

**EXHIBIT LIST FOR  
MANITOBA PUBLIC INSURANCE (MPI)****2017 INSURANCE RATES**

as of  
7 November 2016

**The Public Utilities Board's (PUB) Exhibits**

Ex. #	PUB-1	Notice of Public Hearing and Pre-Hearing Conference issued by the Board and dated June 17, 2016 ( <i>filed during the PHC</i> )
Ex. #	PUB-2	Board's Rules of Practice and Procedure
Ex. #	PUB-3	Proposed Hearing Timetable
Ex. #	PUB-4	Letter issued by the Board Secretary to MPI and prospective interveners dated June 20, 2016, with attachments
Ex. #	PUB-5	Transcript of Pre-Hearing Conference
Ex. #	PUB-6	PUB Order No. 85/16 dated July 12, 2016 - Procedural Order, Timetable for a Public Hearing (2017/18 Rates and Premiums for Compulsory Driver and Vehicle Insurance) and Approval of Intervenors
Ex. #	PUB-7-1	<b>Public Utilities Board (PUB) to Manitoba Public Insurance Corporation (MPI) - 1st Round Information Requests &amp; Responses</b> Public Engagement

Ex. #	PUB-7-2	"	"	"	"	"	New or Enhanced Basic Services
Ex. #	PUB-7-3	"	"	"	"	"	Ratemaking in Accordance with Accepted Actuarial Practice in Canada - 0% Profit Provision
Ex. #	PUB-7-4	"	"	"	"	"	April 29 2016 Collaborative Process Email
Ex. #	PUB-7-5	"	"	"	"	"	Motor Vehicle Premiums - Volume & Upgrade Factors
Ex. #	PUB-7-6	"	"	"	"	"	Cost Containment - Expense Variances
Ex. #	PUB-7-7	"	"	"	"	"	Cost Containment - Expense Variances - Corporate Special Services Expenditures
Ex. #	PUB-7-8	"	"	"	"	"	Cost Containment - Operating Expenses
Ex. #	PUB-7-9	"	"	"	"	"	Financial Overview - Corporation's Board of Directors, Audit Committee, Investment Committee & Investment Committee Working Group Meeting Minutes
Ex. #	PUB-7-10	"	"	"	"	"	Investment Income - Benchmarking Performance

Ex. #	PUB-7-11	"	"	"	"	"	Investment Income - Interest Rate Forecasts
Ex. #	PUB-7-12	"	"	"	"	"	Interest Rate Forecast Risk Factor
Ex. #	PUB-7-13	"	"	"	"	"	Purpose of IRFRF vs revised purpose of RSR
Ex. #	PUB-7-14	"	"	"	"	"	IRFRF
Ex. #	PUB-7-15	"	"	"	"	"	Interest Rate Forecast - Olympic Method
Ex. #	PUB-7-16	"	"	"	"	"	Interest Rate Forecast - Bank Forecasts & CBOC Forecasts
Ex. #	PUB-7-17	"	"	"	"	"	Corporation's comments on AON Hewitt's recommendations
Ex. #	PUB-7-18	"	"	"	"	"	Investment Income - ALM Strategy
Ex. #	PUB-7-19	"	"	"	"	"	Pro Formas - Interest Rate Forecast under ALM with Rate Change Scenarios
Ex. #	PUB-7-20	"	"	"	"	"	AON ALM Study from 2016 GRA
Ex. #	PUB-7-21	"	"	"	"	"	AON ALM Study from 2016 GRA

Ex. #	PUB-7-22	"	"	"	"	"	Investment write-down policy
Ex. #	PUB-7-23	"	"	"	"	"	Investment Properties - Cityplace
Ex. #	PUB-7-24	"	"	"	"	"	100% MCT Upper Basic Total Equity Target
Ex. #	PUB-7-25	"	"	"	"	"	Analysis of Proposed Lower Basic Total Equity Target
Ex. #	PUB-7-26	"	"	"	"	"	MCT Changes
Ex. #	PUB-7-27	"	"	"	"	"	IT Expenses - FTEs
Ex. #	PUB-7-28	"	"	"	"	"	Business Process Management
Ex. #	PUB-7-29	"	"	"	"	"	IBM Data Centre Costs
Ex. #	PUB-7-30	"	"	"	"	"	Update of financial tables of the Gartner Report
Ex. #	PUB-7-31	"	"	"	"	"	Optimization of IT Staffing
Ex. #	PUB-7-32	"	"	"	"	"	Forecasted IT modernization spending
Ex. #	PUB-7-33	"	"	"	"	"	Deferred development costs
Ex. #	PUB-7-34	"	"	"	"	"	Business Charter - Technology Modernization Initiative
Ex. #	PUB-7-35	"	"	"	"	"	Staffing Levels

Ex. #	PUB-7-36	"	"	"	"	"	Corporate Staffing Levels
Ex. #	PUB-7-37	"	"	"	"	"	Ellice Avenue facilities closing - realized savings
Ex. #	PUB-7-38	"	"	"	"	"	Expenses - External Labour
Ex. #	PUB-7-39	"	"	"	"	"	Expenses - Physical Damage Centre of Excellence Project
Ex. #	PUB-7-40	"	"	"	"	"	External Actuary Report - Higher required pension contribution
Ex. #	PUB-7-41	"	"	"	"	"	Compounded Annual Growth Rates - Basic Total Expenses
Ex. #	PUB-7-42	"	"	"	"	"	Corporate Compensation/Payroll Costs - Corporate Total
Ex. #	PUB-7-43	"	"	"	"	"	Vacancy Allowance
Ex. #	PUB-7-44	"	"	"	"	"	Compensation - Salaries and Benefits
Ex. #	PUB-7-45	"	"	"	"	"	Corporate Compensation Analysis
Ex. #	PUB-7-46	"	"	"	"	"	Road Safety Program Costs
Ex. #	PUB-7-47	"	"	"	"	"	Excess retained earning - transfers from Basic to

							Competitive lines
Ex. #	PUB-7-48	"	"	"	"	"	IT Benchmarking
Ex. #	PUB-7-49	"	"	"	"	"	Ward Group - Operational Benchmarking
Ex. #	PUB-7-50	"	"	"	"	"	BI3 - Benchmarks
Ex. #	PUB-7-51	"	"	"	"	"	Deferred Policy Acquisition Cost (DPAC)
Ex. #	PUB-7-52	"	"	"	"	"	External Stakeholder Committee on Loss Prevention
Ex. #	PUB-7-53	"	"	"	"	"	External Stakeholder Committee on Loss Prevention
Ex. #	PUB-7-54	"	"	"	"	"	Terms of Reference and Road Safety Plan
Ex. #	PUB-7-55	"	"	"	"	"	Distracted Driving and Impaired Driving Summit
Ex. #	PUB-7-56	"	"	"	"	"	Distracted Driving and Impaired Driving Summit – outcome
Ex. #	PUB-7-57	"	"	"	"	"	Fatal Collisions and Fatalities
Ex. #	PUB-7-58	"	"	"	"	"	PDR Project Budget

