

## MANITOBA PUBLIC UTILITIES BOARD

Re: MANITOBA PUBLIC INSURANCE CORPORATION (MPI)  
GENERAL RATE APPLICATION  
2014/15

Before Board Panel:

Karen Botting - Chair  
Regis Gosselin - Board Chair  
The Hon. Anita Neville - Board Member

HELD AT:

Public Utilities Board  
400, 330 Portage Avenue  
Winnipeg, Manitoba  
September 26th, 2013  
Pages 404 to 632



“When You Talk - We Listen!”



1 APPEARANCES

2 Candace Grammond ) Board Counsel

3

4 Kathy Kalinowsky ) MPI

5

6 Byron Williams ) CAC (Manitoba)

7 Inc.

8

9 Raymond Oakes ) CMMG

10

11 Liz Peters (np) ) CAA

12

13

14

15

16

17

18

19

20

21

22

23

24

25

1		TABLE OF CONTENTS	
2			Page No.
3	List of Exhibits		407
4	List of Undertakings		408
5			
6	MPI PANEL, RESUMED:		
7	MARILYN MCLAREN, Resumed		
8	HEATHER REICHERT, Resumed		
9	LUKE JOHNSTON, Resumed		
10	Continued Cross-examination		
11	by Ms. Candace Grammond		413
12	Cross-examination by Mr. Byron Williams		525
13			
14	Certificate of Transcript		632
15			
16			
17			
18			
19			
20			
21			
22			
23			
24			
25			



1	LIST OF UNDERTAKINGS		
2	NO.	DESCRIPTION	PAGE NO.
3	10	MPI to advise of the follow-up with	
4		respect to each of the initiatives	
5		listed in SM 5.4	493
6	11	MPI to inform as to whether they	
7		have any representatives at the	
8		annual Transportation Association	
9		conference	501
10	12	MPI to provide the 2006 through	
11		2010 average percentage of people	
12		killed in traffic collisions	
13		recorded as not wearing or using	
14		the available safety equipment at	
15		the time of the collision	540
16	13	MPI to indicate whether or not the	
17		internal performance indicators	
18		are employed; and, if so, provide	
19		the results for the 2010, 2011,	
20		2012, and, if possible, 2013 year	551
21			
22			
23			
24			
25			

1		LIST OF UNDERTAKINGS (Con't)	
2	NO.	DESCRIPTION	PAGE NO.
3	14	MPI to indicate whether or not, in	
4		terms of unsafe speed program	
5		evaluation, the Corporation surveys	
6		to assess the perceived risk of	
7		being apprehended; and provide the	
8		three (3) most recent years of the	
9		internal performance indicators as	
10		measured against the baseline	552
11	15	MPI to review the internal	
12		performance indicators related to	
13		occupant restraint, as it may	
14		relate to the perceived risk of	
15		being apprehended; and, if that	
16		information is available, will	
17		provide the three (3) most recent	
18		years as compared to the baseline	553
19	16	MPI to indicate if it uses perceived	
20		risk of being apprehended as an	
21		internal performance indicator;	
22		and, if it does, provide the	
23		three (3) most recent years as	
24		measured against the baseline	555
25			

1		LIST OF UNDERTAKINGS (Con't)	
2	NO.	DESCRIPTION	PAGE NO.
3	17	MPI to provide an estimate of the	
4		increase in the RoadWatch budget	
5		of two hundred fifty thousand	
6		(250,000), how much went to the	
7		RCMP to enhance monitoring of	
8		winter and ice roads	561
9	18	MPI to, for the budget of six	
10		hundred thousand (600,000) for the	
11		2014/'15 year, provide a breakdown	
12		by police force	562
13	19	MPI to reconcile the two (2)	
14		figures, one being at page 21 of	
15		SM-5 suggesting a RoadWatch budget	
16		of four hundred and three thousand	
17		(403,000) for Basic and the other	
18		being at page 29 of SM-5 suggesting	
19		a funding of approximately six	
20		hundred thousand (600,000), and	
21		provide the figure that we should	
22		be using	564
23	20	MPI to provide the most recent	
24		RoadWatch budget broken down by	
25		program category	572

1	LIST OF UNDERTAKINGS (Con't)	
2	NO.	PAGE NO.
3	21	
4	MPI to determine whether the	
5	Corporation collects occupant	
6	restraint data and, if so, report	
7	it, broken down between urban	
8	and rural if possible	579
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		



1 --- Upon commencing at 9:30 a.m.

2

3 THE CHAIRPERSON: Good morning,  
4 everyone. We're going to open this morning with Ms.  
5 Grammond finishing her cross-examination, but Ms.  
6 Kalinowsky has some comments to make.

7 MS. KATHY KALINOWSKY: Good morning,  
8 everybody. I'd just like to have -- two (2) comments  
9 that I'd like to make. Joining us today at the far  
10 back on the right in a pink shirt is Ms. Cynthia  
11 Campbell. She's the corporate controller and  
12 executive director of finance of the Corporation.  
13 She's a Chartered Accountant and, like Mr. Gosselin,  
14 is from the green business, because she used to be  
15 the controller and -- at the Canadian Wheat Board.

16 And I'd also like to say that tonight  
17 is an annual event for Ms. McLaren where she sleeps  
18 on the street as part of the CEO Sleepout, and so  
19 last -- last year she slept on the street and then  
20 came back and testified the next day and I thought  
21 did a fine job. But this year had better planning,  
22 because she'll be sleeping out on the street tonight  
23 at the corner of Portage and Main, and hopefully has  
24 no meetings planned early tomorrow morning. Thank  
25 you. So wish her all the best.

1 THE CHAIRPERSON: Thank you, and I do  
2 wish you well. I hope you sleep. Yeah. Anyway,  
3 now, Ms. Grammond, would you like to recontinue your  
4 cross-examination? Thank you.

5 MS. CANDACE GRAMMOND: Thank you,  
6 Madam Chair.

7

8 MPI PANEL:

9 MARILYN MCLAREN, Resumed

10 HEATHER REICHERT, Resumed

11 LUKE JOHNSTON, Resumed

12

13 CROSS-EXAMINATION CONTINUED BY MS. CANDACE GRAMMOND:

14 MS. CANDACE GRAMMOND: So, Ms.  
15 Reichert, yesterday we were speaking about pay,  
16 compensation expenses incurred by the Corporation,  
17 and we talked about the increases under the  
18 collective agreement for the bargaining unit, and we  
19 also talked about the incremental increases. So I'd  
20 like to talk about those a little bit more, the --  
21 the incremental increases.

22 We do have an IR on those, so I'd ask  
23 you to turn there. It's at Tab 30 of the Board's  
24 book of documents, Tab 30.

25

1 (BRIEF PAUSE)

2

3 MS. CANDACE GRAMMOND: And in  
4 particular, I'll ask you to go to (f). So we had  
5 asked at (f) to explain the difference between  
6 economic increases and incremental increases, and to  
7 provide an illustrative example.

8 So at the answer to (f) on page 2, we  
9 see the difference explained and -- and then a chart.  
10 So I'll have a -- a couple of questions about that.

11 The first one is this: I -- I think when you  
12 testified yesterday, you said that typically the  
13 incremental increase was about 1.5 percent, and under  
14 this chart, it looks like three point five (3.5)

15 And that may be a maximum, but could  
16 you just explain the difference between the one point  
17 five (1.5) and the three point five (3.5)?

18 MS. HEATHER REICHERT: Of course.  
19 When we were talking yesterday about the 1.5 percent  
20 incremental increase for merit, that is the  
21 forecasted amount in total for the entire  
22 Corporation. So what we did was look at how many, on  
23 average, staff within the organization are eligible  
24 for a merit increase.

25 There will be individuals within MPI

1 who have been there for many, many years and are at  
2 the top of their classification scale and would not  
3 be eligible to get a merit increase. So we worked  
4 with our human resources department to determine how  
5 many approximately we thought would be eligible for a  
6 merit increase, and we determined that that was about  
7 50 percent of the staff at MPI would be eligible for  
8 a step on scale, a merit increase.

9                   So we took the average of three point  
10 five (3.5) as being the individual step on a scale  
11 for a specific person moving up a classification and  
12 multiplied that by 50 percent and used the -- I -- I  
13 had said yesterday one point five (1.5); it's around  
14 -- one point eight (1.8) in fact is what we estimated  
15 as the merit increase for all salaries.

16                   MS. CANDACE GRAMMOND: Thank you.  
17 Just to -- to talk about that a little bit more, we  
18 see at (f) here that there are six (6) steps within  
19 the scale.

20                   MS. HEATHER REICHERT: Yes.

21                   MS. CANDACE GRAMMOND: And you  
22 mentioned an individual being within a certain  
23 classification. So how many classifications are  
24 there, just in rough numbers?

25                   MS. HEATHER REICHERT: I may have

1 confused the two (2). So there'll be various  
2 classifications. This example that is on (f) is a  
3 Clerk 2 classification. There'll be a Clerk 1  
4 classification, Clerk 3 classification. Those are  
5 classifications for the particular position that an  
6 individual holds.

7                   If they were to apply for and get a  
8 promotion, a Clerk 2 might, in a year, advance into a  
9 Clerk 3 classification.

10                   MS. CANDACE GRAMMOND: So how -- oh,  
11 sorry. Go ahead, Ms. McLaren.

12                   MS. MARILYN MCLAREN: There's  
13 probably about a hundred or so classifications, but  
14 the pay scale has nine (9) or fourteen (14) bands.  
15 The pay scale. So there's many, many classifications  
16 in each pay scale.

17                   MS. CANDACE GRAMMOND: Okay. Thank  
18 you. That -- that makes sense.

19                   Okay. And, Ms. Reichert, you  
20 mentioned the -- the 1.8 percent as opposed to the  
21 one point five (1.5), and I believe that that one  
22 point eight (1.8) is referenced in the schedule at  
23 (a) at this tab. So if we go over two (2) pages,  
24 we'll see that one point eight (1.8) at the (a)  
25 attachment.

1 MS. HEATHER REICHERT: Yes, that's  
2 correct.

3 MS. CANDACE GRAMMOND: Okay. So  
4 that's -- I'm now on the very last page at Tab 30.  
5 And so the one point eight (1.8) that we're referring  
6 to is at the second line item called 'incremental  
7 increase'. If we look across the page, we see the  
8 change year over year from one point five (1.5) to  
9 one point one (1.1), and then one point eight (1.8)  
10 through the rest of the chart.

11 MS. HEATHER REICHERT: Yes, that's  
12 correct.

13 MS. CANDACE GRAMMOND: So can you  
14 tell us -- and I -- I know you said that -- that  
15 there was a review done with HR and the one point  
16 eight (1.8) was determined. Can you just tell us a  
17 little bit about why the -- the number has gone from  
18 -- to one point eight (1.8) from one point five (1.5)  
19 and one point one (1.1) in the earlier years?

20 MS. HEATHER REICHERT: As the -- as  
21 the staff turn over, if you will -- so when  
22 individuals retire and then we hire new individuals  
23 to replace those retired staff, then they will almost  
24 certainly come into the organization at less than the  
25 top of the scale for that classification.

1                   So because of the turn -- just the  
2 normal, natural turnover of people retiring and more  
3 co -- people coming in at less than the top of scale,  
4 we have found that there are therefore a higher  
5 percentage of people eligible for a merit increase or  
6 a step on scale.

7                   MS. CANDACE GRAMMOND:    So that would  
8 be the same reason then for the increase from the 30  
9 percent to the 50 percent that you think are  
10 eligible?

11                  MS. HEATHER REICHERT:    That is the  
12 reason for the increase from the 30 to the 50  
13 percent, yes.

14                  MS. CANDACE GRAMMOND:    And was this  
15 review that was done something that is done on a  
16 regular basis, or was this review done for a specific  
17 -- special reason?

18                  MS. HEATHER REICHERT:    It was  
19 specifically done looking at the forecast for -- for  
20 the organization for this year, and it is something  
21 that we will do on a regular basis to make sure that  
22 our forecast is keeping pace with what -- what is  
23 actually expected to happen.

24                  MS. CANDACE GRAMMOND:    So this is  
25 something that would be done then at least on an

1 annual basis going forward?

2 MS. HEATHER REICHERT: To -- yes. It  
3 will be done on an annual basis. The level of detail  
4 each time will vary depending on what we see normally  
5 happening. But, yes, we would be re -- looking at  
6 this to make sure that our forecasted assumptions are  
7 reasonable.

8 MS. CANDACE GRAMMOND: And when we  
9 talk about the increases that flow from the  
10 collective agreement, those are automatic, right?  
11 That applies to everyone across the board.

12 Is that right?

13 MS. HEATHER REICHERT: Yes, that's  
14 correct.

15 MS. CANDACE GRAMMOND: Whereas with  
16 these incremental increases, you've used the word  
17 'merit increase', so does that mean that there's some  
18 element of discretion as to what increase a  
19 particular person gets based on their performance?

20 MS. HEATHER REICHERT: Yes, that is -  
21 - there is some discretion. Typically, individuals  
22 do receive their merit increases, but it is not  
23 necessarily a guarantee.

24 MS. MARILYN MCLAREN: But we don't  
25 have a system where some people might get 7 percent



1 and therefore someone else gets zero percent. It's a  
2 'yes'/'no' decision: Do you get the merit increase  
3 this year or not?

4 MS. CANDACE GRAMMOND: And if you get  
5 -- if a person gets their merit increase, it's the  
6 3.5 percent that we saw on the other chart?

7 MS. MARILYN MCLAREN: Yeah. It's th  
8 exact amount that's on the scale in the pay scale for  
9 that step.

10

11 (BRIEF PAUSE)

12

13 MS. CANDACE GRAMMOND: Are there  
14 different merit increase amounts in different  
15 classifications or is it always 3.5 percent?

16 MS. HEATHER REICHERT: It's 3.5  
17 percent. That's the -- the band width, if you will,  
18 of the increment as you're moving up a classific --  
19 or moving within a classification.

20

21 (BRIEF PAUSE)

22

23 MS. CANDACE GRAMMOND: So just so  
24 that I understand correctly, when we talk about 50  
25 percent of the employees getting the incremental

1 increases, that means that the other 50 percent are  
2 basically topped out in their respective scales?

3 MS. HEATHER REICHERT: Yes.

4 MS. CANDACE GRAMMOND: So they'll  
5 remain at whatever level that is going forward until  
6 the point in time that you referenced where that  
7 individual leaves the organization, retires or  
8 whatever, and then a new person comes in at -- at the  
9 bottom?

10 MS. HEATHER REICHERT: That's  
11 correct. Although, I'll just state the obvious, they  
12 would be eligible for a general salary increase had  
13 one (1) been negotiated with the union.

14 MS. CANDACE GRAMMOND: Understood.  
15 Now, has the -- you mentioned turnover. Has the  
16 Corporation been experiencing more turnover in the  
17 last year or two (2) than it did historically, or is  
18 that something that's stayed fairly static?

19 MS. HEATHER REICHERT: I don't have  
20 an exact turnover number, but I would reference you  
21 to is what we look at is the amount of vacancies that  
22 are occurring generally throughout the -- throughout  
23 the year. And we have a schedule in the information.  
24 I think it was in an IR and someone will help me find  
25 that -- that number, that shows the amount of

1 vacancies.

2

3

(BRIEF PAUSE)

4

5

MS. MARILYN MCLAREN: While Ms.

6 Reichert's looking for that reference, I wouldn't say

7 the last year or two (2). For quite a while we've

8 had more retirements like just about every other

9 organization. You know, like I think you maybe

10 referenced, I mean, there was a time, many, many

11 years we were talking about 30 percent of our staff

12 getting merit increments, because everybody else was

13 topped out and staying there and nobody was really

14 moving.

15

So it's not something that's changed

16 much in the last year or two (2) that we certainly

17 continue to have higher numbers of retirements than

18 we have historically for the last five (5) years or

19 more maybe.

20

MS. HEATHER REICHERT: I did -- I did

21 find the reference and I can just quote the numbers.

22 I -- I don't think it's necessary, unless the Board

23 really wants to, but for the reference it is PUB/MPI-

24 2-23. And in response to the 'A' question we provide

25 the historical vacancy rate for the last five (5)

1 years.

2                   So the historical vacancy rate that  
3 has been experienced in -- like actual versus -- act  
4 -- actual staffing complement versus the budgeted  
5 complement, and therefore the net vacancy from that.  
6 In 2008/'09 we had a hundred and sixteen point one  
7 (116.1) vacant positions; in '09/'10, two hundred and  
8 three (203); '10/'11, sixty point three (60.3);  
9 '11/'12, seventy-four point four (74.4); and '12/'13,  
10 sixty point zero (60.0).

11                   And I mentioned yesterday when we were  
12 talking about vacancy allowance that we had increased  
13 the amount of our vacancy allowance from 2.5 million  
14 to 5.8 million. And it was based on looking at what  
15 the actual amount of vacancies had been on average  
16 over the last three (3) years. And although the  
17 average over the last three (3) years was only sixty-  
18 five (65) full-time equivalents, we -- because there  
19 had been such high vacancies, the average over the  
20 five (5) years was much higher.

21                   So we took the sixty-five (65) and we  
22 increased it, as I said yesterday, to using as a --  
23 as a forecast 75 FTE on average being vacant during  
24 the year for forecast purposes. And that equates to  
25 5.8 million, approximately, in expected salary --

1 salaries relating to vacancies.

2 MS. CANDACE GRAMMOND: Thank you.

3 And I do have some questions on staffing levels, so

4 we'll hold that thought and come to that shortly.

5 One (1) question that I do have with respect to the -

6 - the issue of turnover and so forth: Does the

7 Corporation track the age of its workforce?

8 Does it have -- does it -- is it

9 looking at that in terms of average age to -- to see

10 sort of what the future is going to hold?

11 MS. HEATHER REICHERT: Most

12 definitely we do that. We do that for aspects of our

13 own succession planning to understand where -- what

14 the age of staff are in various -- in various

15 positions so that we can plan appropriately for --

16 for building the workforce behind them.

17 MS. CANDACE GRAMMOND: Thank you. So

18 turning then to staffing levels, I'm going to ask you

19 to go to the filing, to Volume II, the ex -- expense

20 section.

21

22 (BRIEF PAUSE)

23

24 MS. CANDACE GRAMMOND: And probably

25 the best thing to do would be to go to the back of

1 the expense section and then go forward. There are  
2 actually four (4) appendices at the end of E-7, which  
3 is the last section. And we'll start with Appendix 1  
4 of E-7.

5

6 (BRIEF PAUSE)

7

8 MS. CANDACE GRAMMOND: So this  
9 document is, in essence, a comparison between actual  
10 versus budgeted staffing levels historically.

11 Is that right?

12 MS. HEATHER REICHERT: Yes, that's  
13 correct.

14 MS. CANDACE GRAMMOND: So we see --  
15 if we start at the -- the first page, this is  
16 2009/'10, there were actually about thirty-one (31)  
17 less positions than actually budgeted.

18 Is that right?

19 MS. HEATHER REICHERT: Yes, that's  
20 correct.

21 MS. CANDACE GRAMMOND: And then the  
22 next page, if we go over to '10/'11, again, there  
23 were about twenty-seven (27) less actual positions  
24 than budgeted?

25 MS. HEATHER REICHERT: Correct.

1 MS. CANDACE GRAMMOND: And the next  
2 year, 2011/'12, on the third page, sixty-three (63)  
3 to sixty-four (64) less positions than budgeted?

4 MS. HEATHER REICHERT: M-hm. Yes.

5 MS. CANDACE GRAMMOND: And on the  
6 fourth page, the 2012/'13 year there's forty-two (42)  
7 less positions than budgeted?

8 MS. HEATHER REICHERT: Yes.

9 MS. CANDACE GRAMMOND: And these are  
10 all just, for the record, normal operations. So  
11 they're -- particularly for '12/'13 there would have  
12 been additional positions under improvement, I  
13 believe? And I do have a -- a reference for that.

14 MS. HEATHER REICHERT: Yes, this is  
15 just normal operations and it would not include  
16 positions -- and throughout this period -- throughout  
17 these five (5) years there had been significant  
18 improvement initiatives going on and vacancies  
19 related to those.

20 MS. CANDACE GRAMMOND: So for the  
21 last year, for 2012/'13, I believe the overall  
22 vacancy rate compared to budget was sixty (60).  
23 There were eighteen (18) improvement vacancies and  
24 that would -- that is found in E-212 if you want to  
25 go there. So same section, but much closer to the

1 beginning of that tab.

2 MS. HEATHER REICHERT: Yes.

3 MS. CANDACE GRAMMOND: So for this  
4 past year there were actually sixty (60) vacancies,  
5 including normal and improvement initiatives?

6 MS. HEATHER REICHERT: Yes, and that  
7 was the number I quoted just a minute ago.

8 MS. CANDACE GRAMMOND: Thank you.  
9 Now, I actually brought with me TI-8 from last year,  
10 which I'm happy to share. According to this the  
11 compensation that was forecasted at last year's GRA  
12 for last year was 109.6 million, forecasted to  
13 decrease to 107 million this year.

14 If you'd like to take a look at it, I  
15 don't know if -- if you would have that at your  
16 fingertips, you're certainly welcome to.

17 MS. HEATHER REICHERT: Sure, I'll --  
18 I'll take that. I don't know that we had than in an  
19 IR comparison.

20

21 (BRIEF PAUSE)

22

23 MS. CANDACE GRAMMOND: So just  
24 hanging onto TI-8 -- sorry, did you have a chance to  
25 review the -- the numbers that I referenced?



1 MS. HEATHER REICHERT: Yes.

2 MS. CANDACE GRAMMOND: And last year,  
3 of course, we would have discussed the -- the two (2)  
4 years of zero increases pursuant to the collective  
5 agreement?

6 MS. HEATHER REICHERT: I think last  
7 year at this time we were still in the collective  
8 bargaining and we did not know what the settlement  
9 was going to be. And I'm going to look behind me,  
10 but I'm pretty sure at the time we made some  
11 assumptions on what we thought -- within our forecast  
12 what we thought we might negotiate. And I don't  
13 believe that it was zeros for the two (2) years as  
14 what actually ended up happening.

15 MS. CANDACE GRAMMOND: Okay. Maybe -  
16 - maybe we've recalled that incorrectly, but that --  
17 that's okay, we -- nothing probably really turns on  
18 it. If we look then back at Tab 30 in the book of  
19 documents, which we were looking at a moment ago, and  
20 if we stay with that last page at Tab 30 where we had  
21 looked at the incremental increase changes we see  
22 that for 2014 -- sorry, for 2014/'15 the compensation  
23 forecasted was a hundred and nine point three  
24 (109.3).

25 Sorry, for 2012/'13, my apologies.

1 I'm directing you to the wrong column. For the  
2 2012/'13 column, so the third column in we've got  
3 total compensation of 109.6 million and that's set to  
4 increase to 20 -- in -- in 2013/'14 to a hundred and  
5 thirteen point eight (113.8) moving across the page.

6 So that is more than what was  
7 forecasted last year under TI-8?

8 MS. HEATHER REICHERT: Yes, that's --  
9 that's correct.

10 MS. CANDACE GRAMMOND: So here's what  
11 I'm trying to understand. So the forecast changed  
12 this year; the numbers went up by a few million  
13 dollars. But when we looked at the staffing levels  
14 for the same year there were actually sixty (60) less  
15 positions than budgeted. So what -- what we're  
16 trying to understand is if the actual staffing levels  
17 have gone down, why have the compensation dollars  
18 gone up?

19 And -- and if you want to answer that  
20 by undertaking, you certainly can, but that -- that's  
21 what we're trying to understand.

22 MS. HEATHER REICHERT: Sorry, if you  
23 could repeat the question one (1) more time?

24 MS. CANDACE GRAMMOND: Sure. So we  
25 looked at the staffing level document that confirmed

1 that the overall numbers of FTEs have been under  
2 budget for the last few years and for the -- the  
3 current year specifically it's sixty (60) less. But  
4 when we look at the dollars the budget is actually  
5 going up. So that's what we're trying to understand.

6

7                   If -- if actual FTEs are under budget,  
8 why are -- why is the dollar budget increasing?

9                   MS. HEATHER REICHERT: Okay. I -- I  
10 think you -- you're comparing two (2) unrelated --  
11 somewhat unrelated -- so we budget for a full  
12 complement of staff. So we budget at that higher  
13 level of staff including the vacancies. And then we  
14 budget separately for some vacancies to occur during  
15 the year.

16                   And increases in the net amount of  
17 budget for compensation you did -- or do have IRs  
18 that com -- that talk about the act -- the total  
19 budgeted compensation from one (1) year to the next  
20 including the differences that relate to the vacancy  
21 allowance, or differences that relate to the salary  
22 increases, or the merit increases, or whatever the  
23 various increases might be. So I think fundamentally  
24 that your confusion is that assuming that we -- we  
25 are -- for salary, the salary line budget, that we're

1 -- that we're budgeting -- sorry, that we're  
2 budgeting the net.

3 We budget the full -- for the full  
4 complement and separately for the vacancy.

5 MS. CANDACE GRAMMOND: Thank you. I  
6 understand that now. So is it the case then that  
7 rates are based on the full complement budget?

8 MS. HEATHER REICHERT: The rates are  
9 based on the forecast that we make, which is salaries  
10 at full complement, but a vacancy allowance amount  
11 that reduces the -- the total amount that we believe  
12 that we are going to pay in salaries.

13

14 (BRIEF PAUSE)

15

16 MS. CANDACE GRAMMOND: Okay. Ms.  
17 Reichert, if we shift then a little bit into the  
18 actual numbers of FTEs. We've been talking about the  
19 compensation. We did talk about the -- the variances  
20 of budgeted to actual. But I'll ask you to go back  
21 to 'E' -- the 'E' section E-2 in particular, where we  
22 see on page 9 of E-2 the budget for the current year,  
23 so the 2013/'14. And I'm talking the Corporation as  
24 a whole, in terms of number of FTEs, nineteen hundred  
25 and thirty-six (1,936).

1 Is that right?

2 MS. HEATHER REICHERT: Last year's  
3 forecast for corporate staffing, yes.

4 MS. CANDACE GRAMMOND: And just for  
5 the purposes of the record, where we're talking about  
6 FTEs, that stands for 'full-time equivalent'?

7 MS. HEATHER REICHERT: Correct.

8 MS. CANDACE GRAMMOND: And last year,  
9 because we also have that budgeted amount here on  
10 page 9 for 2012/'13, the Corporation was actually  
11 forecasting more staff, at nineteen seventy-one  
12 (1,971).

13 So it did go down for '13/'14?

14 MS. HEATHER REICHERT: Yes. That was  
15 last year's forecast was forecasting it to go down,  
16 yes.

17 MS. CANDACE GRAMMOND: And for the  
18 current year... Just let me find the reference for  
19 the number for the current year.

20

21 (BRIEF PAUSE)

22

23 MS. CANDACE GRAMMOND: The -- the  
24 projection for the current year for FTEs is nineteen  
25 hundred and fifty-one (1,951), we believe.

1 MS. HEATHER REICHERT: Sorry, can you  
2 clarify for me what current year you're talking  
3 about? Are you talk --

4 MS. CANDACE GRAMMOND: 2013/'14.

5 MS. HEATHER REICHERT: So the budget  
6 for 2013/'14 is on page 9, nineteen fifty-one point  
7 two (1,951.2). That's the budget. And that's --

8 MS. CANDACE GRAMMOND: Yes.

9 MS. HEATHER REICHERT: -- what we're  
10 forecasting.

11 MS. CANDACE GRAMMOND: Yes. Thank  
12 you. So that's -- it's slightly more than what was  
13 forecasted last year for the same year?

14 MS. HEATHER REICHERT: Correct,  
15 fourteen point five (14.5) more.

16 MS. CANDACE GRAMMOND: Thank you.  
17 Now, are all of those extra positions in the  
18 improvement side, or are any of them in the normal  
19 operations side?

20

21 (BRIEF PAUSE)

22

23 MS. CANDACE GRAMMOND: I'm -- I'm  
24 asking, because the paragraph underneath that table  
25 says that no improvement initiative FTEs were

1 budgeted last year. So it sort of implies that  
2 that's what they are, but...

3 MS. HEATHER REICHERT: Yes, you're  
4 correct. That was for improvement initiatives.

5 MS. CANDACE GRAMMOND: So would it be  
6 fair to say that the -- the nineteen fifty-one  
7 (1,951) that's budgeted for current year is somewhat  
8 of a steady state of FTE levels?

9 MS. HEATHER REICHERT: At this point  
10 in time we are forecasting that that nineteen fifty-  
11 one point two (1,951.2) will stay at steady state.  
12 So for the forecast years going forward we've assumed  
13 no staffing increases for either normal operations or  
14 improvement initiatives.

15 MS. CANDACE GRAMMOND: And you  
16 haven't forecasted decreases either. You think it'll  
17 be roughly the same?

18 MS. HEATHER REICHERT: No, we haven't  
19 forecasted decreases either. We -- we do think that  
20 it'll be a stable state.

21 MS. CANDACE GRAMMOND: One (1)  
22 specific question with respect to IT. Can you tell  
23 us whether the introduction of the IBM outsourcing  
24 has affected staffing levels or identified savings at  
25 all, or is that not the case?

1 (BRIEF PAUSE)

2

3 MS. MARILYN MCLAREN: I don't  
4 remember the number of staff off the top of my head,  
5 but we identified a number a year ago in these  
6 proceedings that would no longer be required to do  
7 the work they have been doing once the data centres  
8 were managed by IBM. They will be redeployed into  
9 other work. So effectively, the positions they were  
10 in will disappear and the staff will be doing other  
11 previously existing work.

12 There's always some new work when you  
13 do something like this. It's really important to  
14 manage the relationship with IBM and manage the  
15 contract, so to speak. So there will be some new  
16 positions created, but overall we will have fewer  
17 people and the people will not be laid off. They'll  
18 be doing other kinds of IT work in -- in the  
19 Corporation.

20 MS. CANDACE GRAMMOND: So the overall  
21 numbers for the Corporation don't really change?

22 MS. MARILYN MCLAREN: The -- the IT  
23 budget itself may have somewhat fewer FTEs, but not -  
24 - I mean, we're not talking anything really hugely  
25 significant.



1 MS. CANDACE GRAMMOND: And I take it  
2 based on the evidence that's been given that the same  
3 is expected going forward? And I know we haven't  
4 talked about the Gartner report yet, and we will once  
5 we make sure that the Board has it in front of them.

6 But I -- I assume that -- that there's  
7 nothing expected to flow from that either in the way  
8 of staff increases or decreases?

9 MS. MARILYN MCLAREN: Nothing really  
10 material. You know, there -- there's always  
11 adjustments within that. One (1) of the points that  
12 the Gartner report talks about is trying to minimize  
13 the IT footprint. In theory that should help you be  
14 more efficient and need a few less staff. But, you  
15 know, I mean, we're not looking at -- at huge numbers  
16 in -- in any direction.

17

18 (BRIEF PAUSE)

19

20 MS. CANDACE GRAMMOND: Thank you. I  
21 do have a few questions with respect to some  
22 corporate donations that the Corporation has made.  
23 I'm going to ask you to go to CAC-1-19. It's not in  
24 the book of documents.

