

**EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2013/2014 INSURANCE RATES**

Nov.-5-12

THE PUBLIC UTILITIES BOARD'S EXHIBITS

Ex. #PUB-1	Notice of Public Hearing and PHC dated June 15, 2012 - <i>filed at Pre-Hearing Conference</i>		
Ex. #PUB-2	The Public Utilities Board's Rules of Practice and Procedure - <i>filed at Pre-Hearing Conference</i>		
Ex. #PUB-3	Proposed timetable <i>filed at Pre-Hearing Conference -</i>		
Ex. #PUB-4	Reminder Notice of Public Hearing dated August 14, 2012		
Ex. #PUB/MPI-5-1	The Public Utilities Board's Information Requests and Manitoba Public Insurance's Responses - 1 st Round		Directors and Audit Committee Minutes
Ex. #PUB/MPI-5-2	"	"	"
Ex. #PUB/MPI-5-3	"	"	"
Ex. #PUB/MPI-5-4	"	"	"
Ex. #PUB/MPI-5-5	"	"	"
Ex. #PUB/MPI-5-6	"	"	"
Ex. #PUB/MPI-5-7	"	"	"
Ex. #PUB/MPI-5-8	"	"	"
Ex. #PUB/MPI-5-9	"	"	"
Ex. #PUB/MPI-5-10	"	"	"
Ex. #PUB/MPI-5-11	"	"	"
Ex. #PUB/MPI-5-12	"	"	"

Ex. #PUB/MPI-5-13	"	"	"	Investment Allocation Formula
Ex. #PUB/MPI-5-14	"	"	"	Investment Policy Statement
Ex. #PUB/MPI-5-15	"	"	"	Impact of change in yield curve
Ex. #PUB/MPI-5-16	"	"	"	Valuation of Policy Liabilities - runoff
Ex. #PUB/MPI-5-17	"	"	"	Valuation of Discounting & PFAD
Ex. #PUB/MPI-5-18	"	"	"	Valuation of related work
Ex. #PUB/MPI-5-19	"	"	"	Valuation of policy liabilities
Ex. #PUB/MPI-5-20	"	"	"	T1.17 reconciliations pg 52
Ex. #PUB/MPI-5-21	"	"	"	T1.17 Exhibits - graphs
Ex. #PUB/MPI-5-22	"	"	"	T1.17 Models - attributes
Ex. #PUB/MPI-5-23	"	"	"	T1.4, T1.17
Ex. #PUB/MPI-5-24	"	"	"	Claims forecasting
Ex. #PUB/MPI-5-25	"	"	"	Frequencies, severities and loss costs
Ex. #PUB/MPI-5-26	"	"	"	Revenue requirement T1.2
Ex. #PUB/MPI-5-27	"	"	"	Changes in methodology and assumptions in GRA filing
Ex. #PUB/MPI-5-28	"	"	"	CLEAR, Benefit Ratings
Ex. #PUB/MPI-5-29	"	"	"	Claims incurred
Ex. #PUB/MPI-5-30	"	"	"	PIPP costs
Ex. #PUB/MPI-5-31	"	"	"	PIPP costs
Ex. #PUB/MPI-5-32	"	"	"	Trend analysis
Ex. #PUB/MPI-5-33	"	"	"	Operational and Claims history

Ex. #PUB/MPI-5-34	"	"	"	"	Expense Allocation Formulas
Ex. #PUB/MPI-5-35	"	"	"	"	Expense Allocation Formulas
Ex. #PUB/MPI-5-36	"	"	"	"	Expense Allocation Improvements
Ex. #PUB/MPI-5-37	"	"	"	"	Allocation of expenses to basic
Ex. #PUB/MPI-5-38	"	"	"	"	Corporate expenses
Ex. #PUB/MPI-5-39	"	"	"	"	Forecast vs actual increases in expenses
Ex. #PUB/MPI-5-40	"	"	"	"	Improvement initiatives
Ex. #PUB/MPI-5-41	"	"	"	"	Improvement initiatives
Ex. #PUB/MPI-5-42	"	"	"	"	Improvement initiatives
Ex. #PUB/MPI-5-43	"	"	"	"	benchmarking
Ex. #PUB/MPI-5-44	"	"	"	"	Benchmarking
Ex. #PUB/MPI-5-45	"	"	"	"	Benchmarking - return of premium
Ex. #PUB/MPI-5-46	"	"	"	"	Compensation increases
Ex. #PUB/MPI-5-47	"	"	"	"	Staffing levels
Ex. #PUB/MPI-5-48	"	"	"	"	Average salary levels
Ex. #PUB/MPI-5-49	"	"	"	"	Capital expenditures
Ex. #PUB/MPI-5-50	"	"	"	"	Capital expenses
Ex. #PUB/MPI-5-51	"	"	"	"	IT optimization
Ex. #PUB/MPI-5-52	"	"	"	"	IT optimization budget
Ex. #PUB/MPI-5-53	"	"	"	"	Business process review
Ex. #PUB/MPI-5-54	"	"	"	"	Deferred development costs
Ex. #PUB/MPI-5-55	"	"	"	"	Information technology
Ex. #PUB/MPI-5-56	"	"	"	"	HRMS replacement
Ex. #PUB/MPI-5-57	"	"	"	"	IFRS implementation

