

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2024 INSURANCE RATES

October 27, 2023

MANITOBA PUBLIC INSURANCE CORPORATION'S (MPI) EXHIBITS

Ex. #	MPI-1	Manitoba Public Insurance 2024 General Rate Application - June 15, 2023
Ex. #	MPI-2	Part VII - Ratemaking Overview Chapter page 5 of 8 - Blacklined and Clean - June 27, 2023
Ex. #	MPI-3	Part IX - Pro Formas Chapter pages 2, 7, 10 and 11 - Blacklined and Clean - June 30, 2023
Ex. #	MPI-4	Part V - IT - Appendix 5 - Figure IT App 5-5 - Blacklined and Clean - July 7, 2023
Ex. #	MPI-5	Part V - IT- Attachment A - Gartner Annual IT Benchmark FY 2021 - July 13, 2023
Ex. #	MPI-6	Part X - EAR - Attachment B - Actuary Report March 2023 - July 13, 2023
Ex. #	MPI-7	Part XII - RMF Appendix 4 - Top Corporate Risks - Redacted - July 24, 2023
Ex. #	MPI-8	Part IX - EXP Appendix 11 - Staffing Levels by Category (Corporate 2023/24) - July 24, 2023
Ex. #	MPI-9	Part IX - EXP - Expense Chapter - Figure 43 - July 24, 2023
Ex. #	MPI-10	Part XIV - AR - Appendix 3 - Annual Report 2022 - July 26, 2023
Ex. #	MPI-11	Part IX - Expenses Chapter - page 23 of 68 - Figure EXP-13 & 14 revised - Clean and Blacklined - July 31, 2023
Ex. #	MPI-12	Part IX - Expenses Chapter - page 61 of 68 - Figure EXP-43 revised - Clean and Blacklined - July 31, 2023
Ex. #	MPI-13	Part XIV - AR - Appendix 1 - Universal Compulsory Automobile Insurance Annual Finance Statements 2022/23 - July 31, 2023
Ex. #	MPI-14	Part IX - Expenses - Appendix 7 - pages 8-9 of 24 revised - Clean and Blacklined - July 31, 2023
Ex. #	MPI-15	Part V - NOVA Chapter - page 34 of 48 revised - Clean and Blacklined - July 31, 2023
Ex. #	MPI-16	Part IX - EXP - Appendix 23a - Public Redacted - McKinsey Contract October 11, 2021 - August 2, 2023

Ex. #	MPI-17	Part IX - EXP - Appendix 23b - Public Redacted - McKinsey Contract March 8, 2022 - August 2, 2023
Ex. #	MPI-18	Part IX - EXP - Appendix 23c - Public Redacted - McKinsey Contract August 10, 2022 - August 2, 2023
Ex. #	MPI-19	Part IX - EXP - Appendix 23d - Public Redacted - McKinsey Contract December 14, 2022 - August 2, 2023
Ex. #	MPI-20	Part IX - EXP - Appendix 23e - Public Redacted - MPI 2.0 - August 2, 2023
Ex. #	MPI-21	Part IX - EXP - Appendix 1 - page 1 revised - August 2, 2023
Ex. #	MPI-22	Round I Information Request Responses Cover Letter - August 2, 2023
Ex. #	MPI-23	Quarterly Portfolio Update - July 27, 2023 - Redacted - August 8, 2023
Ex. #	MPI-24	Revised CAC-MPI I-1 - August 22, 2023
Ex. #	MPI-25	Revised PUB-MPI CI I-1 Public Redacted Response- August 22, 2023
Ex. #	MPI-26	Revised PUB-MPI I-59 - August 25, 2023
Ex. #	MPI-27	Revised CAC-MPI I-84 - August 28, 2023
Ex. #	MPI-28	Revised PUB-MPI I-107a - August 28, 2023
Ex. #	MPI-29	Revised CAC-MPI I-90 - August 29, 2023
Ex. #	MPI-30	Round II Information Request Responses Cover Letter - September 6, 2023
Ex. #	MPI-31	PUB-MPI II-51, PUB-MPI II-72, PUB-MPI II-74 - September 8, 2023
Ex. #	MPI-32	Revised PUB-MPI I-75 pg. 2 - September 8, 2023
Ex. #	MPI-33	Revised Part V - VA Appendix 11a, 15a and 20a Redacted - September 12, 2023
Ex. #	MPI-34	Revised CMMG-MPI II-6b Appendix 1 - Basic Insurance Model Licence Holder/Registered Owner Survey - September 12, 2023
Ex. #	MPI-35	PUB-MPI I-85 Appendix 89 Redacted - September 12, 2023
Ex. #	MPI-36	Revised CAC-MPI CI II-1 - Redacted - September 12, 2023
Ex. #	MPI-37	PUB-MPI II-40 - September 14, 2023
Ex. #	MPI-38	CAC-MPI II-35a Appendix 1, CAC-MPI I-12b Appendix 3 & 5, Part II-COM Appendix 2, PUB-MPI I-19 - September 14, 2023 Redacted Updates

Ex. #	MPI-39	PUB-MPI II-30 - Appendix 1 - Interest Rate Change as of August 31, 2023 - September 18, 2023					
Ex. #	MPI-40	PUB-MPI II-5a - Appendix 1 - Yield curve and implied yield as at August 31, 2023 - September 18, 2023					
Ex. #	MPI-41	PUB-MPI II-32a Appendix 1 - Revised September 18, 2023					
Ex. #	MPI-42	PUB-MPI II-33 Appendix 1 - September 18, 2023					
Ex. #	MPI-43	PUB-MPI CI I-11 and I-14 Public Redacted - September 25, 2023					
Ex. #	MPI-44	Part II - COM Appendix 2 - Redacted - Revised September 25, 2023					
Ex. #	MPI-45	PUB-MPI II-32a Appendix 1 - Revised September 25, 2023					
Ex. #	MPI-46	MPI-CAC Intervener Information Requests (1-8) - September 25, 2023					
Ex. #	MPI-46-1	"	"	"	"	"	Future Trend - Property Damage (Third Party Deductible Transfer) Alternative Trend Model
Ex. #	MPI-46-2	"	"	"	"	"	Rate Level Changes
Ex. #	MPI-46-3	"	"	"	"	"	Rate Level Changes - MPI Accident Year Weights - pg. 6
Ex. #	MPI-46-4	"	"	"	"	"	Rate Level Changes - MPI Accident Year Weights - pg. 7
Ex. #	MPI-46-5	"	"	"	"	"	Rate Level Changes - MPI Accident Year Weights - pg. 6
Ex. #	MPI-46-6	"	"	"	"	"	Rate Level Changes - MPI Accident Year Weights - pg. 8
Ex. #	MPI-46-7	"	"	"	"	"	Future Trend - Rating year 2024/25 Loss Cost Projection
Ex. #	MPI-46-8	"	"	"	"	"	Rating Year 2024/25 Loss Cost Projection - Property Damage (other) Ultimate MPI Adjusted Loss Cost
Ex. #	MPI-47	Revised Part VI - Claims Forecasting Chapter pg. 80 - September 28, 2023					
Ex. #	MPI-48	Revised TC-MPI I-19 - September 28, 2023					
Ex. #	MPI-49	CAC-MPI I-6 Reconciliations from IFRS 4 to IFRS 17 Corporate Level - Excel - October 3, 2023					
Ex. #	MPI-50	MPI Rate Update and letter - October 4, 2023					
Ex. #	MPI-51	Part X - FCT Chapter - October 6, 2023					
Ex. #	MPI-52	PUB-MPI II-12 Attachments A & B - IFRS 14 Options and Representation Letter - October 6, 2023					

