



EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2023 INSURANCE RATES

November 10, 2022

MANITOBA PUBLIC INSURANCE CORPORATION'S (MPI) EXHIBITS

Ex. #	MPI-1	Manitoba Public Insurance Corporation - 2023/2024 General Rate Application - July 12, 2022
Ex. #	MPI-2	Part VI - DSR - Appendix 3 pages 5-13 - Revised - July 14, 2022
Ex. #	MPI-3	Part VI - DSR - Appendix 1 - Page 13 - Revised - July 14, 2022
Ex. #	MPI-4	Part VII - Investments - Revised - July 14, 2022
Ex. #	MPI-5	Part VI - Rate Making - Appendix 11 - July 19, 2022
Ex. #	MPI-6	Part VI - Rate Making - Appendix 12 - July 19, 2022
Ex. #	MPI-7	Part VIII - Annual Report - Appendix 2 - CONFIDENTIAL - July 27, 2022
Ex. #	MPI-8	Part III - Benchmarking - Appendix 3 - Gartner Findings and Recommendations Report - August 2, 2022
Ex. #	MPI-9	Part VII - Investments - Appendix 12 - ALM Study Update - August 2, 2022
Ex. #	MPI-10	Part III - Benchmarking - Figure BMK-7 - Revised - August 2, 2022
Ex. #	MPI-11	MPI response to BW Application for Intervener Status - August 8, 2022
Ex. #	MPI-12	Part VI - Driver Safety Rating - Pages 2 and 12 Revised - August 15, 2022
Ex. #	MPI-13	Part VII - Investments - Attachment I - Mercer Inflation Scenario Analysis - August 15, 2022
Ex. #	MPI-14	Part VI - Driver Safety Rating - Page 9 Revised - August 17, 2022
Ex. #	MPI-15	Part VI - RM - Appendix 9 - Table 6 - Pure Premium Trend - Other Than PIPP - Revised - August 17, 2022

Ex. #	MPI-16	Part VI - DSR - Appendix 2 - Compliance with PUB Order 134/21, Directive 11.15 - August 30, 2022
Ex. #	MPI-17	Part VIII - Annual Report - Appendix 4 - Corporate Quarterly Financial Report 1st Quarter - CONFIDENTIAL - August 30, 2022
Ex. #	MPI-18	MPI letter to PUB re: Round I Information Request Responses - August 30, 2022
Ex. #	MPI-19	PUB-MPI Round I Additional IR Responses - PUB I-81, 84, 90, 91, 94 and 99 Responses - September 1, 2022
Ex. #	MPI-20	Additional IR Round I Responses - PUB I-22, 47, 78, 82, 86, 87, 92, and 93 / CAC I-11, 29, 56 and CMMG I-25 - September 6, 2022
Ex. #	MPI-21	Part III - Benchmarking Figure BMK-7 and App 4-1 - Revised - September 6, 2022
Ex. #	MPI-22	Part IV - IT Appendix 2 - Figure IT App-2-2 -Revised - September 6, 2022
Ex. #	MPI-23	Part V - Claims Incurred - Figure CI-39 - Revised - September 6, 2022
Ex. #	MPI-24	Part V - Expenses - Figure EXP 31 and 36 - Revised - September 6, 2022
Ex. #	MPI-25	Part VII - Investments Figure INV-3 and INV-13 - Revised - September 6, 2022
Ex. #	MPI-26	PUB-MPI I-45(a) - Appendix 1 - Revised - September 6, 2022
Ex. #	MPI-27	PUB-MPI I-25(a)(c)(d) and App 1 and 2- Revised - September 12, 2022
Ex. #	MPI-28	MPI letter Response to CMMG letter August 23, 2022 re: ALM Study Phases and Stakeholder Engagement - September 12, 2022
Ex. #	MPI-29	PUB-MPI I-124 - Attachment A - Revised - September 13, 2022
Ex. #	MPI-30	MPI letter to PUB re: Round II Information Request Responses - September 27, 2022
Ex. #	MPI-31	Part V - Expenses - Figure EXP 42 - Revised - September 27, 2022
Ex. #	MPI-32	Part V - Claims Incurred - Figure CI-15 - Revised - September 27, 2022
Ex. #	MPI-33	Part VI - RM - Appendix 9 - Table 2 - Revised - September 27, 2022
Ex. #	MPI-34	Part VII - EAR - Attachment C - PWC Actuarial Support - September 27, 2022
Ex. #	MPI-35	CAC-MPI I-1 - Revised Figure 1 pg. 6 - September 27, 2022
Ex. #	MPI-36	Part V - REV - Appendix 3 - Revised Figure REV App 3-1 - September 27, 2022

Ex. #	MPI-37	PUB-MPI I-61(a) Figure 1 and (b) Figure 2 - Revised - September 27, 2022
Ex. #	MPI-38	Part VI - RM - Appendix 9 - Table 2 Collision - Revised - September 27, 2022
Ex. #	MPI-39	Part V - EXP - Expense - Appendix 8 - Revised Figure EXP App 8-1 - September 27, 2022
Ex. #	MPI-40	PUB-MPI I-53(a) Figure 1 - Revised - September 27, 2022
Ex. #	MPI-41	Part V - Exp - Appendix 18 - Revised Figure App 18-1 - September 27, 2022
Ex. #	MPI-42	CAC-MPI I-30 Revised - September 27, 2022
Ex. #	MPI-43	TC-MPI I-10 - Attachment A - Internal Auditor MCT Report - September 27, 2022 (previously filed confidentially)
Ex. #	MPI-44	IBAM-MPI II-5 - Revised - September 28, 2022
Ex. #	MPI-45	TC-MPI CI-II-1 - Previously filed confidentially - September 29, 2022
Ex. #	MPI-46	CMMG-MPI-II-3 - Revised - October 6, 2022
Ex. #	MPI-47	Part V - EXP - Appendix 19 - Figure 6 - Revised - October 6, 2022
Ex. #	MPI-48	PUB-MPI I-61 - Revised Figure 1(a) pg. 7 - October 11, 2022
Ex. #	MPI-49	MPI-CAC Information Requests (1-9) - October 11, 2022
Ex. #	MPI-49-1	" " " " Liner Model
Ex. #	MPI-49-2	" " " " Weekly Indemnity Frequency Model
Ex. #	MPI-49-3	" " " " Total Loss Frequency Model
Ex. #	MPI-49-4	" " " " Total Loss Severity Model
Ex. #	MPI-49-5	" " " " Hail Total Loss Frequency Model
Ex. #	MPI-49-6	" " " " Theft Repair Severity Model
Ex. #	MPI-49-7	" " " " Vandalism Total Loss Frequency Model
Ex. #	MPI-49-8	" " " " Property Damage Third Party Deductible Transfer Severity Model
Ex. #	MPI-49-9	" " " " Property Damage Third Party Loss of Use Severity Model