Ex. #PUB/MPI-5-58	"	"	"	"	RSR target
Ex. #PUB/MPI-5-59	"	"	"	"	Risk analysis
Ex. #PUB/MPI-5-60	"	"	"	"	DCAT, driver safety rating
Ex. #PUB/MPI-5-61	"	"	"	"	Anti theft initiative
Ex. #PUB/MPI-5-62	"	"	"	"	WATSS
Ex. #PUB/MPI-5-63	"	"	"	"	Anti theft initiative
Ex. #PUB/MPI-5-64	"	"	"	"	Road safety
Ex. #PUB/MPI-5-65	"	"	"	"	Road safety
Ex. #PUB/MPI-5-66	"	"	"	"	Enforcement integrated calendar
Ex. #PUB/MPI-5-67	"	"	"	"	Wildlife Project
Ex. #PUB/MPI-5-68	"	"	"	"	Distracted driving
Ex. #PUB/MPI-5-69	"	"	"	"	Impaired driving
Ex. #PUB/MPI-5-70	"	"	"	"	Light cameras and photo radar
Ex. #PUB/MPI-5-71	"	"	"	"	Infrastructure funding
Ex. #PUB/MPI-5-72	"	"	"	"	Graduated licensing
Ex. #PUB/MPI-5-73	"	"	"	"	Insurance coverage comparison
Ex. #PUB/MPI-5-74	"	"	"	"	Family transfers
Ex. #PUB/MPI-5-75	"	"	"	"	Claim buybacks
Ex. #PUB/MPI-5-76	"	"	"	"	PAYD
Ex. #PUB/MPI-5-77	"	"	"	"	Reinsurance
Ex. #PUB/MPI-6-1		The Public Utilities Board's Information Requests and Manitoba Public Insurance's Responses - 2 nd Round			Audit Committee Meeting
Ex. #PUB/MPI-6-2	"	"	"	"	Volume factor
Ex. #PUB/MPI-6-3	"	"	"	"	Investment Committee
Ex. #PUB/MPI-6-4	"	"	"	"	Investment Committee

Ex. #PUB/MPI-6-5	"	"	"	Investment Committee
Ex. #PUB/MPI-6-6	"	"	"	Real estate fees
Ex. #PUB/MPI-6-7	"	"	"	Investments
Ex. #PUB/MPI-6-8	"	"	"	Claims
Ex. #PUB/MPI-6-9	"	"	"	PIPP indexation
Ex. #PUB/MPI-6-10	"	"	"	Inflation rates
Ex. #PUB/MPI-6-11	"	"	"	Loss ratios
Ex. #PUB/MPI-6-12	"	"	"	Drift assumptions
Ex. #PUB/MPI-6-13	"	"	"	"MPI RG"
Ex. #PUB/MPI-6-14	"	"	"	Claims reduction 2011
Ex. #PUB/MPI-6-15	"	"	"	Increases in expenses
Ex. #PUB/MPI-6-16	"	"	"	Growth rate
Ex. #PUB/MPI-6-17	"	"	"	Basic costs
Ex. #PUB/MPI-6-18	"	"	"	Comparison ICBC & SGI (PUB43c)
Ex. #PUB/MPI-6-19	"	"	"	Comparable covers (PUB 44a)
Ex. #PUB/MPI-6-20	"	"	"	Staffing levels (PUB 47d,e)
Ex. #PUB/MPI-6-21	"	"	"	Capital expense (CAC121d)
Ex. #PUB/MPI-6-22	"	"	"	Wages and benefits (PUB48b)
Ex. #PUB/MPI-6-23	"	"	"	IT spending (PUB51)
Ex. #PUB/MPI-6-24	"	"	"	IT spending
Ex. #PUB/MPI-6-25	"	"	"	Savings (PUB52a)
Ex. #PUB/MPI-6-26	"	"	"	IT optimization (PUB55b)
Ex. #PUB/MPI-6-27	"	"	"	Compensation (PUB55b)
Ex. #PUB/MPI-6-28	"	"	"	Project charter (PUB56d)
Ex. #PUB/MPI-6-29	"	"	"	Risk analysis (PUB59)

Ex. #PUB/MPI-6-30	"	"	"	"	Minimum capital (PUB60)
Ex. #PUB/MPI-6-31	"	"	"	"	DCAT change
Ex. #PUB/MPI-6-32	"	"	"	"	Base care amended (CAC4)
Ex. #PUB/MPI-6-33	"	"	"	"	Road safety (PUB64)
Ex. #PUB/MPI-6-34	"	"	"	"	Road safety (PUB65)
Ex. #PUB/MPI-6-35	"	"	"	"	Transport Canada Standards (PUB65f)
Ex. #PUB/MPI-6-36	"	"	"	"	Claims costs (PUB70b)
Ex. #PUB/MPI-6-37	"	"	"	"	All perils coverage (PUB73)
Ex. #PUB/MPI-6-38	"	"	"	"	Road safety