Ex. #	PUB-7-59	"	"	"	"	"	PDR Project - MPI Value Management Process
Ex. #	PUB-7-60	"	"	"	"	"	IT Expenses - PDR Project Evaluation
Ex. #	PUB-7-61	"	"	"	"	"	IT Expenses - PDR Project Evaluation
Ex. #	PUB-7-62	"	"	"	"	"	PDR IT Project
Ex. #	PUB-7-63	"	"	"	"	"	IT Expenses - PDR Cost/Benefit Analysis
Ex. #	PUB-8	Reminder Notice of Public Hearing - September 10, 2016					
Ex. #	PUB-9-1	<b>Public Utilities Board (PUB) to Manitoba Public Insurance Corporation (MPI) - 2nd Round Information Requests &amp; Responses</b>				Ratemaking in Accordance with Accepted Actuarial Practice in Canada - 0% Profit Provision	
Ex. #	PUB-9-2	"	"	"	"	"	Comparative estimates of the impact of the change on the rate level indication
Ex. #	PUB-9-3	"	"	"	"	"	TOR and Executive Summary - Finance Division Review, Business Development & Communications Organizational Review and Customer Service Organizational Review

Ex. #	PUB-9-4	"	"	"	"	"	Operating Costs - Post Retirement Benefits
Ex. #	PUB-9-5	"	"	"	"	"	Interest Rate Forecast Risk Factor
Ex. #	PUB-9-6	"	"	"	"	"	Global Insight commentary - March 2016 & July 2016 Forecasts
Ex. #	PUB-9-7	"	"	"	"	"	Interest Rate Forecasting
Ex. #	PUB-9-8	"	"	"	"	"	Investment Income - ALM Strategy
Ex. #	PUB-9-9	"	"	"	"	"	Investment Income - Investment Properties
Ex. #	PUB-9-10	"	"	"	"	"	100% MCT Upper Basic Total Equity Target
Ex. #	PUB-9-11	"	"	"	"	"	Analysis of Proposed Lower Basic Total Equity Target
Ex. #	PUB-9-12	"	"	"	"	"	IT Expenses
Ex. #	PUB-9-13	"	"	"	"	"	IT Expenses - actual internal and external consultant costs
Ex. #	PUB-9-14	"	"	"	"	"	Deferred development costs
Ex. #	PUB-9-15	"	"	"	"	"	IT Expenses - Deferred Development costs



Ex. #	PUB-9-16	"	"	"	"	"	Business Charter - Technology Modernization Initiative
Ex. #	PUB-9-17	"	"	"	"	"	Corporate Staffing Levels
Ex. #	PUB-9-18	"	"	"	"	"	FTE count for initiative salaries
Ex. #	PUB-9-19	"	"	"	"	"	Ward Group - Operational Benchmarking
Ex. #	PUB-9-20	"	"	"	"	"	Claims Incurred - DPAC
Ex. #	PUB-9-21	"	"	"	"	"	Expenses - Merchant Fees
Ex. #	PUB-9-22	"	"	"	"	"	Expenses - FTE Count
Ex. #	PUB-9-23	"	"	"	"	"	Basic Direct Expenses - Commission and Premium Taxes
Ex. #	PUB-9-24	"	"	"	"	"	Predictive Analytics
Ex. #	PUB-9-25	"	"	"	"	"	Interest Rate Forecasting Risk Factor
Ex. #	PUB-9-26	"	"	"	"	"	Interest Rate Risk Forecasting - Dr. Cleary
Ex. #	PUB-9-27	"	"	"	"	"	Interest Rate Forecasting Risk Factor - Effect of Flat Interest Rates on Net Income

Ex. #	PUB-9-28	"	"	"	"	"	Interest Rate Forecasting Risk Factor - Effect of Flat Interest Rates on Net Income
Ex. #	PUB-9-29	"	"	"	"	"	DSR - Revenue Forecast
Ex. #	PUB-10	PUB Letter dated September 19, 2016 re Motions filed by Bike Winnipeg and Consumers' Association of Canada (Manitoba) Inc.					
Ex. #	PUB-11	PUB Letter dated September 23, 2016 re Motions filed by Bike Winnipeg and Consumers' Association of Canada (Manitoba) Inc. - Cancellation of Motions Hearing					
Ex. #	PUB-12-1	<b>Public Utilities Board (PUB) to Consumers' Association of Canada (Manitoba) Inc. (CAC)- Information Requests &amp; Responses</b>				IRFRF	
Ex. #	PUB-12-2	"	"	"	"	"	Ratemaking in Accordance with Accepted Actuarial Practice in Canada
Ex. #	PUB-12-3	"	"	"	"	"	RSR
Ex. #	PUB-12-4	"	"	"	"	"	MPI's Investment Portfolio
Ex. #	PUB-12-5	"	"	"	"	"	Minimum risk portfolio
Ex. #	PUB-12-6	"	"	"	"	"	Investment - Valuation Basis
Ex. #	PUB-12-7	"	"	"	"	"	Investment - Discount Rates

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Ex. #	PUB-12-8	"	"	"	"	"	Investment - Portfolio Design
Ex. #	PUB-13	PUB Book of Documents					
Ex. #	PUB-14	2016 MPI GRA Cost Containment Attachment A					
Ex. #	PUB-15	PUB/MPI I-24 Information Request from the 2016 GRA					
Ex. #	PUB-16	PUB/MPI 2-25 Information Request from the 2016 GRA					
Ex. #	PUB-17	PUB/MPI 1-32 from the 2016 GRA					
Ex. #	PUB-18	Canadian Vision for Property & Casualty Insurer Solvency Assessment - December 2011					
Ex. #	PUB-19	OSFI Guideline on Minimum Capital Testing (MCT) dated January 1, 2015					