Ex. #	MPI-50	MPI Rate Update - October 12, 2022
Ex. #	MPI-51	Part VIII - AR - Appendix 1 - Universal Compulsory Automobile Insurance - October 13, 2022 (previously filed confidentially)
Ex. #	MPI-52	Part VIII - AR - Appendix 2 - Notes to Basic Financial Statements - October 13, 2022 (previously filed confidentially)
Ex. #	MPI-53	Part VII - Financial Condition Testing Chapter and Appendices 1-8 - October 14, 2022
Ex. #	MPI-54	CAC-MPI Pre-Ask 1 - Project Nova Costs and Business Benefits - Project Costs and Benefits by Release - October 19, 2022
Ex. #	MPI-55	MPI Expenses and IFRS Presentation - October 20, 2022
Ex. #	MPI-56	MPI Benchmarking Presentation - October 20, 2022
Ex. #	MPI-57	PUB-MPI Pre-Ask 2 - Alternative Scenario - October 20, 2022
Ex. #	MPI-58	PUB-MPI Pre-Ask 1 - Rate Update w/ Appendix 1 and 2 - October 20, 2022
Ex. #	MPI-59	MPI Rate Making and Claims Forecasting Presentation - October 21, 2022
Ex. #	MPI-60	Affidavit of Publication - Kelly Saunderson - October 24, 2022
Ex. #	MPI-61	MPI Investments Presentation - October 24, 2022
Ex. #	MPI-62	Mercer - ALM Study Presentation - October 24, 2022
Ex. #	MPI-63	Part VIII - AR - Appendix 3 - MPI 2021 Annual Report - Previously Confidential - October 24, 2022
Ex. #	MPI-64	CAC-MPI II-1 - Revised - October 24, 2022
Ex. #	MPI-65	Part VIII - AR - Appendix 4 - Quarterly Financial Report - 1st Quarter - Previously Confidential - October 24, 2022
Ex. #	MPI-66	Part VIII - AR - Appendix 4 - Quarterly Financial Report - 1st Quarter - Previously Confidential - October 24, 2022
Ex. #	MPI-67	Undertaking #2 - Updated slide 10 from MPI-55 - October 25, 2022
Ex. #	MPI-68	MPI Road Safety in Manitoba Presentation - October 25, 2022
Ex. #	MPI-69	MPI Vehicle for Hire (VFH) and Driver Safety Rating (DSR) Presentation - October 25, 2022
Ex. #	MPI-70	Undertaking #11 - Budgeted FTEs - October 26, 2022

Ex. #	MPI-71	Undertaking #8 - Risk Adjustment - October 26, 2022
Ex. #	MPI-72	Undertaking #1 - Online Transaction Survey Questions - October 26, 2022
Ex. #	MPI-73	MCT Calculations for Basic Combined Portfolio - Efficient Frontier 3 - October 26, 2022
Ex. #	MPI-74	MPI Information and Technology and Value Management Presentation - October 26, 2022
Ex. #	MPI-75	Undertaking # 7 and Appendix 1 - Calculations for 80 million adjustment - October 27, 2022
Ex. #	MPI-76	Undertaking #12 - Pre-online transaction commission rate chart - October 27, 2022
Ex. #	MPI-77	Undertaking # 24 - Revised PF-1, 2 and 3 from MPI-50 - October 27, 2022
Ex. #	MPI-78	Part VI - DSR Appendix 1 - Primary Driver Model Chart - Revised - October 27, 2022
Ex. #	MPI-79	PUB(MPI) I-128e - Appendix 1 - Frontier for Basic - Revised October 27, 2022
Ex. #	MPI-80	Basic Combined Portfolio based on EF2 - Efficient Frontiers - October 27, 2022
Ex. #	MPI-81	Undertaking #14 - Calculations for PUB(MPI) 1-171(d) - October 31, 2022
Ex. #	MPI-82	Undertaking #3 - Update to EXP App 12-1 - October 31, 2022
Ex. #	MPI-83	Undertaking #6 - Analysis of Acquisition Costs - October 31, 2022
Ex. #	MPI-84	Undertaking #22 - Claims Expense and Road Safety PF-7 - October 31, 2022
Ex. #	MPI-85	MPI Project Nova Updates Presentation - October 31, 2022
Ex. #	MPI-86	Undertaking # 10 - Budgeting Deliberations for 2022/23 - October 31, 2022
Ex. #	MPI-87	Undertaking #18 - Validation of \$78.2 million increase in PIPP and liability claims - October 31, 2022
Ex. #	MPI-88	Motorcycle Rates Worksheet with DL Premiums - October 31, 2022
Ex. #	MPI-89	Undertaking #5 - Steady state staffing leave for 2022/23 - October 31, 2022
Ex. #	MPI-90	Undertaking #21 - Decrease in Claims Expenses - October 31, 2022
Ex. #	MPI-91	Undertaking #16 - Increase for weekly indemnity and accident benefits other indexed for each fiscal year - October 31, 2022

Ex. #	MPI-92	MPI Capital Management Plan and 5 Year Forecast Presentation - October 31, 2022
Ex. #	MPI-93	Undertaking #17 - Rate Indication using marketable bond yield of 4.24% - November 1, 2022
Ex. #	MPI-94	Undertaking # 25 - Passenger Vehicle for Hire in RM App 4 and App 9 Table 14 explanations - November 1, 2022
Ex. #	MPI-95	Undertaking # 27 - Driver Testing and Assessment Pilot Program - November 1, 2022
Ex. #	MPI-96	Undertaking # 15 - Expense Updates - November 1, 2022
Ex. #	MPI-97	Undertaking # 9 - Normal Operating Expenses for two years compared to Consumer Price Index - November 2, 2022
Ex. #	MPI-98	Undertaking # 40 - Error and Omissions Insurance - November 2, 2022
Ex. #	MPI-99	Undertaking # 23 w/ Appendix - Project Plan for Generalized Linear Module for Ratemaking - November 2, 2022
Ex. #	MPI-100	Undertaking # 35 w/ Appendix - Operating Expenses - November 2, 2022
Ex. #	MPI-101	Undertaking # 19 - Forecasted Claims - November 2, 2022
Ex. #	MPI-102	Undertaking # 20 - Rate Impacts - November 2, 2022
Ex. #	MPI-103	Undertaking # 28 - Fatality and Injury Rates - November 2, 2022
Ex. #	MPI-104	Undertaking # 29 - Fatalities per Factor - November 2, 2022
Ex. #	MPI-105	Undertaking # 26 - Vehicle Count by Time Band - November 2, 2022
Ex. #	MPI-106	Undertaking # 39 - Sponsor Steering Committee - November 2, 2022
Ex. #	MPI-107	Undertaking # 32 - FTE Changes in 2023/24 Budget - November 2, 2022
Ex. #	MPI-108	Undertaking # 34 - NOVA FTEs - November 2, 2022
Ex. #	MPI-109	RM-2 Updated - November 2, 2022
Ex. #	MPI-110	Undertaking # 15 - Expense Updates Revised - November 2, 2022
Ex. #	MPI-111	Undertaking # 37 - Admin Op Ex - November 2, 2022
Ex. #	MPI-112	Undertaking # 41 - Off-the Shelf Providers - November 2, 2022

Ex. #	MPI-113	Undertaking # 30 - Lean Portfolio Management (LMP) - November 2, 2022
Ex. #	MPI-114	Undertaking # 33 - Exhibit 74 Slide 10 Update - November 2, 2022
Ex. #	MPI-115	Undertaking # 36 - 9 IT Domains employed by Gartner Group - November 2, 2022
Ex. #	MPI-116	Undertaking # 4 w/ Appendix - Mercer Engagement Letter - November 3, 2022
Ex. #	MPI-117	Undertaking # 31 - full-time FTE in IT division working on NOVA - November 3, 2022
Ex. #	MPI-118	Undertaking # 42 w/ Appendix - IFRS Impacts - November 3, 2022
Ex. #	MPI-119	Collision Projections - November 3, 2022
Ex. #	MPI-120	Undertaking # 10 - Budget Review Committee 2023/24 Finance Presentation from August 9, 2022 - November 3, 2022
Ex. #	MPI-121	Undertaking # 9 - Revised - Operating Expenses - November 3, 2022
Ex. #	MPI-122	Broker Commissions (11 years) per IBAM(MPI) II-2 - November 3, 2022
Ex. #	MPI-123	Broker Commissions (11 years) per Undertaking # 12 - November 3, 2022
Ex. #	MPI-124	Undertaking # 43 - Budget Review Committee Presentation - November 4, 2022
Ex. #	MPI-125	Undertaking # 44 - Responses in Ex 122 and 123 - November 4, 2022
Ex. #	MPI-126	MPI Closing Submissions - November 7, 2022
Ex. #	MPI-127	Undertaking # 45 - PwC Material Presented to Treasury Board - November 7, 2022
Ex. #	MPI-128	Undertaking # 38 - Budget Rate Impact of .3% - November 7, 2022



EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2023 INSURANCE RATES

November 10, 2022

THE PUBLIC UTILITIES BOARD'S (PUB) EXHIBITS

Ex. #	PUB-1	Notice of Public Hearing and Pre-Hearing Conference - June 30, 2022				
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: Timetable, MFRs and IR Template - July 12, 2022				
Ex. #	PUB-5	PUB letter to all Parties re: Pre Qualifications - MPI 2023/24 GRA - July 12, 2022				
Ex. #	PUB-6	Board Order 60/22 - Manitoba Public Insurance Corporation - Interim Procedural Order Respecting Preliminary Issues List for 2023 General Rate Application for Compulsory 2023/2024 Driver and Vehicle Insurance Premiums - June 2, 2022				
Ex. #	PUB-7	Board Order 85/22 - Manitoba Public Insurance Corporation (MPI or The Corporation): Procedural Order for the 2023/24 General Rate Application - July 29, 2022				
Ex. #	PUB-8	PUB-MPI Round I Information Requests (1-138) - August 5, 2022				
Ex. #	PUB-8-1	"	"	"	"	Application - Board of Directors and Audit Committee Meeting Minutes
Ex. #	PUB-8-2	"	"	"	"	RM - Provisional Rate Request - Rate Requirements of Changing market interest rate
Ex. #	PUB-8-3	"	"	"	"	RM - Provisional Rate Request - Impact of interest rate
Ex. #	PUB-8-4	"	"	"	"	RM - Rate Change
Ex. #	PUB-8-5	"	"	"	"	REV - Revenue Forecast

Ex. #	PUB-8-6	"	"	"	"	REV - Reinsurance Cost
Ex. #	PUB-8-7	"	"	"	"	REV - Service Fees - Finance Plans
Ex. #	PUB-8-8	"	"	"	"	RM - Alternative Rate Change
Ex. #	PUB-8-9	"	"	"	"	PF - Interest Rate Risk - Asset Liability Management Study
Ex. #	PUB-8-10	"	"	"	"	REV - Extension Financial Forecast - Extension Profit Margin
Ex. #	PUB-8-11	"	"	"	"	PF - Financial Forecast
Ex. #	PUB-8-12	"	"	"	"	PF - Financial Forecast - Impacts of IFRS 17 and 9
Ex. #	PUB-8-13	"	"	"	"	PF - Claims Discount Rate
Ex. #	PUB-8-14	"	"	"	"	INV - Changes in interest rate
Ex. #	PUB-8-15	"	"	"	"	INV - Interest Rate Risk - Interest Rate Forecast
Ex. #	PUB-8-16	"	"	"	"	INV - Investment Forecast - Interest Rate Forecast
Ex. #	PUB-8-17	"	"	"	"	EXP - Financial Forecast - Corporate Expenses
Ex. #	PUB-8-18	"	"	"	"	EXP - ICAM - ICAM Accounting Purification
Ex. #	PUB-8-19	"	"	"	"	EXP - ICAM - Cost Categories
Ex. #	PUB-8-20	"	"	"	"	EXP - Operating Expenses
Ex. #	PUB-8-21	"	"	"	"	EXP - ICAM - Project NOVA - Cost Allocation
Ex. #	PUB-8-22	"	"	"	"	NOVA - Project NOVA - Allocation of Project Nova Costs
Ex. #	PUB-8-23	"	"	"	"	EXP - PF - ICAM - IFRS 17 Impact - Cost Allocation changes
Ex. #	PUB-8-24	"	"	"	"	EXP - PF - ICAM - IFRS 17 Impact - System changes
Ex. #	PUB-8-25	"	"	"	"	EXP - ICAM - AGILE Project Management Office
Ex. #	PUB-8-26	"	"	"	"	NOVA - Project NOVA - Allocation of Project Nova Costs - Basic

Ex. #	PUB-8-27	"	"	"	"	Annual Business Plan - Minister Directives
Ex. #	PUB-8-28	"	"	"	"	Annual Business Plan - Customer Satisfaction Measures
Ex. #	PUB-8-29	"	"	"	"	Annual Business Plan - Capital Expenditures
Ex. #	PUB-8-30	"	"	"	"	Annual Business Plan - Capital Plans
Ex. #	PUB-8-31	"	"	"	"	INV - Basic Line of Business Investment Income - Investment Income
Ex. #	PUB-8-32	"	"	"	"	INV - Investment Portfolios - ALM Strategy
Ex. #	PUB-8-33	"	"	"	"	INV - Marketable bond yield - %
Ex. #	PUB-8-34	"	"	"	"	INV - Marketable bond yield
Ex. #	PUB-8-35	"	"	"	"	INV - Claims discount rate
Ex. #	PUB-8-36	"	"	"	"	INV - Investment Portfolios - Investment Returns vs. Shadow Portfolios - Portfolio Returns
Ex. #	PUB-8-37	"	"	"	"	INV - Investment Portfolios - Investment Returns vs. Shadow Portfolios
Ex. #	PUB-8-38	"	"	"	"	INV - Investment Portfolios - Investment Returns vs. Benchmarks
Ex. #	PUB-8-39	"	"	"	"	INV - Investment Return Forecasts
Ex. #	PUB-8-40	"	"	"	"	INV - Claims discount rate - Net Claims
Ex. #	PUB-8-41	"	"	"	"	INV - Claims duration
Ex. #	PUB-8-42	"	"	"	"	INV - Pension Expense
Ex. #	PUB-8-43	"	"	"	"	INV - Investment Portfolio
Ex. #	PUB-8-44	"	"	"	"	INV - Investment Portfolio - MUSH bonds
Ex. #	PUB-8-45	"	"	"	"	INV - Investment Income - Investment Impairment
Ex. #	PUB-8-46	"	"	"	"	INV - Interest Rate Forecast - Provincial and Corporate Bond Spreads
Ex. #	PUB-8-47	"	"	"	"	EXP - Operating Expenses - Data Processing

Ex. #	PUB-8-48	"	"	"	"	EXP - Operating Expenses - Special Service Expense
Ex. #	PUB-8-49	"	"	"	"	EXP - ICAM - Allocation of Expenses
Ex. #	PUB-8-50	"	"	"	"	EXP - Compensation - Head Count
Ex. #	PUB-8-51	"	"	"	"	VM - Claims Costs - Direct Repair Program
Ex. #	PUB-8-52	"	"	"	"	EXP - Compensation - Turnover / Vacancy
Ex. #	PUB-8-53	"	"	"	"	EXP - Compensation - Average Annual Salary
Ex. #	PUB-8-54	"	"	"	"	EXP - Compensation - Step-in-scale adjustment
Ex. #	PUB-8-55	"	"	"	"	EXP - Compensation - Vacancy Allowance
Ex. #	PUB-8-56	"	"	"	"	EXP - Basic Capital Expenditures - Project Cost Comparisons
Ex. #	PUB-8-57	"	"	"	"	EXP - Operating Expenses - Service Delivery Changes
Ex. #	PUB-8-58	"	"	"	"	EXP - Operating Expenses - COVID-19 impacts
Ex. #	PUB-8-59	"	"	"	"	EXP - Operating Expense - Furniture and Equipment
Ex. #	PUB-8-60	"	"	"	"	VM - Capital Expenditures - City Place Re-development
Ex. #	PUB-8-61	"	"	"	"	EXP - Operating Expenses - Basic Deferred Development Costs
Ex. #	PUB-8-62	"	"	"	"	EXP - Operating Expenses - Broker Commissions
Ex. #	PUB-8-63	"	"	"	"	EXP - Operating Expenses - Premium Taxes
Ex. #	PUB-8-64	"	"	"	"	EXP - Internal Operating Metrics - Operating Expense Ratio
Ex. #	PUB-8-65	"	"	"	"	EXP - Internal Operating Metrics - Claims Expense Ratio
Ex. #	PUB-8-66	"	"	"	"	VFH - Ratemaking - VFH Taxi Telematics Pilot Project
Ex. #	PUB-8-67	"	"	"	"	VFH - Ratemaking - VFH Program Changes
Ex. #	PUB-8-68	"	"	"	"	RM - Rate Relativity