Ex. #PUB-7	Transcript of Pre- hearing Conference	June 29, 2012
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Ex. #PUB-8	Procedural Board Order No. 79/12	July 5, 2012
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Ex. #PUB-9	Board Book of Documents
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MANITOBA PUBLIC INSURANCE CORPORATION'S EXHIBITS

Ex. #MPI-1	Spreadsheet of costs to MPI associated with past GRAs - <i>filed at Pre-Hearing Conference</i>	
Ex. #MPI-2	Chart showing the number of Information Requests from 1990 GRA to 2012 GRA - <i>filed at Pre-Hearing Conference</i>	
Ex. #MPI-3-1	Affidavit of Darlene Porter sworn July 16, 2012, with attached exhibits stating that all interested parties were served Notice of Public Hearing and Pre-Hearing Conference and rate application.	
Ex. #MPI-3-2	Affidavit of Kate Fenske sworn August 29, 2012, with attached exhibits of Notice of Public Hearing and Pre- Hearing Conference dated June 15, 2012 published in the required newspapers.	
Ex. #MPI-3-3	Affidavit of Kate Fenske sworn August 29, 2012, with attached exhibits of Reminder Notice of Public Hearing dated August 14, 2012 published in the required newspapers.	
Ex. #MPI-4	MPI 2013 Rate Application - Volume I, filed June 15, 2012 - <i>filed at Pre-Hearing Conference</i>	
Ex. #MPI-5	MPI 2013 Rate Application - Volume II, Part 1 and 2 filed June 15, 2012 - <i>filed at Pre-Hearing Conference</i>	
Ex. #MPI-6	MPI 2013 Rate Application - Volume III filed June 15, 2012 - <i>filed at Pre-Hearing Conference</i>	
Ex. #MPI-7	Undertaking #1	Base number reflected for year of Application, 2013/14 sits relative to each mean and median of the output of stochastic modeling.
Ex. #MPI-8	Undertaking #4	Comparison of loss amounts by accident year and in total for "accident benefits other indexed" from valuation as at February 2012 versus those from using a zero percent trend assumption.
Ex. #MPI-9	Normal Operations Expense Category	Corporate and Basic share in \$ and % share.
Ex. #MPI-10	Undertaking #10	Family transfers
Ex. #MPI-11	Cost allocation	Budget amounts for 2012/13

Ex. #MPI-12	Undertaking #9	Problem intersections
Ex. #MPI-13	Yield on CDN-T Bills and CDN Bonds over 10 yrs. 1936 to present.	
Ex. #MPI-14	4 Year Budgeted Compounded Relative to 5 th Percentile.	
Ex. #MPI-15	Undertaking #6	Cash holdings
Ex. #MPI-16	Undertaking #15	Evidence of Mr. Parkinson
Ex. #MPI-17	Driver Safety Premiums	Comparison 2012/2013
Ex. #MPI-18	Undertaking #2	Inter-Company recovery
Ex. #MPI-19	Undertaking #3	Run-off liabilities
Ex. #MPI-20	Undertaking #5	Investment allocations
Ex. #MPI-21	Undertaking #8	Cash flows
Ex. #MPI-22	Undertaking #11	Basic cost allocation
Ex. #MPI-23	Undertaking #12	Staffing levels
Ex. #MPI-24	Undertaking #13	Consultants costs
Ex. #MPI-25	Undertaking #18	Budgetary guidelines 11/12
Ex. #MPI-26	Undertaking #19	Budgetary guidelines 12/13
Ex. #MPI-27	Undertaking #16 & 17	Compounded investments returns
Ex. #MPI-28	2012 DCAT Report	Amended October 5, 2012
Ex. #MPI-29	MPI Restated Figures from CAC Ex. 8	October 5, 2012
Ex. #MPI-30	2 nd Quarter Financial Report	August 31, 2012
Ex. #MPI-31	External Review of the DCAT Report	Joe Cheng - October 16, 2012
Ex. #MPI-32	Rebuttal Evidence of Simpson - Presentation by Luke Johnston	October 23, 2012
Ex. #MPI-33	Closing Argument	October 25, 2012