**Manitoba Public Insurance Corporation's (MPI) Exhibits**

Ex. #	MPI-1	MPI 2017 Rate Application
Ex. #	MPI-2	June 24, 2016 Letter from MPI to PUB in response to the Physical Damage Re-Engineering Re-evaluation
Ex. #	MPI-3	Revised timetable featuring September 22, 2016 for Technical Conference
Ex. #	MPI-4	MPI Collaboration Timeline
Ex. #	MPI-5	Clean and Black-lined versions of omissions and updates to the 2017 Application material filed on August 5, 2016
Ex. #	MPI-6	Interest Rate Forecasting Risk Factor - Presentation - Technical Conference - August 16, 2016
Ex. #	MPI-7	Interest Rate Forecast Issues - Presentation by Dr. Sean Cleary, FCA - August 16, 2016
Ex. #	MPI-8	Interest Rate Forecast Risk by Dr. Sean Cleary, CFA submitted on behalf of Manitoba Public Insurance Corporation
Ex. #	MPI-9	Options for the IRFRF - Presentation - Technical Conference - August 16, 2016
Ex. #	MPI-10	Effect of Flat Interest Rates on Net Income (Assuming 2% rate increase - Match to Basic)
Ex. #	MPI-11	Affidavit in the matter of advertising publications and Notice of Public Hearing

Ex. #	MPI-12	Affidavit in the matter of advertising publications and Reminder Notice of Public Hearing
Ex. #	MPI-13	Affidavit in the matter of public notice and confirmation of filing the 2017 General Rate Application
Ex. #	MPI-14	Presentation of the CFO and CEO
Ex. #	MPI-15	Further responses to Information Request, BW (MPI) 2-1
Ex. #	MPI-16	Further responses to Information Request, BW (MPI) 2-2
Ex. #	MPI-17	Alternate DCAT Report and Exhibits based on the 50/50 interest rate forecast
Ex. #	MPI-18	Certain alternate ratemaking tables from Volume 2, Ratemaking, based on the 50/50 interest rate forecast
Ex. #	MPI-19	Alternate Volume III, AI.9, Actuarial Standards Compliance, based on the 50/50 interest rate forecast
Ex. #	MPI-20	MPI's rebuttal to the evidence of Mr. Valter Viola, Dr. Wayne Simpson, Ms. Andrea Sherry and the joint Simpson-Sherry Evidence
Ex. #	MPI-21	Clean and Black-lined versions of a correction to page 35 of Volume I – Overview
Ex. #	MPI-22	MPI Motion Brief Response to CAC dated September 21, 2016

Ex. #	MPI-22-1	Attachment A to Motion Brief	
Ex. #	MPI-22-2	Attachment B to Motion Brief	
Ex. #	MPI-23	Presentation of CFO and Chief Actuary	
Ex. #	MPI-24	Quarterly Financial Report - 2nd Quarterly - August 31, 2016	
Ex. #	MPI-25	CMMG Pre Ask 3 - Bank of Canada overnight rate for each of the last ten (10) years	
Ex. #	MPI-26	CMMG Pre Ask 4 - List of PFAD's that MPI uses	
Ex. #	MPI-27	Response to Undertaking #1	Government of Canada - Ten Year bond yield movement
Ex. #	MPI-28	Response to Undertaking #2	Frequency and severity of the year-to-date motorcycle class experience
Ex. #	MPI-29	PUB Pre Ask #1	Update to PUB/MPI 2-17 reflecting current bank forecast and Schedule of Forecasted interest rates and related pro-formas based on MPI's 50/50 interest rate forecast proposal
Ex. #	MPI-30	CMMG Pre Ask 1	Return on investment percentages for the last 10 years
Ex. #	MPI-31	CMMG Pre Ask 2 -	Other auto insurers who use a ten year equally weighted period for calculation of required rates

Ex. #	MPI-32	Response to Undertaking #4 -	Updates to projections with respect to new interest rate forecasting approach
Ex. #	MPI-33	Response to Undertaking #11	Commentary with respect to the observation that MPI's premium average rate for a 35 year old couple is greater than St. John's, Halifax, Charlottetown and Montreal
Ex. #	MPI-34	Response to Undertaking #5	Comparing Volume II, Expense 7.2 and the 2016 GRA PUB 1-32, provide reconciliation between the 2015/16 amount of 157.8 million to the 2016 actual of 162.3 million.
Ex. #	MPI-35	Response to Undertaking #6	Compare 2016/17 total net compensation of 163.8 million, referred to in Volume II, Expense, EXP 7.2 and compare to what is reflected in 2016 GRA PUB 1-32
Ex. #	MPI-36	Response to Undertaking #7	Reconcile the total net compensation from 169.4 million (per Volume II, Expense EXP 7.2) to 175.3 million (per 2016 GRA PUB 1-32)
Ex. #	MPI-37	Response to Undertaking #37	Provide the equivalent figures for actual yield on MPI's fixed income portfolio (as opposed to the GOC 10 year bond).

Ex. #	MPI-38	Response to Undertaking #13	Numerical schedule for the August 50/50 interest rate forecast
Ex. #	MPI-39	PUB Pre-Ask #2	AON witness' response to each of the 18 recommendations made by Mr. Viola
Ex. #	MPI-40	Review of MPI Road Safety - Presentation by Jennifer Kroeker Hall	
Ex. #	MPI-41	CV of Jennifer Kroeker-Hall	
Ex. #	MPI-42	2017 Presentation by Ward Keith	
Ex. #	MPI-43	Presentation by Julianna Spiropoulos	
Ex. #	MPI-44	CV of Julianna Spiropoulos	
Ex. #	MPI-45	Presentation by Martin Geffen (Gartner)	
Ex. #	MPI-46	CV of Martin Geffen	
Ex. #	MPI-47	Interest Rate Forecast - Presentation by Dr. Sean Cleary	
Ex. #	MPI-48	CV of Sean Cleary	



Ex. #	MPI-49	Response to Undertaking #23	Provide how the implied market value is calculated, referencing results on PDF page 9 of the Ellement Consulting report in response to CAC 1-96
Ex. #	MPI-50	Response to Undertaking #20	Minutes of Board of Directors approval of the IRFRF
Ex. #	MPI-51	Response to Undertaking #17	Public insurers in the 3 benchmarking groups listed on Volume 1, Benchmarking, page 22
Ex. #	MPI-52	Review of MPI Road Safety Program Model by Sirius Strategic Solutions Inc.	
Ex. #	MPI-53	Response to Undertaking #8	Number of IT staff that have been brought in (to replace consultants) to date
Ex. #	MPI-54	Response to Undertaking #15	Average turnaround under the old system, and now forecast under PDR
Ex. #	MPI-55	Response to Undertaking #18	MPI to explain why the result of the iterative adjustment is equal across all periods, considering that the addition of the 26 million of total equity at the start of the forecast period