25

1 (BRIEF PAUSE)

2

3 MS. CANDACE GRAMMOND: That's not the  
4 right reference.

5

6 (BRIEF PAUSE)

7

8 MS. CANDACE GRAMMOND: Okay. Because  
9 I'm looking at the Board's 1-19. My apologies.

10

11 (BRIEF PAUSE)

12

13 MS. CANDACE GRAMMOND: Yeah, it's  
14 CAC-1-19.

15

16 (BRIEF PAUSE)

17

18 MS. CANDACE GRAMMOND: Okay. So if  
19 we're looking at CAC-1-19 we see that the question  
20 was -- the question was for a schedule of donations  
21 and sponsorships made by MPI in the 2012/'13 fiscal  
22 year. Do you have that?

23 MS. MARILYN MCLAREN: Yes, we do.

24 MS. CANDACE GRAMMOND: And when we  
25 look at the schedule I just -- I have a -- a couple

1 of questions. In particular, there are obviously a  
2 series of small amounts, which I'm not going to talk  
3 about, but under this -- this initial heading of,  
4 "Corporate Sponsorships, Grants, and Donations," we  
5 do see a few large entries.

6 The one (1) in particular that I  
7 wanted to ask about is found on the second page. So  
8 it's the one (1) that starts with, "Dauphin's  
9 Countryfest," at the top. And it's about halfway  
10 down the page, "Health Sciences Centre, Capital  
11 Surgery of the Future Initiative," payment one (1) of  
12 four (4) for five hundred thousand (500,000).

13 Can you -- I guess first of all that  
14 looks like a two thou -- or a \$2 million commitment  
15 over time?

16 MS. MARILYN MCLAREN: It is, yes.

17 MS. CANDACE GRAMMOND: And what is  
18 that for? What is the Surgery of the Future  
19 Initiative?

20 MS. MARILYN MCLAREN: As I remember,  
21 there's two (2) components. One (1) is for a  
22 research chair. So a significant amount of that  
23 sponsorship is going towards research in head injury  
24 surgery. So it's totally -- couldn't be more  
25 directly related to the single biggest cost we have,

1 in terms of indemnifying Manitobans for automobile  
2 injuries.

3                   This is a second contribution we've  
4 made to the Health Sciences Foundation. I believe  
5 the first was largely for the surgery centre, which I  
6 had an opportunity to -- to tour it. It is  
7 absolutely phenomenal. People don't know what's  
8 happening in -- in some of these facilities in the  
9 Province of Manitoba, but this -- this centre has --  
10 they have created a -- a surgery on the same floor as  
11 the actual care wards.

12                   Because these people are so  
13 compromised it was -- they were having worse outcomes  
14 because they would have to, you know, take them off  
15 the wards, take them into elevators, take them down  
16 to the surgeries. What they've also done is created  
17 this surgery that also has an MRI right there as part  
18 of it. So the doctors can actually, while they're  
19 doing the -- before, during, after the surgery, they  
20 can actually see the results, see exactly what  
21 they're doing. So this is a lot of what our first \$2  
22 million went towards. Again, all focussed on head  
23 injuries.

24                   The research chair is incredibly  
25 important now following on that to have someone who

1 can actually learn from the surgeries that have  
2 happened. So I don't -- I don't remember off the top  
3 of my head if it was related solely to that research  
4 chair and research aspects of it, or there was  
5 another kind of a capital contribution in the 2  
6 million, but we can look that up and just read it --  
7 read the answer in.

8 But it's predominantly the second  
9 donation is -- is related to the research, for sure.

10 MS. CANDACE GRAMMOND: So it -- I --  
11 I guess then the -- the reason for the Corporation's  
12 donation would be with a view to benefiting  
13 automobile accident victims?

14 MS. MARILYN MCLAREN: To help foster  
15 better outcomes for automobile injuries related to  
16 head injuries.

17 MS. CANDACE GRAMMOND: And is -- is  
18 this in any way viewed as, or -- or could it be  
19 viewed as a substitute for government funding in this  
20 area?

21 MS. MARILYN MCLAREN: I -- I believe  
22 no, strongly believe no, because it is done through  
23 the foundation, the Health Centre Foundation. The  
24 Health Science and Centre Foundation has existed for  
25 a long time. They were -- they have a responsibility

1 to fundraise outside of what government provides.

2 I understand government sort of gives,  
3 you know, builds buildings and provides that kind of  
4 capital. They also provide -- you know, cover the  
5 healthcare costs, but other value-added special  
6 initiatives like this, organizations like the Health  
7 Science and Centre Foundation, are expected to  
8 fundraise on their own.

9 MS. CANDACE GRAMMOND: And how much  
10 of the -- what will ultimately be a \$2 million  
11 donation is allocated to Basic as opposed to the  
12 other lines?

13 MS. MARILYN MCLAREN: It would follow  
14 our normal allocation processes, so the bulk of it  
15 would be paid by Basic.

16

17 (BRIEF PAUSE)

18

19 MS. CANDACE GRAMMOND: Thank you.  
20 And I just have one (1) other one on the list that I  
21 wanted to ask you about. If you go down to page 5 of  
22 the same document with the list, you'll see there's  
23 an entry for a hundred thousand dollars (\$100,000)  
24 for Winnipeg Folk Festival and it's noted as,  
25 "Capital funding one (1) time payment."

1 Can you comment on that?

2 MS. MARILYN MCLAREN: Fairly rarely,  
3 but once in a while, the Corporation will contribute  
4 to capital campaigns. In this particular situation  
5 it was a -- rather than specifically related to  
6 injury claims or -- or something specifically mandate  
7 related, this was more of a broader community  
8 contribution like we've done on the past as well.

9 Our donation though is dedicated  
10 towards improving some of the traffic safety around  
11 the site. They're trying to -- to really encourage  
12 bus transportation as opposed to driving. They're  
13 trying to create a bus loop, things like that, and  
14 our funds would -- are intended to go towards that.

15 MS. CANDACE GRAMMOND: Thank you.

16 MR. REGIS GOSSELIN: I have some  
17 follow-up questions in relation to what we've just  
18 been discussing about. In terms of the quantum, the  
19 overall quantum of the contributions that are listed  
20 here, is -- could you point me to some history around  
21 the levels of those contributions? In other words,  
22 are you talking of an 'X' percent of overall  
23 revenues? Are we talking 2 million a year?

24 Are we -- is that -- can you describe  
25 that?

1 MS. MARILYN MCLAREN: I know we've  
2 done that analysis and we've discussed the -- the --  
3 sort of the historic pattern internally at MPI. I  
4 don't know that it's been filed here, but --

5 MR. REGIS GOSSELIN: Okay.

6 MS. MARILYN MCLAREN: -- we can  
7 certainly have a look for that. I can tell you that  
8 if you take out the one (1) time large initiatives  
9 like the Health Science and Centre and things like  
10 that, there's been about a -- I believe it's  
11 something like a 20 to 25 percent increase over the  
12 last number of years, sort of accumul -- accumulative  
13 increase of some of these smaller donations. But it  
14 -- it -- noth -- nothing extreme, nothing really  
15 radically different. And it -- overall the 2  
16 million, if you take out these large ones, it's  
17 significantly less than that.

18 MR. REGIS GOSSELIN: And I guess the  
19 other follow-up question would be: Are you working  
20 from a policy in relation to your corporate  
21 sponsorships?

22 MS. MARILYN MCLAREN: Absolutely.  
23 It's right on our website. I think we've provided  
24 that link in at -- in at least one (1) or two (2)  
25 references in this Application. Small groups use it



1 to apply for -- for funding for small local  
2 initiatives, but it -- it applies really across the  
3 board.

4                   They need to describe, you know, why  
5 MPI, why would this be something for us to contribute  
6 to. And we have a very rigorous pro -- process where  
7 we establish our expectations for the money that --  
8 that we provide, and we circle back around to the  
9 extent that it -- to ascertain the extent to which  
10 it's been provided.

11                   MR. REGIS GOSSELIN: And could you  
12 just describe in very general terms the oversight  
13 process you have for the management of these funds  
14 and the -- the board engagement with respect to the  
15 sponsorships?

16                   MS. MARILYN MCLAREN: Sorry, can you  
17 repeat that?

18                   MR. REGIS GOSSELIN: Okay. What --  
19 what I'm wondering is, in terms of your internal  
20 oversight over the expenditure of these funds, could  
21 you describe that please, just in general terms?

22                   MS. MARILYN MCLAREN: The board of  
23 directors approves anything of five thousand dollars  
24 (\$5,000) or more. And the vice president responsible  
25 for the area and I approve everything under that.

1 (BRIEF PAUSE)

2

3 MS. ANITA NEVILLE: Yeah, my  
4 questions have been somewhat asked. I was wondering  
5 about the clear criteria that you use in -- in giving  
6 out funds, as well as the decision-making process.  
7 And you've answered that there.

8 But do you have someone in the  
9 organization who focusses just on this? I mean, I  
10 look at your list and you're -- you cover the  
11 landscape.

12 MS. MARILYN MCLAREN: We do. And we  
13 have a manager responsible for the area who's  
14 responsible for really negotiating the value, I guess  
15 is one (1) way to say it. That's not really the way  
16 I think about it, but it -- it is sort of  
17 formalizing, with each little organization, large  
18 organization, Okay, for the MPI funds, here's what we  
19 expect in return. And then follows up to see, even,  
20 you know, some of these fundraising dinners. You  
21 know, we circle back around to find, did -- did the  
22 signage at the dinner reflect MPI to the extent that  
23 it was supposed to? So, yes, we have somebody who is  
24 responsible for doing all of that.

25 MS. ANITA NEVILLE: Thank you.

1 MS. CANDACE GRAMMOND: Thank you.

2 MR. REGIS GOSSELIN: Ms. Grammond,  
3 are you moving on to another topic -- because I --

4 MS. CANDACE GRAMMOND: I am, yes.

5 MR. REGIS GOSSELIN: -- okay. I  
6 wanted to -- are you finished with compensation?

7 Could -- could I ask a few follow-up questions?

8 MS. CANDACE GRAMMOND: Yeah, please.

9 MR. REGIS GOSSELIN: Could you  
10 describe the -- the approach you take with respect to  
11 the non-unionized positions at MPIC with respect to  
12 compensation?

13 In other words, a -- a clerk or a  
14 secretary or a -- a junior manager, not unionized,  
15 how do you settle on a compensation level, generally,  
16 for the -- for those groups?

17 MS. MARILYN MCLAREN: Generally, the  
18 out-of-scope annual increases follow the union. If  
19 we don't do that, in very short order we're dealing  
20 with some serious compression issues and -- and other  
21 problems. But for the most part, they follow. In --  
22 in my long history with the Corporation, management  
23 has never received an increase bigger than the union  
24 or vice versa. So it -- it follows.

25 MR. REGIS GOSSELIN: Could you

1 describe in, sort of very general terms, how you  
2 address compensation for your executive ranks?

3 MS. MARILYN MCLAREN: The only -- the  
4 only difference is that rather than have -- like,  
5 it's very, very similar. There -- there are salary  
6 scales. There's ranges within the scale. I have,  
7 and the board of directors has, more discretion with  
8 respect to giving increases that are not structuredly  
9 (sic) limited to 3.5 percent, 'yes' or 'no'. So  
10 there is some flexibility within merit increases  
11 within the range that doesn't exist within regular  
12 management or the unionized staff, where they are  
13 fixed increments. That's the only difference.

14 MR. REGIS GOSSELIN: But it sounds  
15 like there's a bit of a component that's at risk,  
16 though, in terms of individual executives.

17 Is there any of their pay that's at  
18 risk for inadequate performance --

19 MS. MARILYN MCLAREN: No.

20 MR. REGIS GOSSELIN: -- or not  
21 meeting goals, or...

22 MS. MARILYN MCLAREN: No, no. My  
23 understanding is that there is no -- no part of the  
24 public sector in Manitoba that has any pay-at-risk  
25 system. Quite a long time ago, I believe it was the

1 Auditor General, had a look at something like that,  
2 made some sort of a report to government. Just about  
3 -- my understanding is just about every other  
4 province does now, but -- but Manitoba does -- does  
5 not.

6 MR. REGIS GOSSELIN: But in terms of  
7 setting the compensation levels by position, how --  
8 how does that system work? In other words, whether  
9 you're paying a senior financial manager from 'X' to  
10 'Y', how do you set the 'X' to 'Y'?

11 MS. MARILYN MCLAREN: Okay. Well,  
12 the -- the driving -- the first driving factor at MPI  
13 has always been one (1) of internal equity. So we  
14 need to make sure that our pay levels align in  
15 relation to each other, either in scope or out of  
16 scope. But then we also have to get some -- some  
17 sense of appropriateness with the market. We -- we  
18 can't be unable to attract people and retain people.

19 So it's really been one (1) of trying  
20 to establish the internal equity, but then doing the  
21 reality check to the market. And, periodically,  
22 we've had to make recommendations to the board to  
23 make adjustments to management out of scope salaries.  
24 Often that is including executives, sometimes not.  
25 Because if you -- every decade or so you can still

1 find somehow you've managed to get some undesirable  
2 compression, things like that, or you've become a  
3 little bit more -- a little bit less competitive in -  
4 - in the market for senior positions.

5                   So it really is, first of all, do they  
6 -- do the jobs -- do the pay scales for the  
7 individual jobs make sense with -- within MPI in  
8 relation to each other? And then, is it appropriate  
9 what MPI is paying in relation to this particular  
10 market?

11                   MR. REGIS GOSSELIN: That external  
12 comparison process, you undertake annually, or  
13 periodically, or...

14                   MS. MARILYN MCLAREN: Less than  
15 annually. Maybe -- maybe every three (3) years;  
16 maybe not even quite that often.

17                   MR. REGIS GOSSELIN: And the -- the  
18 board, of course, approves all of those decisions on  
19 a yearly basis?

20                   MS. MARILYN MCLAREN: Yes,  
21 absolutely.

22

23   (BRIEF PAUSE)

24

25                   MS. CANDACE GRAMMOND: Thank you.

1 I'll move then --

2 MR. REGIS GOSSELIN: I'm sorry, I did  
3 have one (1) more question --

4 MS. CANDACE GRAMMOND: Oh, yeah.

5 MR. REGIS GOSSELIN: -- I would have  
6 -- I should have asked. In terms of your  
7 comparators, are you comparing internally to  
8 Manitoba, or externally to other similar  
9 organizations within Canada?

10 MS. MARILYN MCLAREN: Manitoba, and  
11 primarily in Manitoba the public sector.

12

13 CONTINUED BY MS. CANDACE GRAMMOND:

14 MS. CANDACE GRAMMOND: Thank you. So  
15 I'm going to move, then, into some questions about IT  
16 costs being incurred at the Corporation. And I'll  
17 ask you to go to Tab 31 of the book of documents. So  
18 Tab 31, and I'll ask you to go to the second page.

19

20 (BRIEF PAUSE)

21

22 MS. CANDACE GRAMMOND: So Tab 31,  
23 second page, yeah. If we focus on the year of the  
24 Application, so this is a -- this is a corporate-wide  
25 IT cost table. We look at 2014/'15, and we go right

1 to the bottom for total IT expenses we see the number  
2 sixty thousand (60,000) -- or, pardon me, 60.6  
3 million. And these are the expenses, I believe,  
4 related to IT.

5 Is that right?

6 MS. HEATHER REICHERT: Yes, those  
7 would be the departmental or divisional expenses, as  
8 well as you can see a -- a large component being  
9 amortization of deferred development costs that we  
10 had discussed yesterday.

11 MS. CANDACE GRAMMOND: Yes. And if  
12 we turn over the page to the next, what's numbered  
13 page 2, we now have corporate capital expenditures  
14 relating to IT. And we see the total dollar amount  
15 for the 2014/'15 year as 29.8 million.

16 So is that right?

17 MS. HEATHER REICHERT: Yes, that is.

18 MS. CANDACE GRAMMOND: So if we want  
19 to look at total IT spending for the Corporation for  
20 the 2014/'15 year, we would add those two (2) numbers  
21 together. So the sixty point six (60.6) from the  
22 first page and the twenty-nine point eight (29.8)  
23 from the second page, for a total of about ninety  
24 point five (90.5).

25 Is that right?



1 (BRIEF PAUSE)

2

3 MS. HEATHER REICHERT: I'm just  
4 looking to see if, in fact, it has all of the -- the  
5 capital hardware costs reflected on here. I guess  
6 that -- yes, sorry. It -- it does, with the data  
7 processing equipment. I'm sorry, yes.

8 MS. CANDACE GRAMMOND: Thank you. So  
9 we've got a total overall for the year of the  
10 application of 90.5 million on IT. And, again, just  
11 to be clear, the sixty point six (60.6) from the  
12 first page are the expenses. And then on the second  
13 page there would be appear to be two (2) components,  
14 which I -- I think you were just referencing.

15 There's deferred development costs of  
16 28 million and data processing equipment of one point  
17 seven (1.7), which is, of course, included within the  
18 total of twenty-nine point eight (29.8) that we see  
19 here.

20 MS. HEATHER REICHERT: Yes.

21 MS. CANDACE GRAMMOND: Now, if we go  
22 back to page 1, where we saw the sixty point six  
23 (60.6) in expenses, we see that -- if we look just at  
24 data processing, so I'm about halfway down the table,  
25 the line item that says, "Total Data Processing,"

1 which is a -- a total of all of the components listed  
2 above. If we go across the page, I -- I appreciate  
3 this dates back to 2005, but we see the first entry  
4 is 8.6 million. And then the number moves from there  
5 to the 2014/'15 year, it's at 23.1 million.

6 Is that right?

7 MS. HEATHER REICHERT: Yes.

8 MS. CANDACE GRAMMOND: And on the  
9 same line, if we go all the way across to the end  
10 column, which is called, "Compound Annual Growth  
11 Rate," we see a compound annual growth rate between  
12 '05/'06 and 2012/'13 of 13.5 percent.

13 Is that right?

14 MS. HEATHER REICHERT: Yes.

15 MS. CANDACE GRAMMOND: And what I'd  
16 ask you to do is comment on that growth rate relative  
17 to CPI.

18 MS. HEATHER REICHERT: I believe that  
19 yesterday the -- the comment was made about the  
20 importance of information technology to MPI and the  
21 fact that, over the last number of years, we have  
22 made a concerted effort to make sure that our  
23 information technology area is -- is providing the  
24 service that we need it to provide, both to our  
25 customers and internally, is well supported so that

1 we don't have the risk of system failure. That would  
2 be very detrimental to our clients, our customers,  
3 Manitobans.

4                   So you can see, if you're looking at  
5 what has generated a -- a bulk of those increases  
6 over the last number of years, and I can just refer  
7 you to the one (1) in particular that we had some  
8 discussions about previously, about halfway down the  
9 CIT departmental expense -- expenses area is the IBM  
10 data centre.

11                   And so you can see that, starting in  
12 2013, if you take your hand across, starting in 2013,  
13 there is 3.6 million with respect to IBM data centre,  
14 and those costs are increasing and then levelling off  
15 in the remaining years.

16                   That contributes -- sorry, I know  
17 you're referring the -- the 13.5 percent overall that  
18 ends in '12/'13, so it does impact on the -- the --  
19 on that calculation to the extent that there was a  
20 brand new cost of 3.6 million in the last year of the  
21 -- the period that you're looking at.

22                   Generally speaking, licence charges is  
23 another area where you can see significant growth.  
24 This isn't just growing, as you can see, by the --  
25 the inflationary increases. It's because there is a

1 lot more work and activity in that particular area,  
2 so it's increasing, and increasing quite  
3 substantially, over that period because more work was  
4 being done to bring the systems up to -- bring the  
5 systems up to a point where they were reliable and  
6 where -- where we could provide the -- the  
7 appropriate service that we need to provide.

8                   So that, unless Ms. McLaren wants to  
9 add anything further -- I mean, generally, this is  
10 reflecting what we have been talking about, that we  
11 were way behind in the -- the maintenance and the  
12 support of the IT systems that MPI did have. We've  
13 done a lot of work to improve that, and that means  
14 there's more licensing fees, there's more maintenance  
15 costs, and that's what you're seeing reflected over  
16 these last ten (10) or eight (8) years.

17                   MS. CANDACE GRAMMOND: Ms. Reichert,  
18 what is it that drives the increase in the licence  
19 costs that you've referenced?

20                   MS. HEATHER REICHERT: One would be  
21 the -- the software companies themselves increasing  
22 their costs year over year for their licence fees,  
23 the number of licences required. So as we have  
24 increased the use of different software systems  
25 within the organization -- and so you -- you

1 implement something such as the bodily injury system.  
2 So now you've got licences for that bodily injury  
3 system, and all of the claims adjusters and all of  
4 the frontline staff and others within finance even  
5 need access to that system. And we need to pay a  
6 licence fee for those individuals where previously,  
7 when you didn't have that system, you weren't paying  
8 any licence fees, or you had a -- a system that was  
9 maybe only very limitedly used by, say, the frontline  
10 staff and not used by case managers.

11 So implementing these very robust and  
12 extensive systems automatically means that there are  
13 more people that are accessing those to -- to  
14 integrate the information, and, subsequently, you  
15 have more -- more licences that you need to pay for.

16 MS. CANDACE GRAMMOND: Thank you.  
17 We've already had some evidence this morning about  
18 the IBM data centre and how that's affected or how  
19 that interplays with compensation costs, so we -- I -  
20 - I don't want to repeat that.

21 But we do see here, as you indicated,  
22 Ms. Reichert, the costs specifically for the IBM data  
23 centre starting in 2012/'13 and moving forward. And  
24 we also see a little bit lower down the line  
25 entitled, "Compensation." And if we look at that

1 line from the '05/'06 year, we don't see much  
2 fluctuation even through 2011/'12. It's increased a  
3 little bit, and -- but -- but the -- we see the  
4 overall compounded growth for that line is not  
5 particularly significant at one point six (1.6).

6 So is -- is that something that the --  
7 the Corporation has looked at on an ongoing basis,  
8 the cost of IBM relative to the compensation costs  
9 being incurred?

10 MS. HEATHER REICHERT: I think that  
11 Ms. McLaren spoke this morning about -- the simple  
12 answer to your question is yes. And, as Ms. McLaren  
13 was commenting this morning, it is anticipated, as  
14 part of the data centre's moving to IBM, that there  
15 will be a -- a re-purposing, if you will, of the  
16 staff that previously were doing that kind of work  
17 here in -- at MPI.

18 We'll -- some will -- and some  
19 different skill sets will be required in managing the  
20 relationship in IBM. And then other individuals will  
21 be redirected into other -- other work. So, yes,  
22 that is what is part of managing the information  
23 technology division, is looking at where are the  
24 resources needed? Where are they not re -- needed,  
25 and managing that staff complement.

1 MS. CANDACE GRAMMOND: Thank you. I  
2 see a line item here called, "CARS," C-A-R-S.

3 Can you tell us what relates to or  
4 what that system is?

5 MS. HEATHER REICHERT: Claims  
6 administration and --

7 MS. MARILYN MCLAREN: And reporting.

8 MS. HEATHER REICHERT: -- and  
9 reporting system.

10 MS. CANDACE GRAMMOND: And so what is  
11 that exactly?

12 MS. HEATHER REICHERT: It is another  
13 IT system that is used throughout the organization  
14 for claims adjusting and reporting. So it's used  
15 within the financial area, it's used by the claims  
16 adjusters, it's loo -- used by frontline staff. So,  
17 again, it is one (1) that is used pervasively  
18 throughout the organization.

19 MS. MARILYN MCLAREN: It's a custom-  
20 built in-house-built application in the mid to late  
21 1990s, and we use it to handle all physical damage  
22 claims, everything except injury claims.

23 MS. CANDACE GRAMMOND: Thank you.  
24 And looking at the costs incurred we see that, from  
25 the be -- beginning of this table, the '05/'06 year,

1 through to the end, the costs went down in the middle  
2 and then have gone back up.

3 Is there a particular driving force  
4 behind that?

5 MS. MARILYN MCLAREN: No, we continue  
6 to -- to make sure that it stays current. Sometimes  
7 there is a few more enhancements that we build than  
8 other years. There -- there's nothing really  
9 essential there.

10 Id -- ideally, through time, we would  
11 want to, if it seems reasonable, shut that system  
12 down and use something that was more off the shelf.  
13 Another way that we can -- we'll probably talk about  
14 it more when we talk about some of the Gartner stuff  
15 -- reducing our IT footprint.

16 Both of our core systems, being CARS  
17 and AutoPac Online, were custom-built applications  
18 because we were ahead of the insurance IT software  
19 industry in terms of wanting to do certain things  
20 that were not available back in the 1990s.

21 So this is still marginally meeting  
22 the needs of our physical damage staff, but we knows  
23 there's lots better opportunities out there today.

24 MS. CANDACE GRAMMOND: Thank you.  
25 And we see, just to sum up here with respect to the



1 total IT expenses, that the growth rate between  
2 '05/'06, and '12/'13 was ten point six (10.6)?

3 MS. HEATHER REICHERT: Yes.

4 MS. CANDACE GRAMMOND: And the  
5 expected growth rate from '12/'13 through '12 --  
6 2017/'18 is eight point three (8.3).

7 MS. HEATHER REICHERT: Yes.

8

9 (BRIEF PAUSE)

10

11 MS. CANDACE GRAMMOND: Can you  
12 comment on the Corporation's comfort level with those  
13 growth rates? And I appreciate the earlier evidence  
14 about reliance on systems.

15 MS. HEATHER REICHERT: I would just  
16 reiterate what I -- I had said earlier. We are  
17 comfortable with those forecasts being reasonable.  
18 Because of the dependence and the -- the increased  
19 reliance that we have on our IT systems, they need to  
20 be supported, and this is reflective of that.

21 MS. CANDACE GRAMMOND: Thank you.

22

23 (BRIEF PAUSE)

24

25 MS. CANDACE GRAMMOND: Okay. I'm

1 just going to move into a related section which won't  
2 be particularly lengthy, and then we'll probably take  
3 the morning break. So these questions relate to the  
4 HMR -- HRMS system, which is referenced at PUB-2-27.  
5 It's not in the book of documents, but you'll  
6 probably want to turn there. So PUB/MPI-2-27.

7

8

(BRIEF PAUSE)

9

10 MS. CANDACE GRAMMOND: So, first of  
11 all, can you explain what this -- what -- what HRMS  
12 stands for and just, in essence, what the project is  
13 about?

14 MS. HEATHER REICHERT: HRMS stands  
15 for Human Resource Management System. So it is a  
16 company-wide system that provides enhanced  
17 capabilities for managing our human resources. We  
18 had a very antiquated and -- well, antiquated human  
19 resource system that did not allow for, from our  
20 perspective, the -- the adequate information in order  
21 to be able to better manage all of our human resource  
22 elements.

23 HRMS also resulted in bringing the --  
24 the provision of payroll in-house, so no longer do we  
25 outsource a company to do our payroll for MPI. So we

1 do the payroll through this system for the two  
2 thousand (2,000) MPI employees.

3 MS. CANDACE GRAMMOND: Thank you.  
4 And can you comment on the budget with respect to the  
5 project we see at (a). The question was asked that  
6 the Corporation explain why the project was 60  
7 percent over budget presented last year, and the  
8 Corporation has provided an -- an answer with respect  
9 to that.

10 Can you comment on those factors,  
11 please?

12 MS. HEATHER REICHERT: I -- I think  
13 I'll just read in the response that we gave in  
14 explaining why the -- there was an increase in the  
15 HRMS project budget.

16 "The original specifications that  
17 were applied in the initial fit  
18 assessment were incomplete and  
19 rework was required. The initial  
20 assessment of the Infor10 Lawson  
21 product suggested that vanilla time  
22 [and I'll explain that] -- vanilla  
23 time, attendance, and expense  
24 module would meet the Corporation's  
25 needs. Upon further review, it was

1                   determined that the product would  
2                   not meet the Corporation's needs."  
3                   And by 'vanilla', that -- what is  
4 meant is taking the system that -- Infor Lawson --  
5 Infor10 Lawson had developed and essentially  
6 implementing it exactly as they had developed it;  
7 that would have been considered the vanilla. And it  
8 was initially felt that that vanilla time and  
9 attendance aspects of their system would meet our  
10 needs, and it did not, and so there was time and  
11 energy and development costs required to customize it  
12 for MPI.

13                   "Significant overtime was required  
14                   by staff to meet the project  
15                   deadlines and time lines; the need  
16                   to secure and retain additional  
17                   resources from Lawson in order to  
18                   complete the project and support  
19                   the MPI staff; and project schedule  
20                   delays until June 2013 resulting in  
21                   increased MPI staff, HP and Lawson  
22                   professional consulting services  
23                   expenses."

24                   And it was critical that this system  
25 be implemented by the end of June of this year

1 because of the move of our systems to -- to IBM, the  
2 data centre and -- and all of our data services to  
3 IBM. We needed to ensure that this system was in  
4 place before that move could occur, and so that put  
5 extreme pressure on meeting the deadline, which meant  
6 significant overtime for staff and resulted in  
7 increased costs.

8 MS. CANDACE GRAMMOND: So if we just  
9 go back to (1) for a minute, you read in, or in  
10 essence, read in the answer at 'A'. And the first  
11 reason was the original specifications applied in the  
12 initial fit assessment were incomplete and a re-work  
13 was required.

14 Does that relate to, I -- I assume, a  
15 -- a stage prior to the vanilla system not working?  
16 This was -- this was an earlier issue that had  
17 arisen?

18 MS. HEATHER REICHERT: That relates  
19 to the entire project, the entire -- it was a very  
20 complex, multi-faceted project. That -- that first  
21 line relates to the entire project. The second line  
22 relates to a specific as -- aspect of a part that was  
23 being implemented that we understood would meet our  
24 needs, and then needed to be customized.

25 MS. MARILYN MCLAREN: The work

1 identified in number 1 is an early piece of work in  
2 any system implementation. The shortcomings of how  
3 that work was done, way back when, did not become  
4 obvious until very much later in the process.

5 MS. CANDACE GRAMMOND: So would it be  
6 fair to say, then, that the specifications sort of  
7 evolved as the discussion went on?

8 MS. MARILYN MCLAREN: I can only say,  
9 Sad but true. You know, you never want to be  
10 evolving specifications as you move forward. The --  
11 this did not go well. This is the only time, other  
12 than with a fairly rough implementation of AutoPac  
13 Online in 1995, that we've ever been publicly  
14 explaining why a system project didn't go very well.  
15 We take a lot of pride in our ability to do this kind  
16 of work well. This one didn't work so well. And,  
17 yes, the specifications did take on a life of their  
18 own a little bit. It was a problem.

19 MS. CANDACE GRAMMOND: So when we  
20 talk about 3 through 5 that are listed here in terms  
21 of extra time from staff, and delays, and so forth,  
22 would -- was it basically 1 and 2 that gave rise to  
23 that; the -- the issues with the specifications and  
24 then this shift from the vanilla system to a  
25 customized system that resulted in the extra work

1 being done?

2 MS. HEATHER REICHERT: Yes.

3 MS. CANDACE GRAMMOND: Now, I

4 understand that 5.8 million of the budget increase  
5 has been capitalized as a deferred development cost.

6 And I believe that that's referenced at the answer to  
7 'C' at the same tab?

8 MS. HEATHER REICHERT: Yes.

9 MS. CANDACE GRAMMOND: And is it the  
10 Corporation's policy to capitalize all of the costs  
11 of internally developed intangible assets, such as  
12 this HRMS project, regardless of what gave rise to  
13 the additional costs being incurred?

