

IR Number	Request	Response	MPI Response
CMMG (MPI) 1-2	Please provide the current forecast for 2015 for motorcycle specific road safety programs and initiatives – comparing same to overall road safety expenditure (relative percentages and amounts with breakdowns of expenditures). Are there any new initiatives for motorcycle road safety? Did the advanced motorcycle rider program pilot yet?	Standard Paragraph	Road safety expenditures are reflected in forecasted operating costs for 2015/16 and the outlook period. The specific information requested will not affect these forecasts, and is not relevant to 2015 rates.
CMMG (MPI) 1-3	Any new initiatives for wildlife collision reduction?	Standard Paragraph	Road safety expenditures are reflected in forecasted operating costs for 2015/16 and the outlook period. The specific information requested will not affect these forecasts, and is not relevant to 2015 rates.
CMMG (MPI) 1-6	Please update CMMG (MPI) 1-6 from last year with the annual numbers/claims costs for persons killed or injured annually due to wildlife/livestock collision in Manitoba.	Standard Paragraph	The rationale for the Corporation’s claims forecast and proposed motorcycle rates are provided in the Claims Incurred and Ratemaking sections of the 2015 Rate Application. The requested information does not provide any further evidence in support of the assumptions used in the Corporation’s forecasts nor is it required to assess the reasonableness of the Corporation’s 2015 Rate Proposal.

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CMMG (MPI) 1-7	Please update the total for MPI's advertising expenses, also breaking that total down for the type of media (radio, television, newspaper, magazine, others).	Standard Paragraph	There are other legislative requirements for operational audits and reviews of the Corporation, such as the Office of the Auditor General (OAG) and the Crown Corporation Council (CCC) to assess the operational information relating to operational efficiency. The Public Utilities Board is designed for rate setting only, not as an operational review. This is operational in nature and does not factor into the approval of rates. This information sought has no bearing on the 2015 rates.
CMMG (MPI) 1-8	Please breakdown the advertising expenditures in the I.R. above according to type of message (ie: road safety, program/coverages/etc.) Please break out the cost of the specific motorcycle ads and indicate expenditures.	Standard Paragraph	There are other legislative requirements for operational audits and reviews of the Corporation, such as the Office of the Auditor General (OAG) and the Crown Corporation Council (CCC) to assess the operational information relating to operational efficiency. The Public Utilities Board is designed for rate setting only, not as an operational review. This is operational in nature and does not factor into the approval of rates. This information sought has no bearing on the 2015 rates.
CMMG (MPI) 1-9	Has there been any use by the Corporation of the "hot mapping" results for motorcycle collision as provided response to CMMG (MPI) 2-2 last year? Does the Corporation plan to develop any initiatives or responses using the data in the coming year?	Standard Paragraph	This is operational in nature and does not factor into the approval of rates. This information sought has no bearing on the 2015 rates. Details of specific road safety programs and initiatives are not relevant to the setting of Basic insurance rates for the application year. Overall road safety and loss prevention expenditures have been reflected in forecasted operating costs for 2015/16 and through the outlook period.

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CMMG (MPI) 1-10	The Corporation indicated in CMMG (MPI) 2-8 that another Canadian insurer offered "transferable" plates to be used where an owner has several vehicles only one of which he may use at a time. Please provide details of this insurer.	Standard Paragraph	Information about products offered by other Canadian insurers is not relevant to the setting of Basic insurance rates in Manitoba for the application year.
CMMG (MPI) 1-11	Please compare the average required rate for motorcycles for all 4 Western Canadian provinces with adjustment for the variance in policy term, ie full calendar year policy vs Manitoba's 5/12 year policy period. Please provide examples for a 2013 Harley Davidson Electroglide [sic], a 2000 Honda, and a 2010 BMW examples (or similar make/model/age).	Standard Paragraph	The average required rate for motorcycles in other provinces is not relevant to the calculation of required rates for motorcycles in Manitoba. The requested information does not provide any further evidence in support of the assumptions used in the Corporation's forecasts nor is it required to assess the reasonableness of the Corporation's 2015 Rate Proposal.
CMMG (MPI) 1-14	Were there any motorcycle claims during the winter months November 30, 2014 to March 30, 2015. Please state amount of claims costs incurred if answer is in the affirmative.	Standard Paragraph	The referenced time period is in the future. There have not yet been any claims in this period.
CMMG (MPI) 1-18	Please provide a comparison of the average claims costs for vehicles in which the owner has a motorcycle insured versus vehicles where the owner does not also have a motorcycle insured.	Standard Paragraph	The Basic classification plan does not differentiate rates based on whether or not a registered owner has multiple vehicles and/or motorcycles. As a result, the requested information is not relevant to the determination of reasonable rates in the 2015 Rate Application.
CMMG (MPI) 1-19	Please provide a comparison of the bonus/malus points accumulated of motorcycle insured vs. the private passenger pool of insured.	Standard Paragraph	The Basic classification plan does not differentiate movement on the DSR scale separately for motorcycles versus passenger vehicles. As a result, the requested information is not relevant to the determination of rates in the 2015 Rate Application.