Ex. #	PUB-8-69	"	"	"	"	DSR - Changes to DSR
Ex. #	PUB-8-70	"	"	"	"	DSR - DSR Scale
Ex. #	PUB-8-71	"	"	"	"	BMK - Operational Benchmarking - Crown Benchmarking
Ex. #	PUB-8-72	"	"	"	"	BMK - Crown Benchmarking
Ex. #	PUB-8-73	"	"	"	"	BMK - Operational Efficiency
Ex. #	PUB-8-74	"	"	"	"	BMK - IT Benchmarking
Ex. #	PUB-8-75	"	"	"	"	RMF - Corporate Risk Assessment
Ex. #	PUB-8-76	"	"	"	"	RSR - Capital Management Plan
Ex. #	PUB-8-77	"	"	"	"	FCT - Capital Management Plan
Ex. #	PUB-8-78	"	"	"	"	NOVA - Project NOVA - Basic Deferred Development Cost
Ex. #	PUB-8-79	"	"	"	"	NOVA - Project NOVA - Changes to Project NOVA Budget
Ex. #	PUB-8-80	"	"	"	"	IT - Project NOVA - Business Case
Ex. #	PUB-8-81	"	"	"	"	NOVA - Project NOVA - Flattened Delivery Plan
Ex. #	PUB-8-82	"	"	"	"	NOVA - Project NOVA - Updated Delivery Strategy
Ex. #	PUB-8-83	"	"	"	"	NOVA - Project NOVA - Model Office
Ex. #	PUB-8-84	"	"	"	"	NOVA - Project NOVA - re-baseline business case
Ex. #	PUB-8-85	"	"	"	"	NOVA - Project NOVA - Evolution of Nova business case
Ex. #	PUB-8-86	"	"	"	"	NOVA - Project NOVA - Budget
Ex. #	PUB-8-87	"	"	"	"	NOVA - Project NOVA - Risk Profile
Ex. #	PUB-8-88	"	"	"	"	NOVA - Project NOVA - McKinsey External Assessment
Ex. #	PUB-8-89	"	"	"	"	NOVA - Project NOVA - Program Budgets

Ex. #	PUB-8-90	"	"	"	"	NOVA - Project NOVA - Expenses and Delivery Costs Allocations
Ex. #	PUB-8-91	"	"	"	"	NOVA - Project NOVA - McKinsey
Ex. #	PUB-8-92	"	"	"	"	NOVA - Project NOVA - Future Enhancements
Ex. #	PUB-8-93	"	"	"	"	NOVA - Project NOVA - Risk Profile related to staffing
Ex. #	PUB-8-94	"	"	"	"	NOVA - Project NOVA - Impact on Capital Projects
Ex. #	PUB-8-95	"	"	"	"	NOVA - Project NOVA - Gate Score
Ex. #	PUB-8-96	"	"	"	"	NOVA - Project NOVA - AACE - Cost Estimate Classification System
Ex. #	PUB-8-97	"	"	"	"	NOVA - Project NOVA - McKinsey noted opportunities
Ex. #	PUB-8-98	"	"	"	"	NOVA - Project NOVA - Duck Creek licencing costs
Ex. #	PUB-8-99	"	"	"	"	NOVA - Project NOVA - Staffing resources
Ex. #	PUB-8-100	"	"	"	"	NOVA - Project NOVA - Capital Plans
Ex. #	PUB-8-101	"	"	"	"	NOVA - VM Capital Projects
Ex. #	PUB-8-102	"	"	"	"	NOVA - Close out Reports for capital projects closed in 2021/22
Ex. #	PUB-8-103	"	"	"	"	NOVA - usage of NOCaaS
Ex. #	PUB-8-104	"	"	"	"	NOVA - contingency usage
Ex. #	PUB-8-105	"	"	"	"	NOVA - WSJF Methodology
Ex. #	PUB-8-106	"	"	"	"	NOVA - VM -1 Projects
Ex. #	PUB-8-107	"	"	"	"	NOVA - decision-making LPM Committee
Ex. #	PUB-8-108	"	"	"	"	NOVA - IT business objectives
Ex. #	PUB-8-109	"	"	"	"	NOVA - External Consultants
Ex. #	PUB-8-110	"	"	"	"	NOVA - External Labour Measures and Metrics - Forecasting
Ex. #	PUB-8-111	"	"	"	"	NOVA - External Labour Measures and Metrics - Integral FTEs

Ex. #	PUB-8-112	"	"	"	"	NOVA - Schedule Delay and impact on delivery
Ex. #	PUB-8-113	"	"	"	"	NOVA - Data Management Values and Outcomes
Ex. #	PUB-8-114	"	"	"	"	NOVA - Customer Experience Maturity Initiative
Ex. #	PUB-8-115	"	"	"	"	NOVA - Funding - SharePoint migration and ECM project
Ex. #	PUB-8-116	"	"	"	"	NOVA - IT Strategy 2022-2023
Ex. #	PUB-8-117	"	"	"	"	NOVA - IT Strategy 2022-2023 - Data Management and Analytics
Ex. #	PUB-8-118	"	"	"	"	NOVA - IT Strategy 2022-2023 - Automation
Ex. #	PUB-8-119	"	"	"	"	NOVA - Expenses - IT Expenses
Ex. #	PUB-8-120	"	"	"	"	VM - Capital Expenditures - Cost of Capital
Ex. #	PUB-8-121	"	"	"	"	INV - Real Return Bonds and ALM
Ex. #	PUB-8-122	"	"	"	"	INV - ALM Study - Discount Rate Determination
Ex. #	PUB-8-123	"	"	"	"	INV - ALM Study - New Asset Classes
Ex. #	PUB-8-124	"	"	"	"	INV - ALM Study - Basic Claims Portfolio Asset Mix Optimization
Ex. #	PUB-8-125	"	"	"	"	INV - Investments - Interest Rate Risk
Ex. #	PUB-8-126	"	"	"	"	INV - ALM Study - Inflation Risk
Ex. #	PUB-8-127	"	"	"	"	INV - ALM Study - Inflation Risk - Investment Portfolio
Ex. #	PUB-8-128	"	"	"	"	INV - ALM Study - Basic Claims Portfolio Asset Mix Optimization - Alternative portfolio mixes
Ex. #	PUB-8-129	"	"	"	"	INV - ALM Study - Investment Portfolio Asset Mix Optimization
Ex. #	PUB-8-130	"	"	"	"	INV - ALM Study - RSR Portfolio - Asset Mix Optimization
Ex. #	PUB-8-131	"	"	"	"	INV - ALM Study - Extension Portfolio Asset Mix Optimization
Ex. #	PUB-8-132	"	"	"	"	INV - ALM Study - EFB Portfolio Asset Mix Optimization Analysis
Ex. #	PUB-8-133	"	"	"	"	INV - ALM Study - Asset Mix Optimization

Ex. #	<u>PUB-8-134</u>	"	"	"	"	RS - Driver Education Program
Ex. #	PUB-8-135	"	"	"	"	EXP - Road Safety
Ex. #	PUB-8-136	"	"	"	"	LP - Road Safety - Loss Prevention Planning & Analysis Department
Ex. #	PUB-8-137	"	"	"	"	LP - Road Safety - Engagement with First Nations
Ex. #	PUB-8-138	"	"	"	"	LP - Road Safety - Large Vehicle Study
Ex. #	PUB-9	Board Order 94-22 - Manitoba Public Insurance Corporation (MPI or the Corporation): Procedural Order for the 2023/24 General Rate Application Re: Application for Intervener Status of Bike Winnipeg Inc. - August 12, 2022				
Ex. #	PUB-10	Board Order 99-22 - Manitoba Public Insurance Corporation (MPI or The Corporation) - 2023/24 General Rate Application - Amendment to Timetable - September 1, 2022				
Ex. #	PUB-11	PUB-MPI Round II Information Requests (1-59) - September 14, 2022				
Ex. #	PUB-11-1	"	"	"	"	Interest Rate Forecasting - Provincial and Corporate Bond Spreads
Ex. #	PUB-11-2	"	"	"	"	Provisional Rate Request
Ex. #	PUB-11-3	"	"	"	"	Service Fees - Finance Plans
Ex. #	PUB-11-4	"	"	"	"	Indicated Rate Calculation
Ex. #	PUB-11-5	"	"	"	"	Extension Financial Forecast - Extension Profit Margin
Ex. #	PUB-11-6	"	"	"	"	Financial Forecast
Ex. #	PUB-11-7	"	"	"	"	Interest Rate - Mercer's Approach
Ex. #	PUB-11-8	"	"	"	"	Interest Rate Risk - Interest Rate Forecast
Ex. #	PUB-11-9	"	"	"	"	Financial Forecast - Corporate Expenses
Ex. #	PUB-11-10	"	"	"	"	PF-14 Statement of Changes in Equity - 0.9% Basic Rate Change - with IFRS Change effective in 2023/24
Ex. #	PUB-11-11	"	"	"	"	Project NOVA - Allocation of Project Nova Costs
Ex. #	PUB-11-12	"	"	"	"	Project NOVA - Allocation of Project Nova Costs
Ex. #	PUB-11-13	"	"	"	"	Capital Plans