14 MS. HEATHER REICHERT: This was not  
15 internally developed. This was developed with Lawson  
16 and In -- Infor10 Lawson. So there were external  
17 consultants that were working on the development and  
18 working closely with MPI.

19

20 (BRIEF PAUSE)

21

22 MS. CANDACE GRAMMOND: So in  
23 situations like this where a project ends up having  
24 an increased budget than originally anticipated, does  
25 the Corporation monitor the overall total cost to

1 ensure that IAS-38 accounting standard is met?

2 MS. HEATHER REICHERT: Yes.

3 MS. CANDACE GRAMMOND: And can you  
4 advise of what the expected future life of this asset  
5 will be over which it will be amortized?

6 MS. HEATHER REICHERT: Our  
7 amortization policy for deferred development and for  
8 hardware costs -- so for deferred development, we  
9 amortize deferred development costs over five (5)  
10 years. And we amortize the hard costs, the -- the  
11 computer hardware costs, over three (3) years.

12 MS. CANDACE GRAMMOND: Thank you.  
13 And is the overtime pay to employees also capitalized  
14 for a project like this?

15 MS. HEATHER REICHERT: The overtime  
16 costs would be included in the implementation  
17 expenses costs that we talked about yesterday. So  
18 they would not be part of the overall capital cost of  
19 deferred development.

20 MS. CANDACE GRAMMOND: And just one  
21 (1) follow-up question from the earlier evidence  
22 about the payroll processing being brought in-house.

23 Can you give an indication of the  
24 extent of the savings that the Corporation has with  
25 that?



1 MS. HEATHER REICHERT: We are still  
2 early post-implementation, but one (1) of the direct  
3 savings of bringing payroll in-house is from a --  
4 from a cashflow perspective. When you use an  
5 external pay -- payroll company, you have to provide  
6 all of the money for the payroll a week or more in  
7 advance of when it actually is required. So that is  
8 one (1) of the -- the immediate, direct savings that  
9 results from -- from bringing payroll in-house.

10 I know that we did quantify that, and  
11 the number is escaping me at the moment. Anyways, it  
12 was in -- in -- probably in and around the hundred  
13 thousand dollar (\$100,000) a month kind of range that  
14 we were saving on being able to use the money  
15 ourselves instead of having to provide it early to  
16 the payroll company.

17 MS. CANDACE GRAMMOND: Thank you.

18 Madam Chair, I've finished that area,  
19 so I'm happy to take a break, if that works for the  
20 panel.

21 THE CHAIRPERSON: Yes, we will take a  
22 break. Ms. Neville just has to move her car. She's  
23 in a special spot, and she may just be a few minutes  
24 late, just in case. Okay. Thank you.

25 So we'll take a fifteen (15) minute

1 break.

2

3 --- Upon recessing at 10:46 a.m.

4 --- Upon resuming at 11:09 a.m.

5

6 THE CHAIRPERSON: All right. We're  
7 ready to go. Everything's in place now. I believe  
8 there was a new document that was passed around, and  
9 Ms. Grammond will explain.

10

11 CONTINUED BY MS. CANDACE GRAMMOND:

12 MS. CANDACE GRAMMOND: Yes, that was  
13 the CIO score card that the Corporation had provided  
14 some time ago, although not with the original filing.  
15 So I think all the Board members now have it, so I do  
16 have a few questions about that.

17 So if we can go to page 2 of 15 on  
18 that score card. It kind of looks like a PowerPoint  
19 presentation. It's horizontal on the page.

20

21 (BRIEF PAUSE)

22

23 MS. CANDACE GRAMMOND: So page 2 of  
24 15. In the first bullet it's reflected that:

25 "MPI retained Gartner to conduct an

1 annual review of the IT service  
2 delivery capability, including  
3 organization, processes, and  
4 infrastructure."

5 Is that right?

6 MS. MARILYN MCLAREN: Yes.

7 MS. CANDACE GRAMMOND: So I realize  
8 we had this last year and I take it from the word  
9 'annual' referenced there that we can expect to get  
10 it again next year?

11 MS. MARILYN MCLAREN: I think that's  
12 fair, yeah. No guarantees on forever but -- but  
13 certainly next year.

14 MS. CANDACE GRAMMOND: Okay. So if  
15 we go to page 3, the next page, of 15 we see some  
16 observations of Gartner reflected. Can I get you to  
17 describe what -- what Gartner has reported here on  
18 page 3?

19 MS. MARILYN MCLAREN: Generally two  
20 (2) key points that they're -- they're trying to  
21 address the fact that MPI is not a typical  
22 organization motivated to increase market share and  
23 motivated to increase revenue. And the second point,  
24 that 2013 through the IT optimization initiatives was  
25 a very, very high investment year.

1 MS. CANDACE GRAMMOND: So in that  
2 context of those two (2) factors, if we go to page 4  
3 we see the heading, "Key Takeaways from Score Card  
4 Analysis." So we see in the first bullet under the  
5 heading, "Key Observations," MPI spent 19.6 million  
6 in 2012/'13 modernizing the IT footprint to fix its  
7 twenty (20) year roof problem. And I know, Ms.  
8 McLaren, you had commented on that on the first day.  
9 Perhaps we can just have you confirm, as I understood  
10 your earlier evidence, that this really go -- this  
11 statement goes to the fact that MPI is playing a  
12 little bit of catch-up with respect to -- that's  
13 catch-up, not ketchup -- with respect to its IT.

14 MS. MARILYN MCLAREN: Yes, agreed.

15 MS. CANDACE GRAMMOND: And Gartner  
16 has listed some other observations here, which are  
17 self-explanatory. Can you comment a little bit on  
18 the Gartner recommendations that are referenced on  
19 the right-hand side of the page, and -- in terms of  
20 MPI's future plans with respect to IT?

21 MS. MARILYN MCLAREN: I -- I think  
22 those are aligned with MPI's thinking. There's  
23 nothing -- occasionally they will make specific  
24 recommendations that we have a different position on.  
25 I don't see any of that here on this page.

1 MS. CANDACE GRAMMOND: Would it be  
2 fair to say that the Corporation plans to be a little  
3 bit more, perhaps, proactive going forward with its  
4 IT?

5 MS. MARILYN MCLAREN: Oh, that's --  
6 that's very fair. I mean, we've talked here before  
7 that there used to -- un -- unknown to the senior  
8 leadership of the Corporation, there was a view  
9 within IT years ago that if you're making a bunch of  
10 business changes, you can't really do anything with  
11 your infrastructure and your plumbing, so to speak.

12 We -- that's why we got as behind as  
13 we did. We know that is no longer true. We know we  
14 have to move forward on both of those fronts in the  
15 future and -- and are motivated and -- and positioned  
16 to do that.

17 MS. CANDACE GRAMMOND: And I -- I  
18 would think that that's reflected in the third bullet  
19 on the left-hand side of the page where Gardner has  
20 stated:

21 "As MPI adds more customer  
22 convenience capabilities and  
23 conducts more business over digital  
24 channels the IT footprint will  
25 expand, resulting in a higher

1 steady state IT expense or  
2 expenses."

3 MS. MARILYN MCLAREN: Sorry, what's  
4 your reference for that?

5 MS. CANDACE GRAMMOND: Left-hand side  
6 of the page, third bullet. Yeah, "As MPI adds  
7 more..." Basically, as it does more the footprint's  
8 going to expand and there's actually going to be  
9 higher, steady, state IT expenses.

10 MS. MARILYN MCLAREN: Well, I -- I  
11 think that's true and we've talked about that before,  
12 that we really believe, for example, that the move to  
13 IBM was the most cost-effective solution in front of  
14 us, but all of the solutions were a higher cost than  
15 what we were spending when we were not properly  
16 maintained and properly positioned.

17 So if we just go ahead and continue to  
18 add more customer convenience and so on, we will  
19 expand our IT footprint if we're not wise about it,  
20 but we're very motivated to control the footprint and  
21 to minimize wherever possible.

22 MS. CANDACE GRAMMOND: Now, does the  
23 Corporation have a -- a short or long-term written  
24 plan with respect to its IT infrastructure?

25 MS. MARILYN MCLAREN: No. What we do

1 is focus on the business and make sure that IT is  
2 positioned to meet the business needs. Many, many  
3 years ago we had an IT strategic plan. That's many  
4 years ago. That's not an approach that I believe in  
5 and it's not something that we've continued.

6 MS. CANDACE GRAMMOND: So for a  
7 particular initiative or a particular addition to the  
8 compliment, or however you want to -- to characterize  
9 the dech -- the decision-making, does the Corporation  
10 look at a detailed budget in the context of a  
11 business plan for that piece?

12 MS. MARILYN MCLAREN: Yes, for sure.

13 MS. CANDACE GRAMMOND: So if I  
14 understand you correctly, it's more on a project-by-  
15 project basis as opposed to a global analysis.

16 MS. MARILYN MCLAREN: But again, that  
17 would be focussed on the business. You know, we --  
18 we don't have a long-term IT plan. We don't have  
19 individual plans to change technology and add  
20 customer convenience. What we would have would be a  
21 business plan to do that with IT implications.

22

23 (BRIEF PAUSE)

24

25 MR. REGIS GOSSELIN: I wonder if we

1 could ventilate that statement you just made with  
2 respect to no long-term plan, with respect to  
3 addressing customer convenience, but you will be  
4 looking to the business plan to do that with IT  
5 implications.

6                   Now, I guess one (1) selfish need of  
7 mine is to be able to interact with my AutoPac  
8 account directly online as opposed to having to try  
9 to dig through my records to find out what I -- what  
10 I have in the policy and so on.

11                   Is that something that you've got in  
12 mind?

13                   MS. MARILYN MCLAREN: Yes. But I --  
14 I would say that our approach to that is going to be  
15 more tactical than broad and -- and strategic. I --  
16 I think there are very few Manitobans who have the  
17 same need to regularly interface with MPI and, you  
18 know, look at all, you know, their vehicles that are  
19 insured and what the coverages are as they would with  
20 their bank.

21                   You know, it's very expensive and  
22 complex to create sort of, you know, an online  
23 banking portfolio. I can, you know, pull up and look  
24 at all my accounts and look at what I've done lately.  
25 That -- that's not simple and that's not simple, and



1 that's not easy. And that -- that is expensive. And  
2 the banks do that, because they know they need to do  
3 that.

4 I don't know that Manitobans have that  
5 expectation of MPI, but I do believe that, you know,  
6 and brokers tell us as well, now that we've moved to  
7 the five (5) year renewal period, most people still  
8 show up at the broker every year to make that  
9 payment. I think people would appreciate an online  
10 opportunity to pay by credit card in the year that  
11 they don't need a photo. We go out of our way to  
12 minimize the requirement for people to go to brokers  
13 if they don't need a new photo, or a plate, or a  
14 sticker, or something like that. So that's -- that's  
15 something that we would look to do.

16 People have differing needs and  
17 interests with respect to keeping track of where  
18 things are with a claim. But what we're learning,  
19 through organizations like Mitchell and others, is  
20 that, you know, we won't need to build that. We  
21 don't need to do that. We can find ways for people  
22 to start processing their ca -- claim online and then  
23 get regular updates, if they want it, from the  
24 Mitchell system, which would all likelihood come  
25 through the body shop and say, you know, The parts

1 arrived as -- as we expected, your car is, you know,  
2 being dismantled as we speak; for the people who want  
3 that kind of information.

4                   So I don't see us creating sort of My  
5 MPI, you can just kind of go in and see what's  
6 going. I -- I think that would not be worth the  
7 money it would cost us to do that. But in terms of  
8 tactical approaches to find ways to really simplify -  
9 - continue to simplify people's dealings with us and  
10 be in the right channel, where they want us and when  
11 they need us, tha -- that's exactly what we're  
12 looking towards.

13

14                   (BRIEF PAUSE)

15

16                   MS. CANDACE GRAMMOND: Thank you.  
17 Those are my questions with respect to the scorecard.  
18 So we can move to a -- a different area.

19                   MR. REGIS GOSSELIN: I wonder if I --  
20 I --

21                   MS. CANDACE GRAMMOND: Oh, of course.

22                   MR. REGIS GOSSELIN: -- have some  
23 questions, though. I do have some questions that I  
24 want to ask. You know, sitting where -- where we  
25 sit, as a panel, you know, obviously the costs of IT

1 clearly are slated to increase, keep increasing, as  
2 the footprint expands. And, you know, you have  
3 indicated the need for increased investments. But  
4 the reality is, you know, your -- your costs are  
5 beyond those of comparable organizations. And --  
6 and, you know, there are no apparent efficiencies  
7 that are being realized that we can see with respect  
8 to staffing levels, either in IT or in the -- the  
9 general corporate-wide organization.

10                   So looking at what's the gain; you  
11 know, what's the gain from the policyholder's  
12 investment in -- in the IT investments that are being  
13 made? I do recall that, you know, one (1) of the --  
14 one (1) of the things you wanted to address is, for  
15 example, the stability and robustness of your system.  
16 You know, you indicated there was a day and a half  
17 breakdown a few years ago, which was great concern to  
18 -- to you, I'm sure.

19                   So could -- could you talk about that?  
20 The -- you know, in terms of the stability and  
21 robustness of your current system. Have -- have you  
22 seen material, significant improvements there?

23                   MS. MARILYN MCLAREN: Sure. First of  
24 all, in terms of -- since we started the ITO  
25 investments, you have not seen significant reductions

1 in other kinds of operating expenses. That's fair.  
2 I agree with you when you say that, but I would  
3 really encourage you to look at the other aspects of  
4 that Ward benchmarking report. If our IT costs are  
5 higher than other similar organizations, but our  
6 overall expenses are lower, I -- I'm pretty  
7 comfortable with that.

8                   So I don't -- I don't feel the need to  
9 sort of have specific investments that see a -- a  
10 radical elimination of FTEs in any part of the  
11 Corporation. If we're tracking overall that our  
12 expense profile is lower, and especially on a -- on a  
13 percentage basis, when our premiums are so much  
14 lower. So if you really need to look at that big  
15 picture and I think that's one (1) of the real things  
16 that Ward did for us in the information we've been  
17 able to put here.

18                   We've had a couple of years now of --  
19 of Gartner saying, Your IT expenses are higher  
20 overall. But Ward is here to tell us, But overall  
21 your expenses are lower. So I'm -- that's just our  
22 use of and our preference to utilize technological  
23 responses. So I would really encourage you to sh --  
24 share my view on that if you can see your way clear  
25 to do so.

1                   With respect to the stability and  
2 robustness, I -- on the September long weekend we --  
3 we actually had to have our systems unavailable on  
4 the Friday and the Saturday, because that was our  
5 last big push for all our production systems to move  
6 to IBM. And we have been operating at -- at -- in  
7 pro -- in a production mode now since after the  
8 September long weekend.

9                   Even before that we were working with  
10 our -- some of our test databases and things like  
11 that, moving things slowly along. And we are now  
12 operating in that world where there is constant  
13 mirrored reflection in the facility in Barry and the  
14 facility in Markham and we have seen hardware  
15 failures in one (1) of those two (2) facilities and  
16 they did not impact us. And we just continued to be  
17 able to provide service.

18                   So we're really pleased with that. It  
19 has proven to give us that advantage that we knew it  
20 would. We have had -- when you do something like  
21 that you have to tune the processes and -- and also  
22 take out some particular pieces of hardware and put  
23 other ones in to really get the kind of performance  
24 that you want, but we're monitoring that on a daily  
25 basis.

1                   For the most part already, performance  
2 is better or equal to what it was when we had  
3 everything operating over in CityPlace. So that has  
4 really truly worked well and we -- we believe that  
5 right now we have lowered our IT risk profile simply  
6 by getting those databases and -- and getting the  
7 data centre into those two (2) facilities in Ontario.

8

9

(BRIEF PAUSE)

10

11

MR. REGIS GOSSELIN: Do you think  
12 that your increased IT investment will allow you to  
13 do more things with your business plan than you would  
14 otherwise have been able to?

15

MS. MARILYN MCLAREN: Absolutely.  
16 And -- and I think that will continue to become  
17 evident to us. I mean, one (1) of the -- we could  
18 never have -- without a special, expensive  
19 implementation of different hardware and software to  
20 move to voiceover IP we wouldn't have been able to --  
21 to even do that that we've done lately.

22

There's -- there's any numbers of  
23 different opportunities. In terms of expanding our -  
24 - our mandate, you know, we're probably better  
25 positioned to do that than we were two (2) years ago,

1 but I don't know that anyone's going to ask us to do  
2 that. So that's always the tradeoff we have.  
3 Manitobans -- and -- and you saw it when we had that  
4 day-and-a-half outage and the awkwardness later  
5 recovering from that. Manitobans have a very, very  
6 high expectation of service availability from this  
7 company.

8                   But at the same time, you know, it --  
9 it really is a constraint when what you're mandated  
10 to do is to constrain your overall costs, not grow  
11 your revenue, have lower rates than everybody else.  
12 So it -- we're well positioned to meet Manitobans'  
13 needs. We really truly believe that the long-term  
14 opportunity is to continue to rely on technology the  
15 way we have. We're getting better and better at  
16 using third-party software suppliers and maximizing  
17 what they've built into their systems and not having  
18 to do it ourselves.

19                   And if at some point the government  
20 asks us to do something we don't do today, we're --  
21 we're pretty well positioned to do that. But I -- I  
22 don't have any indication that that's going to  
23 happen.

24                   MR. REGIS GOSSELIN: Now, one (1) of  
25 the concerns of utility regulators generally in -- in

1 North America is the issue of cybersecurity. Not  
2 particularly as critical in respect of MPIC as it is,  
3 for example, in the case of electricity generators  
4 and transmission companies and so on.

5 But have you addressed cybersecurity  
6 at all in the last year and have you got a  
7 cybersecurity policy that has been updated recently?

8 MS. MARILYN MCLAREN: It is something  
9 that is part of the IT optimization. There is a  
10 whole component of that related to security and  
11 strengthening the secure nature of our systems,  
12 weathering against attacks and things like that.

13 One (1) of the things we're doing  
14 right now is we'll -- we'll be talking to our Board  
15 and making decisions, you know, within management in  
16 terms of articulating the risk profile that we're  
17 comfortable with, and understanding the costs and  
18 mechanisms that we'll need to deploy to ensure we  
19 meet that risk profile.

20 I mean, there's -- you know, there --  
21 there's limitless money and -- and effort you can  
22 spend on this, but what is appropriate for this  
23 organization and what are we going to do about  
24 ensuring we are absolutely bomb-proof against that  
25 particular position, we're -- we're just in the final



1 stages of sorting through that.

2 MS. CANDACE GRAMMOND: Thank you. So  
3 I'm going to move into a different area -- oh, I'm  
4 sorry.

5 MS. ANITA NEVILLE: You've mentioned  
6 in the -- as an add-on expanding your mandate. Is  
7 that in the works? Is that something you anticipate  
8 or you see coming down the road?

9 MS. MARILYN MCLAREN: No, I don't  
10 anticipate. I have no indication of anything being  
11 in the works. The last time that happened was back  
12 in 2004 when the government asked us to administer  
13 the driver vehicle licensing functions.

14

15 CONTINUED BY MS. CANDACE GRAMMOND:

16 MS. CANDACE GRAMMOND: Okay. So  
17 moving then into road safety, I have a few questions.  
18 We'll maybe start at OV-12, which is just the  
19 overview with respect to that. And that's in Volume  
20 I.

21 MS. MARILYN MCLAREN: I have that.

22

23 (BRIEF PAUSE)

24

25 MS. CANDACE GRAMMOND: The page

1 number is 14 within the overview section.

2

3

(BRIEF PAUSE)

4

5

MS. CANDACE GRAMMOND: So we see at  
6 the beginning of OV-12 the Corporation's statement  
7 that its road safety eff -- efforts are first and  
8 foremost focussed on -- and then there's a list of  
9 things. So if we just break it down.

10

The first one is:

11

"Establishing premiums that reflect  
12 individual driver risk profiles."

13

14 DSR scale?  
That, I take it, is reference to the

15

MS. MARILYN MCLAREN: Exactly.

16

MS. CANDACE GRAMMOND: And the idea  
17 that through one's movement on that scale, hopefully  
18 their driving behaviour is influenced in a positive  
19 way, as we've talked about.

20

MS. MARILYN MCLAREN: Yes.

21

MS. CANDACE GRAMMOND: We've then got  
22 as the second item:

23

"Administering the Driver and

24

Vehicle Act, a program such as the

25

driver improvement and control

1 program."

2 Can you comment on that program, what  
3 that is?

4 MS. MARILYN MCLAREN: It's a program  
5 that is legislated to a significant extent. Some of  
6 it is within registrar policy but basically what it  
7 is, is it engages with drivers based on the driver's  
8 record. For example, if someone has an at-fault  
9 accident, a couple of speeding convictions, the  
10 driver improvement and control program monitors  
11 downward changes in driving record, calls them in for  
12 interviews, perhaps insists that they go to a driver  
13 training program at the Safety Council, sometimes  
14 suspends their license for a period of time. Those  
15 kinds of things.

16 MS. CANDACE GRAMMOND: Thank you.  
17 The next item referenced here is the subsidization of  
18 driver training for young new drivers, which you  
19 spoke about the other day. And then in addition  
20 there are complementary efforts referenced focussed  
21 on educating Manitobans, raising awareness about key  
22 road safety risks.

23 And would it be fair to say that  
24 historically that's been a fairly significant focus  
25 in terms of public action on the part of the

1 Corporation?

2 MS. MARILYN MCLAREN: Yes. From it's  
3 earliest days the Corporation has been engaged in  
4 some measure of road safety education and awareness  
5 with the population, for sure.

6

7 (BRIEF PAUSE)

8

9 MS. CANDACE GRAMMOND: Now, I -- I  
10 want to explore a little bit with you, Ms. McLaren,  
11 the follow-up that the Corporation does with respect  
12 to its road safety efforts. And there was an IR that  
13 the corpor -- or that the Board had posed. It's not  
14 in the book. It's 2-38 posed by the Board. That  
15 flows from a First Round question, which was 1-96.  
16 So I'll maybe ask you to open both of those, so 2-38  
17 and 1-96.

18

19 (BRIEF PAUSE)

20

21 MS. CANDACE GRAMMOND: Hm? Oh, I can  
22 have two (2) in my binders. If I can get my binders  
23 open. 1-96. For -- for those that are looking  
24 electronically, I -- I appreciate they can only have  
25 one (1) at a time. And I'll just point out that me,

1 with my paper, can have two (2).

2 But if we go to 1-96 first, that would  
3 probably be the best way to go, yeah.

4 MS. MARILYN MCLAREN: I have two (2)  
5 pieces of paper.

6 MS. CANDACE GRAMMOND: Thank you. So  
7 1-96.

8

9 (BRIEF PAUSE)

10

11 MS. CANDACE GRAMMOND: This was a  
12 question that we had posed flowing from a comment  
13 that the Corporation had made in SM-5.4 about its  
14 follow-up. So the question was asked to provide  
15 details relative to each component of the extensive  
16 research conducted by the Corporation to ensure that  
17 road safety messages reach target audiences, achieve  
18 objectives and are effective, and the cost.

19 So the Corporation advised in response  
20 here that in a typical year the research included one  
21 (1) topical focus group research study consisting of  
22 about six (6) focus group sessions and one (1) post-  
23 campaign evaluation to ensure that the message was  
24 reaching the audience, so.

25 And then there's further detail in the

1 IR together with the cost about the -- the one (1)  
2 topical focus group, research study, and the one (1)  
3 post-campaign evaluation.

4 Are you with me so far, Ms. McLaren?

5 MS. MARILYN MCLAREN: Yes.

6 MS. CANDACE GRAMMOND: So we then  
7 asked in the Second Round at 2-38, and -- and you --  
8 everyone doesn't necessarily have to go there because  
9 it's -- it's quite brief, but we basically asked a  
10 follow-up question. And we said:

11 "The Corporation says it only does  
12 one (1) post-campaign evaluation  
13 per year. Please advise of why it  
14 doesn't do more than one (1)."

15 The Corporation answered that it was  
16 basically a cost containment measure. Typically only  
17 one (1) new TV ad was done every year. They would  
18 air it for two (2) years and wouldn't obviously  
19 evaluate the same one twice.

20 MS. MARILYN MCLAREN: Right.

21 MS. CANDACE GRAMMOND: Now, so here's  
22 -- there's the question, Ms. McLaren. So reading  
23 those two (2) IRs, we asked in the first one, in the  
24 First Round, the Corporation to particularize the  
25 extensive research that it doesn't follow up, and it

1 identified two (2) initiatives. And then we asked  
2 the follow-up question about the frequency.

3 And when you testified the other day,  
4 and I -- I'm happy to refer you to the transcript,  
5 you commented on -- and I'll -- I'll maybe just go  
6 there. Page 174, your evidence was:

7 "We monitor and measure the  
8 effectiveness in a very structured  
9 way  
10 advertising] to make sure as best  
11 we can that we're getting the  
12 results we expect."

13 And then you went on to talk about  
14 RoadWatch, that the police will report to the  
15 Corporation about stops and conviction --  
16 convictions. And you said, "We use measures wherever  
17 we can."

18 So here's -- here's my question. In  
19 that context, when you say you -- We monitor and  
20 measure effectiveness in a very structured way, make  
21 sure we're getting the results, are you talking about  
22 the initiatives that are referenced in 1-96, the --  
23 the post-campaign evaluation and the focus group, or  
24 is there more?

25 MS. MARILYN MCLAREN: Well, there is

1 more, and the more is, by example, the RoadWatch that  
2 I referenced in that transcript. In the SM-5 section  
3 of the application, when we talk about RoadWatch, we  
4 have the actual measures from last year's RoadWatch  
5 program.

6                   So I think the key word that -- that  
7 influenced how we answered this specific question up  
8 at the top where it's advertising.

9                   So we -- we create -- with external  
10 help we create about one (1) new advertising campaign  
11 per year. We're working now on a new speed  
12 commercial that will play next year, I believe. I  
13 don't think it will hit in what's left of 2013.  
14 Earlier this year we had the texting commercial that  
15 was widely played.

16                   So we work through the development  
17 process, including focus groups, and then we do a  
18 quantitative survey after the campaign that's talked  
19 about here in the post campaign evaluation. And it -  
20 - it just doesn't make good sense to us -- if we get  
21 decent results from the first time we run an ad, we  
22 don't have any reason to believe that it'll -- it'll  
23 miss its audience the next time we run that ad.

24                   So it really is an effort to survey  
25 and measure appropriately when it comes to



1 commercials related to road safety.

2 MS. CANDACE GRAMMOND: And I  
3 appreciate that, and I note that the word  
4 'advertising' is actually in the answer, not in the  
5 question. And so what I want to make sure that we  
6 have on the record is a full understanding of the  
7 research that the Corporation is doing, or the  
8 feedback that it gets, with respect to its road  
9 safety messages reaching target audiences.

10 So I guess the -- the question is: Is  
11 there more than what's referenced in 1-96 and the  
12 feedback on RoadWatch that is done in terms of  
13 follow-up?

14 I know you also said in your evidence  
15 on page 174 where donations or sponsorships are given  
16 there's follow-up, and you talked about that as well  
17 today, even with signage at a banquet.

18 So whether you want to answer this now  
19 or do it by way of undertaking is totally up to you  
20 but I -- I want to make sure that when the  
21 Corporation is saying it's doing extensive research  
22 to make sure that its messages are being heard, I  
23 want to ensure that the Board knows the full extent  
24 of what that follow up is.

25 MS. MARILYN MCLAREN: Sure. We'll --

1 we can take that as an undertaking. And what we can  
2 do is go through the individual programs and  
3 strategies that are identified in 5.4 in the SM  
4 section of Volume I, and we can tell you, for  
5 example, what, if anything, do we do about assessing  
6 the effectiveness of the sixty (60) second driver.  
7 And then we can talk about the Free Press weekly  
8 driving tips. And we can run through those sort of  
9 one (1) at a time.

10 MS. CANDACE GRAMMOND: That would be  
11 very helpful. Thank you.

12 THE CHAIRPERSON: Excuse me, can...

13

14

15 (BRIEF PAUSE)

16

17 MS. CANDACE GRAMMOND: It -- I think  
18 per what Ms. McLaren said, it's to advise of the  
19 follow-up with respect to each of the initiatives  
20 listed in SM 5.4.

21

22

23 --- UNDERTAKING NO. 10: MPI to advise of the  
24 follow-up with respect to  
25 each of the initiatives

1 listed in SM 5.4

2

3 THE CHAIRPERSON: Just a question. I  
4 was wondering when you're looking at your target  
5 groups and you're talking about commercials, are you  
6 doing things on Twitter and Facebook and that to  
7 reach target groups of the younger people who would -  
8 - might be more the texters and that?

9 Is -- do you have that as part of your  
10 campaign?

11 MS. MARILYN MCLAREN: Yes, recently.  
12 It was -- your last word is 'campaign'. The -- the  
13 texting campaign.

14 For the first time we actually created  
15 a website, and we had in all the different forums,  
16 you know, encouraging people to go to the website.  
17 And I don't know that we actually used Twitter but --  
18 but we're starting -- maybe a little late, but we're  
19 starting into that world particularly related to the  
20 target audi -- target audiences.

21 It's going to take some time. The  
22 number of people who went to the website was a little  
23 discouraging but you're not going to have a gang-  
24 buster success the first time you try something. But  
25 we're absolutely aware of the need to do that and are

1 working it in.

2 MS. ANITA NEVILLE: Just a question.  
3 Do you have many community organizations coming to  
4 you with proposals for road safety programs, and if  
5 so how do you deal with them? How do you evaluate  
6 them?

7 MS. MARILYN MCLAREN: Not really, no.  
8 You know, there's certainly -- with -- really I think  
9 it's -- I think it's fair to say that's sort of at  
10 the behest of the RCMP, which has been part of  
11 citizens on patrol programs across the country. Some  
12 jurisdictions more than others.

13 We got that program going, and we  
14 worked very effectively with them. There's always  
15 interest groups like Bike Winnipeg and others who  
16 have a particular desire for us to get involved with  
17 them, but there's -- there's less of that than you  
18 might hope for. And often when it -- when they do  
19 come forward, they need a lot of help to really kind  
20 of articulate and sort out and focus what it is that  
21 -- that we might want to do.

22 We try really hard to work with other  
23 organizations as much as we can, but it's not --  
24 there's not a lot of people beating a path to our  
25 door with great ideas for road safety programs that -

1 - that haven't sort of surfaced elsewhere, or -- or  
2 come to us in another way.

3 MS. ANITA NEVILLE: Is there more  
4 that you have identified among yourselves that you  
5 would like to do in the whole area of road safety?

6 MS. MARILYN MCLAREN: We're trying to  
7 sort that out, primarily right now in high school  
8 driver ed. And I've always said that it's -- it's  
9 not so -- we do not feel constrained by a particular  
10 budget number. We're more constrained with good  
11 feasible opportunities.

12 MS. ANITA NEVILLE: I -- I'm struck  
13 by the fact that your focus is on young people, which  
14 is not unim -- unimportant. Are you looking at road  
15 safety issues for older people?