Ex. #	MPI-53	PUB-MPI II-10b - October 6, 2023
Ex. #	MPI-54	CAC-MPI II-12 - October 6, 2023
Ex. #	MPI-55	CAC-MPI II-11 - October 6, 2023
Ex. #	MPI-56	MPI Response to CMMG Pre Ask 2 - October 10, 2023
Ex. #	MPI-57	MPI 2024 GRA - Benchmarking Presentation - October 10, 2023
Ex. #	MPI-58	MPI Response to CMMG Pre Ask 1 - October 10, 2023
Ex. #	MPI-59	MPI Response to CAC Pre Ask 2 - October 11, 2023
Ex. #	MPI-60	MPI 2024 GRA - Product Enhancement Presentation - October 11, 2023
Ex. #	MPI-61	MPI Response to Undertaking 1 - October 11, 2023
Ex. #	MPI-62	MPI 2024 GRA - Information & Technology and Enterprise Value Assurance Presentation - October 11, 2023
Ex. #	MPI-63	MPI Response to Undertaking 2 and Appendix 1 - October 11, 2023
Ex. #	MPI-64	MPI 2024 GRA - Claims Forecasting Presentation - October 11, 2023
Ex. #	MPI-65	MPI 2024 GRA - Ratemaking Presentation - October 11, 2023
Ex. #	MPI-66	Revised Response to CAC Pre-Ask 2 - October 12, 2023
Ex. #	MPI-67	MPI Response to PUB Pre-Ask 1 - October 12, 2023
Ex. #	MPI-68	MPI Response to PUB Pre-Ask 3 - October 12, 2023
Ex. #	MPI-69	MPI Response to PUB Pre-Ask 7 - October 12, 2023
Ex. #	MPI-70	Revised CAC-MPI I-68 - October 12, 2023
Ex. #	MPI-71	MPI Response to PUB Pre-Ask 4 - October 12, 2023
Ex. #	MPI-72	MPI 2024 GRA - Financial Forecasting Presentation - October 13, 2023
Ex. #	MPI-73	MPI 2024 GRA - Capital Management Plan Presentation - October 13, 2023
Ex. #	MPI-74	Revised Response to Undertaking 1 - October 13, 2023

Ex. #	MPI-75	Response to Undertaking 7 - October 13, 2023
Ex. #	MPI-76	Forecast Updated based on OSFI investment yield calculation - Response to Undertaking 14 - October 13, 2023
Ex. #	MPI-77	Revised versions of PF3, PF5 and PF6 of MPI 50 - October 13, 2023
Ex. #	MPI-78	Response to Undertaking 11 - October 13, 2023
Ex. #	MPI-79	MPI Response to PUB Pre-Ask 5 - October 14, 2023
Ex. #	MPI-80	Revised Response to PUB Pre-Ask 1 - October 14, 2023
Ex. #	MPI-81	MPI Response to PUB Pre-Ask 6 - October 14, 2023
Ex. #	MPI-82	Part X - FCT Report Prepared by EY - PUBLIC Response - October 14, 2023
Ex. #	MPI-83	MPI Response to PUB Pre-Ask 2 and Appendix 1 - October 16, 2023
Ex. #	MPI-84	MPI 2024 GRA - NOVA Presentation - October 16, 2023
Ex. #	MPI-85	Response to Undertaking 6 - October 17, 2023
Ex. #	MPI-86	Response to Undertaking 4 - October 17, 2023
Ex. #	MPI-87	Response to Undertaking 5 - October 18, 2023
Ex. #	MPI-88	Response to Undertaking 23 - October 18, 2023
Ex. #	MPI-89	Response to Undertaking 16 - October 18, 2023
Ex. #	MPI-90	Revised Response to Undertaking 1 - October 18, 2023
Ex. #	MPI-91	Response to Undertaking 28 - October 19, 2023
Ex. #	MPI-92	Response to Undertaking 26 - October 19, 2023
Ex. #	MPI-93	Addenda Capital - Manitoba Public Insurance Inflation Mitigation Strategy - Real Return Bonds Presentation - October 19, 2023 - Appendix 1 John Stilo CV and Appendix 2
Ex. #	MPI-94	Revised PUB-MPI I-50 - October 19, 2023
Ex. #	MPI-95	Response to Undertaking 25 - October 19, 2023
Ex. #	MPI-96	Response to Undertaking 18 - October 20, 2023

Ex. #	MPI-97	Response to Undertaking 27 - October 20, 2023
Ex. #	MPI-98	Response to Undertaking 8 - October 20, 2023
Ex. #	MPI-99	Response to Undertaking 12 - October 20, 2023
Ex. #	MPI-100	MPI 2024 GRA - Investments Presentation - October 20, 2023
Ex. #	MPI-101	Response to Undertaking 15 - October 20, 2023
Ex. #	MPI-102	Response to Undertaking 24 - October 20, 2023
Ex. #	MPI-103	Response to Undertaking 10 - October 20, 2023
Ex. #	MPI-104	Response to Undertaking 17 with Appendix 1 - October 23, 2023
Ex. #	MPI-105	Response to Undertaking 13 - October 23, 2023
Ex. #	MPI-106	Response to Undertaking 19 - October 23, 2023
Ex. #	MPI-107	IFRS 17 Deloitte Report - October 23, 2023
Ex. #	MPI-108	Response to Undertaking 20 - October 24, 2023
Ex. #	MPI-109	Response to Undertaking 30 - October 24, 2023
Ex. #	MPI-110	Response to Undertaking 21 - October 24, 2023
Ex. #	MPI-111	Response to Undertaking 22 - October 24, 2023
Ex. #	MPI-112	Response to Undertaking 3 - October 24, 2023
Ex. #	MPI-113	Response to Undertaking 9 - October 24, 2023
Ex. #	MPI-114	Response to Undertaking 32 - October 25, 2023
Ex. #	MPI-115	Response to Undertaking 33 with Appendix 1 - October 25, 2023
Ex. #	MPI-116	Response to Undertaking 31 - October 25, 2023
Ex. #	MPI-117	Response to Undertaking 29 - October 25, 2023
Ex. #	MPI-118	Response to Undertaking 34 - October 25, 2023
Ex. #	MPI-119	MPI Closing Submissions - October 26, 2023



EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2024 INSURANCE RATES

October 27, 2023

THE PUBLIC UTILITIES BOARD'S (PUB) EXHIBITS

Ex. #	PUB-1	Notice of Public Hearing and Pre-Hearing Conference - June 17, 2023
Ex. #	PUB-2	The Public Utilities Board's Rules of Practice and Procedure
Ex. #	PUB-3	PUB letter to all Parties re: MPI 2024 GRA Timetable, MFRs and IR Template - June 15, 2023
Ex. #	PUB-4	PUB letter to all Parties re: MPI 2024 GRA Pre-Qualifications - June 15, 2023
Ex. #	PUB-5	Board Order 64/23 - Manitoba Public Insurance Corporation (MPI or The Corporation): Interim Procedural Order Respecting Preliminary Issues List and Commercially Sensitive Information (CSI) Process for 2024 General Rate Application For Compulsory 2024/2025 Driver and Vehicle Insurance Premiums and Other Matters - May 23, 2023
Ex. #	PUB-6	Board Order 77/23 - Manitoba Public Insurance Corporation (MPI or The Corporation): Procedural Order for the 2024/25 General Rate Application - July 5, 2023
Ex. #	PUB-7	PUB-MPI Round I Information Request (1-128) - July 7, 2023
Ex. #	PUB-7-1	" " " " " " Overview - Meeting Minutes
Ex. #	PUB-7-2	" " " " " " Ratemaking - Exposure Units
Ex. #	PUB-7-3	" " " " " " Ratemaking - Claims Expense
Ex. #	PUB-7-4	" " " " " " Ratemaking - DSR impact on rate level
Ex. #	PUB-7-5	" " " " " " Investments - Interest Rates
Ex. #	PUB-7-6	" " " " " " Investments - Investment Management Fees
Ex. #	PUB-7-7	" " " " " " Investments - Interest Rates - ALM Study
Ex. #	PUB-7-8	" " " " " " Investments - Split new money yield