CONSUMERS' ASSOCIATION OF CANADA (MANITOBA) INC. EXHIBITS

Ex. #CAC/MPI-1-1	Consumers' Association of Canada (Manitoba) Branch's Information Requests and Manitoba Public Insurance's Responses - 1 st Round				DCAT methodology
Ex. #CAC/MPI-1-2	"	"	"	"	DCAT methodology & RSR
Ex. #CAC/MPI-1-3	"	"	"	"	DCAT methodology & RSR
Ex. #CAC/MPI-1-4	"	"	"	"	DCAT methodology & RSR
Ex. #CAC/MPI-1-5	"	"	"	"	Annual Report pg 31 RSR
Ex. #CAC/MPI-1-6	"	"	"	"	RSR
Ex. #CAC/MPI-1-7	"	"	"	"	DCAT Report
Ex. #CAC/MPI-1-8	"	"	"	"	MCT & DCAT
Ex. #CAC/MPI-1-9	"	"	"	"	T1.14
Ex. #CAC/MPI-1-10	"	"	"	"	Decline in equity markets
Ex. #CAC/MPI-1-11	"	"	"	"	DCAT Reports
Ex. #CAC/MPI-1-12	"	"	"	"	DCAT Reports
Ex. #CAC/MPI-1-13	"	"	"	"	DCAT Reports
Ex. #CAC/MPI-1-14	"	"	"	"	DCAT Reports
Ex. #CAC/MPI-1-15	"	"	"	"	DCAT Reports
Ex. #CAC/MPI-1-16	"	"	"	"	DCAT Reports
Ex. #CAC/MPI-1-17	"	"	"	"	DCAT Reports
Ex. #CAC/MPI-1-18	"	"	"	"	DCAT Reports
Ex. #CAC/MPI-1-19	"	"	"	"	Claims increase
Ex. #CAC/MPI-1-20	"	"	"	"	Claims incurred
Ex. #CAC/MPI-1-21	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-22	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-23	"	"	"	"	Annual Report

Ex. #CAC/MPI-1-24	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-25	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-26	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-27	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-28	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-29	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-30	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-31	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-32	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-33	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-34	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-35	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-36	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-37	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-38	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-39	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-40	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-41	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-42	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-43	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-44	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-45	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-46	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-47	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-48	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-49	"	"	"	"	Annual Report
Ex. #CAC/MPI-1-50	"	"	"	"	Annual Report

Ex. #CAC/MPI-1-51	"	"	"	"	Basic ratemaking methodology
Ex. #CAC/MPI-1-52	"	"	"	"	Basic ratemaking methodology
Ex. #CAC/MPI-1-53	"	"	"	"	Comparative claims forecast
Ex. #CAC/MPI-1-54	"	"	"	"	Basic claim incurred
Ex. #CAC/MPI-1-55	"	"	"	"	Forecast initial vs actual
Ex. #CAC/MPI-1-56	"	"	"	"	Efficacy of forecasting methodology
Ex. #CAC/MPI-1-57	"	"	"	"	Policy liabilities
Ex. #CAC/MPI-1-58	"	"	"	"	Policy liabilities
Ex. #CAC/MPI-1-59	"	"	"	"	Lifetime claimants
Ex. #CAC/MPI-1-60	"	"	"	"	Decrease in liabilities
Ex. #CAC/MPI-1-61	"	"	"	"	PIPP benefit enhancements
Ex. #CAC/MPI-1-62	"	"	"	"	Salvage vehicles
Ex. #CAC/MPI-1-63	"	"	"	"	Injury claims
Ex. #CAC/MPI-1-64	"	"	"	"	Claims reserve estimate
Ex. #CAC/MPI-1-65	"	"	"	"	Deferred policy write down
Ex. #CAC/MPI-1-66	"	"	"	"	Internal loss
Ex. #CAC/MPI-1-67	"	"	"	"	Losses from catastrophes
Ex. #CAC/MPI-1-68	"	"	"	"	Claims frequency
Ex. #CAC/MPI-1-69	"	"	"	"	PIPP covers
Ex. #CAC/MPI-1-70	"	"	"	"	Direct PIPP claims
Ex. #CAC/MPI-1-71	"	"	"	"	PIPP indexing
Ex. #CAC/MPI-1-72	"	"	"	"	Repair rates growth factors
Ex. #CAC/MPI-1-73	"	"	"	"	eGlass claims