16 MS. MARILYN MCLAREN: We work with  
17 seniors organizations to have, sort of, driving  
18 refreshing courses and how to modify your behaviour  
19 effectively as you, you know, deal with some of the  
20 typical outcomes of aging. So, yes, certainly not  
21 the same budgetary focus, but it is absolutely part  
22 of what we would consider the vulnerable road users  
23 group and we do work with seniors organizations.

24

25 CONTINUED BY MS. CANDACE GRAMMOND:

1 MS. CANDACE GRAMMOND: Ms. McLaren,  
2 there's reference in the material and you commented  
3 on it, I think, in your direct evidence. The COPP  
4 program, the C-O-P-P, Citizens on Patrol Program.

5 MS. MARILYN MCLAREN: Yes.

6 MS. CANDACE GRAMMOND: Is -- is that  
7 something that's in Winnipeg only, or is it in more  
8 than one (1) location?

9 MS. MARILYN MCLAREN: No, there is  
10 many groups in Winnipeg, but probably most of them  
11 are in smaller centres outside of the province,  
12 outside of the city. They're definitely all in  
13 Manitoba.

14 MS. CANDACE GRAMMOND: And -- and  
15 that is, in essence, a -- a group of local  
16 individuals that patrol their neighbourhoods at --  
17 and in the later hours of the evening. Is that what  
18 it is?

19 MS. MARILYN MCLAREN: It started that  
20 way, but we've certainly worked with them with an  
21 emphasis on auto-theft related -- in -- in the early  
22 days, not that so much. We -- they are very engaged  
23 now, many of the groups, not all of them, but many of  
24 the groups, in running speed watch programs and  
25 things like that, monitoring traffic safety in

1 various ways.

2                   We talked about the group in Brandon  
3 actually running audits on -- on the street as to  
4 people observed talking on the phone while they're  
5 driving. So we really -- because we are their sole  
6 funder, we're really able to work with them on a  
7 variety of road safety issues, which is really  
8 helpful for us.

9                   MS. CANDACE GRAMMOND: Thank you.

10 Now, Ms. McLaren, you've given some evidence already  
11 about the Corporation's view of its own role in the  
12 road safety picture and understanding that there are  
13 multiple parties that are involved. I would ask you  
14 to go to PUB/MPI-1-90.

15                   We were just at 96. So if we go to  
16 90. The question posed at 1-90(b) was asked about  
17 the statement in the evidence at last year's GRA,  
18 which was in the -- the Corporation's strategic plan,  
19 that the Corporation was to become a community  
20 leader, act as a central repository to facilitate  
21 sharing of data amongst stakeholders, and take a more  
22 active role in road safety research.

23                   And in the answer, the Corporation  
24 said in the second sentence it's well-positioned to  
25 lead driver education and road safety awareness

1 initiatives to work with other like-minded, similarly  
2 mandated stakeholders, and the interdependencies need  
3 to be recognized.

4 Is that a fair paraphrase?

5 MS. MARILYN MCLAREN: Yes.

6 MS. CANDACE GRAMMOND: And in (c) the  
7 -- the bo -- Corporation was asked by the Board:  
8 Have the Corporation's goals regarding road safety as  
9 described in (b) changed? And the Corporation's  
10 answer was, in effect, No, its goals had not changed,  
11 continued to believe that its roles as insurer and  
12 administrator of driver licensing could be leveraged,  
13 and so forth.

14 Is -- is that a fair paraphrase also?

15 MS. MARILYN MCLAREN: Yes.

16 MS. CANDACE GRAMMOND: So here's the  
17 -- the question. I note that the language of the  
18 Corporation's current strategic plan on this point  
19 has changed. We don't see that language anymore.  
20 There is still some road safety commentary but it's  
21 not -- doesn't talk about community leader, central  
22 repository, and -- and so forth.

23 So I -- I'm trying to reconcile that  
24 change with the comment in (c), where the Corporation  
25 says, "No, our goals haven't changed." So I -- I



1 just want to understand if -- where the Corporation  
2 is coming from.

3 MS. MARILYN MCLAREN: That's fair.  
4 And -- and I think I would really refer back to my  
5 response to Mr. Gosselin's question because the  
6 language that we had I think caused some people to  
7 think we were -- had a bigger idea than what we truly  
8 have. And that's why we've scaled back some of that  
9 language.

10 Given what we're doing in terms of our  
11 IT optimization and so on, I don't know that this is  
12 the right time for us to be putting in place a big  
13 central repository that any number of researches and  
14 others can have access to. I think we'll get there  
15 at some point. It certainly would be an -- an  
16 appropriate role for the Corporation to do that but  
17 not in the short-term given our other IT initiatives  
18 that are underway.

19 So there's -- I think we've done a  
20 better job of articulating what we see as -- as our  
21 leadership role. It doesn't mean it's less of one,  
22 it's just clearer.

23

24

(BRIEF PAUSE)

25

1 MS. CANDACE GRAMMOND: Now, I  
2 understand that there's actually a conference this  
3 week in Winnipeg dealing with highway safety, among  
4 other things. It's a -- it's an annual  
5 Transportation Association conference.

6 And my question is whether you are  
7 aware of whether MPI has any representatives at that  
8 conference?

9 MS. MARILYN MCLAREN: I'll have to  
10 get back to you on that. It -- it is ringing a bell,  
11 but I'm not trusting my memory well enough to say  
12 definitively.

13 MS. CANDACE GRAMMOND: Fair enough.  
14 If we can have an undertaking, I'd appreciate that.

15 MS. MARILYN MCLAREN: Sure.

16

17 --- UNDERTAKING NO. 11: MPI to inform as to  
18 whether they have any  
19 representatives at the  
20 annual Transportation  
21 Association conference

22

23 CONTINUED BY MS. CANDACE GRAMMOND:

24 MS. CANDACE GRAMMOND: Okay, we know  
25 we're going to hear evidence later on in this

1 proceeding from the Robinsons with respect to driver  
2 education. What I would ask for now is a bit of an  
3 update. The Board had posed a question of the  
4 Corporation in the IRs. We don't necessarily need to  
5 go there, but it was with respect to the Robinsons'  
6 report and when the Corporation thought its review  
7 and assessment would be completed in order to move  
8 forward.

9                   And so -- and the answer was that that  
10 was expected to be done by the end of the fiscal  
11 year. So is there any update with respect to that  
12 issue?

13                   MS. MARILYN MCLAREN: Nothing really  
14 material. We expect that what we'll do is issue some  
15 sort of RFP for the next stage of work. We have not  
16 done that yet.

17                   MS. CANDACE GRAMMOND: And what is  
18 the next stage of work going to be?

19                   MS. MARILYN MCLAREN: Once we figure  
20 that out we'll be in a better position to issue the  
21 RFP.

22                   MS. CANDACE GRAMMOND: Okay. And  
23 just again to -- to clarify, there have been  
24 reference to a few different road-safety-related  
25 reports in this proceeding. And I just want everyone

1 to be clear on what those are. So there's the  
2 Robinsons report, which is at -- I think you call it  
3 ADTSEA, A-D-T-S-E-A. And that was, as I understand  
4 it, a comprehensive global jurisdictional scan of  
5 driver education programs and strategies.

6 Is that a fair --

7 MS. MARILYN MCLAREN: Yes.

8 MS. CANDACE GRAMMOND: --

9 description?

10 MS. MARILYN MCLAREN: Yes.

11 MS. CANDACE GRAMMOND: And that's  
12 being reviewed with a view to taking next steps for  
13 the Corporation's own driver education program?

14 MS. MARILYN MCLAREN: Yes.

15 MS. CANDACE GRAMMOND: Then there was  
16 -- I think before the Robinson report there was the  
17 Northport report which was on the existing driver  
18 education system.

19 Is that right?

20 MS. MARILYN MCLAREN: Yes, I believe  
21 that was the formative evaluation. I think there was  
22 few iterations of that.

23 MS. CANDACE GRAMMOND: So is there  
24 any interrelationship between the two (2)? I mean,  
25 obviously the Northport report and the ADTSEA report

1 are prepared by different entities, but what's the  
2 linkage between the two (2), if any?

3 MS. MARILYN MCLAREN: Well, the --  
4 ADTSEA certainly had access to them. I don't know  
5 that there's much more linkage than that, but the  
6 formative and summative -- formative and summative  
7 evaluations have been going on for quite some time.

8 Based on the formative we have been  
9 making a number of changes, and refinements, and  
10 improvements to the program for probably the last  
11 five (5) years or so. I think the summative  
12 evaluation is about to be completed. I don't think  
13 it has been, but I'm not 100 percent sure.

14 MS. CANDACE GRAMMOND: And is that  
15 being done by Northport or by ADTSEA?

16 MS. MARILYN MCLAREN: I think  
17 Northport is -- we are part of a group and have  
18 funded only a part of that large study. AAA of  
19 Southern California high school program, there's a --  
20 there's a couple of partners in that. I believe  
21 Northport may be actually doing it, but it wouldn't  
22 be just for MPI that it's doing it.

23 MS. CANDACE GRAMMOND: Okay. So I --  
24 I think, again, just so that we're clear, are -- are  
25 you now describing what I was going to come to as the

1 third report, which is the AAA Foundation for Traffic  
2 Safety report?

3 MS. MARILYN MCLAREN: I believe  
4 that's what I'm talking about, yes.

5 MS. CANDACE GRAMMOND: Okay. So that  
6 one (1) is ongoing and I think MPI had said it  
7 expected it to be available by the end of 2014.  
8 That's the summative evaluation as you said?

9 MS. MARILYN MCLAREN: Exactly, yes.

10 MS. CANDACE GRAMMOND: Whereas the  
11 formative evaluation was the one that was completed  
12 by Northport and is in the can as it were?

13 MS. MARILYN MCLAREN: Yes.

14 MS. CANDACE GRAMMOND: Okay. So  
15 those are the three (3) par -- reports that we've  
16 heard about?

17 MS. MARILYN MCLAREN: Yes.

18 MS. CANDACE GRAMMOND: Okay. Just a  
19 couple more questions with respect to road-safety-  
20 related items. We have had evidence in past years  
21 with respect to wildlife related collisions, and I --  
22 I'm sure that Mr. Oakes will take this issue up, but  
23 I'm not going to go into a lot of detail about it but  
24 a little bit.

25 There was a point in the past where

1 the Corporation had done a wildlife pilot study and -  
2 - and I know that the results weren't what the  
3 Corporation had hoped for. Are there any plans in  
4 the works to revamp that type of pilot with a view to  
5 pursuing that issue a bit further?

6 MS. MARILYN MCLAREN: Not until we  
7 can get some good advice as to how we should revamp  
8 it because we really developed that pilot according  
9 to best practices, you know, as integrated  
10 enforcement. We mailed things to people's homes. We  
11 had signage in the neighbourhoods. The -- the --  
12 everything we did as part of that pilot was as  
13 according to best practises through, you know, sort  
14 of the National Road Safety Strategies and so on.

15 So until someone can help us  
16 understand how we should reconstruct it, I -- I'm not  
17 prepared to spend that kind of money again to get  
18 anywhere near those kinds of results.

19 MS. CANDACE GRAMMOND: We do have,  
20 though, the Corporation still publishing the deer  
21 hotspot maps, which Mr. Williams like to call the  
22 'bambi map', that is ongoing?

23 MS. MARILYN MCLAREN: Absolutely. We  
24 keep publishing those in -- you know, soon. In -- in  
25 the next few weeks we'll be issuing news releases,

1 probably having some media events, really trying to  
2 raise attention. There may be a -- a bit of  
3 increased enforcement as well, likely. But in terms  
4 of truly running a -- almost, you know, a multi-  
5 faceted, almost multimedia strategy in a particular  
6 neighbourhood, that's what I don't see doing anytime  
7 soon.

8 MS. CANDACE GRAMMOND: And with  
9 respect to road safety initiatives in a general way  
10 or on the whole, we do have an IR, it is in the book  
11 of documents if we need to go there, where the  
12 Corporation did indicate that it is prepared to look  
13 at increasing its overall spending on road safety  
14 when an appropriate program is identified?

15 MS. MARILYN MCLAREN: Yes,  
16 absolutely.

17 MS. CANDACE GRAMMOND: Is there  
18 anything that comes to your mind at this point that  
19 might fall under that category of appropriate  
20 programming?

21 MS. MARILYN MCLAREN: Nothing that's  
22 been identified so far. You know, I mean, I think  
23 speaking of wildlife, you know, Ms. Johnson's report  
24 said she's not aware of anything that works any more  
25 effectively either. So nothing really on the horizon



1 that I can speak to at this point.

2 MS. CANDACE GRAMMOND: Okay. So  
3 still part of road safety, but a different bent is  
4 anti-theft. And I -- I wasn't actually going to ask  
5 you any questions about anti-theft because the  
6 problem is pretty much solved. But here -- here was  
7 a question that I had.

8 You did say in your direct, and this  
9 was with reference to SM-5 and the list of the  
10 expenses incurred in road safety, I think you -- you  
11 made a comment to the effect that the -- the 2.9  
12 million that is still being spent on road safety will  
13 at some point disappear.

14 Do you -- do you really mean that it  
15 will completely disappear, or do you just mean that  
16 it will diminish significantly going forward, even  
17 from the 3 million?

18 MS. MARILYN MCLAREN: Depending on  
19 your time horizon. I think -- I -- I think it will  
20 be very difficult, you know, a decade or more into  
21 the future where virtually every vehicle on the road  
22 has an approved anti-theft device as part of its  
23 construction.

24 You know, we may incur some costs  
25 forever encouraging people not to leave their cars

1 running and so on, but it's just not the same -- it's  
2 not going to be the same strategy. There's going to  
3 be a very difficult case to make to pay for the auto  
4 theft suppression campaign for decades to come.  
5 Funding one of the shifts of the Winnipeg Police  
6 Service for dec -- it just doesn't -- it can't make  
7 sense going forward.

8 MS. CANDACE GRAMMOND: Unless the  
9 thieves figure out how to disable the immobilizer.

10 MS. MARILYN MCLAREN: You can go  
11 there. I'm not going there.

12 MS. CANDACE GRAMMOND: Fair enough.  
13 I -- I know we've talked about that in previous  
14 years, and that we hadn't had -- the Corporation  
15 hadn't had any evidence that that had been  
16 successfully done.

17 I think -- I think there might have  
18 been a couple of issues with some of the earlier --  
19 very early after-market immobilizers but it -- is it  
20 still the case that we -- we don't know of a -- an  
21 immobilizer in essence being disabled?

22 MS. MARILYN MCLAREN: That -- that is  
23 still the case. And the after-market ones have been  
24 fine. There was problems with some of the earlier  
25 versions that some of the manufactures were using.

1 MS. CANDACE GRAMMOND: Thank you. So  
2 just one (1) other question on that. I -- I recall  
3 that for those vehicles that have had an after-market  
4 immobilizer installed, they're entitled to the  
5 discount. And that's still referenced in -- in the  
6 material.

7 As the number of unprotected, as it  
8 were, vehicles disappears is -- does the Corporation  
9 intend to continue with that discount 'cause at some  
10 point if 95 percent of the people are getting it, is  
11 it really still a discount?

12 MS. MARILYN MCLAREN: Well, it --  
13 it's a discount because it's only the vehicles that  
14 are on those two (2) lists of most at risk, right,  
15 who would -- who would really be receiving it. And  
16 those vehicles are going to come out of the fleet at  
17 some point.

18 At some point we might look at the  
19 implications of removing it before that happens but  
20 we're not giving it -- you know, I mean, there's --  
21 there's no new vehicles coming into Manitoba. There  
22 are old ones coming to Manitoba for the first time  
23 who still have to get an immobilizer, and then they  
24 get the discount, but there's fewer and fewer of  
25 those.

1                   So my inclination, you know, given my  
2 years of working with Manitobans on things like this,  
3 it just -- for the savings related to taking away the  
4 discount, I -- I don't know that it would be worth it  
5 because we are certainly -- the number of new -- the  
6 number of customers getting that discount for the  
7 first time is infinitesimal compared to what it used  
8 to be, and eventually it will take care of itself.

9                   MS. CANDACE GRAMMOND:   Okay.  Madam  
10 Chair, I have one (1) more subject area to cover.  
11 It'll probably take me half an hour or so.  So do you  
12 want me to start that now, or do you want to take the  
13 lunch break now?

14                  THE CHAIRPERSON:    I think we should  
15 take the lunch break now, if that's okay, but thank  
16 you very much.

17

18 --- Upon recessing at 12:02 p.m.

19 --- Upon resuming at 1:04 p.m.

20

21                  THE CHAIRPERSON:    Okay.  I think  
22 we're ready to go.  I'll just give a minute for Mr.  
23 Williams to sit down.

24

25                                       (BRIEF PAUSE)

1 THE CHAIRPERSON: Okay. Good  
2 afternoon. I hope you had a good lunch, and I'd like  
3 to call upon Ms. Grammond to continue her cross-  
4 examination.

5 MS. CANDACE GRAMMOND: Thank you,  
6 Madam Chair.

7

8 CONTINUED BY MS. CANDACE GRAMMOND:

9 MS. CANDACE GRAMMOND: So, Ms.  
10 McLaren, we've heard in earlier years, and I think  
11 you repeated on Tuesday of this week, that MPI  
12 basically exists because of the Basic compulsory  
13 program.

14 Is that right?

15 MS. MARILYN MCLAREN: Yes.

16 MS. CANDACE GRAMMOND: Now, we know  
17 that there are other lines of business within the  
18 Corporation as well, being Extension, SRE, which  
19 stands for Special Rick -- Risk Extension. And does  
20 the Corporation still consider DVL to be a fourth  
21 line of business?

22 MS. MARILYN MCLAREN: Definitely,  
23 yes.

24 MS. CANDACE GRAMMOND: Historically,  
25 talking about the Extension line of business, we know

1 that there has been a very strong position within the  
2 competitive marketplace in Manitoba. We've had  
3 evidence before in this proceeding of, I -- I  
4 believe, over 95 percent of the market.

5 Does that continue to be the case?

6 MS. MARILYN MCLAREN: Sure.

7 Absolutely, in the ballpark, I think.

8 MS. CANDACE GRAMMOND: I'll ask you  
9 to go to the annual report of the Corporation, which  
10 is found in Volume III at AI-6.

11 So, for the Board, this is the -- like  
12 the glossy-bound -- yeah, that's the one. It's the  
13 fanciest document that we have on the record.

14 So I'll ask you to go to page 40 of  
15 that report. So if we're on page 40, we see a table  
16 entitled, "Condensed Statement of Changes in Equity".  
17 We see, looking along the bottom of the table in the  
18 bold print, the balance as at February 28th, 2013, in  
19 the Basic RSR is 141.4 million.

20 Are you with me?

21 MS. MARILYN MCLAREN: Yes.

22 MS. CANDACE GRAMMOND: And we've also  
23 got, under the non-Basic column, two (2) dollar  
24 amounts. One is 177.2 million under Retained  
25 Earnings, Non-Basic; and then we've got the Extension

1 Development Fund with 6.7 million.

2 Are you still with me?

3 MS. MARILYN MCLAREN: Absolutely.

4 MS. CANDACE GRAMMOND: So those two  
5 (2) together would be about 184 million of funds in  
6 the non-Basic lines.

7 Is that fair to say?

8 MS. MARILYN MCLAREN: Sure.

9 MS. CANDACE GRAMMOND: And that  
10 includes both the Extension line and the SRE line.

11 Is that right?

12 MS. MARILYN MCLAREN: Yes.

13 MS. CANDACE GRAMMOND: I'm going to  
14 come back to this page, so I would just ask you to  
15 keep your finger on it, but flip back for the moment  
16 to page 26 of the Annual Report.

17 So we see at page 26 some of the  
18 Corporation's goals. Looking at goal 5, the second  
19 one that appears, the goal itself is that retained  
20 earnings and Rate Stabilization Reserve will be  
21 maintained within established target levels.

22 The first dial at the left deals with  
23 the Basic RSR, and then we've got the -- the second  
24 and third dials that deal with the Extension and SRE  
25 retained earnings, respectively, yes?

1 MS. MARILYN MCLAREN: Yes.

2 MS. CANDACE GRAMMOND: We see for  
3 Extension in the white print that the target is 35  
4 million, and that the Extension retained earnings  
5 are, if I'm reading this correctly, at 349 percent of  
6 the target.

7 MS. MARILYN MCLAREN: Yes. I'm  
8 reading that, too.

9 MS. CANDACE GRAMMOND: And for SRE,  
10 the third dial, the target is 37 million, and the  
11 retained earnings are at 149 percent of target.

12 MS. MARILYN MCLAREN: Agreed.

13 MS. CANDACE GRAMMOND: So if we go  
14 back to page 40, with the dollar amounts, and if  
15 we're -- take into account the targets for Extension  
16 and SRE of thirty-five (35) and thirty-seven (37),  
17 which totals 72 million, we see, without the  
18 Extension Development Fund, those other lines are  
19 about 105 million over target. With the Extension  
20 Development Fund, it's about 112 million over.

21 Is that right?

22 MS. MARILYN MCLAREN: Yes.

23 MS. CANDACE GRAMMOND: Now, we spoke  
24 about, I guess yesterday, the manner in which the  
25 Corporation allocates investment income. So given



1 that these lines are over their targets and hold the  
2 retained earnings that they hold, I take it that they  
3 therefore are allocated a higher amount of investment  
4 income than they would be if the retained earnings  
5 were at some lower amount.

6 Is that fair to say?

7 MS. MARILYN MCLAREN: Right. If they  
8 had fewer investments they'd have lower investment  
9 income. We saw that happen with the Basic compulsory  
10 program after the large rebate that was paid out  
11 almost -- I guess a little over two and a half (2  
12 1/2) years ago.

13 MS. CANDACE GRAMMOND: Yes. So if we  
14 continue at page 40 looking across the page, we see  
15 the total retained earnings for the Corporation, so  
16 this is Basic, Extension, SRE, and Extension  
17 Development Fund, at 325.4 million, yes?

18 MS. MARILYN MCLAREN: Yes.

19 MS. CANDACE GRAMMOND: And then we  
20 see in the final column accumulated other  
21 comprehensive income of a hundred and four point five  
22 (104.5) for an equity total of, I'm rounding up, 430  
23 million.

24 Is that right?

25 MS. MARILYN MCLAREN: Yes.

1 MS. CANDACE GRAMMOND: So how would  
2 the Corporation assess its overall financial strength  
3 as at the end of the last fiscal year?

4

5 (BRIEF PAUSE)

6

7 MS. MARILYN MCLAREN: Well, overall,  
8 it is okay, but I've -- as I've said here before I --  
9 I rarely think in overall terms. I really can't,  
10 given my responsibilities. I would point out that  
11 the accumulated other comprehensive income is nothing  
12 if not unreliable. It's not realized. Who knows how  
13 long it will stay. And Basic is lower than it should  
14 be.

15 MS. CANDACE GRAMMOND: Now,  
16 historically, the PUB has looked at the overall  
17 financial wellness of the Corporation in setting  
18 basic rates, and I appreciate that the Corporation  
19 has a different view of that issue. Can you comment  
20 on the Corporation's plan for the excess retained  
21 earnings, and that is excess over target, in the non-  
22 Basic lines.

23 MS. MARILYN MCLAREN: First, if I  
24 could just comment on your statement that, you know,  
25 the PUB has taken a view of looking at the overall

1 corporate financial strength. That's been true for  
2 most of the last decade or so, but I -- I would argue  
3 that it has been a little bit hit and miss, as well.

4           There was a time a long, long time  
5 ago, what annual reports would show, it's all public  
6 information, where the Extension line was struggling  
7 to the point where some retained earnings from the  
8 special risk extension line were transferred to  
9 Extension. It was in a bit of a needy position.

10           There were no comments from the Public  
11 Utilities Board at that time that in considering  
12 Basic insurance rates we should consider the overall  
13 financial strength of the Corporation, because at  
14 that point Basic was more stable than some of the  
15 others. So it is -- has been somewhat fluid, if you  
16 take the long -- long-term view, which I'm able to  
17 do.

18           Now, with respect to plans for excess  
19 retained earnings, there's really nothing I can say  
20 publically on that.

21           MS. CANDACE GRAMMOND: Nothing you --  
22 you can say or nothing that you wish to say?

23           MS. MARILYN MCLAREN: If the  
24 Corporation, being the Board, was -- was going to  
25 have plans that it was going to disclose about that

1 it probably wouldn't be in this forum, but the Board  
2 has not given any indication to do that.

3 MS. CANDACE GRAMMOND: Now, the  
4 Corporation, I'm -- I'm sure, will recognize that in  
5 last year's order, 152/'12, the PUB did recommend  
6 that the Corporation devise a strategy to deal with  
7 excess non-Basic retained earnings.

8 MS. MARILYN MCLAREN: Yes, I remember  
9 that recommendation.

10 MS. CANDACE GRAMMOND: And does the  
11 Corporation have any response with respect to that  
12 recommendation?

13 MS. MARILYN MCLAREN: Just that it's  
14 outside the jurisdiction of Basic AutoPac rates.

15 MS. CANDACE GRAMMOND: So is it fair  
16 to say then that the Corporation disagrees, in the  
17 context of this Rate Application, that the PUB should  
18 be considering the overall financial wellness of the  
19 Corporation?

20 MS. MARILYN MCLAREN: The Corporation  
21 does really disagree because, as I said, you know, it  
22 -- it's been -- when the other lines look strong, the  
23 PUB has taken that view. I can't imagine the PUB  
24 taking a view as to really being influenced by shaky  
25 financial positions of the other lines if Basic -- if

1 -- if that was the case.

2                   So it -- it can't sort of just be a  
3 fair-weather consideration. I really -- we've always  
4 said in these -- in this forum that the Basic plan  
5 has to stand on its own. It really does have to  
6 stand on its own.

7                   MS. CANDACE GRAMMOND: So in the here  
8 and now and the -- the context in which we find  
9 ourselves -- and I'll -- I'll run through a few  
10 aspects of that context, but the first one will be  
11 this: Even in the context of MPI being one (1)  
12 organization and a Crown corporation, it's the  
13 Corporation's view that, in considering the rate  
14 increase, the Board should not consider the other  
15 lines.

16                   MS. MARILYN MCLAREN: Absolutely.  
17 That's why we have cost allocation policies that are  
18 approved by the Board, and that's why -- I mean, it -  
19 - it's a reflection of the different legislation that  
20 applies to the different lines. Most regulated  
21 entities operate more than one (1) regulated line of  
22 business, and there -- there's mechanisms in place to  
23 deal with that reality.

24                   MS. CANDACE GRAMMOND: And would you  
25 answer be the same in the context that this is only

1 the second rate increase that's been applied for in  
2 the last sixteen (16) years?

3 MS. MARILYN MCLAREN: My answer would  
4 be the same.

5 MS. CANDACE GRAMMOND: And even in  
6 the context of the significant loss suffered in Basic  
7 last year of 72 million?

8 MS. MARILYN MCLAREN: Yes. My  
9 position is -- is the same in -- it stands the test  
10 of the long term. It's not subject to changes based  
11 on years in and out.

12 MS. CANDACE GRAMMOND: So the results  
13 from the first quarter of current year wouldn't  
14 change your answer either?

15 MS. MARILYN MCLAREN: Right.

16 MS. CANDACE GRAMMOND: So is it fair  
17 to say then, in the view of the Corporation, that,  
18 for the reasons you've articulated, the Board should,  
19 in deciding the application before it, disregard the  
20 retained earnings in Extension and SRE?

21 MS. MARILYN MCLAREN: Absolutely.  
22 That would be my recommendation.

23 MS. CANDACE GRAMMOND: One (1) other  
24 question, Ms. McLaren, and this is somewhat related,  
25 but a little unrelated as well, to -- to the global

1 subject that we're talking about.

2                   The -- the collector car insurance use  
3 that we spoke about, which is designed to, in -- in  
4 the view of the Corporation, or will, in the  
5 expectation of the Corporation, replace the purchase  
6 of lay-up coverage, is -- is the effect of that going  
7 to be that whatever lay-up coverage was previously  
8 purchased that now will no longer be purchased result  
9 in greater revenue for Basic?

10                   MS. MARILYN MCLAREN: All else being  
11 equal, it should result in savings for those  
12 customers. Because of the 55 percent of the rate  
13 that we're applying for, for collector cars, it  
14 doesn't really result in more revenue for Basic, no.

15                   If we learn that the rate needs to be  
16 higher than the 55 percent through time, based on  
17 evidence, Basic will eventually end up with -- with  
18 more revenue. But on the face of it, what's  
19 happening here is Extension's losing revenue. Basic  
20 should retain about the same revenue for the same  
21 risk, and customers will pay less.

22                   MS. CANDACE GRAMMOND: Okay. Madam  
23 Chair, as I think I have indicated on the record, I'm  
24 not conducting any cross on actuarial matters this  
25 week. I will do that on Tuesday. So I -- I'm out of

1 other questions that don't relate to actuarial  
2 matters.

3 I may also have some questions that  
4 flow from either undertakings that the Corporation  
5 has given or the answers to the pre-ask questions  
6 which we got yesterday. So subject to those  
7 qualifications for future cross, I am done for the  
8 moment.

9 THE CHAIRPERSON: Thank you very  
10 much, Ms. Grammond. Now, I'm going to go over to Mr.  
11 Williams from CAC. And I believe you're representing  
12 Bike Winnipeg as well? No?

13 MR. BYRON WILLIAMS: I'll clarify  
14 that --

15 THE CHAIRPERSON: Okay. You'll  
16 clarify?

17 MR. BYRON WILLIAMS: I -- I think  
18 your order actually clarified that, but --

19 THE CHAIRPERSON: Okay. And I'm  
20 sorry about that. And I -- I understand there is a  
21 couple of documents put at our -- and you'll explain  
22 those for us, please?

23 MR. BYRON WILLIAMS: Yes -- yes, I  
24 will.

25 THE CHAIRPERSON: Thank you very



1 much.

2 MR. BYRON WILLIAMS: And -- Byron  
3 Williams, representing CAC (Manitoba) and -- and good  
4 afternoon. And just Ms. Desorcy, who's the ED of CAC  
5 (Manitoba) hopes to be here this afternoon, but she  
6 does have a pressing deadline. We do have a -- a  
7 special guest. Mr. Carter from Bike Winnipeg is my  
8 back row this afternoon. So I am not representing  
9 Bike Winnipeg, but our client CAC (Manitoba) has very  
10 much valued their input. So I'm pleased to -- to  
11 have him here.

12 In terms of the two (2) documents, and  
13 I -- I've shared them with My -- My Friend Mr. Trigg  
14 and Ms. Kalinowsky. One (1) you should have is  
15 titled, "MPI 2014/'15 General Rate Application book  
16 of documents." And it is comprised of documents  
17 primarily, almost exclusively, from this hearing; a  
18 couple of pages from an old Board order; and a couple  
19 of pages from the old 2011/2012 general rate  
20 application. Subject to any comments from My Learned  
21 Friend Ms. Kalinowsky, I'd recommend that be marked  
22 as CAC Exhibit number 5. And I see her nodding her  
23 head.

24

25 --- EXHIBIT NO. CAC-5: MPI 2014/2015 General

1 Rate Application book of  
2 documents

3  
4 MR. BYRON WILLIAMS: And, secondly,  
5 is a -- a document titled, Teen Driver Safety. It's  
6 a -- by L-O-N-E-R-O and M-A-Y-H-E-W are the authors.  
7 You'll see at the bottom of that document one (1) of  
8 the funders is Manitoba Public Insurance. And this  
9 is a document referenced in one (1) of the CAC/CAA  
10 Information Requests. So I would recommend that be  
11 marked as Exhibit number 6 for CAC.