Ex. #	PUB-11-14	"	"	"	"	Basic Line of Business Investment Income - Investment Income
Ex. #	PUB-11-15	"	"	"	"	Investment Return Forecasts
Ex. #	PUB-11-16	"	"	"	"	Investment Portfolio
Ex. #	PUB-11-17	"	"	"	"	Investment Income - Investment Impairment
Ex. #	PUB-11-18	"	"	"	"	Interest Rate Forecasting - Provincial and Corporate Bond Spreads
Ex. #	PUB-11-19	"	"	"	"	ALM Study
Ex. #	PUB-11-20	"	"	"	"	ALM Study - Defined Benefit Pension Plan Funding
Ex. #	PUB-11-21	"	"	"	"	Figure INV-1 - Investment Income
Ex. #	PUB-11-22	"	"	"	"	Compensation - change in forecast assumptions
Ex. #	PUB-11-23	"	"	"	"	Compensation - step in scale increases
Ex. #	PUB-11-24	"	"	"	"	Compensation - Vacancy Allowance
Ex. #	PUB-11-25	"	"	"	"	Basic Capital Expenditures - Project Cost Comparisons
Ex. #	PUB-11-26	"	"	"	"	Operating Expenses - Basic Deferred Development Costs - Capital Expenditure Forecast
Ex. #	PUB-11-27	"	"	"	"	Operating Expenses - Basic Deferred Development Costs
Ex. #	PUB-11-28	"	"	"	"	Operating Expenses - Broker Commissions
Ex. #	PUB-11-29	"	"	"	"	MPI 2.0 - Guiding Principle - Be a Fast Follower of Industry Best Practices and Trends
Ex. #	PUB-11-30	"	"	"	"	Operating Expenses PF-1
Ex. #	PUB-11-31	"	"	"	"	Employee Future Benefits
Ex. #	PUB-11-32	"	"	"	"	Claims Trending - Claims Cost Trends
Ex. #	PUB-11-33	"	"	"	"	Claims Trending - Accurate Information regarding CI-15
Ex. #	PUB-11-34	"	"	"	"	Claims Trending - splitting claims into severity grounds v. leaving them combined

Ex. #	PUB-11-35	"	"	"	"	Corporate Information Technology Costs - External Labour Costs
Ex. #	PUB-11-36	"	"	"	"	Changes in Claims Incurred Projection - Inflation
Ex. #	PUB-11-37	"	"	"	"	Changes in Claims Incurred Projection - changes in collision estimate
Ex. #	PUB-11-38	"	"	"	"	Changes in Claims Incurred Projection - loss severity growth rate
Ex. #	PUB-11-39	"	"	"	"	Changes in Claims Incurred Projection - comprehensive estimate
Ex. #	PUB-11-40	"	"	"	"	Changes in Claims Incurred Projection - Property Damage
Ex. #	PUB-11-41	"	"	"	"	Changes in Claims Incurred Projection - Weekly indemnity estimate
Ex. #	PUB-11-42	"	"	"	"	Changes in Claims Incurred Projection - ABO-indexed estimate
Ex. #	PUB-11-43	"	"	"	"	Changes in Claims Incurred Projection - ABO-non-indexed estimate
Ex. #	PUB-11-44	"	"	"	"	Changes in Claims Incurred Projection - CERP
Ex. #	PUB-11-45	"	"	"	"	Pure Premium Trends
Ex. #	PUB-11-46	"	"	"	"	Claims Duration
Ex. #	PUB-11-47	"	"	"	"	Total Gross Expense pre Adjusted Policy in Force
Ex. #	PUB-11-48	"	"	"	"	Capital Management Plan
Ex. #	PUB-11-49	"	"	"	"	Project NOVA - re-baseline
Ex. #	PUB-11-50	"	"	"	"	Project NOVA - corporate decisions
Ex. #	PUB-11-51	"	"	"	"	Project NOVA - capacity and delivery constraints
Ex. #	PUB-11-52	"	"	"	"	Project NOVA - budget
Ex. #	PUB-11-53	"	"	"	"	Project NOVA - capital projects
Ex. #	PUB-11-54	"	"	"	"	Project NOVA - resource readiness
Ex. #	PUB-11-55	"	"	"	"	Project NOVA Allocations Among Lines of Business

Ex. #	PUB-11-56	"	"	"	"	ALM Study - Basic Claims Portfolio Asset Mix Optimization - Inflation
Ex. #	PUB-11-57	"	"	"	"	ALM Study - Real Return Bonds and ALM
Ex. #	PUB-11-58	"	"	"	"	ALM Study - Basic Claims Portfolio Asset Mix Optimization
Ex. #	PUB-11-59	"	"	"	"	ALM Study - EFB Portfolio Asset Mix Optimization Analysis
Ex. #	PUB-12	Board Order 105/22 - Motion by Insurance Brokers Association of Manitoba Seeking Access to Confidential Information in the 2023 General Rate Application - September 26, 2022				
Ex. #	PUB-13	Reminder Public Notice of Hearing				
Ex. #	PUB-14	PUB-CAC Information Requests (1-7) - October 11, 2022				
Ex. #	PUB-14-1	"	"	"	"	Claims Trends - Frequency Changes
Ex. #	PUB-14-2	"	"	"	"	Claims Trends - Log-linear model
Ex. #	PUB-14-3	"	"	"	"	Claims Trends - Accident Years
Ex. #	PUB-14-4	"	"	"	"	Claims Trending - work from home adjustment
Ex. #	PUB-14-5	"	"	"	"	Claims Trends - time frame
Ex. #	PUB-14-6	"	"	"	"	Claims Trends - Collision total loss
Ex. #	PUB-14-7	"	"	"	"	Claims Trending - Deductible
Ex. #	PUB-15	Board Order 111/22 - Motion by Manitoba Public Insurance Seeking Confidential Treatment of Documents and Information in the 2023/2024 General Rate Application - October 12, 2022				
Ex. #	PUB-16	Manitoba Public Insurance - Road Safety Technical Conference - Final Report - Dr. Jennifer Hall - dated September 20, 2022				
Ex. #	PUB-17	2022 GRA - Part V - Expenses - EXP-5 - October 20, 2022				
Ex. #	PUB-18	2022 GRA - Part V - Expenses - Appendix 12 - October 20, 2022				
Ex. #	PUB-19	2022 GRA - Part V - Expenses - EXP-10 - October 20, 2022				
Ex. #	PUB-20	2022 GRA - MPI Exhibit 18 - October 20, 2022				

Ex. #	PUB-21	2022 GRA - CAC(MPI) I-69 - October 20, 2022
Ex. #	PUB-22	Standards of Practice of Canadian Institute of Actuaries 2620 - October 21, 2022
Ex. #	PUB-23	Dr. Jennifer Hall - Road Safety Presentation - October 26, 2022