Ex. #	MPI-56	Response to Undertaking #22	Chart indicating how many of the one hundred and ten (110) shops are outside the City of Winnipeg, and indicate of the seventeen (17) participants in the distributing estimating project, are outside the City of Winnipeg
Ex. #	MPI-57	Response to Undertaking #16	Identify the projects underway in the current year, 2016/17, under Technology Modernization, referencing where appropriate cost figures in PUB(MPI) 2-16 and PUB(MPI) I-33
Ex. #	MPI-58	Response to Undertaking #19	Updated PUB (MPI) 1-25 using the 4.3% rate increase with the revised August 2016 Interest rate forecast
Ex. #	MPI-59	Response to Undertaking #24	Number of drivers for each DSR level and corresponding revenue
Ex. #	MPI-60	Response to Undertaking #14	Update on the equity portfolio including realized and unrealized gains during the month of September
Ex. #	MPI-61	Response to Undertaking #29	Spending on seatbelt initiatives

Ex. #	MPI-62	Response to Undertaking #3	MPI to advise at what percentile level was Basic total equity exhausted in the simulations
Ex. #	MPI-63	Response to Undertaking #25	Variance in the projected amount of 295K for surveys in 2017/18 compared to 1.19 million in 2018/19
Ex. #	MPI-64	Response to Undertaking #27	Mean interest rate forecast from AON Hewitt
Ex. #	MPI-65	Response to Undertaking #10	Number of consultants supporting operating activities, general operating activities, compared to those number of consultants that are supporting improvement initiatives, as forecast over the next 5 years
Ex. #	MPI-66	Response to Undertaking #9	Explanation for the differences between Expense Appendix 14 "compensation" to PUB 1-27
Ex. #	MPI-67	Response to Undertaking #21	Quantitative financial metrics in support of Technology Modernization program charter
Ex. #	MPI-68	Response to Undertaking #26	Analysis of the 85 fatalities to date, in terms of rural, urban, age categories, and potential contributing factors (such as

			seatbelts, unsafe speed and distracted driving)
Ex. #	MPI-69	Revised CV of Dr. Sean Cleary	
Ex. #	MPI-70	Response to Undertaking #34	HSB Global presentation
Ex. #	MPI-71	MPI Aid to Cross – Appendix I: Asset Class Risk/Reward Relationship – 2016 Rate Application- Investment Income – Attachment B	
Ex. #	MPI-72	Response to Undertaking #31	Definition of the term "target positions" on slide 4 of exhibit 45
Ex. #	MPI-73	Response to Undertaking #32	Elaboration of the term "fair allocation approach" in regards to Loss of Use referred to in Volume I, Gartner Program Evaluation, page 13
Ex. #	MPI-74	Response to Undertaking #35	Show how the 2.96% is derived from the marketable bonds on Table 3.3.1.3, page 32 of Volume II INV.1 Investments
Ex. #	MPI-75	Response to Undertaking #37	Reconciliation between the actual weighted average yield to maturity of 3.56% and the 3.34% cited in the letter from the actuary in respect of the valuation at February 29, 2016

Ex. #	MPI-76	Response to Undertaking #39	Expand on MPI-27 and prepare two schedules, the first tied to the GRA as originally submitted, the second tied on October 7, 2016. Include forecast and actual information at successive quarter ends from February 2016 to February 2017 with respect to Government of Canada 10-year bond yield, marketable bond portfolio duration, yield to maturity, assumed spread, non marketable bond yield to maturity, total bond portfolio yield to maturity and valuation discount rate
Ex. #	MPI-77	Response to Undertaking #41	Update MPI Undertaking #19, MPI-58 using the new minimum total equity of \$161 million following the steps outlined in PUB (MPI) 1-25
Ex. #	MPI-78	Response to Undertaking #36	Provide table similar to the October 2015 valuation to document the derivation of the valuation discount rates for the February 2016 valuation

Ex. #	MPI-79	Response to Undertaking #38	Provide a table similar to that from the October 2015 valuation at page 42 to document the derivation of the valuation discount rates from the May 2016 and the August 2016 valuations
Ex. #	MPI-80	Response to Undertaking #33	Explain the extent of the functionality that was remove - CARS replacement
Ex. #	MPI-81	Office of the Superintendent of Financial Institutions Canada – Guideline for Minimum Capital Test for Federally Regulated Property and Casualty Insurance Companies (Excerpts)	
Ex. #	MPI-82	Actuarial Standards Board – June 2014 (Excerpts)	
Ex. #	MPI-83	Response to Undertaking #40	Explanation and analysis of reasons for higher level of deaths in the "25-34" and "65+" age categories in Undertaking 26
Ex. #	MPI-84	Response to Undertaking #30	Dollars associated with wildlife mitigation

Ex. #	MPI-85	Response to Undertaking #28	Work done on analysis of key performance measures that exist for programs under the loss prevention portfolio, and what progress has been made in terms of closing date gaps where there are insufficient or inadequate measures. Provide an update on the development of the model, which is tying to the predictive analytics work and the reporting tools.
Ex. #	MPI-86	2017 GRA MPI Closing Argument Presentation	
Ex. #	MPI-87	2017 GRA MPI Closing Argument	

**Bike Winnipeg (BW) Exhibits**

Ex. #	BW-1	Intervener Application Form						
Ex. #	BW-2-1	<b>The Bike Winnipeg (BW)to Manitoba Public Insurance's (MPI) 1st Round Information Requests &amp; Responses</b>						Loss Prevention - Mature Driver
Ex. #	BW-2-2	"	"	"	"	"	"	Loss Prevention - Traffic Safety Culture
Ex. #	BW-2-3	"	"	"	"	"	"	Loss Prevention - Failure to yield Right-of-Way
Ex. #	BW-2-4	"	"	"	"	"	"	Loss Prevention - Successful Engagement Activities
Ex. #	BW-2-5	"	"	"	"	"	"	Loss Prevention - Fatal Trend Analysis
Ex. #	BW-2-6	"	"	"	"	"	"	Accident Maps - Collision-related fatalities at intersections - Winnipeg (Pedestrians & Bicycle)
Ex. #	BW-2-7	"	"	"	"	"	"	Loss Prevention - Road Safety - reducing human toll
Ex. #	BW-2-8	"	"	"	"	"	"	Road Safety - Optimal budget
Ex. #	BW-2-9	"	"	"	"	"	"	Road Safety - Optimal budget
Ex. #	BW-2-10	"	"	"	"	"	"	Road Safety - Legislative Mandate



