	" " " " " Ratemaking - Passenger VFH Rates - Initial Ratemaking assumptions
Ex. #	TC-2-11	" " " " " Revenue - DSR impact on Taxi / VFH - Driver Premium forecast by DSR level
Ex. #	TC-2-12	" " " " " Expenses - VFH Rates - Loss Prevention Programming Outcomes

Ex. #	TC-2-13	"	"	"	"	"	Rate-making - VFH Rates - Impact of major class on subcategory rates
Ex. #	TC-2-14	"	"	"	"	"	Rate-making - VFH Rates - Flat Rating Certain VFH Subcategories
Ex. #	TC-2-15	"	"	"	"	"	Rate-making / Revenue - Fleet Rebate Program
Ex. #	TC-2-16	"	"	"	"	"	Benchmarking - BMK - Rate Comparison
Ex. #	TC-2-17	"	"	"	"	"	Basic Autopac Coverage - Coverage Changes - Implications for VFH
Ex. #	TC-2-18	"	"	"	"	"	Rate-making - VFH Insurance Framework - General industry monitoring
Ex. #	TC-2-19	"	"	"	"	"	Rate-making - VFH industry risk exposure - Impact of expanding service providers
Ex. #	TC-2-20	"	"	"	"	"	Value Management - Project NOVA - Impact of Project NOVA on VFH Framework
Ex. #	TC-3	TC-MPI Round II Information Requests (1-15) - August 24, 2020					
Ex. #	TC-3-1	"	"	"	"	"	Vehicle for Hire - Difference in rate-making approach by subcategory of VFH
Ex. #	TC-3-2	"	"	"	"	"	Vehicle for Hire Claims Experience - Actual Claims Experience and COVID-19 impact - appropriate level
Ex. #	TC-3-3	"	"	"	"	"	Vehicle for Hire Claims Experience - just and reasonable rates
Ex. #	TC-3-4	"	"	"	"	"	Vehicle for Hire Claims Experience - Actual Claims Experience and COVID-19 impact - loss ratios
Ex. #	TC-3-5	"	"	"	"	"	Taxi and Passenger VFH rates - Year over year comparison
Ex. #	TC-3-6	"	"	"	"	"	Vehicle for Hire - Time Bands
Ex. #	TC-3-7	"	"	"	"	"	Vehicle for Hire - Framework Redesign
Ex. #	TC-3-8	"	"	"	"	"	Vehicle for Hire Rates - Processes for claims handling and appropriate coverage
Ex. #	TC-3-9	"	"	"	"	"	Rate Setting Framework -Optimal VFH Rating Data
Ex. #	TC-3-10	"	"	"	"	"	Vehicle for Hire Rates - Loss Prevention Programming Outcomes
Ex. #	TC-3-11	"	"	"	"	"	Vehicle for Hire Rates - Impact of major class on subcategory rates
Ex. #	TC-3-12	"	"	"	"	"	Vehicle for Hire Rates - Flat Rating Certain VFH Subcategories
Ex. #	TC-3-13	"	"	"	"	"	Fleet Rebate Program

Ex. #	TC-3-14	" " " " " Benchmarking - Rate Comparison
Ex. #	TC-3-15	" " " " " Coverage Changes - Implications for Vehicle for Hire
Ex. #	TC-4	TC Pre-Files Testimony of Jeff Crozier and Patrick Bowman - September 21, 2020
Ex. #	TC-4-1	" " " " " Revised October 28, 2020
Ex. #	TC-5	MPI (TC) I-2 and MPI (TC) I-3 Revised Information Requests - October 28, 2020
Ex. #	TC-6	PUB (TC) I-4 Revised Information Request - October 28, 2020
Ex. #	TC-7	PUB (TC) I-7 Revised Information Request - October 28, 2020
Ex. #	TC-8	TC Evidence of Jeff Crozier and Patrick Bowman on behalf of the Taxi Coalition - October 29, 2020
Ex. #	TC-9	Taxi Coalition Closing Submission - November 5, 2020