Ex. #CAC/MPI-1-74	"	"	"	"	Claims paid expenses
Ex. #CAC/MPI-1-75	"	"	"	"	Unallocated loss expenses
Ex. #CAC/MPI-1-76	"	"	"	"	Administration of PIPP
Ex. #CAC/MPI-1-77	"	"	"	"	Claims management system
Ex. #CAC/MPI-1-78	"	"	"	"	Actuarial principles
Ex. #CAC/MPI-1-79	"	"	"	"	Investment income
Ex. #CAC/MPI-1-80	"	"	"	"	Investment income
Ex. #CAC/MPI-1-81	"	"	"	"	Properties sold
Ex. #CAC/MPI-1-82	"	"	"	"	Investment performance
Ex. #CAC/MPI-1-83	"	"	"	"	Investment write down
Ex. #CAC/MPI-1-84	"	"	"	"	Investment management fees
Ex. #CAC/MPI-1-85	"	"	"	"	Fair value of assets
Ex. #CAC/MPI-1-86	"	"	"	"	Real estate income
Ex. #CAC/MPI-1-87	"	"	"	"	Investment rebalancing
Ex. #CAC/MPI-1-88	"	"	"	"	Parking lot development
Ex. #CAC/MPI-1-89	"	"	"	"	Investment Policy Statement
Ex. #CAC/MPI-1-90	"	"	"	"	Expense allocation
Ex. #CAC/MPI-1-91	"	"	"	"	Road safety expense
Ex. #CAC/MPI-1-92	"	"	"	"	Improvement initiatives
Ex. #CAC/MPI-1-93	"	"	"	"	Improvement initiatives
Ex. #CAC/MPI-1-94	"	"	"	"	Cost allocation Methodology
Ex. #CAC/MPI-1-95	"	"	"	"	Cost allocation Methodology
Ex. #CAC/MPI-1-96	"	"	"	"	Cost allocation Methodology
Ex. #CAC/MPI-1-97	"	"	"	"	Cost allocation Methodology

Ex. #CAC/MPI-1-98	"	"	"	"	Cost allocation Methodology
Ex. #CAC/MPI-1-99	"	"	"	"	Net income/operations
Ex. #CAC/MPI-1-100	"	"	"	"	Road safety
Ex. #CAC/MPI-1-101	"	"	"	"	Road safety
Ex. #CAC/MPI-1-102	"	"	"	"	Road safety
Ex. #CAC/MPI-1-103	"	"	"	"	Road safety
Ex. #CAC/MPI-1-104	"	"	"	"	Causality rates
Ex. #CAC/MPI-1-105	"	"	"	"	Road safety expenses
Ex. #CAC/MPI-1-106	"	"	"	"	IFRS
Ex. #CAC/MPI-1-107	"	"	"	"	Inter-jurisdictional rates
Ex. #CAC/MPI-1-108	"	"	"	"	Broker services
Ex. #CAC/MPI-1-109	"	"	"	"	Payments benefits per claim
Ex. #CAC/MPI-1-110	"	"	"	"	Driver premiums/DSR
Ex. #CAC/MPI-1-111	"	"	"	"	Experience rate adjustments
Ex. #CAC/MPI-1-112	"	"	"	"	Experience rate adjustments
Ex. #CAC/MPI-1-113	"	"	"	"	Volume & upgrade factors
Ex. #CAC/MPI-1-114	"	"	"	"	Basic earned vehicle units
Ex. #CAC/MPI-1-115	"	"	"	"	Insurance rate costs growth
Ex. #CAC/MPI-1-116	"	"	"	"	Gross unearned premiums
Ex. #CAC/MPI-1-117	"	"	"	"	Initiatives/cost benefits
Ex. #CAC/MPI-1-118	"	"	"	"	Gartner CIO Report
Ex. #CAC/MPI-1-119	"	"	"	"	BPR Projects
Ex. #CAC/MPI-1-120	"	"	"	"	DDVI projects/costs
Ex. #CAC/MPI-1-121	"	"	"	"	Data Centre Optimization

Ex. #CAC/MPI-1-122	"	"	"	"	Business changes in basic
Ex. #CAC/MPI-1-123	"	"	"	"	Gartner/IT risk and value
Ex. #CAC/MPI-1-124	"	"	"	"	Gartner Team player organization
Ex. #CAC/MPI-1-125	"	"	"	"	Gartner Report
Ex. #CAC/MPI-1-126	"	"	"	"	Gartner Scorecard
Ex. #CAC/MPI-1-127	"	"	"	"	Gartner Quarterly Report
Ex. #CAC/MPI-1-128	"	"	"	"	IBM/MPI Master Services Agreement
Ex. #CAC/MPI-1-129	"	"	"	"	IBM statement of work
Ex. #CAC/MPI-1-130	"	"	"	"	Transfer of \$65M to Basic Retained Earnings
Ex. #CAC/MPI-1-131	"	"	"	"	IT spending
Ex. #CAC/MPI-1-132	"	"	"	"	IT disaster Recovery budget
Ex. #CAC/MPI-1-133	"	"	"	"	IT optimization Charter V07
Ex. #CAC/MPI-1-134	"	"	"	"	IT \$45M projects
Ex. #CAC/MPI-1-135	"	"	"	"	IT optimization time chart
Ex. #CAC/MPI-1-136	"	"	"	"	Bodily injury initiative
Ex. #CAC/MPI-1-137	"	"	"	"	Cost controls
Ex. #CAC/MPI-1-138	"	"	"	"	Claims expenses/increases
Ex. #CAC/MPI-1-139	"	"	"	"	Cost restraint
Ex. #CAC/MPI-1-140	"	"	"	"	Operating cost/50% industry average
Ex. #CAC/MPI-1-141	"	"	"	"	Taxes or premium rebates
Ex. #CAC/MPI-1-142	"	"	"	"	Depreciation rates
Ex. #CAC/MPI-1-143	"	"	"	"	Pension Benefit Plan