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2021 INSURANCE RATES

November 10, 2022

Bike Winnipeg (BW) Exhibits

Ex. #	BW-1	BW Letter to PUB re: Intervener Application - August 4, 2022			
Ex. #	BW-2	BW letter Reply re Intervener Application - August 9, 2022			
Ex. #	BW-3	BW-MPI Round II Information Requests (1-8) - September 14, 2022			
Ex. #	BW-3-1	"	"	"	LP.3 Road Safety Strategy (2022-2025) - Loss Prevention
Ex. #	BW-3-2	"	"	"	LP.3 Road Safety Strategy (2022-2025)
Ex. #	BW-3-3	"	"	"	Road Safety Strategy
Ex. #	BW-3-4	"	"	"	Canada's Road Safety Strategy 2025
Ex. #	BW-3-5	"	"	"	Road Safety Strategy - Objective 5
Ex. #	BW-3-6	"	"	"	Loss Prevention - Technical Conference
Ex. #	BW-3-7	"	"	"	Road Safety Strategy - Measuring Progress for Road Safety Initiatives
Ex. #	BW-3-8	"	"	"	Road Safety - Large Vehicle Study



EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2023 INSURANCE RATES

November 10, 2022

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

Ex. #	CAC-1-0	Intervener Application - July 22, 2022			
Ex. #	CAC-1-1	"	"	"	Attachment A - Overview of CAC Manitoba's Intervention
Ex. #	CAC-1-2	"	"	"	Attachment B - Summary of Proposed Experts and Consultants
Ex. #	CAC-1-3	"	"	"	Attachment C1 - Budget Estimate
Ex. #	CAC-1-4	"	"	"	Attachment C2 - Budget Estimate
Ex. #	CAC-1-5	"	"	"	Attachment C3 - Budget Estimate
Ex. #	CAC-1-6	"	"	"	CVs of Mr. Peter Dyck, Mr. Valter Viola, Mr. Rajesh Sahasrabuddhe, Ms. Paulo Elliot, Mr. Chris Schneider, Mr. Jeff Crozier, Ms. Mavis Johnson
Ex. #	CAC-2	CAC-MPI Round I Information Requests (1-84) - August 5, 2022			
Ex. #	CAC-2-1	"	"	"	Overview - Guiding Principle - Be a fast follower of industry best practices and trends
Ex. #	CAC-2-2	"	"	"	OV/VM - Flexible Work Plan and reduced Workspace
Ex. #	CAC-2-3	"	"	"	BMK - Cost Containment Initiatives
Ex. #	CAC-2-4	"	"	"	BMK - Total Gross Expenses pre Adjusted Policy in Force
Ex. #	CAC-2-5	"	"	"	PF - Impact of IFRS 17 and 9
Ex. #	CAC-2-6	"	"	"	PF - Operating Expenses PF-1

Ex. #	CAC-2-7	"	"	"	"	PF - Investment Income
Ex. #	CAC-2-8	"	"	"	"	EXP - 2021 Compensation Report
Ex. #	CAC-2-9	"	"	"	"	PF - PF-14 Statement of Changes in Equity: -0.9% Basic Rate Change - with IFRS Changes effective in 2023/24
Ex. #	CAC-2-10	"	"	"	"	PF - MPI risk profile changes, if any
Ex. #	CAC-2-11	"	"	"	"	EXP - Increases in FTE's to mitigate risk
Ex. #	CAC-2-12	"	"	"	"	EXP - Inflation growth
Ex. #	CAC-2-13	"	"	"	"	EXP - Staffing Figure EXP-11
Ex. #	CAC-2-14	"	"	"	"	EXP - Employee future benefits
Ex. #	CAC-2-15	"	"	"	"	EXP - Other Salary Adjustments
Ex. #	CAC-2-16	"	"	"	"	EXP - Market Salary Impacts
Ex. #	CAC-2-17	"	"	"	"	EXP - Special Services
Ex. #	CAC-2-18	"	"	"	"	EXP - Sponsorships
Ex. #	CAC-2-19	"	"	"	"	EXP - New Departments
Ex. #	CAC-2-20	"	"	"	"	EXP - Figure EXP-45 Broker Commissions
Ex. #	CAC-2-21	"	"	"	"	EXP - Basic Internal operations measures - commissions
Ex. #	CAC-2-22	"	"	"	"	EXP - Innovation funding and Cloud Adoption
Ex. #	CAC-2-23	"	"	"	"	NOVA - Project Nova - Costs are rising significantly
Ex. #	CAC-2-24	"	"	"	"	NOVA - Broker Agreement
Ex. #	CAC-2-25	"	"	"	"	NOVA - Governance Mode;
Ex. #	CAC-2-26	"	"	"	"	NOVA - Pivot to Cloud Solutions
Ex. #	CAC-2-27	"	"	"	"	NOVA - 2022 Re-Baseline business case adjusted NPV equals \$(188.9M)

Ex. #	CAC-2-28	"	"	"	"	NOVA - Tracking R1A code completion
Ex. #	CAC-2-29	"	"	"	"	NOVA - Project Nova Allocations among lines of business - SRE v. Basic
Ex. #	CAC-2-30	"	"	"	"	NOVA - Project Nova Allocations among lines of business
Ex. #	CAC-2-31	"	"	"	"	NOVA - Project Costs and External Expertise
Ex. #	CAC-2-32	"	"	"	"	NOVA - Project Nova Business Case
Ex. #	CAC-2-33	"	"	"	"	NOVA - Project Nova re-baselines
Ex. #	CAC-2-34	"	"	"	"	NOVA - McKinsey External Review - rebase line
Ex. #	CAC-2-35	"	"	"	"	NOVA - McKinsey External Review - Recommendations
Ex. #	CAC-2-36	"	"	"	"	NOVA - McKinsey External Review - Results
Ex. #	CAC-2-37	"	"	"	"	NOVA - McKinsey External Review - Engagement
Ex. #	CAC-2-38	"	"	"	"	NOVA - McKinsey External Review
Ex. #	CAC-2-39	"	"	"	"	IT - Lean Portfolio Management
Ex. #	CAC-2-40	"	"	"	"	VM - Platform engineering - understanding service delivery
Ex. #	CAC-2-41	"	"	"	"	CI - Forecasting Methodology
Ex. #	CAC-2-42	"	"	"	"	CI - Claims incurred impact re Work from Home
Ex. #	CAC-2-43	"	"	"	"	CI - Claims Incurred - Claims Incurred WFH Impacts
Ex. #	CAC-2-44	"	"	"	"	CI - Claims Incurred Forecast - Frequency Forecast Methodology
Ex. #	CAC-2-45	"	"	"	"	CI - Weekly Indemnity - Frequency and Severity Forecast
Ex. #	CAC-2-46	"	"	"	"	CI - Accident Benefit Other - Indexed - Frequency and Severity Forecast
Ex. #	CAC-2-47	"	"	"	"	CI - Accident Benefit Other - Non-Indexed - Severity Forecast
Ex. #	CAC-2-48	"	"	"	"	CI - Collision - Severity Forecast