Ex. #	PUB-7-9	"	"	"	"	"	"	Financial Forecasting - Fleet Rebate Allocation
Ex. #	PUB-7-10	"	"	"	"	"	"	Investments - Investment Forecast - Interest Rate Forecast
Ex. #	PUB-7-11	"	"	"	"	"	"	Forecasting - DPAC Write-off
Ex. #	PUB-7-12	"	"	"	"	"	"	Forecasting - Impact of IFRS 17 on Discounting
Ex. #	PUB-7-13	"	"	"	"	"	"	Forecasting - Impact of the change to Risk Adjustment
Ex. #	PUB-7-14	"	"	"	"	"	"	Overview - Compliance with Order
Ex. #	PUB-7-15	"	"	"	"	"	"	Financial Forecasting - Extension Transfers
Ex. #	PUB-7-16	"	"	"	"	"	"	REV Appendix 3 - Extension Financial Forecasts - Extension Profit Margin
Ex. #	PUB-7-17	"	"	"	"	"	"	Forecasting / Pro Formas - Financial Forecast
Ex. #	PUB-7-18	"	"	"	"	"	"	Financial Forecast - Investment strategy
Ex. #	PUB-7-19	"	"	"	"	"	"	Expenses - Operating Expenses
Ex. #	PUB-7-20	"	"	"	"	"	"	Expenses - ICAM - Project NOVA - Cost Allocation
Ex. #	PUB-7-21	"	"	"	"	"	"	Expenses - ICAM - Cost Categories
Ex. #	PUB-7-22	"	"	"	"	"	"	Expenses - Operating Expenses - ICAM
Ex. #	PUB-7-23	"	"	"	"	"	"	Project NOVA - Allocation of Project Nova Costs
Ex. #	PUB-7-24	"	"	"	"	"	"	Expenses - ICAM - IFRS 17 Impact
Ex. #	PUB-7-25	"	"	"	"	"	"	Expenses - ICAM - AGILE project management office
Ex. #	PUB-7-26	"	"	"	"	"	"	Project Nova - Allocation of Project Nova Costs - Leadership Stream costs
Ex. #	PUB-7-27	"	"	"	"	"	"	Benchmarking - Customer Satisfaction Measures
Ex. #	PUB-7-28	"	"	"	"	"	"	Capital Expenditures
Ex. #	PUB-7-29	"	"	"	"	"	"	Capital Management Plan
Ex. #	PUB-7-30	"	"	"	"	"	"	Investments - Basic Line of Business Investment Income - Investment Income
Ex. #	PUB-7-31	"	"	"	"	"	"	Investments - Investment Portfolios - ALM Strategy

Ex. #	PUB-7-32	"	"	"	"	"	"	Investment - Investment Income Benchmarking - Surplus Volatility - Basic Claims
Ex. #	PUB-7-33	"	"	"	"	"	"	Investment - Investment Income Benchmarking - Return comparison with Shadow Portfolios
Ex. #	PUB-7-34	"	"	"	"	"	"	Investments - Inflation Overlay Strategy
Ex. #	PUB-7-35	"	"	"	"	"	"	Investments - Pension Expense
Ex. #	PUB-7-36	"	"	"	"	"	"	Investments - Investment Portfolio
Ex. #	PUB-7-37	"	"	"	"	"	"	Investments - Investment Portfolio - MUSH Bonds
Ex. #	PUB-7-38	"	"	"	"	"	"	Investments - Investment Income -Investment Impairment
Ex. #	PUB-7-39	"	"	"	"	"	"	Investment Income - Investment Performance Management
Ex. #	PUB-7-40	"	"	"	"	"	"	Investments - Investment Portfolios - Investment Returns v. Benchmarks
Ex. #	PUB-7-41	"	"	"	"	"	"	Expenses - Financial Forecasts - Corporate Expenses
Ex. #	PUB-7-42	"	"	"	"	"	"	Claims Incurred - Expenses
Ex. #	PUB-7-43	"	"	"	"	"	"	Expenses - Operating Expenses - Data Processing
Ex. #	PUB-7-44	"	"	"	"	"	"	Expenses - Operating Expenses - Special Services Expense
Ex. #	PUB-7-45	"	"	"	"	"	"	Expenses - ICAM - Allocation of Expenses
Ex. #	PUB-7-46	"	"	"	"	"	"	Expenses - Operating Expenses - Changes
Ex. #	PUB-7-47	"	"	"	"	"	"	Expenses - Compensation - Head Count
Ex. #	PUB-7-48	"	"	"	"	"	"	Value Assurance - Claims Costs - Direct Repair Program
Ex. #	PUB-7-49	"	"	"	"	"	"	Expenses - Compensation - Vacancies
Ex. #	PUB-7-50	"	"	"	"	"	"	Expenses - Compensation
Ex. #	PUB-7-51	"	"	"	"	"	"	Expenses - Compensation - Step in Scale
Ex. #	PUB-7-52	"	"	"	"	"	"	Expenses - Compensation - Vacancy Allowance
Ex. #	PUB-7-53	"	"	"	"	"	"	Expenses - Basic Capital Expenditures - land & building
Ex. #	PUB-7-54	"	"	"	"	"	"	Expenses - Basic Capital Expenditures - Project Cost Comparisons

Ex. #	PUB-7-55	"	"	"	"	"	"	Expenses - Operating Expenses
Ex. #	PUB-7-56	"	"	"	"	"	"	Expenses - Road Safety
Ex. #	PUB-7-57	"	"	"	"	"	"	Expenses - Operating Expenses - Basic Deferred Development Costs
Ex. #	PUB-7-58	"	"	"	"	"	"	Expenses - Internal Operating Metrics
Ex. #	PUB-7-59	"	"	"	"	"	"	Expenses - Operating Expenses - Broker Commissions
Ex. #	PUB-7-60	"	"	"	"	"	"	Expenses - Operating Expenses - Premium Taxes
Ex. #	PUB-7-61	"	"	"	"	"	"	Expenses - Internal Operating Metrics - Claims Expense
Ex. #	PUB-7-62	"	"	"	"	"	"	Expenses - Claims Costs - Light Vehicle Accreditation Agreement (LVAA)
Ex. #	PUB-7-63	"	"	"	"	"	"	Expenses - McKinsey Engagements - Claims for Confidentiality
Ex. #	PUB-7-64	"	"	"	"	"	"	Claims Forecasting and Loss Trend Analysis - Claims Trending
Ex. #	PUB-7-65	"	"	"	"	"	"	Claims Forecasting and Loss Trend Analysis - Claims Trending - Frequency Trend
Ex. #	PUB-7-66	"	"	"	"	"	"	Claims Forecasting and Loss Trend Analysis - Claims Trending - overestimation
Ex. #	PUB-7-67	"	"	"	"	"	"	Claims Forecasting and Loss Trend Analysis - Claims Trending - frequency CERP adjustment
Ex. #	PUB-7-68	"	"	"	"	"	"	Claims Forecasting and Loss Trend Analysis - Claims Trending - Severity
Ex. #	PUB-7-69	"	"	"	"	"	"	Claims Forecasting and Loss Trend Analysis - Claims Trending - Trend assumptions and factors
Ex. #	PUB-7-70	"	"	"	"	"	"	Claims Forecasting and Loss Trend Analysis - Claims Trending - Collision Severity
Ex. #	PUB-7-71	"	"	"	"	"	"	VFH - Ratemaking - Vehicle for Hire Program Changes
Ex. #	PUB-7-72	"	"	"	"	"	"	Risk Classification - Driver Safety Rating (DSR)
Ex. #	PUB-7-73	"	"	"	"	"	"	REV - DSR Scale
Ex. #	PUB-7-74	"	"	"	"	"	"	Product Enhancements - Basic Insurance Model
Ex. #	PUB-7-75	"	"	"	"	"	"	Benchmarking - Crown Benchmarking
Ex. #	PUB-7-76	"	"	"	"	"	"	Benchmarking - Operational - Crown Benchmarking - Metrics
Ex. #	PUB-7-77	"	"	"	"	"	"	IT - IT Benchmarking - Gartner IT Benchmarking