Ex. #CAC/MPI-1-144	"	"	"	"	Costs/daycare/parkade
Ex. #CAC/MPI-1-145	"	"	"	"	Compensation management
Ex. #CAC/MPI-1-146	"	"	"	"	Increases in unit costs for claims
Ex. #CAC/MPI-1-147	"	"	"	"	Expenses/claims/operation
Ex. #CAC/MPI-1-148	"	"	"	"	Net claims incurred
Ex. #CAC/MPI-1-149	"	"	"	"	T1.7B expenses & stats
Ex. #CAC/MPI-1-150	"	"	"	"	Basic expenses
Ex. #CAC/MPI-1-151	"	"	"	"	Basic expenses
Ex. #CAC/MPI-1-152	"	"	"	"	Compensation increases
Ex. #CAC/MPI-1-153	"	"	"	"	Compensation reports
Ex. #CAC/MPI-1-154	"	"	"	"	Staffing changes
Ex. #CAC/MPI-1-155	"	"	"	"	Consultants
Ex. #CAC/MPI-1-156	"	"	"	"	External audit & actuary fees
Ex. #CAC/MPI-1-157	"	"	"	"	Expenses
Ex. #CAC/MPI-1-158	"	"	"	"	Operating expenses reductions
Ex. #CAC/MPI-1-159	"	"	"	"	Lawson upgrade
Ex. #CAC/MPI-1-160	"	"	"	"	Human Resource System
Ex. #CAC/MPI-1-161	"	"	"	"	MPI internal indicators
Ex. #CAC/MPI-1-162	"	"	"	"	Trend analysis
Ex. #CAC/MPI-1-163	"	"	"	"	Donations and sponsorship
Ex. #CAC/MPI-1-164	"	"	"	"	MPI indicators
Ex. #CAC/MPI-1-165	"	"	"	"	Claims & operating stats
Ex. #CAC/MPI-1-166	"	"	"	"	Risk mitigation strategy
Ex. #CAC/MPI-1-167	"	"	"	"	Joint technical risk management strategy
Ex. #CAC/MPI-1-168	"	"	"	"	Risk management methods

Ex. #CAC/MPI-1-169	"	"	"	"	Road safety, customer service and physical damage claims
Ex. #CAC/MPI-1-170	"	"	"	"	Business continuity/disaster recovery
Ex. #CAC/MPI-1-171	"	"	"	"	Documents risk management policies
Ex. #CAC/MPI-1-172	"	"	"	"	reinsurance
Ex. #CAC/MPI-1-173	"	"	"	"	Asset/liability duration matching
Ex. #CAC/MPI-1-174	"	"	"	"	Audit Committee Minutes 2011/12
Ex. #CAC/MPI-1-175	"	"	"	"	Budgeting for less
Ex. #CAC/MPI-1-176	"	"	"	"	Corporate Strategic Plan Changes
Ex. #CAC/MPI-1-177	"	"	"	"	Constraints for PUB consideration
Ex. #CAC/MPI-1-178	"	"	"	"	Financial transactions under consideration
Ex. #CAC/MPI-1-179	"	"	"	"	Crown Corporation Council Quarterly Reports
Ex. #CAC/MPI-1-180	"	"	"	"	Compliance to Legislation/Audit Report
Ex. #CAC/MPI-1-181	"	"	"	"	Risk profile
Ex. #CAC/MPI-2-1		Consumers' Association of Canada (Manitoba) Branch's Information Requests and Manitoba Public Insurance's Responses - 2 nd Round			DCAT methodology & RSR
Ex. #CAC/MPI-2-2	"	"	"	"	DCAT methodology & RSR
Ex. #CAC/MPI-2-3	"	"	"	"	DCAT methodology
Ex. #CAC/MPI-2-4	"	"	"	"	Minimum Capital Test /Interest Rate
Ex. #CAC/MPI-2-5	"	"	"	"	Equity asset value decline