12

13 --- EXHIBIT NO. CAC-6: Teen Driver Safety by  
14 Lonero and Mayhew

15

16 MR. BYRON WILLIAMS: And subject to  
17 the wishes of the Board, I'm ready to proceed with  
18 the understanding that I'll be bumped by My Friend  
19 Ms. Grammond on Tuesday.

20

21 CROSS-EXAMINATION BY MR. BYRON WILLIAMS:

22 MR. BYRON WILLIAMS: Good afternoon,  
23 Ms. McLaren.

24 MS. MARILYN MCLAREN: Good afternoon,  
25 Mr. Williams.

1 MR. BYRON WILLIAMS: It's been a long  
2 time since we've spoken officially. I've missed you.  
3 Strangely, she doesn't say the same thing. I'm --  
4 I'm a little hurt.

5 MS. MARILYN MCLAREN: It doesn't feel  
6 like that long ago.

7 MR. BYRON WILLIAMS: And just for the  
8 Board, my discussion this afternoon will be  
9 exclusively on issues related to road safety. I will  
10 apologize to the educators in the room. I will be  
11 asking a few questions about formative evaluations  
12 and summative evaluations, just to clarify how  
13 they're being used in this -- this hearing. And it  
14 will be probably old news for some of you, perhaps  
15 even for the Chartered Accountants, but for the  
16 lawyers it is not. But I won't get to that for a few  
17 moments.

18 Ms. McLaren, in -- just -- I'll ask  
19 you to agree, without elaborating, although it's a  
20 free country, that in -- in developing its road  
21 safety programs, the Corporation certainly attempts  
22 to use data to identify key risk factors that may  
23 contribute most significantly to collisions,  
24 fatalities, and serious injuries.

25 Can we agree on that?

1 MS. MARILYN MCLAREN: Yes.

2 MR. BYRON WILLIAMS: And I'm going to  
3 direct you in CAC Exhibit number 5, to page 4. And  
4 I'll just warn you that page 4, by which I mean,  
5 should be printed in the top right corner. One (1)  
6 of the things you'll find is I did this early in the  
7 morning and my odd numbers are quite readily  
8 apparent. My even numbers are -- are not so readily  
9 apparent.

10 But, Ms. McLaren, on page 4 you should  
11 have Table 5.1, the historical summary of victims in  
12 traffic collisions. Do you have that, Ms. McLaren?

13 MS. MARILYN MCLAREN: Yes.

14 MR. BYRON WILLIAMS: And if we go to  
15 the second column, titled "Killed," and go all the  
16 way almost to the end of that column to the 2011  
17 line, can we agree that Manitoba Public Insurance  
18 reports that in the 2011 year, there were one  
19 thousand (1,000) -- excuse me. Let me -- one hundred  
20 and ten (110) persons killed in traffic collisions?

21 MS. MARILYN MCLAREN: Yes.

22 MR. BYRON WILLIAMS: And if we  
23 flipped one (1) page back to page 3 in the top right-  
24 hand corner of Exhibit 3, Ms. McLaren, you'll agree  
25 with me that we see a table classifying collision

1 type by urban and rural lo -- location, correct?

2 MS. MARILYN MCLAREN: Yes.

3 MR. BYRON WILLIAMS: And again, going  
4 -- and this looks at collision type by urban and  
5 rural location only for the -- excuse me, it deals in  
6 part with the 2011 year, correct, the left-hand side  
7 of the table does?

8 MS. MARILYN MCLAREN: Yes.

9 MR. BYRON WILLIAMS: And so focussing  
10 on the 2011 year, we'll see that, of the collisions -  
11 - excuse me. Focussing on the 2011 year and going  
12 under 2011 urban and then the column titled "Fatal" -  
13 - so that should be the second column in -- if we go  
14 back -- if we go to the bottom of that column, we'll  
15 -- you'll agree with me that, in the 2011 year, there  
16 were thirty-two (32) fatal collisions in urban  
17 settings reported by MPI, correct?

18 MS. MARILYN MCLAREN: Yes.

19 MR. BYRON WILLIAMS: And if we go  
20 over to the four (4) more lines along the bottom line  
21 -- four (4) more columns along the bottom line, we'll  
22 see that, under the 2011 rural fatal, there were  
23 sixty-two (62) fatal collisions in that particular  
24 year reported by MPI, correct?

25 MS. MARILYN MCLAREN: Yes.

1 MR. BYRON WILLIAMS: And just moving  
2 along another four (4) columns, we'll see the  
3 provincial total for fatal collisions is ninety-four  
4 (94).

5 Agreed, Ms. McLaren?

6 MS. MARILYN MCLAREN: Yes.

7 MR. BYRON WILLIAMS: And just because  
8 we're using two (2) different numbers, you'll recall,  
9 Ms. McLaren, when we're talking about the previous  
10 page, there was one hundred and ten (110) persons  
11 killed in the 2011 year, correct?

12 MS. MARILYN MCLAREN: Yes.

13 MR. BYRON WILLIAMS: And why the  
14 number here is ninety-four (94) as compared to one  
15 hundred and ten (110) is because this is focussing on  
16 the fatal collision as -- as compared to the total  
17 persons killed, correct?

18 MS. MARILYN MCLAREN: Yes, I believe  
19 so.

20 MR. BYRON WILLIAMS: So staying on  
21 this page for a minute, it would be fair to say that,  
22 in the 2011 year, roughly two-thirds of fatal  
23 collisions took place in rural Manitoba, agreed?

24 MS. MARILYN MCLAREN: Yes.

25 MR. BYRON WILLIAMS: Thank you, Ms.

1 McLaren. And just to move back to page 2, in the top  
2 right-hand corner. And I've marked on the right  
3 side, about a third of the way down the page, a  
4 paragraph discussing the history of fatal collisions.  
5 And hopefully, you've had a chance to briefly review  
6 this.

7                   Would it be fair to say, Ms. McLaren,  
8 that, if we look at the over-representation of rural  
9 areas in fatal collisions, we would see that dating  
10 back the -- the previous five (5) years, agreed?

11                   MS. MARILYN MCLAREN: Yes.

12                   MR. BYRON WILLIAMS: In essence, if  
13 we look at the years 2006 through -- through 2010,  
14 we'll see that close to 70 percent of fatal  
15 collisions were in rural areas, correct?

16                   MS. MARILYN MCLAREN: Yes.

17                   MR. BYRON WILLIAMS: So again, we  
18 only have six (6) years of information here, but we -  
19 - you'll agree with me that, over the past six (6)  
20 years at least, the fatality issue has been  
21 disproportionately a rural issue, correct?

22                   MS. MARILYN MCLAREN: Yes.

23                   MR. BYRON WILLIAMS: Perhaps while  
24 we're on that page, Ms. McLaren, I'll just direct you  
25 to the bottom paragraph relating to collisions with

1 pedestrians. And would you agree with me, Ms.  
2 McLaren, that collisions with pedestrians account for  
3 a high proportion of fatal collisions in Manitoba?

4 MS. MARILYN MCLAREN: Yes.

5 MR. BYRON WILLIAMS: Indeed, in the  
6 2011 year, nearly 10 percent of fatal collisions in  
7 the province were motor vehicle to pedestrian.

8 MS. MARILYN MCLAREN: Yes.

9 MR. BYRON WILLIAMS: And in  
10 particular when we look at urban areas, that  
11 percentage grows even higher with some 25 percent of  
12 fatal collisions in 2011 involving a motor vehicle  
13 hitting a pedestrian, agreed?

14 MS. MARILYN MCLAREN: Yeah. Yes.

15 MR. BYRON WILLIAMS: So, again, we --  
16 we see a disproportionate representation of  
17 pedestrians amongst the -- those killed in -- in  
18 collisions -- in vehicle collisions in -- in Manitoba  
19 in the 2011 year, agreed?

20 MS. MARILYN MCLAREN: Yes.

21 MR. BYRON WILLIAMS: And you'll no  
22 doubt agree with me that that flows in part, or  
23 primarily, from their -- their vulnerability, lacking  
24 the exoskeleton of a -- of the car.

25 MS. MARILYN MCLAREN: Right.



1 MR. BYRON WILLIAMS: Flipping to page  
2 1 of CAC Exhibit 5, the page numbered 1 in the top  
3 right-hand corner, Ms. McLaren, you'll see a -- an  
4 att -- what was an attachment to PUB Information  
5 Request First Round 103(a).

6 Do you see that?

7 MS. MARILYN MCLAREN: Yes.

8 MR. BYRON WILLIAMS: And I -- I hope  
9 you'll help me to explain this table, but in the --  
10 the top half of the -- the page, we'll see the --  
11 drivers aged fifteen (15) to twenty-four (24) years,  
12 agreed?

13 MS. MARILYN MCLAREN: Yes.

14 MR. BYRON WILLIAMS: And in the  
15 bottom half, we see drivers aged twenty-five (25)  
16 years or older, agreed?

17 MS. MARILYN MCLAREN: Yes.

18 MR. BYRON WILLIAMS: And if we -- if  
19 we go -- take the driver age twenty-five (25) year or  
20 older, so the bottom half, and move across five (5)  
21 columns, you'll see the fatality column.

22 Do you see that, Ms. McLaren?

23 MS. MARILYN MCLAREN: Yes.

24 MR. BYRON WILLIAMS: And in the  
25 fatality column we'll see that in 2012, eighty-three

1 (83) of the fatalities invol -- well, were drivers  
2 aged -- excuse me. Eighty-three (83) of the  
3 fatalities involved collisions with drivers aged  
4 twenty-five (25) years or older, agreed?

5 MS. MARILYN MCLAREN: Yes.

6 MR. BYRON WILLIAMS: And if we move  
7 up to the top part of that page and still stay in the  
8 fatalities column, we'll see that in the 2012 year,  
9 of the -- the fatalities in that year, about twenty-  
10 seven (27) of them involved collisions with drivers  
11 aged fifteen (15) to twenty-four (24) years, agreed?

12 MS. MARILYN MCLAREN: Yes.

13 MR. BYRON WILLIAMS: Before we get to  
14 fatalities per one thousand (1,000) driver units,  
15 just in sheer numbers, at least in the 2012 year, a  
16 lot more of those fatalities involved collisions with  
17 drivers -- involving drivers aged twenty-five (25)  
18 years or older, correct?

19 MS. MARILYN MCLAREN: Yes.

20 MR. BYRON WILLIAMS: But you'll agree  
21 with me it's a bit of a different picture when we get  
22 to fatalities per one thousand (1,000) driver units,  
23 in -- in that there's a somewhat higher  
24 representation of drivers aged fifteen (15) to  
25 twenty-four (24) year old, as compared to drivers

1 aged twenty-five (25) years or older, correct?

2 MS. MARILYN MCLAREN: Yes, on that  
3 basis it's a lot higher.

4 MR. BYRON WILLIAMS: Okay. Thank  
5 you. If we can flip to page 10 of CAC Exhibit 5,  
6 you'll again seen an excerpt from the traffic  
7 collision report, section 9.

8 Do you see that, Ms. McLaren?

9 MS. MARILYN MCLAREN: Yes.

10 MR. BYRON WILLIAMS: And about  
11 halfway down the page, you'll agree with me that MPI  
12 identifies the most prevalent contributing factors  
13 related -- recorded for collisions where people are  
14 killed or seriously injured in 2011, agreed?

15 MS. MARILYN MCLAREN: Yes.

16 MR. BYRON WILLIAMS: And at the top  
17 of that list, we see speed with nearly 34 percent of  
18 people killed, agreed?

19 MS. MARILYN MCLAREN: Yes.

20 MR. BYRON WILLIAMS: And, again,  
21 speed at the top in terms of people seriously injured  
22 with nearly 17 percent of persons -- of people  
23 seriously injured, agreed?

24 MS. MARILYN MCLAREN: Yes.

25 MR. BYRON WILLIAMS: I'm going to

1 skip over distracted driving for just a second and go  
2 to impaired driving. And, again, impaired driving is  
3 third on the list, accounting -- or be -- excuse me,  
4 being a contributing factor in terms of 27 percent of  
5 people killed, and nearly 14 percent of people  
6 seriously injured, correct?

7 MS. MARILYN MCLAREN: Distracted  
8 driving is twenty-seven (27) and fourteen (14).  
9 Impaired is twenty-five (25) and eleven (11).

10 MR. BYRON WILLIAMS: Ms. McLaren,  
11 thank you for that. I misspoke. So just so I'm --  
12 I've got it clear, we've got impaired invol -- being  
13 a contributing factor for nearly 25 percent of people  
14 killed, and 11 percent of people seriously injured,  
15 agreed?

16 MS. MARILYN MCLAREN: Yes.

17 MR. BYRON WILLIAMS: And thank you  
18 for your care. Now, in terms of distracted dri --  
19 driving it's reported by MPI -- is accounting for 27  
20 percent of people killed, agreed?

21 MS. MARILYN MCLAREN: Yes.

22 MR. BYRON WILLIAMS: And I just want  
23 to see where that number came from, Ms. McLaren, so  
24 I'm going to flip you back for a second to page 8.  
25 So that should be two (2) pages to your left. And,

1 Ms. McLaren, you'll see in the -- on this page you'll  
2 see contributing factors, and then hopefully I've  
3 circled it on your copy, but if you come down the  
4 page about halfway you'll see on -- on the first  
5 column you'll see a line titled  
6 "Distraction/Inattention."

7 Do you see that?

8 MS. MARILYN MCLAREN: I do.

9 MR. BYRON WILLIAMS: And if we take  
10 that distraction/inattention line over, we'll see  
11 that by itself it accounted for a percentage of total  
12 killed of 8.2 percent, agreed?

13 MS. MARILYN MCLAREN: Yes.

14 MR. BYRON WILLIAMS: Now, if I flip  
15 you over one (1) more page to page 7, and go down  
16 that contributing factor column again to careless  
17 driving, do you see that, Ms. McLaren?

18 MS. MARILYN MCLAREN: I do.

19 MR. BYRON WILLIAMS: And if I follow  
20 careless driving across to the percentage of total  
21 killed, I get to -- I get a figure reported by MPI of  
22 19.1 percent, correct?

23 MS. MARILYN MCLAREN: Yes.

24 MR. BYRON WILLIAMS: And would I be  
25 correct in suggesting to you that when MPI reports

1 that 20 percent of -- of -- when MPI reports that a  
2 contributing factor in terms of 20 percent of people  
3 being killed in the 2011 year is attributable to  
4 distracted driving, that would be a function of  
5 adding distracted driving and careless driving.

6 Would that be correct?

7 MS. MARILYN MCLAREN: Yes, that would  
8 seem so.

9

10 (BRIEF PAUSE)

11

12 MR. BYRON WILLIAMS: And I'm not --  
13 I'm -- I'm not sure if you would agree with me on  
14 that, but might it be more accurate to suggest that  
15 distracted/careless driving combined accounted for --  
16 or was a contributing factor for 27 percent of the  
17 people killed?

18 MS. MARILYN MCLAREN: That's  
19 certainly possible. I'm -- I'm not intimately  
20 familiar with this report. I don't know whether  
21 there's any other examples of having taken some of  
22 the at-fault driver action category and adding them  
23 to the -- any at-fault human condition categories on  
24 these two (2) pages. But that certainly wouldn't be  
25 incorrect to categorize it the way you've suggested.

1 MR. BYRON WILLIAMS: And, Ms.  
2 McLaren, I was trying to kind of back those numbers  
3 out and, so that's my working hypotheses which your -  
4 - so far we're on the same page. Certainly if -- if  
5 you talk to the folks and they say that that's not  
6 reflective, I'll -- I'll trust you to come back and  
7 correct my hypotheses.

8 If we could turn to page 11, Ms.  
9 McLaren, in the top right-hand corner of Exhibit 5  
10 you'll see a Table 9-13 providing a summary of speed  
11 and impaired as contributing factors. Agreed?

12 MS. MARILYN MCLAREN: Yes.

13 MR. BYRON WILLIAMS: And, Ms.  
14 McLaren, I have to apologize. I'm -- I'm at the age  
15 now where I have to raise my glasses to -- to read  
16 from time to time so if I'm a little slower than --  
17 than usual, but I do want to -- to look at the -- and  
18 when we look at this table we see speed on the top  
19 half of the table and impaired on the bottom half of  
20 the table, correct?

21 MS. MARILYN MCLAREN: Yes.

22 MR. BYRON WILLIAMS: And if I take  
23 that fatal collision line for speed and take it over  
24 to the 2006-2010 average, we see speed as a  
25 contributing factor in -- in roughly 25 percent of --

1 of fatal collisions in that 2006 through 2010 year,  
2 agreed?

3 MS. MARILYN MCLAREN: Yes.

4 MR. BYRON WILLIAMS: And if we go  
5 down and -- and do the same exercise for impaired --  
6 and again, looking to that second-last column, 2006 -  
7 - 2006 through 2010 average of fatal collisions we  
8 see that over that time period impaired driving was a  
9 contributing factor in a bit over 31 percent of -- of  
10 fatal collisions?

11 MS. MARILYN MCLAREN: Yes.

12 MR. BYRON WILLIAMS: And, in essence,  
13 while in the 2011 speed was number 1 and impaired  
14 driving was number 2. If we go back over a bit  
15 longer period those positions are -- are reversed,  
16 agreed?

17 MS. MARILYN MCLAREN: Yes.

18 MR. BYRON WILLIAMS: Ms. McLaren, you  
19 might have to accept this one on faith from me and  
20 you'll -- if you're not prepared to -- because I  
21 don't have a citation right here, but can we agree,  
22 subject to check, that in 2011, that -- that year, 39  
23 percent of the people killed in traffic collisions  
24 are recorded as not wearing or using the available  
25 safety equipment at the time of the collision?



1 Subject to check.

2 MS. MARILYN MCLAREN: That certainly  
3 sounds plausible. So, subject to check, sure.

4 MR. BYRON WILLIAMS: And, Ms.  
5 McLaren, it may be in the traffic collision report,  
6 Section 9, and I've missed it, but I -- but I haven't  
7 found it, and -- and I wonder if -- if Manitoba  
8 Public Insurance would undertake to pro -- provide  
9 the information in terms of the five (5) -- the --  
10 the last five (5) year average in terms of people  
11 killed in traffic collisions and recorded as not  
12 wearing or using the available safety equipment at  
13 the time of the collision?

14 MS. MARILYN MCLAREN: We'll take that  
15 undertaking.

16 MR. BYRON WILLIAMS: And just to  
17 confirm the undertaking, because it was not very well  
18 phrased, Manitoba Public Insurance will -- has  
19 undertaken to provide the -- the 2006 through 2010  
20 average percentage of people killed in traffic  
21 collisions recorded as not wearing or using the  
22 available safety equipment at the time of the  
23 collision. And I thank MPI for that.

24

25 --- UNDERTAKING NO. 12: MPI to provide the 2006

1 through 2010 average  
2 percentage of people  
3 killed in traffic  
4 collisions recorded as  
5 not wearing or using the  
6 available safety  
7 equipment at the time of  
8 the collision.

9

10 CONTINUED BY MR. BYRON WILLIAMS:

11 MR. BYRON WILLIAMS: Based on a --  
12 what we've just discussed, Ms. McLaren, there can be  
13 no doubt that impaired driving, unsafe speed, and the  
14 failure to -- to utilize the appropriate safety  
15 equipment have a disproportionately heavy role in  
16 fatalities, agreed?

17 MS. MARILYN MCLAREN: Yes.

18 MR. BYRON WILLIAMS: And that factor,  
19 among others, has led Manitoba Public Insurance to  
20 prioritize (sic) impaired driving, what I'll call  
21 'occupant restraint', and unsafe speed, as primary  
22 targets of road safety, correct?

23 MS. MARILYN MCLAREN: Yes.

24 MR. BYRON WILLIAMS: Ms. McLaren, if  
25 you need a reference for this next question it would

1 be at -- on page 13 of CAC Exhibit 5, which is an  
2 excerpt from an old Board order.

3

4

(BRIEF PAUSE)

5

6 MR. BYRON WILLIAMS: Ms. McLaren,  
7 you've amply displayed your long memory in terms of  
8 Manitoba Public Insurance here over the past three  
9 (3) days. And -- and certainly you would recall that  
10 MPI has commissioned studies with respect to  
11 estimating the annual claims incurred as a result of  
12 the failure to use appropriate occupant restraint,  
13 agreed?

14 MS. MARILYN MCLAREN: Yeah. I  
15 believe, collectively, we've been calling these the  
16 costing studies.

17 MR. BYRON WILLIAMS: Okay. And the  
18 costing study for an -- for occupant restraint  
19 estimated the annual cost to the Corporation of the  
20 failure to -- to use it in the range of \$23 million,  
21 correct?

22 MS. MARILYN MCLAREN: Yes.

23 MR. BYRON WILLIAMS: And, likewise,  
24 or similarly, the costing study related to the  
25 estimated annual costs incurred as a result of

1 impaired driving was estimated by the Corporation to  
2 be in the range of \$35 million, correct?

3 MS. MARILYN MCLAREN: Yes.

4 MR. BYRON WILLIAMS: And, similarly,  
5 the Corporation has commissioned studies with respect  
6 to the estimated annual claims associated with  
7 speeding, agreed?

8 MS. MARILYN MCLAREN: Yes.

9 MR. BYRON WILLIAMS: Sadly, Ms.  
10 McLaren, I can't provide you a reference for that,  
11 the speeding estimate. Do you happen to have it at  
12 the top of your phenomenal memory?

13 MS. MARILYN MCLAREN: No. It was  
14 some time after the fall of '07, I believe.

15 MR. BYRON WILLIAMS: And we -- we --  
16 we've -- that's the ones that I have not been able to  
17 -- to locate, Ms. McLaren, so I wonder if you would  
18 undertake to provide the cor -- cor -- the  
19 Corporation's estimate from the costing study of the  
20 estimated annual amount for unsafe speed?

21 MS. MARILYN MCLAREN: If you give me  
22 just a minute, we may be able to avoid the  
23 undertaking.

24 MR. BYRON WILLIAMS: That's fine with  
25 me. Would you like me to proceed or would like a --

1 a brief pause?

2 MS. MARILYN MCLAREN: A brief pause  
3 would be appreciated 'cause I'm the one that's going  
4 to have to find it, and I'm not so good at multi-  
5 tasking.

6

7 (BRIEF PAUSE)

8

9 MS. MARILYN MCLAREN: We have done  
10 one (1) costing study for speed. We finished it in  
11 early 2009. I expect it may have been filed as part  
12 of the 2011 rate application process, but I'm not  
13 sure.

14 MR. BYRON WILLIAMS: Sorry. My  
15 question must have been imprecise, so I'm -- I'm  
16 happy to hear of the year. Do you happen to know the  
17 -- what the estimated annual cost was, Ms. McLaren?

18 MS. MARILYN MCLAREN: Unlike the  
19 information that is in this order, the information I  
20 have is that we've really -- the studies have  
21 resulted in -- in ranges of costs. So, for example,  
22 whereas this Board order dated November 26th, 2007,  
23 talks about driver and occupant restraints of 23  
24 million -- yeah, the direct -- the direct costs.  
25 Okay.

1                   The direct costs were 23 million  
2 exactly and the speed was a range of direct costs for  
3 speed. I guess we've evolved the process by 2009.  
4 It was between \$24 and \$40 million.

5                   MR. BYRON WILLIAMS: Ms. McLaren,  
6 thank you for your -- your homework. And has the  
7 Corporation revisited or -- or revised these  
8 calculations?

9                   MS. MARILYN MCLAREN: The -- I think  
10 -- we have had two (2) impaired studies. They've  
11 both been filed as part of the process with -- here  
12 with PUB. Looks like we did complete a second  
13 seatbelt study that has not been publicized, that's  
14 not been published.

15                   Speed -- we're only doing all of these  
16 each in kind of about a five (5) or six (6) year  
17 cycle, so the speed would not be in a position to be  
18 redone yet.

19                   MR. BYRON WILLIAMS: Okay. And just  
20 so I understand then, so if the -- the most current  
21 and -- and best estimate of the Corporation in terms  
22 of speed is a range between 24 and 40 million in  
23 terms of estimated annual cost, agreed?

24                   MS. MARILYN MCLAREN: Yes.

25                   MR. BYRON WILLIAMS: There's been two

1 (2) impaired studies, one (1) which suggests an  
2 estimated annual cost of 35 million.

3 Are you able to share with me the --  
4 the results of the other study?

5 MS. MARILYN MCLAREN: Yeah, the first  
6 impaired study was done in 2004, and indicated a -- a  
7 direct cost range of 30 to 35 million. The second  
8 study was completed in June of 2010, indicated a  
9 direct cost in the range of sixteen (16) to thirty-  
10 three (33), a much bigger range. Used a slightly  
11 refined estimation method in 2010 that would explain  
12 the bigger range.

13 MR. BYRON WILLIAMS: Okay. And in  
14 terms of -- you've also indicated that there's been  
15 two (2) occupant restraint studies.

16 MS. MARILYN MCLAREN: Yes.

17 MR. BYRON WILLIAMS: And the -- the  
18 results from the -- the second one, Ms. McLaren?

19 MS. MARILYN MCLAREN: The second seat  
20 belt study indicated costs of about 31 million. All  
21 of this, we try to -- I don't see the same thing for  
22 the impaired. But in terms of seatbelts, trying to  
23 estimate the direct savings of -- of usage of  
24 seatbelts, as well the direct cost of failure to do  
25 so.

1                   So in the second study the savings  
2 were calculated to be higher, but the costs were  
3 higher as well. Could just be a reflection of the  
4 higher population and the higher vehicle count right  
5 now. But, overall, it went from 23 million estimated  
6 cost to 31 million estimated cost.

7                   MR. BYRON WILLIAMS: I think I've got  
8 you, Ms. McLaren. For the most current figures for  
9 seatbelts is -- would be in the range of 31 million?

10                   MS. MARILYN MCLAREN: Yes.

11

12                   (BRIEF PAUSE)

13

14                   MR. BYRON WILLIAMS: Ms. McLaren, if  
15 you could go to page 17 of CAC Exhibit 5; 17 in the  
16 top right-hand corner.

17

18                   (BRIEF PAUSE)

19

20                   MS. MARILYN MCLAREN: I have it.

21                   MR. BYRON WILLIAMS: And, Ms.  
22 McLaren, in this document you'll see a -- a -- some -  
23 - a -- a document filed in the 2011/'12 general rate  
24 application titled, "Undertaking 26."

25                   Do you see that?



1 MS. MARILYN MCLAREN: Yes, I do.

2 MR. BYRON WILLIAMS: And if we -- if  
3 we get to -- to just above the table titled,  
4 "Internal Performance Indicators," you'll see a  
5 paragraph above that suggesting that, among other  
6 things, the Corporation measures the perceived risk  
7 of -- of being apprehended if persons drink and  
8 drive, agreed?

9 MS. MARILYN MCLAREN: Yes.

10 MR. BYRON WILLIAMS: And what we see  
11 in the table on that page, Ms. McLaren, are the  
12 internal performance indicators that were employed by  
13 the Corporation in 2009, as part of their RoadWatch  
14 evaluation, agreed?

15 MS. MARILYN MCLAREN: Yes.

16 MR. BYRON WILLIAMS: So in terms of  
17 the internal performance indicators, to simplify the  
18 language, the first one (1) would be the percentage  
19 of drivers who drink and plan not to drive after  
20 drinking, agreed?

21 MS. MARILYN MCLAREN: Yes, I see  
22 that.

23 MR. BYRON WILLIAMS: The second would  
24 be percentage of drivers who think drunk drivers are  
25 likely to be stopped by the police, agreed?

1 MS. MARILYN MCLAREN: Yes.

2 MR. BYRON WILLIAMS: The third is a  
3 percentage of dri -- drivers who drink, who think it  
4 is likely for a drunk driver to be stopped by the  
5 police, agreed?

6 MS. MARILYN MCLAREN: Yes.

7 MR. BYRON WILLIAMS: And the fourth  
8 is the percentage of drivers who think roadside  
9 checks are effective, correct?

10 MS. MARILYN MCLAREN: Yes.

11 MR. BYRON WILLIAMS: And what you did  
12 in your 2009 evaluation of RoadWatch was measure some  
13 -- set a baseline based upon the 1982 to 2002  
14 response to that similar question, agreed?

15 MS. MARILYN MCLAREN: 1998 to 2002, I  
16 think.

17 MR. BYRON WILLIAMS: Ms. McLaren, I'm  
18 kind of tired, so thank you for that. Hopefully I  
19 don't make you -- but -- so you set a baseline based  
20 upon 1998 through 2002, agreed?

21 MS. MARILYN MCLAREN: Yes.

22 MR. BYRON WILLIAMS: And against that  
23 baseline you measured your three (3) most -- you resh  
24 -- you measured the 2004 to '07 average, the  
25 September 2008, and the September 2009 results,

1 correct?

2 MS. MARILYN MCLAREN: Yes.

3 MR. BYRON WILLIAMS: And you saw in  
4 terms of the first three (3) questions, relatively --  
5 let me stop, and let's focus you on the -- the fourth  
6 question: percentage of drivers who believe that  
7 roadside checks are effective, or very effective.

8 Would it be fair to say that at that  
9 point in time as compared to the baseline, you saw a  
10 bit of slippage?

11 MS. MARILYN MCLAREN: Yes.

12 MR. BYRON WILLIAMS: Now, Ms. McLaren  
13 -- now, Ms. McLaren, these -- in terms of your  
14 assessment of RoadWatch impaired program --  
15 programming, would I be safe in assuming that you  
16 continue to employ the same internal performance  
17 indicators?

18 MS. MARILYN MCLAREN: I do not know  
19 that. I would have to check that.

20 MR. BYRON WILLIAMS: Ms. McLaren, I -  
21 - I would ask that you -- you undertake to -- to  
22 check whether the -- these internal performance  
23 indicators are employed; and also undertake, if so,  
24 to provide the results for the 2010, 2011, 2012, and,  
25 if possible, 2013 year?

1 MS. MARILYN MCLAREN: We will take  
2 that undertaking.

3

4 --- UNDERTAKING NO. 13: MPI to indicate whether  
5 or not the internal  
6 performance indicators  
7 are employed; and, if so,  
8 provide the results for  
9 the 2010, 2011, 2012,  
10 and, if possible, 2013  
11 year

12

13 CONTINUED BY MR. BYRON WILLIAMS:

14 MR. BYRON WILLIAMS: Ms. McLaren,  
15 we've -- we've dealt with impaired driving in terms  
16 of internal performance indicators.

17 Can you indicate whether for unsafe  
18 speed there would be a set of similar internal  
19 performance indicators?

20 MS. MARILYN MCLAREN: More  
21 specifically, these internal performance indicators  
22 directly tying back to the RoadWatch program as it  
23 relates to impaired driving. That's not the only  
24 thing we do for impaired driving. So I -- I do not  
25 know about speed off the top of my head, no.

1 MR. BYRON WILLIAMS: And so, Ms.  
2 McLaren, my question to you would be if you would  
3 undertake to review whether, in terms of unsafe speed  
4 program evaluation, the Corporation surveys to assess  
5 the perceived risk of being apprehended?