Ex. #	PUB-7-78	"	"	"	"	"	"	Capital Management and Rate Stabilization Reserve - Claims reserving adequacy
Ex. #	PUB-7-79	"	"	"	"	"	"	Capital Management and Rate Stabilization Reserve - Claims reserving adequacy - Claims run-off
Ex. #	PUB-7-80	"	"	"	"	"	"	Risk Management Framework - Corporate Risk Assessment
Ex. #	PUB-7-81	"	"	"	"	"	"	Nova - Project Nova Update
Ex. #	PUB-7-82	"	"	"	"	"	"	Nova - Project NOVA Update - NOVA Baseline
Ex. #	PUB-7-83	"	"	"	"	"	"	Nova - Project NOVA Update - Flattened Delivery
Ex. #	PUB-7-84	"	"	"	"	"	"	NOVA - Project NOVA Update - McKinsey Assessment
Ex. #	PUB-7-85	"	"	"	"	"	"	NOVA - Project NOVA Update - McKinsey Assessment - Deliverables
Ex. #	PUB-7-86	"	"	"	"	"	"	NOVA - Project NOVA Update - Re-baseline Budget
Ex. #	PUB-7-87	"	"	"	"	"	"	NOVA - Project NOVA Update - Program Status
Ex. #	PUB-7-88	"	"	"	"	"	"	NOVA - Project NOVA Update - Nova Release Schedule
Ex. #	PUB-7-89	"	"	"	"	"	"	NOVA - Project NOVA Update - R2 Gating Progression
Ex. #	PUB-7-90	"	"	"	"	"	"	NOVA - Project NOVA Update - R3 Progress
Ex. #	PUB-7-91	"	"	"	"	"	"	NOVA - Project NOVA Update - Project NOVA Governance
Ex. #	PUB-7-92	"	"	"	"	"	"	NOVA - Project NOVA Update - Dependent Projects
Ex. #	PUB-7-93	"	"	"	"	"	"	NOVA - Project NOVA Update - Program Governance and Risk Advisory Service Update
Ex. #	PUB-7-94	"	"	"	"	"	"	NOVA - Project NOVA Update - Continuous Improvement
Ex. #	PUB-7-95	"	"	"	"	"	"	NOVA - Project NOVA Update - NOVA Contingency Budget
Ex. #	PUB-7-96	"	"	"	"	"	"	NOVA - Project NOVA Update - Resourcing Update
Ex. #	PUB-7-97	"	"	"	"	"	"	NOVA - Project NOVA Update - Implementation Costs Update
Ex. #	PUB-7-98	"	"	"	"	"	"	NOVA - Project NOVA Update - Ongoing Costs Update
Ex. #	PUB-7-99	"	"	"	"	"	"	NOVA - Project NOVA Update - Cost Estimate Classification System
Ex. #	PUB-7-100	"	"	"	"	"	"	NOVA - Project NOVA Update - Release 3 Readiness Summary

Ex. #	PUB-7-101	"	"	"	"	"	"	NOVA - Project NOVA Update - Re-baseline Adjustments
Ex. #	PUB-7-102	"	"	"	"	"	"	NOVA - Project NOVA Update - Stream Issues Impacting Releases
Ex. #	PUB-7-103	"	"	"	"	"	"	NOVA - Project NOVA Update - Contingency Budget Allocation
Ex. #	PUB-7-104	"	"	"	"	"	"	IT - Project NOVA - IT Risk Registry
Ex. #	PUB-7-105	"	"	"	"	"	"	IT - Project NOVA - IT Assumptions/ considerations/ notes - Consultant Breakdown
Ex. #	PUB-7-106	"	"	"	"	"	"	NOVA - Project NOVA - Basic Deferred Development Cost
Ex. #	PUB-7-107	"	"	"	"	"	"	NOVA - Project NOVA - Business Case
Ex. #	PUB-7-108	"	"	"	"	"	"	VA/NOVA - Capital Expenditures - Cost of Capital
Ex. #	PUB-7-109	"	"	"	"	"	"	Information Technology - IT Strategy
Ex. #	PUB-7-110	"	"	"	"	"	"	IT - IT Strategy - MPI 2.0
Ex. #	PUB-7-111	"	"	"	"	"	"	IT - Strategy - Cost Reduction
Ex. #	PUB-7-112	"	"	"	"	"	"	IT - Guiding Principles - Business Plan
Ex. #	PUB-7-113	"	"	"	"	"	"	IT - Portfolio baseboard - Other Initiatives / Projects
Ex. #	PUB-7-114	"	"	"	"	"	"	IT - IT Project Status
Ex. #	PUB-7-115	"	"	"	"	"	"	IT - External Labour Measures and Metrics - Status Update - IT Personnel Costs
Ex. #	PUB-7-116	"	"	"	"	"	"	IT - External Labour Measures and Metrics - Status Update - IT Personnel Costs - FTEs
Ex. #	PUB-7-117	"	"	"	"	"	"	IT - External Labour Measures and Metrics - Status Update - IT Personnel - Consultants (FTE)
Ex. #	PUB-7-118	"	"	"	"	"	"	IT - IT Project Status - Reallocation Process
Ex. #	PUB-7-119	"	"	"	"	"	"	Value Assurance - GRA Reporting Projects
Ex. #	PUB-7-120	"	"	"	"	"	"	Value Assurance - GRA Reporting Projects - Close Out Reports
Ex. #	PUB-7-121	"	"	"	"	"	"	Value Assurance - IT Strategy
Ex. #	PUB-7-122	"	"	"	"	"	"	Value Assurance - Capital Master Summary
Ex. #	PUB-7-123	"	"	"	"	"	"	Investments - Financial Condition Testing - Inflation Risk

Ex. #	PUB-7-124	"	"	"	"	"	"	Investments - ALM Study - RSR & Extension Portfolio Asset Mix Optimization
Ex. #	PUB-7-125	"	"	"	"	"	"	Investments - ALM Study - Basic Claims Portfolio Asset Mix Optimization
Ex. #	PUB-7-126	"	"	"	"	"	"	Investments - ALM Study - EFB Portfolio Asset Mix Optimization
Ex. #	PUB-7-127	"	"	"	"	"	"	Investments - ALM Study - EFB Portfolio Asset Mix Optimization Analysis
Ex. #	PUB-7-128	"	"	"	"	"	"	Investments - ALM Implementation
Ex. #	PUB-8	PUB-MPI Round I Confidential Information Request - Public Responses						
Ex. #	PUB-8-1	"	"	"	"	"	"	PUB-MPI-CI-I-13
Ex. #	PUB-8-2	"	"	"	"	"	"	PUB-MPI-CI-I-15
Ex. #	PUB-8-3	"	"	"	"	"	"	PUB-MPI-CI-I-16
Ex. #	PUB-8-4	"	"	"	"	"	"	PUB-MPI-CI-I-17
Ex. #	PUB-8-5	"	"	"	"	"	"	PUB-MPI-CI-I-18
Ex. #	PUB-9	PUB-MPI Round II Information Requests (1-77) - August 16, 2023						
Ex. #	PUB-9-1	"	"	"	"	"	"	2023/24 Capital Budget Report
Ex. #	PUB-9-2	"	"	"	"	"	"	Cost Implications of BI3 agreement
Ex. #	PUB-9-3	"	"	"	"	"	"	Claims Expense
Ex. #	PUB-9-4	"	"	"	"	"	"	Claims Expense
Ex. #	PUB-9-5	"	"	"	"	"	"	Interest Rates - impact on rate requirement
Ex. #	PUB-9-6	"	"	"	"	"	"	Investment Management Fees
Ex. #	PUB-9-7	"	"	"	"	"	"	Interest Rates - impact of new money yield
Ex. #	PUB-9-8	"	"	"	"	"	"	Interest Rates
Ex. #	PUB-9-9	"	"	"	"	"	"	Rate Indication
Ex. #	PUB-9-10	"	"	"	"	"	"	Fleet Rebate Allocation
Ex. #	PUB-9-11	"	"	"	"	"	"	Impact of the change to Risk Adjustment

Ex. #	PUB-9-12	"	"	"	"	"	"	Compliance with Orders
Ex. #	PUB-9-13	"	"	"	"	"	"	Extension Transfers
Ex. #	PUB-9-14	"	"	"	"	"	"	Extension Financial Forecast - Extension Profit Margin
Ex. #	PUB-9-15	"	"	"	"	"	"	Extension Financial Forecast - Extension Profit Margin - drop in extension profit
Ex. #	PUB-9-16	"	"	"	"	"	"	Claims reserving accuracy - August '22 to March '23 changes
Ex. #	PUB-9-17	"	"	"	"	"	"	Claims reserving accuracy - current fiscal year claims incurred
Ex. #	PUB-9-18	"	"	"	"	"	"	Investment Performance
Ex. #	PUB-9-19	"	"	"	"	"	"	Operating Expenses
Ex. #	PUB-9-20	"	"	"	"	"	"	ICAM - Project NOVA - Cost Allocation
Ex. #	PUB-9-21	"	"	"	"	"	"	ICAM - Cost Categories
Ex. #	PUB-9-22	"	"	"	"	"	"	Operating Expenses - ICAM changes
Ex. #	PUB-9-23	"	"	"	"	"	"	ICAM - AGILE Project Management Office
Ex. #	PUB-9-24	"	"	"	"	"	"	Capital Expenditures
Ex. #	PUB-9-25	"	"	"	"	"	"	Basic Line of Business Investment Income - Investment Income
Ex. #	PUB-9-26	"	"	"	"	"	"	Investment Income - Impact of EFB on Basic
Ex. #	PUB-9-27	"	"	"	"	"	"	Investment Income Benchmarking - Return Comparison with Shadow Portfolios
Ex. #	PUB-9-28	"	"	"	"	"	"	Inflation Overlay Strategy
Ex. #	PUB-9-29	"	"	"	"	"	"	Inflation Overlay Strategy
Ex. #	PUB-9-30	"	"	"	"	"	"	Pension Expense
Ex. #	PUB-9-31	"	"	"	"	"	"	Investment Portfolio
Ex. #	PUB-9-32	"	"	"	"	"	"	Investment Income - Investment Impairment
Ex. #	PUB-9-33	"	"	"	"	"	"	Investment Portfolios - Investment Returns v. Benchmarks
Ex. #	PUB-9-34	"	"	"	"	"	"	Financial Forecast - Corporate Expenses