Ex. #CAC/MPI-2-6	"	"	"	"	Equity asset value decline
Ex. #CAC/MPI-2-7	"	"	"	"	Equity asset value decline
Ex. #CAC/MPI-2-8	"	"	"	"	Equity asset value decline
Ex. #CAC/MPI-2-9	"	"	"	"	RSR/financial markets
Ex. #CAC/MPI-2-10	"	"	"	"	Loss development factors
Ex. #CAC/MPI-2-11	"	"	"	"	Loss development factors
Ex. #CAC/MPI-2-12	"	"	"	"	DCAT report
Ex. #CAC/MPI-2-13	"	"	"	"	DCAT report
Ex. #CAC/MPI-2-14	"	"	"	"	DCAT report
Ex. #CAC/MPI-2-15	"	"	"	"	DCAT report
Ex. #CAC/MPI-2-16	"	"	"	"	DCAT report
Ex. #CAC/MPI-2-17	"	"	"	"	RSR/MCT/DCAT
Ex. #CAC/MPI-2-18	"	"	"	"	MCT/private sector test
Ex. #CAC/MPI-2-19	"	"	"	"	MCT/RSR
Ex. #CAC/MPI-2-20	"	"	"	"	MCT/DCAT
Ex. #CAC/MPI-2-21	"	"	"	"	MCT/DCAT
Ex. #CAC/MPI-2-22	"	"	"	"	MCT/DCAT
Ex. #CAC/MPI-2-23	"	"	"	"	MCT/DCAT
Ex. #CAC/MPI-2-24	"	"	"	"	Economic Capital
Ex. #CAC/MPI-2-25	"	"	"	"	PUB RSR Target
Ex. #CAC/MPI-2-26	"	"	"	"	DCAT methodology
Ex. #CAC/MPI-2-27	"	"	"	"	DCAT methodology
Ex. #CAC/MPI-2-28	"	"	"	"	DCAT methodology
Ex. #CAC/MPI-2-29	"	"	"	"	RSR premium
Ex. #CAC/MPI-2-30	"	"	"	"	RSR range

Ex. #CAC/MPI-2-31	"	"	"	"	RSR/DCAT
Ex. #CAC/MPI-2-32	"	"	"	"	RSR
Ex. #CAC/MPI-2-33	"	"	"	"	DCAT methodology
Ex. #CAC/MPI-2-34	"	"	"	"	RSR/exposure/equity assets
Ex. #CAC/MPI-2-35	"	"	"	"	OFRS
Ex. #CAC/MPI-2-36	"	"	"	"	Gartner CIO score card
Ex. #CAC/MPI-2-37	"	"	"	"	Network Equipment
Ex. #CAC/MPI-2-38	"	"	"	"	DART
Ex. #CAC/MPI-2-39	"	"	"	"	Broker refresh initiative
Ex. #CAC/MPI-2-40	"	"	"	"	MPI/HP process transition
Ex. #CAC/MPI-2-41	"	"	"	"	IT/business efficiency
Ex. #CAC/MPI-2-42	"	"	"	"	Revenue/company employee
Ex. #CAC/MPI-2-43	"	"	"	"	IT FTE
Ex. #CAC/MPI-2-44	"	"	"	"	Loss ratios
Ex. #CAC/MPI-2-45	"	"	"	"	IBNR
Ex. #CAC/MPI-2-46	"	"	"	"	Loss ratios
Ex. #CAC/MPI-2-47	"	"	"	"	Loss ratios
Ex. #CAC/MPI-2-48	"	"	"	"	IT spending
Ex. #CAC/MPI-2-49	"	"	"	"	Actuarial Report
Ex. #CAC/MPI-2-50	"	"	"	"	Actuarial Report
Ex. #CAC/MPI-2-51	"	"	"	"	Actuarial Report
Ex. #CAC/MPI-2-52	"	"	"	"	Actuarial Report
Ex. #CAC/MPI-2-53	"	"	"	"	Bodily injury coverage
Ex. #CAC/MPI-2-54	"	"	"	"	Innovation
Ex. #CAC/MPI-2-55	"	"	"	"	Organization Chart
Ex. #CAC/MPI-2-56	"	"	"	"	Claims cost/bodily

					injury property
Ex. #CAC/MPI-2-57	"	"	"	"	Write-down
Ex. #CAC/MPI-2-58	"	"	"	"	Claims incurred expenses
Ex. #CAC/MPI-2-59	"	"	"	"	PIPP costs
Ex. #CAC/MPI-2-60	"	"	"	"	Claims expense increases
Ex. #CAC/MPI-2-61	"	"	"	"	Rate comparisons
Ex. #CAC/MPI-2-62	"	"	"	"	Premium dollars to motorists
Ex. #CAC/MPI-2-63	"	"	"	"	Family transfers
Ex. #CAC/MPI-2-64	"	"	"	"	Old vs new allocation methodology
Ex. #CAC/MPI-2-65	"	"	"	"	Cost allocation methodology
Ex. #CAC/MPI-2-66	"	"	"	"	Unearned premiums
Ex. #CAC/MPI-2-67	"	"	"	"	Data centre outsourcing
Ex. #CAC/MPI-2-68	"	"	"	"	Investment/people and process
Ex. #CAC/MPI-2-69	"	"	"	"	IT initiative
Ex. #CAC/MPI-2-70	"	"	"	"	Bodily injury improvement initiative
Ex. #CAC/MPI-2-71	"	"	"	"	Actuarial report
Ex. #CAC/MPI-2-72	"	"	"	"	Basic expenses
Ex. #CAC/MPI-2-73	"	"	"	"	Actuary valuation fees
Ex. #CAC/MPI-2-74	"	"	"	"	Unpaid claims
Ex. #CAC/MPI-2-75	"	"	"	"	Corporate Strategic Plan
Ex. #CAC/MPI-2-76	"	"	"	"	Claims & Operating Stats
Ex. #CAC/MPI-2-77	"	"	"	"	Performance Indicators
Ex. #CAC/MPI-2-78	"	"	"	"	Financial Leverage
Ex. #CAC-3	CAC Evidence				Prof. Wayne Simpson - Sept 14, 2012
Ex. #CAC-4	Setting Just and				