Ex. #	BW-2-11	"	"	"	"	"	"	"	Road Safety - Sirius Report
Ex. #	BW-2-12	"	"	"	"	"	"	"	Road Safety - Cost-Benefit
Ex. #	BW-2-13	"	"	"	"	"	"	"	Road Safety - Sirius Report
Ex. #	BW-3-1	The Bike Winnipeg (BW)to Manitoba Public Insurance's (MPI) 2nd Round Information Requests							Loss Prevention - Fatal Trend Analysis
Ex. #	BW-3-2	"	"	"	"	"	"	"	Loss Prevention - Road Safety - reducing human toll
Ex. #	BW-3-3	"	"	"	"	"	"	"	Road Safety - Optimal budget
Ex. #	BW-3-4	"	"	"	"	"	"	"	Road Safety - Optimal budget
Ex. #	BW-3-5	"	"	"	"	"	"	"	Road Safety initiatives in other jurisdictions - Costs
Ex. #	BW-4	Bike Winnipeg Motion re Round 1 & Round 2 IRs - September 16, 2016							
Ex. #	BW-5	Bike Winnipeg Motion re Round 1 & Round 2 IRs - September 19, 2016							
Ex. #	BW-6	Bike Winnipeg Withdrawal of Motion filed - September 22, 2016							
Ex. #	BW-7	CARSP Press Release dated November 9, 2014							

**Canadian Automobile Association (CAA) Manitoba Exhibits**

Ex. # CAA-1 Intervener Application Form

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

Ex. #	CAC-1	Intervener Application Form	
Ex. #	CAC-1-1	Attachment A to Intervener Application - Preliminary Issues List of CAC Manitoba	
Ex. #	CAC-1-2	Appendix B - Brief over of Potential Witnesses	
Ex. #	CAC-1-3	Attachment C to Intervener Application - Budget	
Ex. #	CAC-1-4	CV of Valter Viola	
Ex. #	CAC-1-5	CV of Joel Alleyne	
Ex. #	CAC-1-6	CV of John O'Brien	
Ex. #	CAC-1-7	CV of Norman Dash	
Ex. #	CAC-1-8	CV of Wallace Pitt	
Ex. #	CAC-2-1	<b>Consumers' Association of Canada (Manitoba) (CAC) to Manitoba Public Insurance Corporation (MPI) - 1st Round Information Requests &amp; Responses</b>	Claims Incurred - General Forecasting Assumptions
Ex. #	CAC-2-2	" " " " "	Claims Incurred - Weekly Indemnity & ABO-Indexed

Ex. #	CAC-2-3	"	"	"	"	"	Claim Liability Duration
Ex. #	CAC-2-4	"	"	"	"	"	Indexed Case Reserves
Ex. #	CAC-2-5	"	"	"	"	"	PIPP Enhancements - Claims Incurred
Ex. #	CAC-2-6	"	"	"	"	"	Claims Incurred - Collision
Ex. #	CAC-2-7	"	"	"	"	"	Claims Incurred - Collision Repair
Ex. #	CAC-2-8	"	"	"	"	"	Collision Total Losses
Ex. #	CAC-2-9	"	"	"	"	"	Collision Ultimate Severity Growth Forecasts
Ex. #	CAC-2-10	"	"	"	"	"	Claims Incurred - Comprehensive CI.6
Ex. #	CAC-2-11	"	"	"	"	"	Claims Incurred - Fiscal year Claims incurred forecast

Ex. #	CAC-2-12	"	"	"	"	"	Claims Incurred - PIPP Out of House Counsel
Ex. #	CAC-2-13	"	"	"	"	"	Accident Benefits - Weekly Indemnity (PWC Review Letter)
Ex. #	CAC-2-14	"	"	"	"	"	BI3 - Benefits Realization
Ex. #	CAC-2-15	"	"	"	"	"	PUB Order 97/05 - Allocation of Losses to Vehicle rating categories
Ex. #	CAC-2-16	"	"	"	"	"	Trending Methodologies
Ex. #	CAC-2-17	"	"	"	"	"	Tail Factors
Ex. #	CAC-2-18	"	"	"	"	"	CLEAR rate group table
Ex. #	CAC-2-19	"	"	"	"	"	Ratemaking - 2016/17 Average Rate
Ex. #	CAC-2-20	"	"	"	"	"	Trending Methodology

Ex. #	CAC-2-21	"	"	"	"	"	Trend Selection - Rounding
Ex. #	CAC-2-22	"	"	"	"	"	Accident Year Weights
Ex. #	CAC-2-23	"	"	"	"	"	PUB Order 128/15 - Accepted Actuarial Practice
Ex. #	CAC-2-24	"	"	"	"	"	PUB Order 128/15 - Accepted Actuarial Practice
Ex. #	CAC-2-25	"	"	"	"	"	Actuarially indicated rates - treatment of investment income
Ex. #	CAC-2-26	"	"	"	"	"	Rate Indication - accepted actuarial practice
Ex. #	CAC-2-27	"	"	"	"	"	PWC Actuary Report
Ex. #	CAC-2-28	"	"	"	"	"	October 2015 Actuarial Report - WII IBNR sensitivity
Ex. #	CAC-2-29	"	"	"	"	"	October 2015 Actuarial Report - ABO - Other (Indexed) IBNR

Ex. #	CAC-2-30	"	"	"	"	"	Minimum Bias Procedure
Ex. #	CAC-2-31	"	"	"	"	"	Basic Insurance Statement of Financial Position
Ex. #	CAC-2-32	"	"	"	"	"	Revenues - Volume Factor
Ex. #	CAC-2-33	"	"	"	"	"	Revenues - Drivers Premium
Ex. #	CAC-2-34	"	"	"	"	"	Fleet Loss Experience and Individual Loss capping for rating
Ex. #	CAC-2-35	"	"	"	"	"	Total IT Expenses, Total Deferred Development Costs
Ex. #	CAC-2-36	"	"	"	"	"	IT Investment - Cost Containment
Ex. #	CAC-2-37	"	"	"	"	"	Total IT Expenses, Total Deferred Development Costs
Ex. #	CAC-2-38	"	"	"	"	"	Tracking Performance of IT Investment Portfolio
Ex. #	CAC-2-39	"	"	"	"	"	Tracking Cost Recovery

Ex. #	CAC-2-40	"	"	"	"	"	Tracking Total Cost of Ownership
Ex. #	CAC-2-41	"	"	"	"	"	Cost Savings - External Labour Adjustments
Ex. #	CAC-2-42	"	"	"	"	"	Program Financials - Technology Modernization
Ex. #	CAC-2-43	"	"	"	"	"	Program Financials - Technology Modernization
Ex. #	CAC-2-44	"	"	"	"	"	IT Operating Expenses
Ex. #	CAC-2-45	"	"	"	"	"	IT Costs - Corporate
Ex. #	CAC-2-46	"	"	"	"	"	Data Processing Costs - IBM Data Centre
Ex. #	CAC-2-47	"	"	"	"	"	Value realization metrics
Ex. #	CAC-2-48	"	"	"	"	"	Gartner Maturity Model
Ex. #	CAC-2-49	"	"	"	"	"	IT Strategy
Ex. #	CAC-2-50	"	"	"	"	"	Technology Portfolio/Inventory
Ex. #	CAC-2-51	"	"	"	"	"	MPI Infrastructure & Application Inventory
Ex. #	CAC-2-52	"	"	"	"	"	Detailed breakdown of IT Finances/Costs