Ex. #	PUB-9-35	"	"	"	"	"	"	Claims Incurred - Claims Incurred Expenses
Ex. #	PUB-9-36	"	"	"	"	"	"	Operating Expenses - Data Processing
Ex. #	PUB-9-37	"	"	"	"	"	"	Operating Expenses - Special Services Expense
Ex. #	PUB-9-38	"	"	"	"	"	"	Operating Expenses - Compensation Expense - overturn
Ex. #	PUB-9-39	"	"	"	"	"	"	Operating Expenses - Compensation Expense
Ex. #	PUB-9-40	"	"	"	"	"	"	Compensation - change in forecast assumptions
Ex. #	PUB-9-41	"	"	"	"	"	"	Compensation
Ex. #	PUB-9-42	"	"	"	"	"	"	Compensation - Vacancy Allowance
Ex. #	PUB-9-43	"	"	"	"	"	"	Basic Capital Expenditures - Project Cost Comparisons
Ex. #	PUB-9-44	"	"	"	"	"	"	Operating Expenses
Ex. #	PUB-9-45	"	"	"	"	"	"	Operating Expenses - Basic Deferred Development Costs
Ex. #	PUB-9-46	"	"	"	"	"	"	Operating Expenses - Broker Commissions
Ex. #	PUB-9-47	"	"	"	"	"	"	Claims Costs - Light Vehicle Accreditation Agreement (LVAA)
Ex. #	PUB-9-48	"	"	"	"	"	"	Ratemaking - VFH Program Changes
Ex. #	PUB-9-49	"	"	"	"	"	"	Ratemaking - VFH Program Changes - Blanket Policy
Ex. #	PUB-9-50	"	"	"	"	"	"	DSR Scale
Ex. #	PUB-9-51	"	"	"	"	"	"	Crown Benchmarking
Ex. #	PUB-9-52	"	"	"	"	"	"	Corporate Risk Assessment
Ex. #	PUB-9-53	"	"	"	"	"	"	IT Benchmarking
Ex. #	PUB-9-54	"	"	"	"	"	"	Project NOVA Update
Ex. #	PUB-9-55	"	"	"	"	"	"	Project NOVA Update - McKinsey Assessment
Ex. #	PUB-9-56	"	"	"	"	"	"	Project NOVA Update - Program Status
Ex. #	PUB-9-57	"	"	"	"	"	"	Project NOVA Update - Nova Release Schedule

Ex. #	PUB-9-58	"	"	"	"	"	"	Project NOVA Update - R2 Gating Progression
Ex. #	PUB-9-59	"	"	"	"	"	"	Project NOVA Update - R3 Progress
Ex. #	PUB-9-60	"	"	"	"	"	"	Project NOVA Update - Continuous Improvement
Ex. #	PUB-9-61	"	"	"	"	"	"	Strategy - Cost Reduction
Ex. #	PUB-9-62	"	"	"	"	"	"	Guiding Principles - Business Plan
Ex. #	PUB-9-63	"	"	"	"	"	"	IT Project Status - Reallocation Process
Ex. #	PUB-9-64	"	"	"	"	"	"	GRA Reported Projects
Ex. #	PUB-9-65	"	"	"	"	"	"	Capital Master Summary
Ex. #	PUB-9-66	"	"	"	"	"	"	Capital Master Summary - IT Funding planning process
Ex. #	PUB-9-67	"	"	"	"	"	"	IFRS 17
Ex. #	PUB-9-68	"	"	"	"	"	"	Financial Forecast
Ex. #	PUB-9-69	"	"	"	"	"	"	ALM Implementation
Ex. #	PUB-9-70	"	"	"	"	"	"	Implementation Expense
Ex. #	PUB-9-71	"	"	"	"	"	"	Government directed organizational review
Ex. #	PUB-9-72	"	"	"	"	"	"	Salary Changes
Ex. #	PUB-9-73	"	"	"	"	"	"	Depreciation and Amortization
Ex. #	PUB-9-74	"	"	"	"	"	"	Special Services
Ex. #	PUB-9-75	"	"	"	"	"	"	TNC Blanket Policy - Methodology
Ex. #	PUB-9-76	"	"	"	"	"	"	Calibration of the Rebate and Surcharge Scale
Ex. #	PUB-9-77	"	"	"	"	"	"	Calibration of the Rebate and Surcharge Scale - Cost due to loss transfer between classes
Ex. #	PUB-10	Reminder Public Notice - Manitoba Public Insurance - 2024 General Rate Application - August 15, 2023						
Ex. #	PUB-11	PUB-MPI Round II CI Information Requests - Public Responses (2) - September 6, 2023						
Ex. #	PUB-11-1	PUB-MPI CI II-1	Value Assurance - Cityplace					

Ex. #	PUB-11-2	PUB-MPI CI II-6					Impairment Document s	
Ex. #	PUB-12	Board Order 111/23 - Motion by Manitoba Public Insurance Seeking Confidential Treatment of Documents and Information in the 2024/2025 General Rate Application - September 25, 2023						
Ex. #	PUB-13	PUB-CAC Intervener Information Requests (1-21) - September 25, 2023						
Ex. #	PUB-13-1	"	"	"	"	"	Accident year weights	
Ex. #	PUB-13-2	"	"	"	"	"	Accident year weights - alternative methodology	
Ex. #	PUB-13-3	"	"	"	"	"	Claims Forecasting - Claims Trends - accident years for Weekly Indemnity	
Ex. #	PUB-13-4	"	"	"	"	"	Claims Forecasting - Claims Trends - indexed trends	
Ex. #	PUB-13-5	"	"	"	"	"	Claims Forecasting - Claims Trends - time frame for trending	
Ex. #	PUB-13-6	"	"	"	"	"	Claims Forecasting - Claims Trends - misalignment	
Ex. #	PUB-13-7	"	"	"	"	"	Claims Forecasting - Claims Trending - hail adjustment	
Ex. #	PUB-13-8	"	"	"	"	"	Claims Forecasting - Claims Trending - Property Damage Loss of use	
Ex. #	PUB-13-9	"	"	"	"	"	Claims Forecasting - Claims Trending	
Ex. #	PUB-13-10	"	"	"	"	"	Claims Forecasting - Claims Trending - Time periods	
Ex. #	PUB-13-11	"	"	"	"	"	Benchmarking	
Ex. #	PUB-13-12	"	"	"	"	"	Qualities of MPI that differentiate MPI as an insurer	
Ex. #	PUB-13-13	"	"	"	"	"	Project Nova - Benchmarking	
Ex. #	PUB-13-14	"	"	"	"	"	Project Nova - Tendering of Contract - McKinsey Engagement	
Ex. #	PUB-13-15	"	"	"	"	"	Project Nova - NPV & Payback Framework Usage - the use of Financial Measures as part of the Decision making process	
Ex. #	PUB-13-16	"	"	"	"	"	Project Nova - MPI Staffing Competency Assessment - Experience of MPI and the Challenge of Similar Initiatives	
Ex. #	PUB-13-17	"	"	"	"	"	Project Nova - Project Nova Scope - Experience of MPI and the Challenge of Similar Initiatives	
Ex. #	PUB-13-18	"	"	"	"	"	Project Nova - Project Nova Scope - Shift from Prudent Investment	