6 MS. MARILYN MCLAREN: I -- I believe  
7 that we do, and I will certainly undertake to find  
8 out for sure, yes.

9 MR. BYRON WILLIAMS: And to go one  
10 (1) step further, Ms. McLaren, if you could provide  
11 the three (3) most -- if -- if indeed you do, could  
12 you provide the three (3) most recent years of the  
13 performance indica -- internal performance indicators  
14 as measured against the baseline?

15 MS. MARILYN MCLAREN: Yes, if we have  
16 that we will bring it forward.

17

18 --- UNDERTAKING NO. 14: MPI to indicate whether  
19 or not, in terms of  
20 unsafe speed program  
21 evaluation, the  
22 Corporation surveys to  
23 assess the perceived risk  
24 of being apprehended; and  
25 provide the three (3)

1 most recent years of the  
2 internal performance  
3 indicators as measured  
4 against the baseline

5

6 CONTINUED BY MR. BYRON WILLIAMS:

7 MR. BYRON WILLIAMS: I'm going to ask  
8 the same question, Ms. McLaren, for occupant  
9 restraint, in terms of does -- to your knowledge does  
10 the Corporation assess the perceived risk of being  
11 apprehended without appropriate occupant restraint?

12 MS. MARILYN MCLAREN: We'll take an  
13 undertaking on that, similar to the other two (2)

14 MR. BYRON WILLIAMS: Okay. And just  
15 for the reporter, you'll undertake to review the  
16 internal performance indicators related to occupant  
17 restraint, as it may relate to the perceived risk of  
18 being apprehended, and, if -- if that information is  
19 available, you will provide the three (3) most recent  
20 years as compared to the baseline, agreed?

21 MS. MARILYN MCLAREN: Yes.

22

23 --- UNDERTAKING NO. 15: MPI to review the  
24 internal performance  
25 indicators related to

1 occupant restraint, as it  
2 may relate to the  
3 perceived risk of being  
4 apprehended; and, if that  
5 information is available,  
6 will provide the three  
7 (3) most recent years as  
8 compared to the baseline  
9

10 CONTINUED BY MR. BYRON WILLIAMS:

11 MR. BYRON WILLIAMS: Last one in this  
12 series of -- of questions, Ms. McLaren. We can agree  
13 that, in terms of priorities of the Corporation, the  
14 issue of distracted drivers, driving has assumed  
15 increased prominence?

16 MS. MARILYN MCLAREN: Yes.

17 MR. BYRON WILLIAMS: And we've heard  
18 on the radio, advertisements in terms of demerits,  
19 and we know that distracted driving forms part of the  
20 integrated calendar that the Corporation instituted  
21 in 2011, agreed?

22 MS. MARILYN MCLAREN: Yes.

23 MR. BYRON WILLIAMS: And I wonder if  
24 you could -- if you are aware whether the Corporation  
25 tests for the perceived risk of being apprehended as

1 part of its assessment of distracted driving  
2 programming?

3 MS. MARILYN MCLAREN: I'm not sure  
4 about that, and we can find out.

5 MR. BYRON WILLIAMS: And I hate to be  
6 repetitive, but just for the court reporter, I'll ask  
7 you to undertake to report back and, indeed, if it  
8 does use perceived risk of being apprehended as an  
9 internal performance indicator, provide the three (3)  
10 most recent years as measured against the baseline.

11 MS. MARILYN MCLAREN: Yes.

12

13 --- UNDERTAKING NO. 16: MPI to indicate if it  
14 uses perceived risk of  
15 being apprehended as an  
16 internal performance  
17 indicator; and, if it  
18 does, provide the three  
19 (3) most recent years as  
20 measured against the  
21 baseline

22

23 CONTINUED BY MR. BYRON WILLIAMS:

24 MR. BYRON WILLIAMS: Ms. McLaren, if  
25 you could turn to page 23 of CAC Exhibit 5, and



1 hopefully you will see one (1) of your reports  
2 addressing benefits to Man -- Manitoba Public  
3 Insurance of seatbelt use dated September 2006?

4 MS. MARILYN MCLAREN: Yes, I see  
5 that.

6 MR. BYRON WILLIAMS: And, Ms.  
7 McLaren, it's page 23.

8 MS. MARILYN MCLAREN: I have it.

9 MR. BYRON WILLIAMS: Oh. And, Ms.  
10 McLaren, I realize this is the earlier study, but  
11 it's the only one (1) I have. If -- if you'll flip  
12 to page 24 of CAC Exhibit 5, just one (1) page over.  
13 And you'll see in the bottom paragraph, Manitoba  
14 Public Insurance reporting that they found from its  
15 claims data -- data that about 10 percent -- 10  
16 percent of passenger vehicle and light truck  
17 occupants who are claimants each year are not  
18 buckled, agreed?

19 MS. MARILYN MCLAREN: Yes, that's  
20 what it says.

21 MR. BYRON WILLIAMS: And, Ms.  
22 McLaren, would the -- would the Corporation track the  
23 percentage of claimants who -- who do not use  
24 appropriate occupant restraint on an annual basis?

25 MS. MARILYN MCLAREN: I'm not sure

1 that that's still part of the question that we ask  
2 people when they file claims. Long, long time ago,  
3 leading up to the passing of the legislation to  
4 either make seatbelts compulsory, or -- or to  
5 increase the fine, something along those lines, we  
6 were running surveys like that.

7                   But, I mean, this is as low as that  
8 because that -- that is the percentage of people who  
9 voluntarily told us they weren't buckled up, right?  
10 So it has not -- it is significantly different than  
11 the actual police-reported data about people who are  
12 killed and severely injured and so on and so forth.  
13 I don't know if we keep asking people. We probably  
14 have some -- some sort of a question like this, but I  
15 don't know that the results are particularly  
16 reliable.

17                   MR. BYRON WILLIAMS:     So let me ask  
18 the question a different way. Because what I'm  
19 looking for is, in terms of evaluating the success of  
20 its occupant restraint programming, would the  
21 Corporation somehow be examining trends in terms of  
22 persons involved in accidents who -- who were not  
23 using occupant restraints?

24                   MS. MARILYN MCLAREN:    Not this kind  
25 of self-reported data, no. The other information we

1 looked a -- looked at in terms of the seriously  
2 injured and killed, that's police-reported data.

3 MR. BYRON WILLIAMS: Thank you for  
4 that.

5

6 (BRIEF PAUSE)

7

8 MR. BYRON WILLIAMS: Now, Ms.  
9 McLaren, I -- I want to spend a bit of time talking  
10 to you about RoadWatch. And if you flip back to page  
11 22 of CAC Exhibit 5, you're going to see a familiar  
12 excerpt from your application, SM-5. So page 22 in  
13 the top right-hand corner.

14 MS. MARILYN MCLAREN: I have it.

15 MR. BYRON WILLIAMS: And, Ms.  
16 McLaren, at the bottom of that page you should see  
17 the -- the heading, "RoadWatch." And you'll agree  
18 with me that the Corporation is suggesting that it  
19 provides funding of -- of approximately six hundred  
20 thousand (600,000) annually to participating police  
21 agencies in order that they may conduct high-  
22 visibility roadside enforcement to deter impaired  
23 driving and other high-risk behaviours, agreed?

24 MS. MARILYN MCLAREN: Yes.

25 MR. BYRON WILLIAMS: And, Ms.

1 McLaren, towards the bottom of that paragraph the  
2 Corporation notes that it increased its funding for  
3 the RoadWatch Program by about a quarter of a million  
4 dollars, or two hundred and fifty thousand dollars  
5 (\$250,000), agreed?

6 MS. MARILYN MCLAREN: Yes.

7 MR. BYRON WILLIAMS: And that was in  
8 2011?

9 MS. MARILYN MCLAREN: Yes.

10 MR. BYRON WILLIAMS: So in essence,  
11 on a corporate-wide basis you went from three hundred  
12 and fifty thousand (350,000) to six hundred thousand  
13 (600,000)?

14 MS. MARILYN MCLAREN: Yes. If memory  
15 serves, when we were spending three hundred and fifty  
16 thousand (350,000) it was significantly under the  
17 budget that we'd established. The budget was  
18 probably more like four hundred and fifty (450) or  
19 five hundred thousand (500,000).

20 It -- this program is really -- what  
21 we fund -- or the vast majority of what we fund is --  
22 is overtime by police officers. So depending on  
23 circumstances, depending on particular units, they  
24 may or not have the wherewithal to provide the  
25 overtime, but we did put a renewed emphasis on it

1 through the work that we do with the Association of  
2 Chiefs of Police and got a renewed commitment and  
3 have been spending more than we used to, for sure.

4 MR. BYRON WILLIAMS: And I'm going to  
5 stay on this for a little bit. You'll see below and  
6 I -- I actually didn't include the -- the next page,  
7 which I per -- perhaps should have, but you note as  
8 well that the program was also expanded at that time  
9 at the request of the RCMP to include monitoring of  
10 winter and ice roads in Northern Manitoba during  
11 January and February, correct?

12 MS. MARILYN MCLAREN: Yes.

13 MR. BYRON WILLIAMS: And, Ms.  
14 McLaren, if you can answer this off the top of your  
15 head, that's great, but if not, can you indicate of  
16 that two hundred and fifty thousand (250,000) how  
17 much of that -- of the two hundred and fifty thousand  
18 (250,000) expansion, how much went into the RCMP re -  
19 - enforcement related to remote communities?

20 MS. MARILYN MCLAREN: No idea. We'll  
21 do our best to find out.

22 MR. BYRON WILLIAMS: Okay. You would  
23 undertake to provide an estimate of the increase in  
24 the RoadWatch budget of two hundred fifty thousand  
25 (250,000), how much went to the RCMP to enhance

1 monitoring of winter and ice roads?

2 MS. MARILYN MCLAREN: Yes.

3

4 --- UNDERTAKING NO. 17: MPI to provide an  
5 estimate of the increase  
6 in the RoadWatch budget  
7 of two hundred fifty  
8 thousand (250,000), how  
9 much went to the RCMP to  
10 enhance monitoring of  
11 winter and ice roads.

12

13 CONTINUED BY MR. BYRON WILLIAMS:

14 MR. BYRON WILLIAMS: Ms. McLaren,  
15 again, if you can't an -- answer this right now  
16 that's -- that's fine, but can you indicate how much,  
17 if any, of the additional two hundred and fifty  
18 thousand (250,000) went to the City of Winnipeg  
19 police?

20 MS. MARILYN MCLAREN: I cannot  
21 indicate how much. I'm confident that some certainly  
22 did.

23 MR. BYRON WILLIAMS: I wonder if for  
24 the budget of six hundred thousand (600,000) you  
25 would undertake to provide a -- let me try that

1 again, for the budget of six hundred thousand  
2 (600,000) for the 2014/'15 year if you could provide  
3 a breakdown by police force.

4 For example, how much goes to  
5 Winnipeg, how much goes to Brandon, et cetera.

6 MS. MARILYN MCLAREN: Yeah, we will  
7 undertake to do that.

8

9 --- UNDERTAKING NO. 18: MPI to, for the budget of  
10 six hundred thousand  
11 (600,000) for the  
12 2014/'15 year, provide a  
13 breakdown by police force

14

15 CONTINUED BY MR. BYRON WILLIAMS:

16 MR. BYRON WILLIAMS: Now, Ms.  
17 McLaren, this is just to resolve a bit of confusion I  
18 have. If you will flip to page 19 in -- in CAC  
19 Exhibit 5. You'll again see part of your application  
20 for SM-5 road safety.

21 Do you see that?

22 MS. MARILYN MCLAREN: Yes.

23 MR. BYRON WILLIAMS: And you'll see a  
24 table discussing program categories. And down at  
25 line 5 you'll see RoadWatch. Do you see that, Ms.

1 McLaren?

2 MS. MARILYN MCLAREN: I do.

3 MR. BYRON WILLIAMS: And we see the  
4 budget for RoadWatch there for 2014/'15 projected is  
5 four hundred and three thousand (403,000), correct?

6 MS. MARILYN MCLAREN: It is.

7 MR. BYRON WILLIAMS: And I'll -- I'll  
8 suggest to you that the -- the difference between the  
9 two (2) figures is that the six hundred thousand  
10 (600,000) represents the Corporation as a whole,  
11 whereas the four hundred and three thousand (403,000)  
12 represents Basic?

13 MS. MARILYN MCLAREN: It's possible.  
14 I couldn't say.

15 MR. BYRON WILLIAMS: Ms. McLaren,  
16 would you --

17 MS. MARILYN MCLAREN: Undertake?

18 MR. BYRON WILLIAMS: -- yes, if you  
19 would --

20 MS. MARILYN MCLAREN: Yes, we would.

21 MR. BYRON WILLIAMS: -- I'm going to  
22 ask you to undertake to reconcile the two (2)  
23 figures, one being at page 21 of SM-5, suggesting a  
24 RoadWatch budget of four hundred and three thousand  
25 (403,000) for Basic and the other being at page 29 of



1 SM-5, suggesting a funding of -- of approximately six  
2 hundred thousand (600,000), and provide the -- the  
3 figure that -- that we should be using.

4 You'll agree to that?

5 MS. MARILYN MCLAREN: We will do that  
6 but we can -- in the meantime point out that on page  
7 21 it clearly says this is Basic's share, and on page  
8 29 we are talking corporate. So we will reconcile  
9 that.

10 MR. BYRON WILLIAMS: And, Ms.  
11 McLaren, I was assuming that. I just wanted to make  
12 sure of the -- the correct figure.

13

14 --- UNDERTAKING NO. 19: MPI to reconcile the two  
15 (2) figures, one being at  
16 page 21 of SM-5  
17 suggesting a RoadWatch  
18 budget of four hundred  
19 and three thousand  
20 (403,000) for Basic and  
21 the other being at page  
22 29 of SM-5 suggesting a  
23 funding of approximately  
24 six hundred thousand  
25 (600,000), and provide

1 the figure that we should  
2 be using

3

4 CONTINUED BY MR. BYRON WILLIAMS:

5 MR. BYRON WILLIAMS: Ms. McLaren, if  
6 you turn to -- in CAC Exhibit 5 to page 26, you're  
7 going to see an undertaking -- two (2) of them  
8 actually from the 2011/2012 GRA.

9 Do you see that?

10 MS. MARILYN MCLAREN: Yes.

11 MR. BYRON WILLIAMS: And what the  
12 Corporation was kind enough to do in -- in this  
13 undertaking was to provide the breakdown by police  
14 agency of the RoadWatch program for both the 2009/'10  
15 year and the 2010/'11 year, agreed?

16 MS. MARILYN MCLAREN: Yes.

17 MR. BYRON WILLIAMS: And if we  
18 quickly scan those two (2) tables, Ms. McLaren,  
19 you'll agree with me that in terms of the budget for  
20 either of those years the -- the largest single  
21 recipient would have been the RCMP, agreed?

22 MS. MARILYN MCLAREN: Yes,  
23 definitely.

24 MR. BYRON WILLIAMS: Is the RCMP  
25 still the single largest recipient for RoadWatch

1 programming?

2 MS. MARILYN MCLAREN: I can't say for  
3 sure, but I believe that's true.

4 MR. BYRON WILLIAMS: And that should  
5 be answered in your undertaking in any event, Ms.  
6 McLaren.

7 MS. MARILYN MCLAREN: It should, yes.

8 MR. BYRON WILLIAMS: And I do  
9 apologize for making you flip, Ms. McLaren, but back  
10 to page 19 of CAC Exhibit 5, again I refer you to  
11 that figure of four hundred and three thousand  
12 (403,000) for RoadWatch.

13 And would I be correct in suggesting  
14 that, leaving aside immobilizer programming, that  
15 this would be the Corporation's sole contribution to  
16 police enforcement?

17

18 (BRIEF PAUSE)

19

20 MS. MARILYN MCLAREN: I believe --  
21 when we fund enhanced enforcement like this, it's  
22 part of a broader advertising campaign to have a  
23 coordinated impact. The language that's used is  
24 selective traffic enforcement programs, STEP  
25 programs. I believe all of the STEP funding that we

1 do is under the umbrella of RoadWatch.

2                   If I find that that is not true, that  
3 there's some in any of the other categories, I'll  
4 come back and put that on the record.

5                   MR. BYRON WILLIAMS: I -- I thank you  
6 for that, and -- and per -- a couple of my subsequent  
7 questions may -- may assist.

8                   Leaving aside the immobilizer program,  
9 enforcement -- MPI's contribution to police  
10 enforcement for road safety objectives would amount  
11 to about 3.5 percent of the Basic road safety budget?

12                   MS. MARILYN MCLAREN: For  
13 programming, yes. We -- we have made some purchases  
14 for the police departments. Speed spy cameras that --  
15 that track average speeds through certain  
16 thoroughfares without tracking the actual plate  
17 numbers of the vehicles travelling. Licence plate  
18 readers, we've -- we've purchased some of those. I -  
19 - I think there's been a few things like that.

20                   But in terms of actual enforcement  
21 activities on the ground, I believe it would be the  
22 3.5 percent.

23                   MR. BYRON WILLIAMS: Okay. And just  
24 to try and make sure I do disentangle this to -- to  
25 the best of my ability, if memory serves me right, at

1 one (1) point in time, Manitoba Public Insurance  
2 supported a data analyst for the RCMP.

3 MS. MARILYN MCLAREN: We still do  
4 that as well.

5 MR. BYRON WILLIAMS: Now, that  
6 wouldn't come out of the RoadWatch budget.

7 MS. MARILYN MCLAREN: No, it would  
8 not come out of the RoadWatch budget. It would be  
9 somewhere in the road safety programming, I believe,  
10 or maybe a sponsorship. I'm not sure.

11 MR. BYRON WILLIAMS: If you flip over  
12 one (1) page to page 20 of CAC Exhibit Number 5, Ms.  
13 McLaren, you'll see a table at the top of that page  
14 that provides a summary of the Corporation's road  
15 safety programs by category and the road safety  
16 issues they address, agreed?

17 MS. MARILYN MCLAREN: Yes.

18 MR. BYRON WILLIAMS: And again, if we  
19 go down to RoadWatch, would I be reading that table  
20 correctly to suggest to you that the RoadWatch  
21 program is considered by MPI to be contributing to  
22 enforcement and enhancement activities by the police  
23 with regard to impaired driving, speed and aggressive  
24 driving, distracted driving, occupant restraint,  
25 motorcycle safety, and ATV and snowmobile safety?

1 MS. MARILYN MCLAREN: Yes. At  
2 various times, there's been some components of each  
3 of those.

4 MR. BYRON WILLIAMS: So if I looked  
5 at that budget of four hundred and three thousand  
6 dollars (\$403,000), would -- would I expect that it  
7 would be distributed amongst all six (6) of those  
8 components in the 2014/'15 year, Ms. McLaren?

9 MS. MARILYN MCLAREN: No, not  
10 necessarily every year. Cer -- certainly most of  
11 them. I mean, I think it's -- the fact of the matter  
12 is we are targeting one (1) specific issue every time  
13 we run a RoadWatch campaign because it is supported  
14 by advertising on a specific issue. But they're  
15 certainly going to be focussing on speed and  
16 aggressive driving and distracted driving if they see  
17 that while they're out, so that -- that is why you'll  
18 hit more than one (1) topic.

19 I don't -- I don't want to leave the  
20 impression that we're somehow di -- diffusing the  
21 dollars that we're spending because when extra  
22 officers are enforcing traffic laws, they are doing  
23 it with whatever they see in front of them.

24 MR. BYRON WILLIAMS: So when you look  
25 at that RoadWatch budget line, Ms. McLaren, of the --

1 the four hundred and -- and three thousand (403,000),  
2 would it be allocated amongst impaired, speed, et  
3 cetera, or would it be -- so would it be divided  
4 amongst those six (6) categories?

5 MS. MARILYN MCLAREN: It would be  
6 allocated in relation to specific events that are  
7 planned on the road safety calendar, but, you know,  
8 if you look at -- you didn't copy, but it's page 30  
9 in SM-5 in Volume I of the Application, the police  
10 agency is talking about RoadWatch last year.

11 The police agencies conducted a  
12 hundred and thirty-six (136) RoadWatch events, which  
13 means a hundred and thirty-six (136) different STEP  
14 campaigns, sixty-three thousand (63,000) vehicle  
15 contacts, over twelve hundred (1,200) visibility  
16 hours. Like two hundred and ten (210) drinking  
17 drivers removed from the road, with an additional two  
18 thousand two hundred and sixty-five (2,265) offence  
19 notices for various violations of the HTA.

20 The 'X's across the board would come  
21 from many of those various other convictions that  
22 happened. They would not have been initially tied  
23 back to a specific event. So we're not taking the  
24 four hundred thousand dollars (\$400,000) and sharing  
25 it amongst six (6) topics every year. We would share

1 it likely one (1) or two (2), maybe (3) topics per  
2 year, but they are going to deal with other things  
3 while they're out there. That's what the 'X's  
4 represent.

5 MR. BYRON WILLIAMS: And the -- the  
6 one (1) common denominator in any year would be  
7 impaired driving?

8 MS. MARILYN MCLAREN: Yes, that's  
9 fair.

10 MR. BYRON WILLIAMS: Ms. McLaren, I -  
11 - I've asked a lot of undertakings, and there's going  
12 to be a few more. But would it be possible for the  
13 2014/'15 year to get a breakdown of the RoadWatch  
14 budget by program category?

15 MS. MARILYN MCLAREN: I'm not exactly  
16 sure when we publish the 2014 calendar, but it would  
17 be tied to that process, so we'll see what we can do.

18 MR. BYRON WILLIAMS: Alternatively,  
19 Ms. McLaren, the 2013/'14, the most recent.

20 MS. MARILYN MCLAREN: Sure.

21

22 (BRIEF PAUSE)

23

24 MR. BYRON WILLIAMS: Ms. McLaren, to  
25 my understanding, has undertaken to provide the most



1 recent RoadWatch budget broken down by program  
2 category, whether that's 2013/'14, or 2014/'15,  
3 agreed?

4 MS. MARILYN MCLAREN: Agreed.

5

6 --- UNDERTAKING NO. 20: MPI to provide the most  
7 recent RoadWatch budget  
8 broken down by program  
9 category

10

11 MS. MARILYN MCLAREN: I -- I guess I  
12 would -- you know, I feel an obligation to point out  
13 that we don't fund each and every STEP campaign that  
14 the police are involved in, right? So this is  
15 additional. They do lots of selective traffic  
16 enforcement with us, partner with us. There's -- if  
17 you look at the calendar that was for -- filed as  
18 part of Volume I, there's all kinds of RoadWatch and  
19 -- and STEP events. We don't fund very many of them,  
20 we fund very few of them.

21

22 CONTINUED BY MR. BYRON WILLIAMS:

23 MR. BYRON WILLIAMS: And, Ms.  
24 McLaren, we're actually going to go through that  
25 calendar for that very point, painful as it might be.

1 So -- so -- but at least then my clients can  
2 understand how it works. So I don't know if that  
3 will make you happy or not, but I assure you we will.  
4 Ms. McLaren, the Corporation takes the pos --  
5 position that public awareness and education programs  
6 are most effective when accompanied by meaningful  
7 enforcement, correct?

8 MS. MARILYN MCLAREN: Yes, and vice  
9 versa.

10 MR. BYRON WILLIAMS: And can we  
11 agree, as well, that it's generally accepted that for  
12 roadside checks to be effective as a deterrent, that  
13 20 percent of motorists must encounter them in -- in  
14 one (1) form or another?

15 MS. MARILYN MCLAREN: If you have a  
16 reference that would be appreciated, but I think I  
17 have heard that before, yes.

18 MR. BYRON WILLIAMS: Yes, and, Ms.  
19 McLaren, I -- I should have --

20 MS. MARILYN MCLAREN: It ties -- ties  
21 right back into the perceived risk of being caught.

22 MR. BYRON WILLIAMS: Ms. McLaren, the  
23 reference, just to assist you, is page 31 of CAC  
24 Exhibit 5, which is an excerpt from your RoadWatch  
25 209 Program summary.

1 MS. MARILYN MCLAREN: Okay.

2 MR. BYRON WILLIAMS: And, Ms.

3 McLaren, just if you're looking for that reference,  
4 it's the -- the last sentence of the second  
5 paragraph.

6 MS. MARILYN MCLAREN: Have it.

7 MR. BYRON WILLIAMS: And, generally,  
8 that's something the Corporation is in agreement  
9 with?

10 MS. MARILYN MCLAREN: Generally, yes.

11

12 (BRIEF PAUSE)

13

14 MR. BYRON WILLIAMS: Ms. McLaren,  
15 just to follow up on the conversation we had just a  
16 few minutes ago, if I could turn you to the nice  
17 colour version at page 27 of CAC Exhibit 5 of your  
18 integrated calendar.

19 MS. MARILYN MCLAREN: I have it.

20 MR. BYRON WILLIAMS: And, Ms.

21 McLaren, just again, if we turn to the month of  
22 October. Oops, just one (1) second. It's page 27 of  
23 CAC Exhibit 5.

24

25 (BRIEF PAUSE)

1 MR. BYRON WILLIAMS: I'm just making  
2 sure everyone has it.

3

4 (BRIEF PAUSE)

5

6 MR. BYRON WILLIAMS: Ms. -- Ms.  
7 McLaren, if I -- let's start with the month of  
8 October, which is in -- in part an occupant restraint  
9 focus month, agreed? I see you're nodding your head.

10 MS. MARILYN MCLAREN: I -- I have it.

11 MR. BYRON WILLIAMS: Okay. I was  
12 actually asking you a question but let's try my  
13 question a little more forcefully.

14 One of the enforcement activities for  
15 the month of October related to occupant restraint is  
16 a -- is a program called "Operation Impact," agreed?

17 MS. MARILYN MCLAREN: I -- yes, I see  
18 that there.

19 MR. BYRON WILLIAMS: And is that a  
20 MPI-funded program, or otherwise?

21 MS. MARILYN MCLAREN: I do not  
22 believe so, and I will bring that correct information  
23 if I learn that that's wrong but, no, I do not  
24 believe that we fund that.

25 MR. BYRON WILLIAMS: And likewise,

1 Ms. McLaren, I see that in the month of January there  
2 was a program under -- under "Speed" of "Dedicated  
3 Speed Enforcement."

4 Do you see that?

5 MS. MARILYN MCLAREN: Yes, I do.

6 MR. BYRON WILLIAMS: And can you  
7 indicate whether that is an MPI-funded program, or  
8 not?

9 MS. MARILYN MCLAREN: I believe it is  
10 not.

11 MR. BYRON WILLIAMS: And if we turn,  
12 Ms. McLaren, to June and we see an enforcement  
13 activity, "Speeding in School Zones," can you  
14 indicate whether that is an enforcement act --  
15 activity funded in whole or part by MPI?

16 MS. MARILYN MCLAREN: I believe it is  
17 not.

18 MR. BYRON WILLIAMS: And finally in  
19 September -- actually not finally, but in September  
20 again the spending -- "Speeding in School Zones,"  
21 your belief, Ms. McLaren, is that it is not funded by  
22 MPI?

23 MS. MARILYN MCLAREN: Right. There  
24 was an event with the Winnipeg Police and CAA  
25 (Manitoba), I believe, a couple of weeks ago. We did

1 not fund any of that.

2 MR. BYRON WILLIAMS: And we look --  
3 and when we look to December to the Christmas  
4 Checkstop program, would I be correct in surmising  
5 that that is not funded by MPI?

6 MS. MARILYN MCLAREN: Right.  
7 Historically we have used our funding elsewhere and  
8 not at the Christmas period. The police have funded  
9 that themselves.

10 MR. BYRON WILLIAMS: And, Ms.  
11 McLaren, I do want to spend a few more moments on the  
12 calendar, and talk with you a -- to start with on  
13 occupant restraint.

14 And is it the case, Ms. McLaren, that  
15 lower seatbelt usage is still disproportionately a  
16 rural issue?

17 MS. MARILYN MCLAREN: Yes.

18 MR. BYRON WILLIAMS: And if we look  
19 to the month of March, we see reference to a semi-  
20 annual survey with regard to occupant restraints.

21 Is that correct?

22 MS. MARILYN MCLAREN: Yes.

23 MR. BYRON WILLIAMS: And does MPI  
24 contribute to that semi-annual survey?

25 MS. MARILYN MCLAREN: I'm not sure

1 that that survey happens the way it did years ago,  
2 and I think this may in part be one (1) of the other  
3 comments I made earlier about citizens on patrol  
4 working with police, working with RCMP, solely in  
5 rural parts of the province to help inform their  
6 occupant restraint efforts through -- through some  
7 surveying citizens on patrol groups.

8                   So we would fund the citizens on  
9 patrol only as much as we fund a full-time employee  
10 to help as their staff person, and we buy them some  
11 equipment and sponsor some training for them. But in  
12 terms of something like this we would not actually  
13 fund, as I -- as I understand it.

14                   MR. BYRON WILLIAMS: And -- and let  
15 me, Ms. McLaren, thank you for the historical  
16 reference because historically MPI and others were  
17 the beneficiary of surveys attempting to sample  
18 seatbelt usage both in urban and rural areas twice a  
19 year, agreed?

20                   MS. MARILYN MCLAREN: Yes, that's --  
21 I recall that. I can't remember who did it but, yes,  
22 we did get that data.

23                   MR. BYRON WILLIAMS: Okay. Does MPI  
24 still get that data?

25                   MS. MARILYN MCLAREN: Not -- if -- if

1 at all, certainly not at the same frequency as we  
2 did. I am not sure if we get it at all. That's  
3 something that I can undertake to check.

4 MR. BYRON WILLIAMS: So how would MP  
5 -- Manitoba Public Insurance evaluate or get data in  
6 terms of seatbelt usage in Manitoba in the absence of  
7 these surveys?

8 MS. MARILYN MCLAREN: That will be  
9 part of the undertaking.

10 MR. BYRON WILLIAMS: And, Ms.  
11 McLaren, if -- if that informa -- I would ask that if  
12 Manitoba Public Insurance has a survey in terms of  
13 seatbelt usage in Manitoba, if it would undertake to  
14 provide it and, ideally, differentiate it between  
15 rural and urban seatbelt usage?

16 MS. MARILYN MCLAREN: Yes.

17 MR. BYRON WILLIAMS: Yes, we have an  
18 undertaking that Ms. McLaren will explore with -- how  
19 -- whether the -- Manitoba Public Insurance collects  
20 occupant restraint data and, if so, she will report  
21 back with the most recent, ideally broken down  
22 between urban and rural, agreed?

23 MS. MARILYN MCLAREN: Agreed.

24

25 --- UNDERTAKING NO. 21: MPI to determine whether



1 the Corporation collects  
2 occupant restraint data  
3 and, if so, report it,  
4 broken down between urban  
5 and rural if possible  
6  
7

8 CONTINUED BY MR. BYRON WILLIAMS:

9 MR. BYRON WILLIAMS: And, Ms.  
10 McLaren, just to -- if we look at occupant restraint  
11 for the month of mon -- month of March, it would be  
12 fair to say that there is not really enforcement  
13 activity but -- but merely survey activity in terms  
14 of occupant restraint, as set out on the integrated  
15 calendar?