Ex. #	CAC-2-53	"	"	"	"	"	Comparative Cost savings achieved in 2015/16 and budget for 2016/17
Ex. #	CAC-2-54	"	"	"	"	"	DPAC/Premium Deficiency Adjustment
Ex. #	CAC-2-55	"	"	"	"	"	Repurposing of Pembina Service Centre
Ex. #	CAC-2-56	"	"	"	"	"	2015 Compensation Report
Ex. #	CAC-2-57	"	"	"	"	"	External Audit and Actuary Fees
Ex. #	CAC-2-58	"	"	"	"	"	External consulting costs related to operational initiatives / Human Resources Division customer services review report
Ex. #	CAC-2-59	"	"	"	"	"	Donations & Scholarships for 2015/16
Ex. #	CAC-2-60	"	"	"	"	"	Disposal of Property and Equipment
Ex. #	CAC-2-61	"	"	"	"	"	IT investment benefits realization
Ex. #	CAC-2-62	"	"	"	"	"	Claims and Operating Expenses Statistics
Ex. #	CAC-2-63	"	"	"	"	"	Financial Re-engineering Initiative
Ex. #	CAC-2-64	"	"	"	"	"	Strategic Objective for rate predictability & stability

Ex. #	CAC-2-65	"	"	"	"	"	Corporate Strategic Plan - Investment Risk
Ex. #	CAC-2-66	"	"	"	"	"	Corporate Strategic Plan - Reconciling Mission, Strategy Goals, Objectives and Focus
Ex. #	CAC-2-67	"	"	"	"	"	Terminology
Ex. #	CAC-2-68	"	"	"	"	"	AON Asset/Liability Study - Pension & Other Benefit (s) Modeling
Ex. #	CAC-2-69	"	"	"	"	"	Asset Liability Studies (128/15, 157/08 & 148/04)
Ex. #	CAC-2-70	"	"	"	"	"	Statement of Operations PF.1 - Investment Income - Interest Rate Impact
Ex. #	CAC-2-71	"	"	"	"	"	Accounting Methodology - Reconciling Market Values & Accounting Values
Ex. #	CAC-2-72	"	"	"	"	"	Accounting Methodology - Reconciling Market Values & Accounting Values
Ex. #	CAC-2-73	"	"	"	"	"	Short Term vs Long Term considerations in Asset Mix

Ex. #	CAC-2-74	"	"	"	"	"	Risk Management - Enterprise-Wide Risk Management Policy
Ex. #	CAC-2-75	"	"	"	"	"	Risk types and tolerances: Market vs Liquidity
Ex. #	CAC-2-76	"	"	"	"	"	Duration Matching Strategy
Ex. #	CAC-2-77	"	"	"	"	"	Min/Max Constraints for Asset Classes in Asset-Liability Study
Ex. #	CAC-2-78	"	"	"	"	"	Other Constraints in Asset-Liability Study
Ex. #	CAC-2-79	"	"	"	"	"	Optimization Steps
Ex. #	CAC-2-80	"	"	"	"	"	Asset-Only Optimization
Ex. #	CAC-2-81	"	"	"	"	"	Portfolio Assumptions
Ex. #	CAC-2-82	"	"	"	"	"	Rebalancing Policy - Market Risk Management & Measurement
Ex. #	CAC-2-83	"	"	"	"	"	Investment Portfolio Mix - Equity Risk Concentration
Ex. #	CAC-2-84	"	"	"	"	"	Operational ALM Policy - Fixed Income Duration Reports
Ex. #	CAC-2-85	"	"	"	"	"	Classification of MUSH Bonds

Ex. #	CAC-2-86	"	"	"	"	"	MUSH and Other Bonds' Impact on Liability Values
Ex. #	CAC-2-87	"	"	"	"	"	Infrastructure, Real Return Bonds, and Inflation Risk
Ex. #	CAC-2-88	"	"	"	"	"	Real Estate and Infrastructure Diversification
Ex. #	CAC-2-89	"	"	"	"	"	Investment Policy Statement
Ex. #	CAC-2-90	"	"	"	"	"	Investment Policy & Rebalancing Policy
Ex. #	CAC-2-91	"	"	"	"	"	Investment Policy for Pension/Benefit Plan (s)
Ex. #	CAC-2-92	"	"	"	"	"	Actuarial Valuation of Benefit Plans
Ex. #	CAC-2-93	"	"	"	"	"	Interest Rate Forecast Risk Factor (IRFRF) – Purpose
Ex. #	CAC-2-94	"	"	"	"	"	Interest Rate Forecast Risk Factor (IRFRF)
Ex. #	CAC-2-95	"	"	"	"	"	Comparison of the WCB, TRAF, CSSB investment portfolios
Ex. #	CAC-2-96	"	"	"	"	"	Ellement consulting full report relating to benchmarks and peer universe calculations

Ex. #	CAC-2-97	"	"	"	"	"	Investment Performance Report
Ex. #	CAC-2-98	"	"	"	"	"	Impaired investments
Ex. #	CAC-2-99	"	"	"	"	"	Claims duration by coverage
Ex. #	CAC-2-100	"	"	"	"	"	Investment Organizational Chart
Ex. #	CAC-2-101	"	"	"	"	"	ALM Policy vs Strategic Plan
Ex. #	CAC-2-102	"	"	"	"	"	Organizational Issues
Ex. #	CAC-2-103	"	"	"	"	"	Financing Fees
Ex. #	CAC-2-104	"	"	"	"	"	Services Fees and Other Revenues
Ex. #	CAC-2-105	"	"	"	"	"	Prevention Programs and Loss- cost Reduction Programs
Ex. #	CAC-2-106	"	"	"	"	"	Loss Prevention Strategy and Implementation
Ex. #	CAC-2-107	"	"	"	"	"	Engagement Forums on Loss Prevention
Ex. #	CAC-2-108	"	"	"	"	"	Winter Tire Program
Ex. #	CAC-2-109	"	"	"	"	"	Loss Prevention Business cases
Ex. #	CAC-2-110	"	"	"	"	"	Predictive analytics and quantifiable data - loss prevention