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CMMG (MPI) 1-22	What are the estimated total claims cost attributable to distracted drivers over last year?	Standard Paragraph	The rationale for the Corporation's claims forecast is provided in the Claims Incurred section of the 2015 Rate Application. The requested information does not provide any further evidence in support of the assumptions used in the Corporation's forecasts nor is it required to assess the reasonableness of the Corporation's 2015 Rate Proposal.
CMMG (MPI) 1-23	Please show the number of contract employees working for MPI over the last five (5) years, indicating annual expenditures and annual increases/decreases in numbers of contractors. Please also provide the average wage broken down for each level of employee: ie. clerical, administrative, managers, supervisors, executive, senior executive.	Standard Paragraph	<p>The Corporation does not have "contract" employees. For the average wage break down by level of employee, please refer to Volume II Expenses, Appendix 2 (page 23).</p> <p>In addition, there are other legislative requirements for operational audits and reviews of the Corporation, such as the Office of the Auditor General (OAG) and the Crown Corporation Council (CCC) to assess the operational information relating to operational efficiency. The Public Utilities Board is designed for rate setting only, not as an operational review.</p>
CMMG (MPI) 1-24	Please provide what are the percentage changes in executive remuneration over the past 5 years? Please also advise in any changes in the numbers of executives.	Standard Paragraph	This is historical in nature and does not factor into the approval of rates. This information sought has no bearing on the 2015 rates. Relevant information for 2015 rates regarding compensation forecasted has been provided in the Expenses section of Volume II
CMMG (MPI) 1-27	Please provide number of lawyers currently employed and also those on a contract with MPI.	Standard Paragraph	This is operational in nature and does not factor into the approval of rates. This information sought has no bearing on the 2015 rates.

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CMMG (MPI) 1-28	Please provide the wage to premium ratio percentage. Has the increases at MPI surpassed Canadian inflation rates? Have the wages stayed in line with private insurance companies?	Standard Paragraph	Relevant information for 2015 rates regarding compensation has been provided in Volume II expenses.
CMMG (MPI) 1-30	How has the cost of administrative process of a claim changed in the past 5 years?	Standard Paragraph	<p>The claims expense which includes an allocation of expenses (including compensation) relating to the administration process of claims is outlined in the Expense forecast.</p> <p>In addition, there are other legislative requirements for operational audits and reviews of the Corporation, such as the Office of the Auditor General (OAG) and the Crown Corporation Council (CCC) to assess the operational information relating to operational efficiency. The Public Utilities Board is designed for rate setting only, not as an operational review. This is historical in nature and does not factor into the approval of rates. This information sought has no bearing on the 2015 rates.</p>
CMMG (MPI) 1-32	Adjusters now work as a team of, as opposed to the previous procedure of one adjuster per claim. How has this affected the costs of administering a claim?	Standard Paragraph	This is operational in nature and does not factor into the approval of rates. This information sought has no bearing on the 2015 rates.
CMMG (MPI) 1-33	What process has MPI used to lower operational costs and how does MPI compare to other province's crown corporations that handle vehicle insurance coverage?	Standard Paragraph	This question is strictly operational in nature and therefore has no bearing on the reasonableness of pro forma financial projections or actuarial modeling used to determine rates. Therefore this question is not germane to the Rate Application.

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CMMG (MPI) 1-34	How does MPI compare to operational costs of private insurance companies, who compete for business and have to advertise to attract clients?	Standard Paragraph	This question is strictly operational in nature and therefore has no bearing on the reasonableness of pro forma financial projections or actuarial modeling used to determine rates. Therefore this question is not germane to the Rate Application.
CMMG (MPI) 1-36	What is the amount of capital invested in buildings in the past 5 years and are assets disposed of when no longer required? How many assets are donated or disposed off at a loss in the past 5 years? Are assets handled through crown asset disposal?	Standard Paragraph	This is operational in nature and does not factor into the approval of rates. This information sought has no bearing on the 2015 rates.
CMMG (MPI) 1-37	What are the total assets of MPI over the past 5 years. Please also show the increase and decrease annually by percentage.	Standard Paragraph	Total assets of the Corporation are available in the respective Annual Reports and Audited Financial Statements which can be found at http://www.mpi.mb.ca/en/Newsroom/Pages/annualreports.aspx This historical information is not germane to the 2015 rates.
CMMG (MPI) 1-39	Does MPI receive any "perks" from its advertising? Jets tickets, Bomber tickets? And how much is spent on advertising in these sport venues? Does MPI contribute other events such as marathons, Junior Hockey, Goldeyes games, etc. that are not motor vehicle related?	Standard Paragraph	There are other legislative requirements for operational audits and reviews of the Corporation, such as the Office of the Auditor General (OAG) and the Crown Corporation Council (CCC) to assess the operational information relating to operational efficiency. The Public Utilities Board is designed for rate setting only, not as an operational review.

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CMMG (MPI) 1-40	How much money has MPI spent on Police officer wages and overtime for traffic enforcement?	Standard Paragraph	The requested information is not relevant to the setting of Basic insurance rates, except to the extent that it affects operating costs as reflected in the forecast for 2015/16 and through the outlook period.
CMMG (MPI) 1-42	Does MPI have any direction with respect to the duties of the traffic division of the WPS?	Standard Paragraph	The requested information is not relevant to the setting of Basic insurance rates.
CMMG (MPI) 1-43	Does MPI provide funding to any other police department? Brandon? RCMP? Reserve Police? And is that included in the total? What other insurance company in Canada contributes to police wages for traffic enforcement?	Standard Paragraph	The requested information is not relevant to the setting of Basic insurance rates, except to the extent that it affects operating costs as reflected in the forecast for 2015/16 and through the outlook period.