Ex. #	CAC-2-49	"	"	"	"	CI - Comprehensive - Frequency and Severity Forecast
Ex. #	CAC-2-50	"	"	"	"	CI - Property Damage - Frequency and Severity Forecast
Ex. #	CAC-2-51	"	"	"	"	CI - Claims Incurred - Dependency on AAR
Ex. #	CAC-2-52	"	"	"	"	EAR - EAR.2 - Favourable runoff for Basic for FY2021/22
Ex. #	CAC-2-53	"	"	"	"	RSR - RSR target rage and rebating process
Ex. #	CAC-2-54	"	"	"	"	RSR - Own Risk Solvency Assessment (ORSA)
Ex. #	CAC-2-55	"	"	"	"	RMF - Risk Appetite re. Policy Liabilities Runoff
Ex. #	CAC-2-56	"	"	"	"	AR - Nova and Technology - Front load customer - value deliverables
Ex. #	CAC-2-57	"	"	"	"	RSR - Capital Management Plan - Capital Rebates -
Ex. #	CAC-2-58	"	"	"	"	RSR - Capital Management Plan - Capital Rebates - Extension / Basic
Ex. #	CAC-2-59	"	"	"	"	INV - ALM Study - Risk Tolerance
Ex. #	CAC-2-60	"	"	"	"	INV - ALM Study - MPI's Inflation Risk Assessment and Assumptions in ALM Study
Ex. #	CAC-2-61	"	"	"	"	OV/INV - ALM Study - Capital Market Assumptions
Ex. #	CAC-2-62	"	"	"	"	INV - ALM Study - Efficient Frontiers
Ex. #	CAC-2-63	"	"	"	"	INV - ALM Study - Liability Benchmark Portfolio
Ex. #	CAC-2-64	"	"	"	"	INV - ALM Study - Basic "Combined" Return/Risk Graph
Ex. #	CAC-2-65	"	"	"	"	INV - ALM Study - Interest Rate Risk Management and Duration Constraint
Ex. #	CAC-2-66	"	"	"	"	INV - ALM Study - Defined Benefit Pension Plan Funding
Ex. #	CAC-2-67	"	"	"	"	AON ALM Study - Mr. Viola's Recommendations
Ex. #	CAC-2-68	"	"	"	"	Inflation and Interest Rate Risk
Ex. #	CAC-2-69	"	"	"	"	INV - Interest Rate Forecasting

Ex. #	CAC-2-70	"	"	"	"	INV - MUSH Bonds
Ex. #	CAC-2-71	"	"	"	"	INV - Basic Investment Income
Ex. #	CAC-2-72	"	"	"	"	INV - IFRS 9 and 17 - Impact on investment strategy (Mercer)
Ex. #	CAC-2-73	"	"	"	"	INV - IFRS 9 and 17 - Impact on investment strategy (Mercer) - Illiquid Assets
Ex. #	CAC-2-74	"	"	"	"	VFH - Proposed VFH framework
Ex. #	CAC-2-75	"	"	"	"	LP - Road Safety Strategy
Ex. #	CAC-2-76	"	"	"	"	LP - Road Safety Budget
Ex. #	CAC-2-77	"	"	"	"	LP - Road Safety Benchmarking
Ex. #	CAC-2-78	"	"	"	"	LP - Road Safety Budget - efficacy in programing
Ex. #	CAC-2-79	"	"	"	"	BMK - Gartner Report - Business Composability
Ex. #	CAC-2-80	"	"	"	"	BMK - MPI IT spending and IT staffing higher then peers
Ex. #	CAC-2-81	"	"	"	"	BMK - Cloud technology and strategy
Ex. #	CAC-2-82	"	"	"	"	BMK - Skills assessment and third party risks
Ex. #	CAC-2-83	"	"	"	"	BMK - Investments in IT
Ex. #	CAC-2-84	"	"	"	"	BMK - Premium Metrics: Gross Premium Written per FTE
Ex. #	CAC-3	CAC-MPI Round II Information Requests (1-30) - September 14, 2022				
Ex. #	CAC-3-1	"	"	"	"	Cost Impairments re People Risks
Ex. #	CAC-3-2	"	"	"	"	Prior Experience with McKinsey & Company
Ex. #	CAC-3-3	"	"	"	"	2022 Re-Baseline business case adjusted NPV equals \$(188.9M)
Ex. #	CAC-3-4	"	"	"	"	Investments in IT
Ex. #	CAC-3-5	"	"	"	"	Allocations of Network Operations Centre as a Service (NOCaaS)

Ex. #	CAC-3-6	"	"	"	"	Expensing external labour for NOVA Implementation
Ex. #	CAC-3-7	"	"	"	"	Key drivers of Project Nova cost increase - De-risking costs
Ex. #	CAC-3-8	"	"	"	"	Key drivers of Project Nova cost increase - De-risking costs - Flattened delivery and project costs
Ex. #	CAC-3-9	"	"	"	"	IT Benchmarking
Ex. #	CAC-3-10	"	"	"	"	IT Benchmarking - Gartner
Ex. #	CAC-3-11	"	"	"	"	Risk Registry
Ex. #	CAC-3-12	"	"	"	"	Lean Portfolio Management
Ex. #	CAC-3-13	"	"	"	"	Security Software Savings
Ex. #	CAC-3-14	"	"	"	"	Collision - Total Loss Frequency
Ex. #	CAC-3-15	"	"	"	"	Collision
Ex. #	CAC-3-16	"	"	"	"	Rating Year Claim Costs
Ex. #	CAC-3-17	"	"	"	"	Weekly Indemnity
Ex. #	CAC-3-18	"	"	"	"	Property Damage
Ex. #	CAC-3-19	"	"	"	"	Property Damage - Severity
Ex. #	CAC-3-20	"	"	"	"	Accident Benefits - Other (Indexed)
Ex. #	CAC-3-21	"	"	"	"	Claims Incurred - Frequent and Severity
Ex. #	CAC-3-22	"	"	"	"	Seasonality
Ex. #	CAC-3-23	"	"	"	"	Accident Benefits Other - Indexed
Ex. #	CAC-3-24	"	"	"	"	Accident Benefits Other - Non-Indexed
Ex. #	CAC-3-25	"	"	"	"	Risk Tolerance
Ex. #	CAC-3-26	"	"	"	"	ALM Study - MPI's Inflation Risk Assessment and Assumptions in ALM Study

Ex. #	CAC-3-27	"	"	"	"	ALM Study - Capital Market Assumptions (Inflation and Liability Benchmark Portfolio)
Ex. #	CAC-3-28	"	"	"	"	Interest Rates
Ex. #	CAC-3-29	"	"	"	"	Inflation Forecasting
Ex. #	CAC-3-30	"	"	"	"	Actuarial Team
Ex. #	CAC-4	CAC Intervener Evidence - October 7, 2022				
Ex. #	CAC-5	CAC Opening Comments - October 19, 2022				
Ex. #	CAC-6	CAC - Oliver Wyman Presentation - Review of 2023 Rate Application - November 3, 2022				
Ex. #	CAC-7	CAC Closing Presentation - November 9, 2022				

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
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Coalition of Manitoba Motorcycles Groups (CMMG) Exhibits

Ex. #	CMMG-1	Intervener Application - July 22, 2022			
Ex. #	CMMG-2	CV's of Mr. Jason Wong, Mr. Valter Viola, Mr. Jeff Crozier			
Ex. #	CMMG-3	CMMG-MPI Round I Information Requests (1-30) - August 5, 2022			
Ex. #	CMMG-3-1	"	"	"	INV - Shadow Portfolio Returns - Realized Shadow Portfolio Returns and Surplus Volatilities
Ex. #	CMMG-3-2	"	"	"	INV - ALM Study - ALM Study Update - Phase Three: motorcycle specific asset mix
Ex. #	CMMG-3-3	"	"	"	INV - ALM Study - Motorcycle Specific Asset Mix
Ex. #	CMMG-3-4	"	"	"	INV - ALM Study Update - Leverage
Ex. #	CMMG-3-5	"	"	"	INV - ALM Study Update - Recommended Asset Mix
Ex. #	CMMG-3-6	"	"	"	INV - Premium Rate (Cost) Sensitivities
Ex. #	CMMG-3-7	"	"	"	INV - Capital Market Assumptions
Ex. #	CMMG-3-8	"	"	"	RM - Ratemaking Methodology
Ex. #	CMMG-3-9	"	"	"	RM - Ratemaking Methodology Assumptions
Ex. #	CMMG-3-10	"	"	"	DSR - DSR Transition Plan
Ex. #	CMMG-3-11	"	"	"	DSR - Figures 3 v. 5