Ex. #	PUB-13-19	"	"	"	"	"	"	Project Nova - MPI 2.0 - Lack of Team Buy in on MPI 2.0
Ex. #	PUB-13-20	"	"	"	"	"	"	Project Nova - Project Nova Scope - Scope Creep & MPI 2.0
Ex. #	PUB-13-21	"	"	"	"	"	"	Project Nova - Project Nova Roadmap - Recommendations
Ex. #	PUB-14	PUB Book of Documents - October 8, 2023						
Ex. #	PUB-15	Bike Winnipeg - October 2, 2023 Recommendations for Road Safety						

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2024 INSURANCE RATES

October 27, 2023

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

Ex. #	CAC-1-0	Consumers Association of Canada (Manitoba) Inc. Interveners Application - June 23, 2023				
Ex. #	CAC-1-1	Attachment A				Overview
Ex. #	CAC-1-2	Attachment B				Expert Consultants
Ex. #	CAC-1-3	CV's				P. Dyck, P. Elliot, R. Sahasrabuddhe, C. Schneider, V. Viola and S. Greenlay
Ex. #	CAC-2	CAC-MPI Round I Information Requests (1-92) - July 7, 2023				
Ex. #	CAC-2-1	"	"	"	"	Overview - IFRS 14 Regulatory Deferral Account - Impact on financial reporting relating to deferring improvement initiative costs
Ex. #	CAC-2-2	"	"	"	"	Overview - Staffing
Ex. #	CAC-2-3	"	"	"	"	Benchmarking - Operational Efficiency
Ex. #	CAC-2-4	"	"	"	"	Benchmarking - Customer Service Measures
Ex. #	CAC-2-5	"	"	"	"	Benchmarking - AON report dated March 7, 2023 - Operational Heat Index
Ex. #	CAC-2-6	"	"	"	"	Expenses - Basic Operating expenses alignment with IFRS 17
Ex. #	CAC-2-7	"	"	"	"	Pro Formas - Statement of Operations PF-4 2022/23 Comparative
Ex. #	CAC-2-8	"	"	"	"	Pro Formas - PF-11 Statement of Operations Comparative - 2023/24 - IFRS 17
Ex. #	CAC-2-9	"	"	"	"	Financial Forecasting Model - Defined Benefit Pension Plan Funding Transition
Ex. #	CAC-2-10	"	"	"	"	Expenses - 2022 Compensation Report

Ex. #	CAC-2-11	"	"	"	"	"	Expenses - Government Directed Organizational Review
Ex. #	CAC-2-12	"	"	"	"	"	Expenses - Untendered Contracts
Ex. #	CAC-2-13	"	"	"	"	"	RMF - MPI Risk Profile Changes
Ex. #	CAC-2-14	"	"	"	"	"	Expenses - Operational basic expenses trending downward
Ex. #	CAC-2-15	"	"	"	"	"	Expenses - Focus on core requirements, MB inflation impact
Ex. #	CAC-2-16	"	"	"	"	"	Expenses - Staffing Figure EXP-11 and EXP-12
Ex. #	CAC-2-17	"	"	"	"	"	Expenses - Employee Future Benefits
Ex. #	CAC-2-18	"	"	"	"	"	Expenses - Salary Changes
Ex. #	CAC-2-19	"	"	"	"	"	Expenses - Special Services
Ex. #	CAC-2-20	"	"	"	"	"	Expenses - Postage
Ex. #	CAC-2-21	"	"	"	"	"	Expenses - Allocation - IFRS presentation October 2023
Ex. #	CAC-2-22	"	"	"	"	"	Expenses - Claims incurred allocator
Ex. #	CAC-2-23	"	"	"	"	"	Expenses - Depreciation and Amortization
Ex. #	CAC-2-24	"	"	"	"	"	Expenses - Deferred Development Costs
Ex. #	CAC-2-25	"	"	"	"	"	Expenses - Deferred Development Costs - Figure EXP-41 and EXP-42
Ex. #	CAC-2-26	"	"	"	"	"	Expenses/ Pro Formas - Improvement initiative expenses
Ex. #	CAC-2-27	"	"	"	"	"	Introduction/ Value Assurance - Value Assurance re-brand
Ex. #	CAC-2-28	"	"	"	"	"	Overview - Changes in staffing, Sr. Management and Board of Directors
Ex. #	CAC-2-29	"	"	"	"	"	Overview - Enterprise Value Assurance Team
Ex. #	CAC-2-30	"	"	"	"	"	Overview - Meetings with PUB consultants
Ex. #	CAC-2-31	"	"	"	"	"	Project Nova - Release 2 work deferred to Release 3
Ex. #	CAC-2-32	"	"	"	"	"	Project Nova - Release 3 pre-discovery
Ex. #	CAC-2-33	"	"	"	"	"	Project Nova - Program Governance and Delivery Organization

Ex. #	CAC-2-34	"	"	"	"	"	Project Nova - Vendor Management
Ex. #	CAC-2-35	"	"	"	"	"	Project Nova - Program governance and risk advisory services
Ex. #	CAC-2-36	"	"	"	"	"	Project Nova - Program Nova Financial Summary
Ex. #	CAC-2-37	"	"	"	"	"	Project Nova - Program Nova Staffing
Ex. #	CAC-2-38	"	"	"	"	"	Project Nova - Figure NOV-12 Implementation Costs
Ex. #	CAC-2-39	"	"	"	"	"	Information Technology - External Labour Strategy
Ex. #	CAC-2-40	"	"	"	"	"	Information Technology - Request for Standing Offer (RFSO) external labour
Ex. #	CAC-2-41	"	"	"	"	"	Information Technology - Shift to Lean Portfolio Management and Impact on Budgeting Process
Ex. #	CAC-2-42	"	"	"	"	"	Value Assurance - Human Resource Management System (HRMS)
Ex. #	CAC-2-43	"	"	"	"	"	Value Assurance - Cityplace Space Plan
Ex. #	CAC-2-44	"	"	"	"	"	Value Assurance - Culture 2.0
Ex. #	CAC-2-45	"	"	"	"	"	Value Assurance - Projects
Ex. #	CAC-2-46	"	"	"	"	"	Rate Indication - Change from duration of claims reserve to duration of premium liability for pricing
Ex. #	CAC-2-47	"	"	"	"	"	Risk Classification - Calculated discounts and surcharges
Ex. #	CAC-2-48	"	"	"	"	"	Risk Classification - TNC Blanket Policy - Vehicle for Hire (VFH)
Ex. #	CAC-2-49	"	"	"	"	"	Risk Classification - TNC Blanket Policy - VFH - Projection of Annual KM Driven Report
Ex. #	CAC-2-50	"	"	"	"	"	Risk Classification - TNC Blanket Policy - VFH - Claims Loss Analysis
Ex. #	CAC-2-51	"	"	"	"	"	Basic Insurance Model - Proposed Driver Safety Models
Ex. #	CAC-2-52	"	"	"	"	"	Revenues - Change in earned unit count
Ex. #	CAC-2-53	"	"	"	"	"	Revenues - Volume factor reduced in 2024 GRA
Ex. #	CAC-2-54	"	"	"	"	"	Revenues - Vehicle theft experience in recent years