Ex. #	CAC-2-111	"	"	"	"	"	RSR - Purpose
Ex. #	CAC-2-112	"	"	"	"	"	DCAT - RSR Target
Ex. #	CAC-2-113	"	"	"	"	"	RSR - Adequacy
Ex. #	CAC-2-114	"	"	"	"	"	MCT
Ex. #	CAC-2-115	"	"	"	"	"	Total Equity and Capital Available
Ex. #	CAC-2-116	"	"	"	"	"	Excess fund transfer to and from competitive lines
Ex. #	CAC-2-117	"	"	"	"	"	Excess fund transfer to and from competitive lines
Ex. #	CAC-2-118	"	"	"	"	"	Peer Review of DCAT
Ex. #	CAC-2-119	"	"	"	"	"	Upper Target of the RSR Range
Ex. #	CAC-2-120	"	"	"	"	"	Interest Rate Floor
Ex. #	CAC-2-121	"	"	"	"	"	Market Rebound in Combined Scenario
Ex. #	CAC-2-122	"	"	"	"	"	Risk Management & Risk Profile
Ex. #	CAC-2-123	"	"	"	"	"	Excess retained earnings
Ex. #	CAC-2-124	"	"	"	"	"	Actuarial evidence from 2016 GRA

Ex. #	CAC-2-125	"	"	"	"	"	PDR - Expected Program Outcomes
Ex. #	CAC-2-126	"	"	"	"	"	Distributed Estimating - Repair shops incentives
Ex. #	CAC-2-127	"	"	"	"	"	Overall Progress of the PDR Program
Ex. #	CAC-2-128	"	"	"	"	"	First Notice of Loss (FNOL) Project Risk
Ex. #	CAC-2-129	"	"	"	"	"	PDR Program Evaluation - Key Risk Area
Ex. #	CAC-2-130	"	"	"	"	"	PDR Program - Length of Program
Ex. #	CAC-2-131	"	"	"	"	"	PDR Gartner Report - Program Objectives
Ex. #	CAC-2-132	"	"	"	"	"	PDR Gartner Report - Decommissioning and/or repurposing MPI service centres
Ex. #	CAC-2-133	"	"	"	"	"	PDR Project Management and Methodology
Ex. #	CAC-2-134	"	"	"	"	"	IT - Legacy Systems

Ex. #	CAC-3-1	<b>Consumers' Association of Canada (Manitoba) (CAC) to Manitoba Public Insurance Corporation (MPI) - 2nd Round Information Requests &amp; Responses</b>					Loss Development Factors (LDFs)
Ex. #	CAC-3-2	"	"	"	"	"	Weekly Indemnity and ABO - Indexed from 2018/19 to 2019/20
Ex. #	CAC-3-3	"	"	"	"	"	Weekly Indemnity and ABO - Indexed from 2018/19 to 2019/20
Ex. #	CAC-3-4	"	"	"	"	"	Assumed Claim Liability Duration
Ex. #	CAC-3-5	"	"	"	"	"	Indexed Case Reserves
Ex. #	CAC-3-6	"	"	"	"	"	Collision - Total Loss Count
Ex. #	CAC-3-7	"	"	"	"	"	Collision Repairs - Parts per Repair
Ex. #	CAC-3-8	"	"	"	"	"	De-strengthening of case reserves
Ex. #	CAC-3-9	"	"	"	"	"	Trending Methodologies
Ex. #	CAC-3-10	"	"	"	"	"	Tail Factors
Ex. #	CAC-3-11	"	"	"	"	"	Calculation of Required Rate Change
Ex. #	CAC-3-12	"	"	"	"	"	Trend Selection - Rounding



Ex. #	CAC-3-13	"	"	"	"	"	Accident Year Weights
Ex. #	CAC-3-14	"	"	"	"	"	Investment Income Accounted for in the Indication
Ex. #	CAC-3-15	"	"	"	"	"	Impact of Chosen Loss Development Factors on the Rate Indication
Ex. #	CAC-3-16	"	"	"	"	"	Impact of Chosen Loss Development Factors on the Rate Indication
Ex. #	CAC-3-17	"	"	"	"	"	Loss Development Factors—ABO- Other (Indexed)
Ex. #	CAC-3-18	"	"	"	"	"	Reducing volume factor to 1.45%
Ex. #	CAC-3-19	"	"	"	"	"	Equitable Rating for Fleets
Ex. #	CAC-3-20	"	"	"	"	"	Business Cases for IT investments
Ex. #	CAC-3-21	"	"	"	"	"	IT Investment Cost Containment
Ex. #	CAC-3-22	"	"	"	"	"	IT Investment/Project Performance
Ex. #	CAC-3-23	"	"	"	"	"	Value Management Process tool
Ex. #	CAC-3-24	"	"	"	"	"	Enterprise Portfolio Management Services (EPMS)

Ex. #	CAC-3-25	"	"	"	"	"	Capital Master Summary
Ex. #	CAC-3-26	"	"	"	"	"	IT Investment Portfolio
Ex. #	CAC-3-27	"	"	"	"	"	Total Cost of Ownership for IT investments
Ex. #	CAC-3-28	"	"	"	"	"	Detailed Breakdown of Program Financials (ITO Program)
Ex. #	CAC-3-29	"	"	"	"	"	Detailed Breakdown of Program Financials (ITO Program)
Ex. #	CAC-3-30	"	"	"	"	"	Special Advisor Positions
Ex. #	CAC-3-31	"	"	"	"	"	Investment Department Staff Salaries
Ex. #	CAC-3-32	"	"	"	"	"	Disposals of Property and Equipment
Ex. #	CAC-3-33	"	"	"	"	"	Charter for the financial re-engineering initiative
Ex. #	CAC-3-34	"	"	"	"	"	Increasing Revenue Within Acceptable Investment Risk Profiles
Ex. #	CAC-3-35	"	"	"	"	"	Reconciling Mission, Strategy Goals, Objectives and Focus

Ex. #	CAC-3-36	"	"	"	"	"	Short Term vs Long Term Considerations in Asset Mix
Ex. #	CAC-3-37	"	"	"	"	"	Annual Physical Damage Analysis Report
Ex. #	CAC-3-38	"	"	"	"	"	Enterprise-Wide Risk Management Policy
Ex. #	CAC-3-39	"	"	"	"	"	Min/Max Constraints for Asset Classes in Asset-Liability Study
Ex. #	CAC-3-40	"	"	"	"	"	Asset-Only Optimization
Ex. #	CAC-3-41	"	"	"	"	"	International Equities
Ex. #	CAC-3-42	"	"	"	"	"	Interest Rate Forecasting Risk Factor (IRFRF)
Ex. #	CAC-3-43	"	"	"	"	"	RSR Range using DCAT
Ex. #	CAC-3-44	"	"	"	"	"	RSR Range
Ex. #	CAC-3-45	"	"	"	"	"	DCAT Results
Ex. #	CAC-3-46	"	"	"	"	"	Combined Scenario (DCAT)
Ex. #	CAC-3-47	"	"	"	"	"	DCAT Base Forecast does not Follow Canadian Institute of Actuaries' Standards of Practice