Ex. #	CMMG-3-12	"	"	"	"	DSR - DSR Scale
Ex. #	CMMG-3-13	"	"	"	"	DSR - DSR Actuarial Review
Ex. #	CMMG-3-14	"	"	"	"	DSR - DSR levels on motorcycles
Ex. #	CMMG-3-15	"	"	"	"	BMK - comparison figures
Ex. #	CMMG-3-16	"	"	"	"	EAR - External Actuary Review - Inflation Risk
Ex. #	CMMG-3-17	"	"	"	"	RM - Ratemaking methodology - yield curve
Ex. #	CMMG-3-18	"	"	"	"	LP - Large Vehicle Study
Ex. #	CMMG-3-19	"	"	"	"	DSR - DSR and Driving Behaviour
Ex. #	CMMG-3-20	"	"	"	"	DSR - DSR Scenarios
Ex. #	CMMG-3-21	"	"	"	"	DSR - DSR Distribution
Ex. #	CMMG-3-22	"	"	"	"	RSR - MCT Target
Ex. #	CMMG-3-23	"	"	"	"	RSR - RSR & MCT Targets
Ex. #	CMMG-3-24	"	"	"	"	Motorcycle Claims Frequencies
Ex. #	CMMG-3-25	"	"	"	"	DSR - Configuration from Duck Creek to PD
Ex. #	CMMG-3-26	"	"	"	"	Overview - Proposed changes to the CMP
Ex. #	CMMG-3-27	"	"	"	"	BMK - Motorcycle Rate Comparison
Ex. #	CMMG-3-28	"	"	"	"	LP - Road Safety - Large Vehicle Study
Ex. #	CMMG-3-29	"	"	"	"	Motorcycle Claims Costs
Ex. #	CMMG-3-30	"	"	"	"	Road Safety - Motorcycle Training Enrollment
Ex. #	CMMG-4	CMMG-MPI Round II Information Requests (1-8) - September 14, 2022				
Ex. #	CMMG-4-1	"	"	"	"	Ratemaking Methodology - CMMG(MPI) I-8

Ex. #	CMMG-4-2	"	"	"	"	DSR Transition Plan - CMMG(MPI) I-10
Ex. #	CMMG-4-3	"	"	"	"	DSR Actuarial Review - CMMG(MPI) I-14
Ex. #	CMMG-4-4	"	"	"	"	Large Vehicle Study - 3rd Party Liability
Ex. #	CMMG-4-5	"	"	"	"	Large Vehicle Study - 3rd Party Liability - Methodology
Ex. #	CMMG-4-6	"	"	"	"	Large Vehicle Study - 3rd Party Liability - Findings
Ex. #	CMMG-4-7	"	"	"	"	Large Vehicle Study - CLEAR Rating System
Ex. #	CMMG-4-8	"	"	"	"	Shadow Portfolio Returns (INV-App 11) - Realized Shadow Portfolio Returns and Surplus Volatilities
Ex. #	CMMG-5	CMMG letter to MPI re: ALM Study August 23, 2022				

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2021 INSURANCE RATES

November 10, 2022

Insurance Brokers Association of Manitoba (IBAM) Exhibits

Ex. #	IBAM-1	Insurance Brokers Association of Manitoba letter re Intervener Request - July 22, 2022
Ex. #	IBAM-2-0	IBAM Intervener Application Form - July 22, 2022
Ex. #	IBAM-2-1	" " " " " " " Appendix A to IBAM's Intervener Request
Ex. #	IBAM-3	IBAM-MPI Round II Information Requests (1-6) - September 14, 2022
Ex. #	IBAM-3-1	" " " " " " " Expense - Broker Commissions - Effective Rate vs. Stated Rate
Ex. #	IBAM-3-2	" " " " " " " NOVA - 2022 Project Nova Re-Baseline - Broker Commissions and Broker Agreements
Ex. #	IBAM-3-3	" " " " " " " PUB Round I IRs - Broker Commissions and Broker Agreement
Ex. #	IBAM-3-4	" " " " " " " PUB Round I IRs - Compensation
Ex. #	IBAM-3-5	" " " " " " " PUB Round I IRs - Customer Service - Broker Commissions and Broker Agreement - Commissions
Ex. #	IBAM-3-6	" " " " " " " PUB Round I IRs - Customer Service- Broker Commissions and Broker Agreement - Broker Services

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2023 INSURANCE RATES

November 10, 2022

Taxi Coalition (TC) Exhibits

Ex. #	TC-1-1	Letter to the PUB dated July 22, 2022
Ex. #	TC-1-2	Intervener Application & Attachment A to Taxi Coalition's Intervener Application
Ex. #	TC-1-3	" " " " " Jeff Crozier CV
Ex. #	TC-1-4	" " " " " Jason Wong CV
Ex. #	TC-1-5	" " " " " Silvain Dion CV
Ex. #	TC-2	TC-MPI Round I Information Requests (1-22) - August 5, 2022
Ex. #	TC-2-1	" " " " " PF - Pro Forma Presentation under IFRS 9 & 17
Ex. #	TC-2-2	" " " " " REV - HTA Policy Year Earned Units
Ex. #	TC-2-3	" " " " " REV / VFH - Fleet Rebates and Proposed Blanket VFH Insurance
Ex. #	TC-2-4	" " " " " CI - Forecasted Impact to Ultimate's Related to Working from Home
Ex. #	TC-2-5	" " " " " CI - Severity Growth Trend
Ex. #	TC-2-6	" " " " " CI - Total Collision loss Severity
Ex. #	TC-2-7	" " " " " DSR - DSR Transition scenarios
Ex. #	TC-2-8	" " " " " DSR - Primary Driver Model Implementation Plan
Ex. #	TC-2-9	" " " " " DSR - DSR Actuarial Review

Ex. #	TC-2-10	"	"	"	"	RSR - RSR Target and Range
Ex. #	TC-2-11	"	"	"	"	Expected filing date or various materials
Ex. #	TC-2-12	"	"	"	"	VFH - Jurisdictional Scan
Ex. #	TC-2-13	"	"	"	"	VFH - VFH Blanket Policy
Ex. #	TC-2-14	"	"	"	"	VFH - Minimum Requirements for Blanket Policy
Ex. #	TC-2-15	"	"	"	"	VFH - Implementation Plan
Ex. #	TC-2-16	"	"	"	"	DSR - DSR Impact on Taxi VFH
Ex. #	TC-2-17	"	"	"	"	RM - Public Major Class and VFH Rates
Ex. #	TC-2-18	"	"	"	"	RM - Supporting Data Update
Ex. #	TC-2-19	"	"	"	"	RM - Indicated Rate Calculation
Ex. #	TC-2-20	"	"	"	"	BMK - Benchmarking
Ex. #	TC-2-21	"	"	"	"	RM - Trends
Ex. #	TC-2-22	"	"	"	"	RM - Ratemaking Assumptions
Ex. #	TC-3	TC-MPI Round II Information Requests (1-10) - September 14, 2022				
Ex. #	TC-3-1	"	"	"	"	HTA Policy Year earned units
Ex. #	TC-3-2	"	"	"	"	Fleet Rebate and proposed Blanket VFH Insurance
Ex. #	TC-3-3	"	"	"	"	Forecast impact to ultimate's related to working from home
Ex. #	TC-3-4	"	"	"	"	Severity Growth Trend
Ex. #	TC-3-5	"	"	"	"	DSR Transition scenarios
Ex. #	TC-3-6	"	"	"	"	Public Major Class and VFH Rates
Ex. #	TC-3-7	"	"	"	"	RSR Target and Range

Ex. #	TC-3-8	" " " " DSR Transition Scenarios - TC(MPI)I-7
Ex. #	TC-3-9	" " " " Indicated Rate Calculations - TC(MPI)I-19
Ex. #	TC-3-10	" " " " Benchmarking - TC(MPI)I-20
Ex. #	TC-4	2022 GRA - Part VI - Ratemaking - RM Appendix 9 - Table 9 - October 21, 2022
Ex. #	TC-5	MPI 2018 Interim Vehicle for Hire Application - November 2, 2022
Ex. #	TC-6	Board Order 11-18 January 15, 2018 - November 2, 2022
Ex. #	TC-7	MPI VFH Taxi Update Presentation October 14, 2021 - Slides 1 and 7 - November 2, 2022
Ex. #	TC-8	Taxi Coalition's Closing Submissions - November 9, 2022