Reasonable Rates - The
Regulatory Test - The
Regulatory Context

- Ex. #CAC-5 Excerpts from the record October 2, 2012
- Ex. #CAC-6 Illustration of effect
of 1% increase in
interest rates.
- Ex. #CAC-7 Addendum to "MPI Rate Prof. Simpson Evidence
Risk Management and the
RSR"
- Ex. #CAC-8 Accident Benefits -
Other
- Ex. #CAC-9 Excerpts from the record PUB Order 110/96 and
Transcripts 2012/13 GRA
- Ex. #CAC-10 Resume Prof. Wayne
Simpson
- Ex. #CAC-11 PowerPoint Presentation
of Prof. Simpson
- Ex. #CAC-12 MPI 2013/14 General Rate
Application Excerpts
from the Record
- Ex. #CAC-13 Does Process Matter A
Regulatory Leap of Faith

COALITION OF MANITOBA MOTORCYCLE GROUPS' EXHIBITS

Ex. #CMMG/MPI-1-1	Coalition of Manitoba Motorcycle Groups' Information Requests and Manitoba Public Insurance's Responses - 1 st Round				Projected vs actual loss data for motorcycles
Ex. #CMMG/MPI-1-2	"	"	"	"	Motorcycle specific road safety programs
Ex. #CMMG/MPI-1-3	"	"	"	"	Wildlife collision claims initiative
Ex. #CMMG/MPI-1-4	"	"	"	"	Changes in initiatives
Ex. #CMMG/MPI-1-5	"	"	"	"	Fenced corridor/ Whiteshell
Ex. #CMMG/MPI-1-6	"	"	"	"	Losses incurred/motorcycles
Ex. #CMMG/MPI-1-7	"	"	"	"	PIPP extra provincial truckers
Ex. #CMMG/MPI-1-8	"	"	"	"	PIPP extra provincial truckers
Ex. #CMMG/MPI-1-9	"	"	"	"	Repair rates motorcycles
Ex. #CMMG/MPI-1-10	"	"	"	"	Payout differences/ motorcycles
Ex. #CMMG/MPI-1-11	"	"	"	"	Claims costs/rural/urban wildlife collisions
Ex. #CMMG/MPI-1-12	"	"	"	"	Motorcycle initiatives
Ex. #CMMG/MPI-1-13	"	"	"	"	Motorcycle initiatives safety
Ex. #CMMG/MPI-1-14	"	"	"	"	Motorcycle safety training
Ex. #CMMG/MPI-1-15	"	"	"	"	Rate requirements motorcycles
Ex. #CMMG/MPI-2-1	Coalition of Manitoba Motorcycle Groups' Information Requests and Manitoba Public Insurance's Responses - 2 nd Round				Loss rates
Ex. #CMMG/MPI-2-2	"	"	"	"	2011 loss rates

Ex. #CMMG/MPI-2-3	"	"	"	"	Rural collision/prevention
Ex. #CMMG/MPI-2-4	"	"	"	"	Cost of Whiteshell corridor
Ex. #CMMG/MPI-2-5	"	"	"	"	Motorcycle losses 2011
Ex. #CMMG/MPI-2-6	"	"	"	"	Current labour rates
Ex. #CMMG/MPI-2-7	"	"	"	"	Estimating bulletins/guidelines
Ex. #CMMG/MPI-2-8	"	"	"	"	Premium dollar difference
Ex. #CMMG/MPI-2-9	"	"	"	"	Insurance allocation in license fee
Ex. #CMMG/MPI-2-10	"	"	"	"	Non-paying PIPP vehicles
Ex. #CMMG/MPI-2-11	"	"	"	"	Manitobans with PIPP benefits
Ex. #CMMG/MPI-2-12	"	"	"	"	PIPP claims for non vehicle owners
Ex. #CMMG/MPI-2-13	"	"	"	"	PIPP claims for unlicensed non-vehicle owners
Ex. #CMMG/MPI-2-14	"	"	"	"	PIPP benefits/ bicycles/ATV/snowmobiles
Ex. #CMMG/MPI-2-15	"	"	"	"	PIPP benefits/ bicycles/ATV/snowmobiles
Ex. #CMMG/MPI-2-16	"	"	"	"	Uniform PIPP costs allocation
Ex. #CMMG/MPI-2-17	"	"	"	"	Uniform PIPP costs allocation
Ex. #CMMG/MPI-3-1	Coalition of Manitoba Motorcycle Groups' Pre-Ask Questions and MPI's responses				September 18, 2012
Ex. CMMG/MPI-3-2	"	"	"	"	