Ex. #	CAC-3-48	"	"	"	"	"	AON ALM Study from 2016 GRA
Ex. #	CAC-3-49	"	"	"	"	"	Impaired investments - External Auditor Adjustments
Ex. #	CAC-3-50	"	"	"	"	"	PDR Change Request
Ex. #	CAC-3-51	"	"	"	"	"	PDR Expenses
Ex. #	CAC-3-52	"	"	"	"	"	PDR Gartner Report
Ex. #	CAC-4	Notice of Motion of the Consumers' Association of Canada Inc. dated September 16, 2016					
Ex. #	CAC-4-1	Appendix A to CAC Motion - New Stories					
Ex. #	CAC-4-2	Appendix B - MPI Options for the IRFRF - from August 16, 2016 Technical Conference					
Ex. #	CAC-5	Withdrawal of Motion Filed - dated September 23, 2016					
Ex. #	CAC-6	A Note on an Interest Rate Forecast Risk Factor (IRFRF) and the RSR Target Established by the Dynamic Capital Asset Test (DCAT) by Dr. Wayne Simpson					
Ex. #	CAC-7	A Note on Ratemaking in Accordance with Accepted Actuarial Practice in Canada and Impact of Investment (Discount Rates) by Ms. Andrea Sherry					
Ex. #	CAC-8	Report on Use of the DCAT to Set the RSR Target Range by Ms. Andrea Sherry and Dr. Wayne Simpson					
Ex. #	CAC-9	CV of Ms. Andrea Sherry					

Ex. #	CAC-10	CV of Dr. Wayne Simpson
Ex. #	CAC-11	MPI's Investment Portfolio <i>Risk, Return and Good Practice</i> by Valter Viola
Ex. #	CAC-12	Opening Statement of CAC
Ex. #	CAC-13	Preliminary Consolidated Post Implementation Review - Streamlined Renewal Process, Driver Safety Rating, PIPP Infrastructure Study - Dated June 2011 - AI.12 Attachment from 2012 MPI Rate Application
Ex. #	CAC-14	Excerpts from Transcripts of the 2015-16 GRA - Pages 1361-1365
Ex. #	CAC-15	Excerpts from Transcripts of the 2016-17 GRA - Pages 454-460
Ex. #	CAC-16	Excerpts from Transcripts of the 2014-15 GRA - Pages 986-993
Ex. #	CAC-17	Superintendent's Minimum Capital Test Guideline - Ontario
Ex. #	CAC-18	Excerpts from 2015/16 Saskatchewan Autofund Annual Report - pages 12, 13 & 67
Ex. #	CAC-19	Expansion of Enhanced Enforcement - August 5, 2016
Ex. #	CAC-20	Total Risk - Holland Park
Ex. #	CAC-21	Alberta Utilities Commission 2016 Generic Cost of Capital Report
Ex. #	CAC-22	Social Sciences "Performance of Survey Forecasts"
Ex. #	CAC-23	Qualification of Valter Viola
Ex. #	CAC-24	Testimony of Valter Viola

- Ex. # CAC-25 Actuarial Ratemaking - Presentation by Andrea Sherry
- Ex. # CAC-26 Using DCAT to Address Risk - Presentation by Dr. Wayne Simpson
- Ex. # CAC-27 A Just and Reasonable Balance - Closing Argument of the Public Interest  
Law Centre on behalf of the Consumers' Association of Canada (Manitoba)  
Branch

**Coalition of Manitoba Motorcycle Groups (CMMG) Exhibits**

Ex. #	CMMG-1	Intervener Application Form					
Ex. #	CMMG-2-1	<b>Coalition of Manitoba Motorcycle Groups (CMMG) to Manitoba Public Insurance Corporation (MPI) - 1st Round Information Requests &amp; Responses</b>					Comparison of projected vs actual loss 2004 to 2016 for Motorcycle major class
Ex. #	CMMG-2-2	"	"	"	"	"	Motorcycle claims loss data by insurance year
Ex. #	CMMG-2-3	"	"	"	"	"	Applied vs rates approved for motorcycle class
Ex. #	CMMG-2-4	"	"	"	"	"	Actuarial rate smoothing
Ex. #	CMMG-2-5	"	"	"	"	"	Road Safety - Wildlife collisions
Ex. #	CMMG-2-6	"	"	"	"	"	Road Safety - Cost recovery
Ex. #	CMMG-2-7	"	"	"	"	"	Road Safety - Wildlife Collisions - Whiteshell

Ex. #	CMMG-2-8	"	"	"	"	"	Road Safety - Average animal collision reduction rates	
Ex. #	CMMG-2-9	"	"	"	"	"	Motorcycle major class dollar increases by territory	
Ex. #	CMMG-2-10	"	"	"	"	"	Estimate of losses for distracted driving	
Ex. #	CMMG-2-11	"	"	"	"	"	Quantitative effect of the experience adjusting rules for motorcycles	
Ex. #	CMMG-2-12	"	"	"	"	"	Effect of investment levels on motorcycle rates	
Ex. #	CMMG-3-1	<b>Coalition of Manitoba Motorcycle Groups (CMMG) to Manitoba Public Insurance Corporation (MPI) - 2nd Round Information Requests &amp; Responses</b>						Average Motorcycle Loss Ratio for the last five (5) years
Ex. #	CMMG-3-2	"	"	"	"	"	Change in the required rate for motorcycles if the loss data	
Ex. #	CMMG-3-3	"	"	"	"	"	Indicated rates for the motorcycle major class	



Ex. #	CMMG-3-4	"	"	"	"	"	Actual loss ratio for private passenger vehicles
Ex. #	CMMG-3-5	"	"	"	"	"	PIPP Costs
Ex. #	CMMG-3-6	"	"	"	"	"	Effect of flat rate for PIPP costs on all vehicle classes
Ex. #	CMMG-3-7	"	"	"	"	"	Vehicle ownerships
Ex. #	CMMG-3-8	"	"	"	"	"	Accidents per 1000 Units Motorcycles by Body Style
Ex. #	CMMG-3-9	"	"	"	"	"	Experienced Rider course
Ex. #	CMMG-4	CMMG Pre-Asks					
Ex. #	CMMG-5	Winnipeg Free Press articles - The Markets on January 26, 2016 and October 17, 2016					
Ex. #	CMMG-6	Excerpts from the Actuarial Standards of Practice					

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Ex. #	CMMG-7	Wildlife Collision Study - August 2008
Ex. #	CMMG-8	CMMG/MPI 1-7 - 2016 GRA Information Request
Ex. #	CMMG-9	CMMG/MPI 2-8 - 2016 GRA Information Request
Ex. #	CMMG-10	CMMG/MPI 2-9 - 2016 GRA Information Request