16 MS. MARILYN MCLAREN: That's exactly  
17 what it looks like, yes.

18

19 (BRIEF PAUSE)

20

21 MR. BYRON WILLIAMS: Turning to  
22 distracted driving, in the month of April, Ms.  
23 McLaren, we see a -- a listing for "Dedicated  
24 Enforcement," correct?

25 MS. MARILYN MCLAREN: Yes.

1 MR. BYRON WILLIAMS: And are -- can  
2 you describe for myself and my clients what  
3 'dedicated enforcement' entails?

4 MS. MARILYN MCLAREN: My  
5 understanding is that it is -- it's another way to  
6 talk about a STEP campaign, selective traffic  
7 enforcement. They're focussing on distracted  
8 driving.

9 MR. BYRON WILLIAMS: So for April we  
10 see dedicated enforcement, which we interpret to mean  
11 a STEP campaign. If we turn to November for  
12 distracted driving, we see the words 'education and  
13 enforcement', but you'll agree with me that we don't  
14 see the words 'dedicated enforcement', correct?

15 MS. MARILYN MCLAREN: That's true, we  
16 don't.

17 MR. BYRON WILLIAMS: And do you  
18 interpr -- interpret that to mean, Ms. McLaren, that  
19 there is not a STEP campaign associated -- associated  
20 with distracted driving for the month of November?

21 MS. MARILYN MCLAREN: I can't say.

22 MR. BYRON WILLIAMS: Ms. McLaren, in  
23 terms of impaired driving as set out on the  
24 integrated calendar, can we agree that -- that there  
25 is a RoadWatch activities promise for the months of

1 May, July, September, and October?

2

3

(BRIEF PAUSE)

4

5 MS. MARILYN MCLAREN: August would be  
6 in there, too, I think.

7

8 MR. BYRON WILLIAMS: Oh, and if I  
9 didn't -- yes, thank you for that. Is there a reason  
10 why June is not in there, Ms. McLaren?

10

11

(BRIEF PAUSE)

12

13 MS. MARILYN MCLAREN: There are other  
14 months when it's not there as well. And I think it -  
15 - you know, I mean, it -- it -- people tune you out  
16 at some point, so we don't do anything all twelve  
17 (12) months a year. I think this starts related to  
18 the May long weekend, that's what happens in May.  
19 It's related to summertime, so they start the  
20 emphasis on the May long weekend. And it continues,  
21 perhaps primarily, around the long weekends in the  
22 summer. So that's why it wouldn't be there in June,  
23 likely.

24

25 MR. BYRON WILLIAMS: Okay. Thank you  
for that. And thank you for that painful discussion.

1 You did really well, it was the questions that were  
2 annoying. I want to go back to the RoadWatch budget.  
3 And we've agreed that, in 2011, Manitoba Public  
4 Insurance --

5 THE CHAIRPERSON: Would -- would it  
6 be okay maybe if we took a little break at this  
7 point?

8 MR. BYRON WILLIAMS: I'm killing you,  
9 too. Oh, happily.

10 MS. MARILYN MCLAREN: Oh, no. I  
11 don't want to -- this is too much fun. I don't want  
12 to have a break.

13 THE CHAIRPERSON: Anyway, thank you  
14 very much. Fifteen (15) minutes. Thank you.

15

16 --- Upon recessing at 2:34 p.m.

17 --- Upon resuming at 2:49 p.m.

18

19 THE CHAIRPERSON: Well, looks like  
20 we're all here and ready to go, so Mr. Williams,  
21 please.

22 MR. BYRON WILLIAMS: Yes, thank you.

23

24 CONTINUED BY MR. BYRON WILLIAMS:

25 MR. BYRON WILLIAMS: Ms. McLaren, in

1 terms of the budget, the 2011 budget increase for  
2 RoadWatch going from three hundred and fifty thousand  
3 (350,000) to six hundred thousand (600,000), can we  
4 agree that that would be about a 71 percent increase?

5 MS. MARILYN MCLAREN: Sure, subject  
6 to check. Ms. Reichert isn't sure, but we'll --  
7 we'll get back to you on that. Yeah, three fifty  
8 (350) up to six hundred thousand (600,000).

9 But maybe if I could just take a  
10 minute to clarify something I said when we were  
11 talking about the calendar. I hope this isn't a re-  
12 entry into the calendar discussion, but...

13 MR. BYRON WILLIAMS: Ms. McLaren,  
14 those were the best moments of my life.

15 MS. MARILYN MCLAREN: Well, we have  
16 an EAP program at MPI. With respect to the speeding  
17 in school zone effort identified in September, and I  
18 said, you know, we -- we had some conversation about  
19 the fact that the Winnipeg police and CAA had an  
20 event, MPI had nothing to do with funding that.

21 But I can tell everyone that the  
22 results were so horrendous that day, there were so  
23 many people breaking traffic laws in school areas,  
24 that MPI did talk to the Winnipeg police, Brandon  
25 police, and RCMP, and will be, in September -- have

1 been running selective traffic enforcement in school  
2 zones that we are funding subsequent to the event  
3 that was actually on the calendar.

4 MR. BYRON WILLIAMS: Thank you for  
5 that. I'm not sure if I should loan Ms. Reichert my  
6 calculator or not. So -- but, Ms. McLaren, in -- in  
7 moving from three hundred and fifty thousand  
8 (350,000) to six hundred thousand (600,000), would  
9 there have been a business case prepared in support  
10 of that additional expenditure?

11 MS. MARILYN MCLAREN: I -- I don't  
12 remember. I -- I think a lot of that increase was  
13 really precipitated by conversations here at the PUB.  
14 There was a lot of discussion about the fact that  
15 actuals had been under budget, the funding was  
16 relatively marginal. So I don't know how much of an  
17 actual business case was done, but in terms of  
18 reviewing what is happening these days, again, I can  
19 refer people to page 30.

20 You know, through the RoadWatch  
21 Program last year, there were sixty-three thousand  
22 (63,000) vehicle contacts, which is really  
23 significant. And I -- I would look to that as some  
24 sort of a retrospective business case as opposed to  
25 going back to find out what exactly was the basis of

1 a decision back in 2011.

2 MR. BYRON WILLIAMS: And -- and Ms. -  
3 - Ms. McLaren, the delib -- deliberation process I'm  
4 -- I'm interested in exploring is: What would be the  
5 basis for determining to increase by 70 percent as  
6 compared to 50 percent or 100 percent?

7 How does the -- the Corporation, in  
8 terms of its road safety programming, and RoadWatch  
9 specifically, make those deliberations?

10 MS. MARILYN MCLAREN: Well, it's  
11 related first of all to -- you know, some of it is --  
12 is not specifically objective. There's not a  
13 decision point as whether it should be fifty (50),  
14 seventy (70), or a hundred (100) without  
15 consideration of can the police do more? Are they  
16 willing to do more? Can we align greater enforcement  
17 activity with a specific education -- education  
18 component? Is there more we can do in a  
19 collaborative way?

20 And that's the way we are working on  
21 the committee, and that's how things show up on this  
22 calendar is by determining how do we collaborate as  
23 best as possible. And where the police are not in a  
24 position to fund additional enforcement, can the  
25 Corporation afford to do so?

1 MR. BYRON WILLIAMS: Fair enough, and  
2 again I'm just trying to -- to explore how the  
3 Corporation approached this.

4 In terms of the decision to move --  
5 move from three hundred and fifty thousand (350,000)  
6 to six hundred thousand (600,000), was the upward  
7 limit bounded in any way by a concern that the police  
8 could not do more?

9 MS. MARILYN MCLAREN: This budget is  
10 a reflection of what we and they believe is  
11 reasonable for them to do. So, yes, there would be  
12 an upper limit. It was not discussed in dollar terms  
13 specifically that way.

14 But we went forward to the individual  
15 -- the -- the three (3) agencies that we primarily  
16 work with. There are some very small ones, but  
17 primarily Winnipeg, Brandon, and RCMP, went back -- I  
18 think it was initially -- actually the RCMP who came  
19 forward and said, If you could fund us a bit more we  
20 could do more.

21 And then we went to the others, as  
22 well, and were able to determine what was actually  
23 possible. So there is an upper limit driven by  
24 exactly that but we don't come up with the limit and  
25 then work back from that. It's more the other way



1 around.

2 MR. BYRON WILLIAMS: And in moving  
3 from three hundred and fifty thousand (350,000) to  
4 six hundred thousand (600,000), would the Corporation  
5 have had some expectations in terms of how it might  
6 effect its internal performance indications, and by  
7 that I mean by the per -- perceptions of -- of the  
8 risk of being apprehended?

9 Would you have set a target, for  
10 example, for that -- those perceptions to move by 4  
11 percent, by 6 percent? Would that be part of the  
12 planning process?

13 MS. MARILYN MCLAREN: I'm not sure.  
14 Ideally it should be. I'm not sure it -- it is that  
15 specific and direct but certainly ideally it should  
16 be.

17 MR. BYRON WILLIAMS: I'm going to  
18 skip right over that lovely calendar and -- and move  
19 to -- to page 32, Ms. McLaren, of CAC Exhibit 5. And  
20 I hope you'll see, I trust you'll see an excerpt from  
21 the program -- RoadWatch 2009 Program Summary,  
22 specifically Section 3, "2009 Program Details."

23 Do you see that, Ms. McLaren?

24 MS. MARILYN MCLAREN: I do.

25

1 (BRIEF PAUSE)

2

3 MR. BYRON WILLIAMS: Excuse me. Ms.  
4 McLaren, on -- on the third paragraph on page 32  
5 you'll see a discussion about the agreement of MPI to  
6 expand a portion of its funding to the Winnipeg's  
7 Police Services to conduct a number of area  
8 saturation operations.

9 Do you see that?

10 MS. MARILYN MCLAREN: I do.

11 MR. BYRON WILLIAMS: And as I  
12 understand area saturation operations as explained in  
13 this report, those are operations which generally  
14 require less officers and -- but they target  
15 locations where impaired drivers were most likely to  
16 be, agreed?

17 MS. MARILYN MCLAREN: That's what it  
18 says, yes.

19 MR. BYRON WILLIAMS: And that's your  
20 understanding of how these programs work?

21 MS. MARILYN MCLAREN: Yes.

22 MR. BYRON WILLIAMS: And these  
23 operations were conducted in the late evening and  
24 early morning following the more traditional high  
25 visibility roadside operations, which were conducted

1 in the early evenings, agreed?

2 MS. MARILYN MCLAREN: Yes.

3 MR. BYRON WILLIAMS: Now, Ms.

4 McLaren, I'm not going to -- you may or may not  
5 recall that in the -- the 2009 program, the -- the  
6 data was not correct -- collected for the saturation  
7 -- area saturation approach.

8 But would I be correct in suggesting  
9 to you that the -- that the checks -- the RoadWatch  
10 Program today operates both in terms of high --  
11 offers two (2) approaches: high-visibility roadside  
12 check stops and strategically placed saturation  
13 patrols?

14 MS. MARILYN MCLAREN: I believe that  
15 the only place we're doing the saturation points is  
16 in Winnipeg.

17 MR. BYRON WILLIAMS: Okay.

18 MS. MARILYN MCLAREN: So primarily  
19 the program is the high visibility.

20 MR. BYRON WILLIAMS: Ms. McLaren,  
21 within Widi -- Winnipeg, in terms of the saturation  
22 patrol approach, what would be the rationale behind  
23 it? Would it be less costs, the higher likelihood of  
24 catching impaired drivers?

25 What -- what would be the driver of

1 that distinctive approach?

2 MS. MARILYN MCLAREN: It -- it's just  
3 an alternative approach that I'm led to believe is  
4 also effective at increasing the perceived risk of  
5 being caught. The high visibility is so that  
6 everyone using the roadway, in a -- in a broader  
7 sense, sees this kind of enforcement activity.

8 The saturation pilot, while picking  
9 up, likely, where -- where impaired drivers are most  
10 likely to be, you might, therefore, think more likely  
11 to pick up impaired drivers, it is also communicating  
12 that -- that risk of being caught to people --  
13 everyone in those locations. So it's an alternative  
14 way of coming at the same ultimate goal of getting  
15 the -- getting impaired people not to drive.

16 MR. BYRON WILLIAMS: And I might have  
17 misheard you. Did you -- I thought I heard you say,  
18 "saturation pilot." It might have been a pilot back  
19 in 2009. I'm just -- was that unintentional, Ms.  
20 McLaren, or it...

21 MS. MARILYN MCLAREN: I -- I'm just  
22 referencing this page that you've pointed us to.

23 MR. BYRON WILLIAMS: Has the  
24 Corporation undertaken any evaluation of the relative  
25 success of the -- the two (2) approaches?

1 MS. MARILYN MCLAREN: I expect we  
2 might learn that when we get some of the earlier  
3 undertakings done.

4 MR. BYRON WILLIAMS: And if you're  
5 able to say, Ms. McLaren, does the -- the Corporation  
6 consider this approach to be viable only in Winnipeg,  
7 or are there other jurisdictions where it -- it might  
8 be considered?

9 MS. MARILYN MCLAREN: I'm not sure.

10 MR. BYRON WILLIAMS: Ms. McLaren, I'm  
11 -- I'm interested in the operation, or the -- or the  
12 collaboration between the City of Winnipeg Police, or  
13 any other police force, and -- and MPI in terms of  
14 the management of these -- these check -- checkstop  
15 programs.

16 And would I be correct in suggesting  
17 to you that we know that there are certain times of  
18 the day when checkstops can expect to reach more  
19 drivers?

20 MS. MARILYN MCLAREN: Sounds  
21 reasonable.

22 MR. BYRON WILLIAMS: And ind -- and  
23 as well, there are certain times of -- of the day  
24 where checkstops or saturation patrols might be  
25 expected to intercept more impaired drivers, correct?

1 MS. MARILYN MCLAREN: Yes.

2 MR. BYRON WILLIAMS: And so my  
3 question to you is: In contracting with police forces  
4 to implement additional checkstop programs, does MPI  
5 direct or select the -- what it -- what it considers  
6 to be, based upon the evidence, the most optimal  
7 times?

8 MS. MARILYN MCLAREN: No, we don't  
9 have contracts with the police that direct. They,  
10 very, very much in all of their dealings, is, in my  
11 experience, retain their jurisdiction to decide how,  
12 where, when to police.

13 MR. BYRON WILLIAMS: Maybe we'll  
14 explore this with a discussion of the Wildlife  
15 Program. And that will be a more illustrative  
16 discussion.

17

18 (BRIEF PAUSE)

19

20 MR. BYRON WILLIAMS: Ms. McLaren, in  
21 term -- the -- the Corporation obviously runs  
22 advertising campaigns focussed on creating broad  
23 public awareness, I wonder for the 2014/'15 budget,  
24 if you can give an sense of the proportion of  
25 advertising that goes to impaired driving versus

1 speed, versus aggressive driving?

2 MS. MARILYN MCLAREN: I'm sorry, can  
3 you repeat that?

4 MR. BYRON WILLIAMS: I'll ask it  
5 better if I might. In terms of the 2014/'15 budget  
6 for advertising, can you give some insight into the  
7 relative proportion that goes to high-priority  
8 targets such as impaired driving, speed, non-use of  
9 occupant restraints, and distracted driving?

10 MS. MARILYN MCLAREN: Not the  
11 RoadWatch budget, but the overall budget.

12 MR. BYRON WILLIAMS: And speaking of  
13 the advertising?

14 MS. MARILYN MCLAREN: The advertising  
15 budget?

16 MR. BYRON WILLIAMS: Yes. Yeah.

17 MS. MARILYN MCLAREN: Okay. I don't  
18 know that we have -- I -- I don't know that we would  
19 have that prepared at this point. What we do is  
20 prepare these high-level budgets. At this point the  
21 operational budgets have not been prepared yet. So I  
22 think I might need to decline that one (1).

23 MR. BYRON WILLIAMS: I want to talk  
24 very quickly about infrastructure. And certainly my  
25 client's aware that -- that the Minister has -- and -

1 - and -- well, let me put it this way, the Corp -- my  
2 client is aware that the Corporation will not be  
3 actively considering potential infrastructure  
4 investments at this point in time, agreed? As part  
5 of its road safety/loss prevention budget?

6 MS. MARILYN MCLAREN: Yes.

7 MR. BYRON WILLIAMS: Recognizing that  
8 -- that investments in infrastructure are not going  
9 ahead, I wonder if you can ex -- explain the type of  
10 analysis, if any, that MPI undertakes in terms of  
11 infrastructure hotspots -- infrastructure hotspots  
12 that are contributor -- contributing to a  
13 disproportionate cost to the system?

14 MS. MARILYN MCLAREN: We likely  
15 wouldn't be doing much in that regard. We would  
16 certainly be making sure that data is available  
17 through the, you know, traffic accident report and  
18 all the analysis that's in there and the location  
19 data that's in there to the organization, the city,  
20 and the province who are responsible for them.

21 MR. BYRON WILLIAMS: And -- and just  
22 so I'm clear, would the -- does the Corporation  
23 analyze infrastructure trouble spots that appear to  
24 be contributing to disproportionately high costs to  
25 the system?



1 MS. MARILYN MCLAREN: Well, we  
2 certainly pull that information together annually.  
3 It's there as -- as part of that report.

4 MR. BYRON WILLIAMS: And would the  
5 Corporation then take that information and meet with  
6 the province or the city to advise them of -- of  
7 these potential -- of the -- the significant amount  
8 of collisions that are -- are talking place in these  
9 locations?

10 MS. MARILYN MCLAREN: Historically  
11 there's not been a lot of that because the  
12 information is shared with the different  
13 organizations who have their different mandates and  
14 left for them to work with. I think we have built  
15 more relationship over that last little while. We  
16 may be in a better position to do that but it's not  
17 something that's happened historically.

18 MR. BYRON WILLIAMS: And is the --  
19 the Corporation aware of approaches by ICBC to -- for  
20 example, to retain their own infrastructure engineers  
21 to provide advice on infrastructure hotspots?

22 MS. MARILYN MCLAREN: Yes, I'm aware  
23 of that.

24 MR. BYRON WILLIAMS: And would the  
25 Corporation also be aware that certain American

1 insurance companies have taken upon themselves to  
2 flag infrastructure hotspots as well?

3 MS. MARILYN MCLAREN: Yes, to some  
4 extent.

5 MR. BYRON WILLIAMS: And recognizing  
6 that it's clearly not in the cards for the  
7 Corporation to invest directly in infrastructure, has  
8 the Corporation considered retaining infrastructure  
9 engineers to -- to assist in focussing attention on  
10 these hot spots?

11 MS. MARILYN MCLAREN: No, that's not  
12 something that would be appropriate given that we  
13 would not be directly looking for an investment.

14 MR. BYRON WILLIAMS: Ms. McLaren, I'm  
15 going to ask you to turn to page 33 of CAC Exhibit 5,  
16 and you'll see a table that flags total Highway  
17 Traffic Act convictions by year and police  
18 jurisdictions, running from 2003 to 2012, agreed?

19 MS. MARILYN MCLAREN: Yes.

20 MR. BYRON WILLIAMS: And before we  
21 get into the results by jurisdiction, Ms. McLaren, I  
22 wonder if you could assist me in explaining what the  
23 "Other" column represents?

24 MS. MARILYN MCLAREN: A number of  
25 other very small enforcement agencies across the

1 province.

2 MR. BYRON WILLIAMS: So it might be  
3 the Morden police, or the Rivers police, or  
4 jurisdictions like that?

5 MS. MARILYN MCLAREN: Right.

6 MR. BYRON WILLIAMS: And, Ms.  
7 McLaren, as we look at the -- the total Highway  
8 Traffic Act con -- convictions by year and police  
9 jurisdiction, I'd be correct in suggesting to you  
10 that in Winni -- Winnipeg, even from 2011 to 2012, we  
11 saw a sharp increase in Highway Traffic Act  
12 convictions?

13 MS. MARILYN MCLAREN: Yes, we did.

14 MR. BYRON WILLIAMS: Now, in terms of  
15 the RCMP, it would be fair to say they're 2 to 3  
16 percent higher in 2012 in terms of convictions than  
17 in 2011, agreed?

18 MS. MARILYN MCLAREN: Yes.

19 MR. BYRON WILLIAMS: Would it also be  
20 fair to say, though, that if we look back in time  
21 that between 2008 and 2012, the past five (5) years,  
22 the RCMP have been hovering somewhere between  
23 twenty-four thousand five hundred (24,500) and  
24 twenty-five thousand (25,000) roughly?

25 Would that be fair?

1 MS. MARILYN MCLAREN: Yes.

2 MR. BYRON WILLIAMS: And if we were  
3 to go back even a full decade, we would see that the  
4 RCMP total in 2012 of twenty-five thousand one  
5 hundred and twenty (25,120) would be about thirteen  
6 hundred (1,300) higher than their -- their total in  
7 2003, agreed?

8 MS. MARILYN MCLAREN: Yes.

9 MR. BYRON WILLIAMS: So while  
10 Winnipeg HTA convictions have grown quite sharply,  
11 would it be fair to say that the RCMP conviction  
12 totals have grown more modestly?

13 MS. MARILYN MCLAREN: I think from my  
14 perspective the infor -- important information on a  
15 table like that with respect to the RCMP is the  
16 extent to which the decrease was turned around and  
17 recovered to at least or better than 2003 levels. If  
18 you look at '04 at seventeen thousand (17,000), '05  
19 at fourteen thousand (14,000), I'm pleased to see  
20 that they have recovered and done a bit better than  
21 their '03.

22 MR. BYRON WILLIAMS: Thank you for  
23 that. That's helpful. Now, in terms of Brandon,  
24 would I be correct in suggesting to you that their  
25 2012 totals of twenty-three hundred fifty-one (2,351)

1 would be about six hundred (600) less than what they  
2 achieved in 2003?

3 MS. MARILYN MCLAREN: Yeah, that's  
4 true.

5 MR. BYRON WILLIAMS: And if we look  
6 to the other, would it also be fair to say that in  
7 2012 they would be achieving fewer Highway Traffic  
8 Act convictions than --than they were in 2003?

9 MS. MARILYN MCLAREN: Yes, that's  
10 true.

11 MR. BYRON WILLIAMS: Does MPI track  
12 convictions by key priorities such as driving without  
13 a seatbelt, distracted driving, impaired, or  
14 speeding?

15 MS. MARILYN MCLAREN: We would be  
16 able to ascertain those convictions on a driver  
17 basis. I'm not sure that we track them by police  
18 jurisdiction that is issuing them.

19 MR. BYRON WILLIAMS: Ms. McLaren, for  
20 example, in terms of the sharp growth that we've seen  
21 in Winnipeg, does Manitoba Public Insurance have a  
22 sense of if there's a particular type of conviction  
23 that's leading the charge?

24 MS. MARILYN MCLAREN: I am pretty  
25 confident that it's speeding, and I'll come back with

1 a correction if -- if it's warranted.

2 MR. BYRON WILLIAMS: Ms. McLaren, I'm  
3 -- I'm going to -- for a -- purposes of a small  
4 point of seeking clarification, ask you to turn to  
5 pages 35 and 36 of CAC Exhibit 5.

6

7 (BRIEF PAUSE)

8

9 MR. BYRON WILLIAMS: Ms. McLaren, on  
10 page 35, I'll ask you to accept, subject to check,  
11 this is simply an excerpt from Ms. Johnson's pre-  
12 filed evidence, in which she does an inter-  
13 jurisdictional comparison of fatalities and injuries  
14 per one hundred thousand (100,000) population per  
15 billion vehicle kilometres, and per one hundred  
16 thousand (100,000) drivers.

17 Would you accept that, subject to  
18 check?

19 MS. MARILYN MCLAREN: Yes.

20 MR. BYRON WILLIAMS: And I'll suggest  
21 to you, at page 36, we see the results of a similar  
22 exercise conducted by MPI at the request of CAC in  
23 the Information Request 1-57, again, looking for an  
24 inter-jurisdictional comparison of casualty rates,  
25 but measured simply on per billion motor vehicle

1 kilometres, agreed?

2 MS. MARILYN MCLAREN: Yes.

3 MR. BYRON WILLIAMS: And, Ms.

4 McLaren, the -- the simple question of clarification,  
5 I'll ask you to take back and -- and only come back  
6 if you need to make a correction, is if we go to --  
7 under injuries for Manitoba for the 2010 year, you'll  
8 see the figure of five hundred and eighty-three-  
9 point-nine (583.9) in the 2010 year.

10 Do you see that, Ms. McLaren?

11 MS. MARILYN MCLAREN: Yes.

12 MR. BYRON WILLIAMS: If you went back  
13 to the same calculation in Ms. Johnson's per billion  
14 -- billion vehicle kil -- kilometres, you'll see that  
15 she has arrived at a different figure of five hundred  
16 and seventy-point-five (570.5), agreed?

17 MS. MARILYN MCLAREN: Yes.

18 MR. BYRON WILLIAMS: And, Ms.

19 McLaren, just as a -- again, as a point of  
20 clarification, if -- if MPI wishes to check their --  
21 their number and -- and see whether it wishes to  
22 amend it, again, I don't think a lot turns on it.  
23 We're just trying to clean -- clear up the record.  
24 But, Ms. McLaren, does this Information Request  
25 CAC/MPI-1-57, is a traditional one that is posed to

1 MPI, and it's traditionally posed in per billion  
2 motor vehicle kilometres.

3 Does the Corporation have any views in  
4 terms of whether a more appropriate measure might be  
5 per one hundred thousand (100,000) licenced drivers,  
6 or per one hundred thousand (100,000) population?

7 MS. MARILYN MCLAREN: That's not a  
8 conversation I've had, and I don't have an opinion.

9

10 (BRIEF PAUSE)

11

12 MR. BYRON WILLIAMS: If -- if MPI,  
13 and Ms. McLaren specifically, would turn to CAC  
14 Exhibit 5, page 37, you'll see a -- an excerpt from  
15 CAC/MPI-1-58, which sets out road safety expenses,  
16 Basic share.

17 Do you see that, Ms. McLaren?

18 MS. MARILYN MCLAREN: Yes.

19 MR. BYRON WILLIAMS: And, Ms.  
20 McLaren, am I right in focussing you on the impaired  
21 driving line and the 2012/'13 actuals of eight  
22 hundred (800) -- you'll agree with me that it -- the  
23 actuals were eight hundred and seventy-seven thousand  
24 (877,000), agreed?

25 MS. MARILYN MCLAREN: Yes.



1 MR. BYRON WILLIAMS: I would be  
2 correct in suggesting to you that the forecast for  
3 '13/'14 is somewhat lower, correct?

4 MS. MARILYN MCLAREN: Yes.

5 MR. BYRON WILLIAMS: Would I also be  
6 correct in suggesting to you that, likewise, for  
7 speed management, the forecast for 2013/'14 is lower  
8 than the actuals for 2012/'13, agreed?

9 MS. MARILYN MCLAREN: Yes.

10 MR. BYRON WILLIAMS: And similarly,  
11 for occupant-safety education strategies, again the  
12 forecast for '13/'14 is lower than the actuals for  
13 '12/'13, correct?

14 MS. MARILYN MCLAREN: Yes.

15 MR. BYRON WILLIAMS: And if I flip to  
16 page 38, the next page, you'll see, Ms. McLaren, the  
17 -- the attachment to PUB-1-94, agreed?

18 MS. MARILYN MCLAREN: Yes.

19 MR. BYRON WILLIAMS: And I -- I again  
20 would like to focus you on the 2012/'13 year, and  
21 you'll agree with me that what this table portrays  
22 for different safety -- road safety budget years is  
23 the difference between actuals and forecast, agreed?

24 MS. MARILYN MCLAREN: Yes.

25 MR. BYRON WILLIAMS: And again

1 focussing on the 2012/'13 year, would I be correct in  
2 suggesting to you that for impaired driving the  
3 actual was lower than the forecast?

4 MS. MARILYN MCLAREN: Yes.

5 MR. BYRON WILLIAMS: Similarly for  
6 speed management strategies, you would agree that the  
7 actual was lower than the forecast?

8 MS. MARILYN MCLAREN: Yes.

9 MR. BYRON WILLIAMS: Likewise for  
10 occupant safety education, the actual was lower than  
11 the forecast, correct?

12 MS. MARILYN MCLAREN: Yes.

13 MR. BYRON WILLIAMS: Ms. McLaren, is  
14 it -- is it arguable that in poorer financial years  
15 for the Corporation that -- that road safety is a  
16 softer expenditure, and a more vulnerable expenditure  
17 because MPI does not directly link road safety to  
18 accident reduction?

19 MS. MARILYN MCLAREN: No, I don't  
20 think that's fair. I think when we establish our  
21 budget we do our best to meet that budget. I -- I am  
22 pretty confident in saying the fact that all three  
23 (3) of those lines came in under forecast last year  
24 had little to do with the \$76 million loss that Basic  
25 had.

1 MR. BYRON WILLIAMS: So you wouldn't  
2 accept the premise that in tougher years road safety  
3 expenditures are more liable to be reduced?

4 MS. MARILYN MCLAREN: As a proactive  
5 cost-saving measure, no. No, I -- we believe in the  
6 things that we do, and we do our best to deliver on  
7 them.

8 MR. BYRON WILLIAMS: Ms. McLaren, I'm  
9 going to ask you to assist me in working my way  
10 through the terms formative and summative. I'm going  
11 to give you some help though.

12 In CAC Exhibit 5, I'm going to ask you  
13 to turn to page 84. So that's page 84, which should  
14 be from the MPI -- MPI high school driver education  
15 formative evaluation project. Page 84. And, Ms.  
16 McLaren, just to make things easier for flipping, if  
17 you could also pull out CAC Exhibit 6. That's the  
18 teen drive -- driver safety, and turn to page 34.

19

20 (BRIEF PAUSE)

21

22 MR. BYRON WILLIAMS: Okay. Sorry for  
23 all the page flipping. Starting first with page 84  
24 in CAC-5, Ms. McLaren, page 84. This was a report  
25 prepared by Northport, agreed?

1 MS. MARILYN MCLAREN: Yes.

2 MR. BYRON WILLIAMS: And on the  
3 second-last paragraph on that page, Northport offers  
4 a -- suggests that:

5 "There are two (2) main types of  
6 program evaluation, the first being  
7 formative evaluation so-called  
8 because its function is to help  
9 form a program into a more  
10 effective operation."

11 Do you see that, Ms. McLaren?

12 MS. MARILYN MCLAREN: Yes.

13 MR. BYRON WILLIAMS: And that is  
14 contrasted by Northport with summative evaluation,  
15 which in -- in the opinion of Northport helps sum up  
16 program outcomes and impacts, agreed?

17 MS. MARILYN MCLAREN: Yes.

18 MR. BYRON WILLIAMS: And as a  
19 starting point, are those definitions that you're  
20 fairly comfortable with, Ms. McLaren?

21 MS. MARILYN MCLAREN: Yes.

22 MR. BYRON WILLIAMS: Now, I've also  
23 seen in Information Responses and perhaps even heard  
24 you say this. I've also heard M -- MPI use another  
25 term, 'intermediate summative programs'.

1 Does that ring a bell?

2 MS. MARILYN MCLAREN: Marginally,  
3 yes.

4 MR. BYRON WILLIAMS: And indeed, the  
5 report that Manitoba Public Insurance is expecting,  
6 along with AAA in -- in the end of the 2013, is cast  
7 as a summat -- intermediate summative evaluation,  
8 agreed?