Ex. #	CAC-2-55	"	"	"	"	"	Revenues - Driver premiums by DSR level
Ex. #	CAC-2-56	"	"	"	"	"	Revenues - Catastrophe Program - Operations
Ex. #	CAC-2-57	"	"	"	"	"	Revenues - Finance plan and miscellaneous fees review
Ex. #	CAC-2-58	"	"	"	"	"	Introduction/Claims Forecasting - Claims Forecasting Improvements
Ex. #	CAC-2-59	"	"	"	"	"	Claims Incurred - Loss trending
Ex. #	CAC-2-60	"	"	"	"	"	Claims Forecasting - CPI and Wage inflation
Ex. #	CAC-2-61	"	"	"	"	"	CID - PfAD margin changes
Ex. #	CAC-2-62	"	"	"	"	"	Claims Forecasting
Ex. #	CAC-2-63	"	"	"	"	"	Claims Forecasting - Property Damage - Analysis by sub-coverage
Ex. #	CAC-2-64	"	"	"	"	"	Financial Forecasting/REV - Growth in HTA units
Ex. #	CAC-2-65	"	"	"	"	"	Financial Forecasting/REV - Growth in HTA units - immigration
Ex. #	CAC-2-66	"	"	"	"	"	Claims Forecasting - Accident Benefit Frequency Regression Models
Ex. #	CAC-2-67	"	"	"	"	"	Claims Forecasting - Use of Mobility Factor
Ex. #	CAC-2-68	"	"	"	"	"	Claims Forecasting - Collision Severity Model
Ex. #	CAC-2-69	"	"	"	"	"	Claims Forecasting - Effect of higher theft rates on comprehensive frequency
Ex. #	CAC-2-70	"	"	"	"	"	Claims Forecasting - Property Damage (Loss of Use) Severity Model
Ex. #	CAC-2-71	"	"	"	"	"	Claims Forecasting - Comprehensive Severity Trend
Ex. #	CAC-2-72	"	"	"	"	"	Investments - Investment write-down
Ex. #	CAC-2-73	"	"	"	"	"	COM / INV - No Leverage in EFB (Pension) Portfolio
Ex. #	CAC-2-74	"	"	"	"	"	COM - Real Return Bonds and Break-Even Inflation
Ex. #	CAC-2-75	"	"	"	"	"	COM - Liability Benchmark Portfolio
Ex. #	CAC-2-76	"	"	"	"	"	COM - Liability Benchmark Portfolio - RSR
Ex. #	CAC-2-77	"	"	"	"	"	COM - Risk and Return Parameters in A.L Model

Ex. #	CAC-2-78	"	"	"	"	"	INV - Interest Rate Risk Management
Ex. #	CAC-2-79	"	"	"	"	"	COM - Foreign Currency Hedging
Ex. #	CAC-2-80	"	"	"	"	"	COM - Inflation Volatility and Other Capital Market Assumptions
Ex. #	CAC-2-81	"	"	"	"	"	COM - Mercer's Recommendations
Ex. #	CAC-2-82	"	"	"	"	"	COM - Risk Measurement and Risk Tolerance
Ex. #	CAC-2-83	"	"	"	"	"	INV - Accounting
Ex. #	CAC-2-84	"	"	"	"	"	RMF/INV - Longer-term Risk Trend
Ex. #	CAC-2-85	"	"	"	"	"	COM/INV - Public Equities
Ex. #	CAC-2-86	"	"	"	"	"	COM/INV - Surplus Volatility and Minimum Capital Required
Ex. #	CAC-2-87	"	"	"	"	"	COM/INV - Minimum Capital Required
Ex. #	CAC-2-88	"	"	"	"	"	COM/INV - Equity Allocation
Ex. #	CAC-2-89	"	"	"	"	"	COM/INV - Discount Rates
Ex. #	CAC-2-90	"	"	"	"	"	EXP - Executive Pay
Ex. #	CAC-2-91	"	"	"	"	"	EXP - Executive Expenses
Ex. #	CAC-2-92	"	"	"	"	"	EXP - Budgeting Guidelines
Ex. #	CAC-3	CAC-MPI Round I Confidential Information Requests - Public Responses					
Ex. #	CAC-3-1	"	"	"	"	"	CAC-MPI-CI-I-6 & Appendices 1, 3, 4 & 5
Ex. #	CAC-4	CAC-MPI Round II Information Requests (1-41) - August 16, 2023					
Ex. #	CAC-4-1	"	"	"	"	"	MPI mission and mandate focus
Ex. #	CAC-4-2	"	"	"	"	"	Emailing vital claim information
Ex. #	CAC-4-3	"	"	"	"	"	Average cost per claim
Ex. #	CAC-4-4	"	"	"	"	"	DVA Funding
Ex. #	CAC-4-5	"	"	"	"	"	Corporate Governance - Whistleblower inquiries

Ex. #	CAC-4-6	"	"	"	"	"	Claims reported decreased by 8.2% over 10 years
Ex. #	CAC-4-7	"	"	"	"	"	Capitalization of various lines of business
Ex. #	CAC-4-8	"	"	"	"	"	Cost control measures - claims management
Ex. #	CAC-4-9	"	"	"	"	"	IFRS 14 Regulatory Deferral Account
Ex. #	CAC-4-10	"	"	"	"	"	Staffing - FTE increases
Ex. #	CAC-4-11	"	"	"	"	"	Staffing - FTE breakdowns for 2024/25 and 2025/26
Ex. #	CAC-4-12	"	"	"	"	"	Staffing level scenarios
Ex. #	CAC-4-13	"	"	"	"	"	Government directed organizational review
Ex. #	CAC-4-14	"	"	"	"	"	Employee future benefits
Ex. #	CAC-4-15	"	"	"	"	"	Audit fees and actuarial fees
Ex. #	CAC-4-16	"	"	"	"	"	Claims forecasting data
Ex. #	CAC-4-17	"	"	"	"	"	Theft claims mitigation
Ex. #	CAC-4-18	"	"	"	"	"	IFRS 14 Exposure Draft
Ex. #	CAC-4-19	"	"	"	"	"	Compensation
Ex. #	CAC-4-20	"	"	"	"	"	Claims Trending
Ex. #	CAC-4-21	"	"	"	"	"	Project Nova Update
Ex. #	CAC-4-22	"	"	"	"	"	Program Nova deferred vs. period expenses
Ex. #	CAC-4-23	"	"	"	"	"	Serious Loss Loading
Ex. #	CAC-4-24	"	"	"	"	"	Driver Safety Rating - simulate data
Ex. #	CAC-4-25	"	"	"	"	"	Driver Safety Rating - fitted relativities
Ex. #	CAC-4-26	"	"	"	"	"	Driver Safety Rating
Ex. #	CAC-4-27	"	"	"	"	"	Change in Operating Expense Provision
Ex. #	CAC-4-28	"	"	"	"	"	GRA Format

Ex. #	CAC-4-29	"	"	"	"	"	Liability Benchmark Portfolio
Ex. #	CAC-4-30	"	"	"	"	"	Interest Rate Risk Management
Ex. #	CAC-4-31	"	"	"	"	"	Long-term Risk Trend
Ex. #	CAC-4-32	"	"	"	"	"	Capital Reserves
Ex. #	CAC-4-33	"	"	"	"	"	Minimum Capital Test
Ex. #	CAC-4-34	"	"	"	"	"	Leverage
Ex. #	CAC-4-35	"	"	"	"	"	External oversight and industry experts
Ex. #	CAC-4-36	"	"	"	"	"	Customer and stakeholder engagement
Ex. #	CAC-4-37	"	"	"	"	"	Capital build and rebate provisions
Ex. #	CAC-4-38	"	"	"	"	"	MPI Technology Benchmark - Gartner Report Version 3.0
Ex. #	CAC-4-39	"	"	"	"	"	Insurance Industry Peers
Ex. #	CAC-4-40	"	"	"	"	"	Overall IT Maturity Level
Ex. #	CAC-4-41	"	"	"	"	"	Higher cost per organizational employee relative to peers
Ex. #	CAC-5	CAC Intervener Evidence - Oliver Wyman Actuarial Evidence - September 20, 2023					
Ex. #	CAC-6	S. Greenlay An Independent Commentary on Technology at MPI Intervener Evidence - September 20, 2023					
Ex. #	CAC-7	CAC Information Request Responses letter to PUB - October 4, 2023					
Ex. #	CAC-8	CAC Opening Statement - October 10, 2023					
Ex. #	CAC-9	CAC letter re Response to MPI Motion for Confidential Treatment of Financial Condition Test and IFRS14 Opinion - October 11, 2023					
Ex. #	CAC-10	An Independent Commentary on Technology at Manitoba Public Insurance Presentation - Mr. Scott Greenlay - October 23, 2023					
Ex. #	CAC-11	Oliver Wyman MPI 2024 GRA Actuarial Evidence Presentation - October 25, 2023					
Ex. #	CAC-12	CAC Closing Submission Presentation - October 26, 2023					



EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2024 INSURANCE RATES

October 27, 2023

Coalition of Manitoba Motorcycles Groups (CMMG) Exhibits

Ex. #	CMMG-1	Coalition of Manitoba Motorcycles Groups Intervener Application - June 23, 2023
Ex. #	CMMG-2	CMMG Expert Consultant CV's - J. Wong, J. Crozier and V. Viola - June 23, 2023
Ex. #	CMMG-3	CMMG Cost Estimate - June 23, 2023
Ex. #	CMMG-4	CMMG-MPI Round I Information Requests (1-12) - July 7, 2023
Ex. #	CMMG-4-1	" " " " " Ratemaking - Rate Indication
Ex. #	CMMG-4-2	" " " " " Claims Forecasting
Ex. #	CMMG-4-3	" " " " " DSR Distribution
Ex. #	CMMG-4-4	" " " " " Benchmarking - Motorcycle Insurance Rate Comparison
Ex. #	CMMG-4-5	" " " " " Benchmarking - Motorcycle Insurance Rate Comparison - Between Jurisdictions
Ex. #	CMMG-4-6	" " " " " Investments - Basic Portfolio - Basic Short and Basic Long
Ex. #	CMMG-4-7	" " " " " Risk Classification - DSR
Ex. #	CMMG-4-8	" " " " " Risk Classification - DSR - Discount Figure
Ex. #	CMMG-4-9	" " " " " Rate Indication - Required Rate Changes
Ex. #	CMMG-4-10	" " " " " Motorcycle Claims Frequencies
Ex. #	CMMG-4-11	" " " " " Rate Stabilization Reserve - Extension Transfers
Ex. #	CMMG-4-12	" " " " " Rate Stabilization Reserve - Board of Directors

Ex. #	CMMG-5	CMMG-MPI Round II Information Requests (1-8) - August 16, 2023
Ex. #	CMMG-5-1	" " " " " DSR Distribution
Ex. #	CMMG-5-2	" " " " " Motorcycle Insurance Rate Comparison
Ex. #	CMMG-5-3	" " " " " New Impaired driving policy
Ex. #	CMMG-5-4	" " " " " Trend Selections
Ex. #	CMMG-5-5	" " " " " Shadow Portfolio Returns and Surplus Volatilities
Ex. #	CMMG-5-6	" " " " " Basic Insurance Model Schedule
Ex. #	CMMG-5-7	" " " " " DSR Data Collection
Ex. #	CMMG-5-8	" " " " " Extension transfer on forecasting methodologies
Ex. #	CMMG-6	CMMG Closing Submission - October 27, 2023

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2024 INSURANCE RATES

October 27, 2023

Taxi Coalition (TC) Exhibits

Ex. #	TC-1	Taxi Coalition Intervener Application - June 23, 2023
Ex. #	TC-2	CV of J. Crozier - June 23, 2023
Ex. #	TC-3	CV of S. Dion - June 23, 2023
Ex. #	TC-4	CV of J. Wong - June 23, 2023
Ex. #	TC-5	TC Cost Estimate - June 23, 2023
Ex. #	TC-6	TC-MPI Round I Information Requests (1-31) - July 7, 2023
Ex. #	TC-6-1	" " " " " " Claims Forecasting - Claims Counts
Ex. #	TC-6-2	" " " " " " Financial Forecast
Ex. #	TC-6-3	" " " " " " Public Major Class Accident Benefits IRI and Other
Ex. #	TC-6-4	" " " " " " Ratemaking - TNC Blanket Policy - Methodology
Ex. #	TC-6-5	" " " " " " Rate Indication - Major Class Rate Indication
Ex. #	TC-6-6	" " " " " " Rate Indication - Operating Expense Per Premium Dollar & Per Unit
Ex. #	TC-6-7	" " " " " " Rate Indication - Ultimate Incurred Claims - Comprehensive
Ex. #	TC-6-8	" " " " " " Ratemaking - Public Major Class and VFH Rates
Ex. #	TC-6-9	" " " " " " Risk Classification - Incurred Claims and Earned Units
Ex. #	TC-6-10	" " " " " " Risk Classification / VFH - TNC Blanket Policy - Projected Annual KMs

Ex. #	TC-6-11	"	"	"	"	"	"	Risk Classification - TNC Blanket Policy - Calculation of Rebate and Surcharge
Ex. #	TC-6-12	"	"	"	"	"	"	Risk Classification - DSR and VFH
Ex. #	TC-6-13	"	"	"	"	"	"	Risk Classification - TNC Blanket Policy - Loss Cap
Ex. #	TC-6-14	"	"	"	"	"	"	Risk Classification - Loss Ratio Target
Ex. #	TC-6-15	"	"	"	"	"	"	Risk Classification - Calculation of Rebate and Surcharge Amount - IBNR, ULAE and ALAE
Ex. #	TC-6-16	"	"	"	"	"	"	Risk Classification - Calibration of Rebate and Surcharge Scale - Cost of Expected Losses Excess of the \$50,000 Loss Cap
Ex. #	TC-6-17	"	"	"	"	"	"	Risk Classification - Calibration of the Rebate and Surcharge Scale - Cost due to Loss Transfer
Ex. #	TC-6-18	"	"	"	"	"	"	Risk Classification - Proposed VFH Insurance Model
Ex. #	TC-6-19	"	"	"	"	"	"	VFH - Summary of Results of VFH Framework Review
Ex. #	TC-6-20	"	"	"	"	"	"	VFH / NOVA - VFH Framework
Ex. #	TC-6-21	"	"	"	"	"	"	Revenue - DSR Impact on Taxi VFH
Ex. #	TC-6-22	"	"	"	"	"	"	Risk Classification - DSR Vehicle Premium Discounts
Ex. #	TC-6-23	"	"	"	"	"	"	Risk Classification - Fleet Rebates and Surcharges
Ex. #	TC-6-24	"	"	"	"	"	"	Risk Classification - Fleet Program
Ex. #	TC-6-25	"	"	"	"	"	"	Risk Classification - GLM Implementation Plan
Ex. #	TC-6-26	"	"	"	"	"	"	Rate Stabilization Reserve - MCT Calculation
Ex. #	TC-6-27	"	"	"	"	"	"	Rate Stabilization Reserve - Capital Rebates
Ex. #	TC-6-28	"	"	"	"	"	"	Rate Stabilization Reserve - MCT Ratios
Ex. #	TC-6-29	"	"	"	"	"	"	Rate Stabilization Reserve - Forecasting and MCT Ratios
Ex. #	TC-6-30	"	"	"	"	"	"	Investments - Naive Interest Rate Forecast
Ex. #	TC-6-31	"	"	"	"	"	"	Investments - Inflation Forecast
Ex. #	TC-7	TC-MPI Round II Information Requests (1-14) - August 16, 2023						

Ex. #	TC-7-1	"	"	"	"	"	"	Inflation Forecast
Ex. #	TC-7-2	"	"	"	"	"	"	Naïve Interest Rate Forecast
Ex. #	TC-7-3	"	"	"	"	"	"	MCT Ratios
Ex. #	TC-7-4	"	"	"	"	"	"	GLM Implementation Plan
Ex. #	TC-7-5	"	"	"	"	"	"	Public Major Class Accident Benefits IRI and Other
Ex. #	TC-7-6	"	"	"	"	"	"	Ultimate Incurred Claims - Comprehensive
Ex. #	TC-7-7	"	"	"	"	"	"	Calculation of the Rebate or Surcharge Amount - IBNR, ULAE and ALAE
Ex. #	TC-7-8	"	"	"	"	"	"	Calibration of Rebate and Surcharge Scale - Cost of Expected Losses Excess of \$50,000 Loss Cap
Ex. #	TC-7-9	"	"	"	"	"	"	Calibration of Rebate and Surcharge Scale - Cost due to Loss Transfer Between Classes
Ex. #	TC-7-10	"	"	"	"	"	"	Proposed VFH Insurance Model
Ex. #	TC-7-11	"	"	"	"	"	"	DSR Vehicle Premium Discounts
Ex. #	TC-7-12	"	"	"	"	"	"	Fleet Program
Ex. #	TC-7-13	"	"	"	"	"	"	TNC Blanket Policy
Ex. #	TC-7-14	"	"	"	"	"	"	Territories for VFH
Ex. #	TC-8	ICBC 2019 Application Excerpts - October 25, 2023						
Ex. #	TC-9	ICBC Order Number G-167-19 - October 25, 2023						
Ex. #	TC-10	SGI 2021 Rate Proposal Excerpts - October 25, 2023						
Ex. #	TC-11	TC Closing Submissions - October 27, 2023						