9 MS. MARILYN MCLAREN: Yes.

10 MR. BYRON WILLIAMS: And I just want  
11 to explore what that actually means, Ms. McLaren. So  
12 if you'll turn to -- in the -- the other CAC Exhibit  
13 6, I think you had page 34 open.

14 MS. MARILYN MCLAREN: Yes.

15 MR. BYRON WILLIAMS: And you'll see  
16 at the bottom of page 34, again there's a reference  
17 to formative and summative evaluation?

18 MS. MARILYN MCLAREN: Yes, there is.

19 MR. BYRON WILLIAMS: And if we flip  
20 to the top of the -- the next page, we see that when  
21 the OECD uses this -- these terms, they identify two  
22 (2) types of formative level evaluation: process  
23 evaluation, how a program is used and received; and  
24 product evaluation, impacts on skills, knowledge,  
25 attitudes, or behaviour.

1 Do you see that?

2 MS. MARILYN MCLAREN: Yes.

3 MR. BYRON WILLIAMS: And then again,  
4 the authors of this report go on to describe a -- a  
5 third type disc -- considered summative or outcome  
6 evaluation featuring two (2) kinds of measures, cost  
7 benefit, and the driver education program fitting  
8 with the education system at large, agreed?

9 MS. MARILYN MCLAREN: Yes.

10 MR. BYRON WILLIAMS: And, Ms.  
11 McLaren, when we talk about the report that MPI is  
12 expecting at the end of 2013 in -- in collaboration  
13 with its partners such as AAA, what we are not  
14 expecting is a summative cost benefit analysis  
15 evaluation of driver education programming, agreed?

16 MS. MARILYN MCLAREN: Agreed.

17 MR. BYRON WILLIAMS: What we're more  
18 expecting would be a product evaluation, impacts on  
19 skills, knowledge, attitudes, or behaviour.

20 Would that be fair?

21 MS. MARILYN MCLAREN: I believe so.

22

23 (BRIEF PAUSE)

24

25 MR. BYRON WILLIAMS: Ms. McLaren,

1 you'll agree with me that -- I'm going to come back  
2 to these in a -- in a little bit, but not -- not for  
3 a bit.

4 You'll agree with me that you don't  
5 have an easy job, especially right now.

6 MS. MARILYN MCLAREN: How can I not  
7 agree with that statement?

8 MR. BYRON WILLIAMS: I'm not  
9 suggesting the cross-examination is tough; perhaps  
10 just painful. But you are the CEO of one (1) of the  
11 most important Crown corporations in Manitoba, and  
12 you have many demands placed upon you in that role.

13 MS. MARILYN MCLAREN: Sure. That's  
14 fair. Comes with the territory.

15 MR. BYRON WILLIAMS: And with the  
16 territory, along with those demands, comes limits on  
17 the -- the budget that you have, agreed?

18 MS. MARILYN MCLAREN: Yes.

19 MR. BYRON WILLIAMS: And in  
20 stretching a limited budget to meet -- meet competing  
21 demands, there are some tough decisions involved  
22 often, agreed?

23 MS. MARILYN MCLAREN: Sure. That's  
24 fair.

25 MR. BYRON WILLIAMS: And would it be

1 fair to say that in stretching a limited road safety  
2 budget to meet competing demands, you also face some  
3 tough decisions?

4 MS. MARILYN MCLAREN: Well, I  
5 hesitated when I answered the last question because I  
6 -- you know, there -- there's any number of really  
7 good ideas about how to make the business better and  
8 to do things more effectively. But I think we've got  
9 some pretty solid processes at MPI in terms of  
10 prioritizing and choosing betwixt and between.

11 But I've said here many times, I -- I  
12 do not feel constrained by limits on the dollars  
13 available for road safety. I feel much more  
14 constrained by identifying programs that would be  
15 likely to provide value for the money spent. So it's  
16 -- I'm not really quite agreeing with the -- the way  
17 you posed that question.

18 MR. BYRON WILLIAMS: Well, thank you  
19 for your thoughtful response. I -- I appreciate  
20 agreement even more, but it -- it's not always  
21 possible.

22 Let's stay with road safety for a  
23 moment. Is one (1) of the choices you have to -- to  
24 make when you look at road safety, is whether the  
25 overall budget for road safety should stay the same,



1 should become larger, or should grow -- become  
2 smaller, agreed?

3 MS. MARILYN MCLAREN: That's fair. I  
4 mean, there was a time ages ago we talked about being  
5 prepared to spend up to 2 percent of premium revenue  
6 on road safety. We've never hit that. Not because  
7 we tried to keep it lower, because we never found  
8 programs that we thought were really a -- a good use  
9 of a full 2 percent of ratepayers' money.

10 MR. BYRON WILLIAMS: And -- and I  
11 accept your point about the desire to find the  
12 appropriate programs. But in -- I'm going to suggest  
13 to you that in making that decision about whether to  
14 make the road safety budget bigger, to stay the same,  
15 or to -- to grow smaller, in making that choice one  
16 (1) consideration you have to have is the cost  
17 effectiveness of your road safety investment as  
18 compared to other programs.

19 MS. MARILYN MCLAREN: I can't  
20 honestly remember a time where we've looked at  
21 possible road safety expenditures and said, No, I  
22 don't think we can spend that because we need to add  
23 people in the contact centre. It -- it doesn't  
24 really work that way. But in terms of making  
25 decisions within programs, you know, I think we have

1 maybe a little bit more alignment there.

2 I mean, for example, if someone  
3 suggested, Let's just double the in-car time in the  
4 high school driver ed program. The first question  
5 would be: What's that going to do for outcomes? And  
6 because the answer is, Well, we don't really have any  
7 way of telling, we don't get to the second question  
8 of, How much would that cost.

9 So it -- it really is about value and  
10 about outcomes, primarily with the cost consideration  
11 coming. We would not ever think about spending a  
12 whole bunch more on a high school driver ed program  
13 by doubling the in-car time if we didn't have some  
14 evidence that we would get some significantly  
15 improved outcomes.

16 MR. BYRON WILLIAMS: Okay. So that -  
17 - that's helpful, Ms. McLaren. I -- I want to --  
18 you've shut me down in terms of comparing road safety  
19 to other programs, and you've given some insight into  
20 your deliberations in terms of specific programs.

21 But within the road safety program,  
22 certainly you -- you have to make judgments about  
23 which programs to invest more in, and which programs  
24 to invest less in -- less in, or not at all, don't  
25 you?

1 MS. MARILYN MCLAREN: For the most  
2 part, decisions are done on a program-by-program  
3 basis, not really so much in relation to each other.  
4 Like, the conversation would not have happened. You  
5 were talking about the difference between our  
6 forecast for next year for impaired driving and our  
7 rel -- our performance in relation to the -- the  
8 expenditure in relation to the budget for last year.  
9 You know, I mean, we didn't say, Okay, well, let's --  
10 let's cut impaired driving so we can spend a bit more  
11 on high school driver ed. It -- it doesn't happen  
12 like that.

13 Quite frankly, here and now I can't  
14 tell you why we underspent the budget and why we  
15 decided to spend even less than that next year. I --  
16 I don't have the answer to that, but it would not  
17 have been, in -- in all likelihood, never in my  
18 experience would it be because we wanted to allocate  
19 the dollars to another piece of road safety  
20 necessarily.

21

22 (BRIEF PAUSE)

23

24 THE CHAIRPERSON: Yes, go ahead,  
25 please. We're going to take a two (2) minute break.

1 --- Upon recessing at 3:34 p.m.

2 --- Upon resuming at 3:37 p.m.

3

4 THE CHAIRPERSON: Okay. Thank you.

5 We're ready to resume, Mr. Williams.

6

7 CONTINUED BY MR. BYRON WILLIAMS:

8 MR. BYRON WILLIAMS: Ms. McLaren, I -

9 - I won't belabour this point, but I -- I'm -- I'm  
10 seeking a bit more insight. If we -- I can refer you

11 to the reference or you can accept subject to check,

12 if we look at your road safety budget for impaired

13 driving prevention strategies, would you agree

14 subject to check, it's projected to be about seven

15 hundred and fifty thousand dollars (\$750,000) in

16 2014/'15?

17 MS. MARILYN MCLAREN: Subject to

18 check, sure.

19 MR. BYRON WILLIAMS: And would you

20 agree subject to check, that the speed management

21 strategies projected budget for 2014/'15 is about two

22 hundred and ninety thousand dollars (\$290,000)?

23 MS. MARILYN MCLAREN: I believe so.

24 We went through this line by line a little while ago

25 didn't we?

1 MR. BYRON WILLIAMS: Yep.

2 MS. MARILYN MCLAREN: Okay. So --

3 MR. BYRON WILLIAMS: I -- I'm just re

4 --

5 MS. MARILYN MCLAREN: -- I probably  
6 don't need to check then.

7 MR. BYRON WILLIAMS: I'm just -- now,  
8 we also went through a long time ago the  
9 Corporation's estimates of the annual cost in terms  
10 of claims of -- of excess speed being between 20 and  
11 40 million, right?

12 MS. MARILYN MCLAREN: Yes.

13 MR. BYRON WILLIAMS: And in terms of  
14 impaired driving, between 16 and 33 million, right?  
15 Correct?

16 MS. MARILYN MCLAREN: Yes.

17 MR. BYRON WILLIAMS: So can you  
18 assist me in understanding why impaired driving is at  
19 seven hundred and forty-nine thousand (749,000) and  
20 why speed management, for example, is at two ninety  
21 (290) -- two hundred and ninety thousand (290,000)?

22 What drive analytically that type of  
23 investment in one (1) versus the other?

24

25 (BRIEF PAUSE)

1 MS. MARILYN MCLAREN: I think more  
2 than anything it is a practice, a tendency of  
3 attributing the majority of the STEP or RoadWatch  
4 dollars to impaired driving. If we took a harder  
5 look at the actual behaviour at those events, we may  
6 find that they are -- is -- it -- it is actually more  
7 equally spread.

8 So there is not an analytical  
9 framework that says, We need to spend more money on  
10 impaired driving because it costs us more, because we  
11 don't have a framework that tells us that at all. So  
12 I think -- we'll go back and have a couple  
13 conversations before we come back here, and if I need  
14 to correct any of this or elaborate I will.

15 But I really believe it is -- it is a  
16 practice -- practice of attributing the STEP dollars  
17 in the budget to the impaired driving.

18 MR. BYRON WILLIAMS: Okay. And, Ms.  
19 McLaren, you'll reflect upon it, I'll reflect upon  
20 it. Would it -- would it be fair to say that the  
21 Corporation has not conducted an overall evaluation  
22 of its road safety program portfolio to measure  
23 program cost effectiveness?

24 MS. MARILYN MCLAREN: For quite some  
25 time, certainly. And I -- I think that really does

1 come back to not having responsibility for, and  
2 therefore not having a broad provincial road safety  
3 strategy. We are involved in a number of different  
4 programs. We have -- we do our best to have  
5 effectiveness measures for those individual programs,  
6 but we are not involved in that -- or -- or taking  
7 responsibility for an overall approach to road  
8 safety.

9 MR. BYRON WILLIAMS: Fair enough, Ms.  
10 McLaren, but -- and my question was probably  
11 imprecise. But it would be accurate to say that you  
12 haven't looked at Manitoba Public Insurance's road  
13 safety portfolio from a portfolio basis and examined  
14 whether the current mix is -- is the most cost  
15 effective for ratepayers?

16 MS. MARILYN MCLAREN: That's fair,  
17 but again -- I mean, I -- you -- you can't make that  
18 statement and leave it without having, you know, the  
19 consideration of what the portfolio is, right.

20 And I -- I am confident in -- in  
21 telling you that there is very little that is going  
22 to happen within any sort of an assessment of a broad  
23 portfolio with respect of the high school driver ed  
24 program. That's a program that needs to stand on its  
25 own that the Corporation is committed to funding,

1 funding at sort of the 80 to 90 percent level that  
2 we're funding it at.

3                   And, so that has a particular role at  
4 MPI. It has -- we are particularly responsible for  
5 that. It's a historic program that we're operating.  
6 And I just would not put that in the same category  
7 as, you know, sponsorships of professional sports or  
8 working with the police on STEP enforcement and  
9 education.

10                   It's -- it's completely different. So  
11 that is almost 40 percent of our expenditure. Same  
12 with auto crime. We -- we have done nothing but do  
13 rigorous assessments of the value that we have all  
14 agreed is -- is worth contributing to the fight  
15 against auto theft. And that is another, you know,  
16 25 percent of the budget.

17                   So in terms of looking at -- if we  
18 were to ever do some sort of an overall portfolio  
19 review, I would say that it would be limited to items  
20 3, 4, and 5 on page 21 because the others are -- are  
21 very, very different and stand on their own.

22                   MR. BYRON WILLIAMS: You're not  
23 suggesting that an evaluation of, for example,  
24 enforcement programs versus sponsorship programs  
25 might come up with a very different recommendation in



1 terms of an optimal mix?

2 MS. MARILYN MCLAREN: I suppose  
3 that's possible but I guess I would really -- you  
4 know, we believe that we have a role to play in this  
5 province with respect to the individual sponsorships,  
6 that we are spending that money wisely.

7 And if we had some information that  
8 said we really should be spending more money on -- on  
9 RoadWatch, my inclination would be to find a way to  
10 do that without cutting into the other.

11 So I'm -- I'm not comfortable with  
12 this, you know, betwixt and between robbing Peter to  
13 pay Paul kind of scenario. So I am questioning the  
14 premise of -- of those kinds of questions that you're  
15 asking.

16 MR. BYRON WILLIAMS: Okay. Now,  
17 would it be accurate to say that the Corporation has  
18 consistently maintained that it is not  
19 in a position to measure actual claims incurred  
20 reductions as a direct result of its road safety  
21 awareness campaigns?

22 MS. MARILYN MCLAREN: Sure. I don't  
23 think anybody would argue that awareness expenditures  
24 should actually translate into saved lives or reduced  
25 incidents.

1 MR. BYRON WILLIAMS: Ms. McLaren and  
2 madam chair, with -- with the time remaining I'm --  
3 I'm not going to finish this subject today but I do  
4 want to explore this concept of summative evaluations  
5 versus intermediate summative evaluations a little  
6 bit in the context of the -- the Wildlife Program.

7 I'm thinking that will probably take  
8 me -- oh, I shouldn't say this but I'll -- I'll try  
9 and finish by around four o'clock, so if that's okay.

10 Ms. McLaren, I wonder if you could  
11 turn for a moment -- or actually for fifteen (15)  
12 moments, to page -- starting at page 43 you'll see  
13 the wildlife collision reduction pilot intervention  
14 of 2011.

15

16 (BRIEF PAUSE)

17

18 MR. BYRON WILLIAMS: Page 43 of CAC-  
19 5, Ms. McLaren.

20 MS. MARILYN MCLAREN: I have it.

21 MR. BYRON WILLIAMS: And if you would  
22 just fl -- in terms of this report, ultimately might  
23 we describe this -- this report as a summative  
24 evaluation in that it helps to sum up program  
25 outcomes and impacts? Would that be fair?

1 MS. MARILYN MCLAREN: Yes, that's  
2 fair, I believe.

3 MR. BYRON WILLIAMS: And just to  
4 assist you, if you turn to page 45, just above 1.2.  
5 In evaluating this pilot program, what you were doing  
6 was seeking insight into the question of whether  
7 investing in expanded activities related to  
8 mitigating wildlife collisions would yield a -- a  
9 sound return on investment in terms of reduced  
10 wildlife collisions and associated claims costs,  
11 agreed?

12 MS. MARILYN MCLAREN: Yes.

13 MR. BYRON WILLIAMS: And as you  
14 actually discussed earlier today with My Friend Ms.  
15 Grammond, in approaching this pilot project, you  
16 chose at least three (3) diverse mechanisms to -- to  
17 try and have a road safety impact, agreed? I can  
18 elaborate, Ms. McLaren. One (1) of them was the  
19 electronic variable message boards, agreed?

20 MS. MARILYN MCLAREN: Yes, electronic  
21 message boards, communicating directly to all the  
22 peoples' residences in that neighbourhood, having  
23 enhanced enforcement, are the three (3) that  
24 immediately spring to my mind.

25 MR. BYRON WILLIAMS: And those would

1 be my three (3) as well, Ms. McLaren. And -- and  
2 that's consistent with good road programming -- road  
3 safety programming theory, in that it's -- it's  
4 generally considered that awareness by itself, or  
5 enforcement by itself, are less effective than when  
6 in combination, agreed?

7 MS. MARILYN MCLAREN: Yes.

8 MR. BYRON WILLIAMS: And this program  
9 costs around eighty-nine thousand (89,000), ninety  
10 thousand (90,000) to operate --

11 MS. MARILYN MCLAREN: Yes.

12 MR. BYRON WILLIAMS: -- this pilot  
13 project?

14 MS. MARILYN MCLAREN: Yes.

15 MR. BYRON WILLIAMS: Now, just  
16 directing your attention to pages 56 and 57 of CAC  
17 Exhibit 5.

18

19 (BRIEF PAUSE)

20

21 MR. BYRON WILLIAMS: Ms. McLaren, if  
22 -- if we direct your attention to the bottom of page  
23 56 and then over on to the top of page 57, would I be  
24 correct in suggesting to you that one (1) of the  
25 challenges experienced in the pilot project was that

1 total patrol time of two hundred and fifty-eight  
2 (258) hours was less than the planned three hundred  
3 and thirty (330) hours?

4 MS. MARILYN MCLAREN: Can you repeat  
5 the question? That -- that's true, that it was  
6 reduced, but I don't know that -- did you say that  
7 that was one (1) of the problems with the pilot?

8 MR. BYRON WILLIAMS: I think -- I bel  
9 -- Ms. McLaren, I asked you whether one (1) of the  
10 challenges with the program was that total patrol  
11 time was less than planned.

12 Can we agree on that?

13 MS. MARILYN MCLAREN: Sure. I'm not  
14 exactly sure what that meant to the program, that the  
15 patrol time was reduced from the plan, but it was for  
16 sure.

17 MR. BYRON WILLIAMS: Okay. And in  
18 terms of being reduced -- and if you can follow  
19 through with me on pages 56 and 57, you'll see that  
20 all of the morning shifts were -- were easy to staff  
21 but the challenge was with the evening shifts,  
22 agreed?

23 MS. MARILYN MCLAREN: Yes.

24 MR. BYRON WILLIAMS: And, Ms.  
25 McLaren, I'm going to suggest to you that this may

1 have been a challenge for the program because the  
2 evidence of the Corporation is that 16 percent of the  
3 collisions occurred during the early morning, whereas  
4 51 percent of them occur from sunset to the evening,  
5 agreed?

6 MS. MARILYN MCLAREN: I'm not sure.  
7 And I may be reading a bit more into what -- what you  
8 are asking or suggesting but the concept with a  
9 program like this is you have some increased  
10 enforcement to create an enhanced belief that if you  
11 speed you will be caught.

12 So the fact that they were not out  
13 there doing the enforcement at exactly the same time  
14 as most of the collisions occurred, I'm not sure that  
15 that's really that relevant.

16 I mean, to me the biggest challenge  
17 and the biggest disappointment with this program is  
18 that all the evidence suggested -- we had staff out  
19 observing these sites, with and without police, is  
20 that the only time people slowed down is when they  
21 saw the police.

22 So it's not that relevant, I don't  
23 think, is that the police chose not to be where we  
24 all agreed they -- it might make sense for them to  
25 be. It is that people wouldn't slow down unless they

1 saw a police car in the vicinity.

2 MR. BYRON WILLIAMS: Okay. Well,  
3 we'll come to that point in -- in a second because  
4 you and I may have read the report differently. But  
5 we can agree that in terms of what was expected in  
6 terms of enforcement hours you ended with about 21  
7 percent less?

8 MS. MARILYN MCLAREN: Agreed.

9 MR. BYRON WILLIAMS: I'm sorry, I  
10 didn't --

11 MS. MARILYN MCLAREN: Agreed.

12

13 (BRIEF PAUSE)

14

15 MR. BYRON WILLIAMS: And, Ms.  
16 McLaren, I'm -- I'm going to go off -- you've thrown  
17 me off my -- my plan, just for a second though  
18 because just a moment ago you suggested -- or at  
19 least I -- I thought I heard you suggest that the  
20 only time people slowed down was when they saw the  
21 police.

22 Was -- was that what you were  
23 intending to suggest?

24 MS. MARILYN MCLAREN: Yes. In a non-  
25 scientific anecdotal way, that's what I suggested.

1 MR. BYRON WILLIAMS: And -- and maybe  
2 again it's just reading the report but perhaps if you  
3 could flip to page 59 at the bottom, the -- you see  
4 the Winnipeg Police Service concluding that it was  
5 getting hard to find speeders despite consistent  
6 levels of enhanced enforcement because the drivers  
7 were, in fact, slowing down as a result of the  
8 integrated campaign.

9 MS. MARILYN MCLAREN: That -- I -- I  
10 think that's consistent, that they were slowing down  
11 while the police were there.

12 MR. BYRON WILLIAMS: Okay. I -- I  
13 have your point now. Sorry, Ms. McLaren. It's --  
14 it's late and I'm getting tired.

15 Now, Ms. McLaren, I -- I want to stay  
16 with this concept of summative evaluation. From  
17 pages 14 to 25 of this report, and I guess in terms  
18 of the top right-hand corner, that's pages 56  
19 onwards, the Corporation outlines what are commonly  
20 known as 'output measures', such as numbers of  
21 tickets and warnings for speeding.

22 Would that be fair?

23 MS. MARILYN MCLAREN: Yes.

24 MR. BYRON WILLIAMS: And, Ms.  
25 McLaren, what I'm trying to do is distinguish between



1 outputs and outcomes. And I'm going to suggest to  
2 you that some of the outputs of this program, one of  
3 them would be a measure such as the number of tickets  
4 and warnings for speeding, agreed?

5 MS. MARILYN MCLAREN: Yes, okay.

6 MR. BYRON WILLIAMS: Another output  
7 measure would be program recall by local residents?

8 MS. MARILYN MCLAREN: Yes.

9 MR. BYRON WILLIAMS: And another  
10 would be -- let's leave -- let's leave it at that.  
11 At page 25, which is page 68 in the top right-hand  
12 corner, we get to outcome measures. Now, we -- we  
13 don't need to go back in pages but, Ms. McLaren,  
14 would I be correct in suggesting to you that, when  
15 you looked -- when the Corporation looked at output  
16 measures such as number of tickets, warnings, program  
17 recall, in terms of that, the program performed  
18 pretty well.

19 There was a high program recall, there  
20 was a lot of tickets being issued, et cetera, agreed?

21 MS. MARILYN MCLAREN: Yes.

22 MR. BYRON WILLIAMS: But when we come  
23 to outcome measures at -- starting at page 68 in the  
24 top right-hand corner, in essence, what the -- the  
25 pilot project concluded was that it was -- it's

1 pretty hard to identify any material or significant  
2 impact upon the number of collisions.

3 Would that be fair?

4 MS. MARILYN MCLAREN: Yes.

5 MR. BYRON WILLIAMS: And indeed, it  
6 concluded that the -- with estimated claims costs  
7 savings of eight thousand dollars (\$8,000), those  
8 were dwarfed by the total cost of the project being  
9 in the range of eighty thousand dollars (\$80,000),  
10 correct?

11 MS. MARILYN MCLAREN: Yes.

12 MR. BYRON WILLIAMS: So while some of  
13 the outputs such as recognition and number of tickets  
14 were good, the outcomes weren't positive from a -- a  
15 cost-benefit basis, agreed?

16 MS. MARILYN MCLAREN: Agreed.

17 MR. BYRON WILLIAMS: And within the  
18 Corporation's evaluation, Ms. McLaren, this would be  
19 a relatively rare report in that it measures both  
20 outputs and outcomes.

21 Can we agree on that?

22 MS. MARILYN MCLAREN: Yes.

23 MR. BYRON WILLIAMS: And the point  
24 I'm going to suggest to you is that even in  
25 circumstances where the outputs such as recognition

1 appear quite positive, that provides no certainty  
2 that the outcomes in -- as measured in co -- in terms  
3 of cost-benefit, will also be positive.

4 MS. MARILYN MCLAREN: Agreed.

5 MR. BYRON WILLIAMS: As promised,  
6 right on time. I do have some more questions, and  
7 we're really going to -- not that many more, but  
8 still probably forty-five (45) minutes or so,  
9 focussing on high school driver education. But I'm  
10 sure Ms. McLaren would like not to have to chat with  
11 me any more today.

12 THE CHAIRPERSON: So you're finished  
13 with the wildlife? I just had one (1) question on  
14 that, because sometimes outcomes can be long-term.  
15 Has there been done studies after in those still --  
16 those same areas as to like 2013 to see if there's  
17 been less deer collisions?

18 MS. MARILYN MCLAREN: I'm not sure.  
19 We've taken no more proactive approach to those  
20 particular neighbourhoods in '12 or '13, but we can  
21 certainly -- I mean, that's a really good question.  
22 We should go back and have a look to see how those  
23 quarters have been performing in the last little  
24 while.

25 And I guess, you know -- and I

1 understand both the out -- outputs and outcomes. I  
2 mean, if the -- I suppose on some level it's  
3 encouraging that the people who live in those  
4 neighbourhoods agree there was more enhanced  
5 enforcement than the people in Winnipeg as a whole.

6                   If we'd been any -- any better than a  
7 10 percent best-case reduction in claims costs, I  
8 would have been inclined to continue. But if you  
9 look at -- one (1) of the major issues we have with  
10 wildlife is that these claims are all over the  
11 province, right?

12                   There is not -- there is no such thing  
13 as -- we publish a hot-spot map, and I mean I get a  
14 headache looking at it 'cause everything is a hot  
15 spot. Deer are everywhere in this province and in --  
16 often in this city.

17                   So if we had had even a, you know, 30  
18 to 40 percent payback on our ninety thousand dollars  
19 (\$90,000), we would have been very inclined to, Okay,  
20 let's keep working at this. Let's see if there's  
21 something else we can do. But with such an  
22 unpromising result, until someone can tell us how we  
23 should really change that best practice pilot, we're  
24 -- we're going to sit on the money.

25                   THE CHAIRPERSON: I guess I was just

1 referring to it from a long-term education --  
2 learning point of view. Sometimes people can learn  
3 something in 2005. It -- it may retain, even though  
4 there's no program going, five (5) years later, and  
5 so I guess that's what I was wondering, if there was  
6 any long-term residual impact of what you did at that  
7 particular time.

8 MS. MARILYN MCLAREN: No. I think  
9 that's a really valid question, and we'll have a look  
10 at 2012 and 2013 and we can include that in next  
11 year's application just as a follow-up.

12 THE CHAIRPERSON: I guess that will  
13 conclude our afternoon session. And I would like to  
14 wish Ms. McLaren a good night's sleep.

15 MS. MARILYN MCLAREN: Thank you so  
16 much.

17

18 (PANEL RETIRES)

19

20 --- Upon adjourning at 4:02 p.m.

21 Certified Correct,

22

23

24 \_\_\_\_\_

25 Cheryl Lavigne, Ms.

\$	<b>1</b> 416:3	571:1,6	631:7	630:20
<b>\$100,000</b>	421:13	573:14	<b>10.6</b> 460:2	<b>13.5</b> 453:12
441:23	424:5	574:22	<b>10/'11</b> 423:8	454:17
468:13	425:3	578:2	425:22	<b>13/'14</b>
<b>\$2</b> 438:14	429:23	594:22	<b>10:46</b> 469:3	432:13
439:21	430:19	610:10	<b>100</b> 504:13	604:3,12
441:10	434:21	611:23	586:6,14	<b>136</b>
<b>\$23</b> 542:20	436:11	612:16	<b>100,000</b>	570:12,13
<b>\$24</b> 545:4	438:6,8,11	616:23	601:14,16	<b>14</b> 409:3
<b>\$250,000</b>	,21	622:18	603:5,6	416:14
559:5	441:20,25	623:24	<b>103(a)</b> 532:5	485:1
<b>\$290,000</b>	443:8,24	624:7,9	<b>104.5</b> 516:22	535:5,8
615:22	445:15	630:13	<b>105</b> 515:19	552:18
<b>\$35</b> 543:2	448:13,19	631:9	<b>107</b> 427:13	627:17
<b>\$40</b> 545:4	450:3	<b>1,000</b> 527:19	<b>109.3</b> 428:24	<b>14,000</b>
<b>\$400,000</b>	452:22	533:14,22	<b>109.6</b> 427:12	599:19
570:24	454:7	<b>1,200</b> 570:15	429:3	<b>14.5</b> 433:15
<b>\$403,000</b>	458:17	<b>1,300</b> 599:6	<b>11</b> 408:6	<b>141.4</b> 513:19
569:6	464:9	<b>1,936</b> 431:25	501:17	<b>149</b> 515:11
<b>\$5,000</b>	465:1,22	<b>1,951</b> 432:25	535:9,14	<b>15</b> 409:11
444:24	467:21	434:7	538:8	468:25
<b>\$750,000</b>	468:2,8	<b>1,951.2</b>	<b>11/'12</b> 423:9	469:17,24
615:15	475:6	433:7	<b>11:09</b> 469:4	470:15
<b>\$76</b> 605:24	478:13,14	434:11	<b>110</b> 527:20	532:11
<b>\$8,000</b> 629:7	479:15	<b>1,971</b> 432:12	529:10,15	533:11,24
<b>\$80,000</b>	480:15	<b>1.1</b> 417:9,19	<b>112</b> 515:20	553:23
629:9	481:17	<b>1.2</b> 622:4	<b>113.8</b> 429:5	583:14
<b>\$90,000</b>	482:24	<b>1.5</b>	<b>116.1</b> 423:7	621:11
631:19	483:13	414:13,17,	<b>1-19</b> 437:9	<b>152/'12</b>
0	487:25	19 415:13	<b>12</b> 408:10	519:5
<b>03</b> 599:21	488:21,22	416:21	460:5	<b>1-57</b> 601:23
<b>04</b> 599:18	489:1,2,12	417:8,18	540:25	<b>16</b> 409:19
<b>05</b> 599:18	,14,17	<b>1.6</b> 457:5	582:17	521:2
<b>05/'06</b>	491:10	<b>1.7</b> 452:17	630:20	546:9
453:12	493:9	<b>1.8</b> 415:14	<b>12/'13</b> 423:9	555:13
457:1	497:8	416:20,22,	426:11	616:14
458:25	505:6	24	454:18	625:2
460:2	510:2	417:5,9,16	460:2,5	<b>17</b> 410:3
<b>07</b> 543:14	511:10	,18	604:13	534:22
549:24	512:23	<b>1/2</b> 516:12	<b>12:02</b> 511:18	547:15
<b>09/'10</b> 423:7	524:14	<b>1:04</b> 511:19	<b>13</b> 408:16	561:4
1	525:7,9	<b>10</b> 408:3	542:1	<b>17,000</b>
	527:5,23	455:16	551:4	599:18
	532:2	493:23		<b>174</b> 490:6
	536:15	531:6		492:15
	539:13	534:5		<b>177.2</b> 513:24
	544:10	556:15		
	546:1			
	548:18			
	552:10			
	556:1,11,1			
	2 568:1,12			
	569:12,18			

<p><b>18</b> 410:9 426:23 562:9 <b>184</b> 514:5 <b>19</b> 410:13 562:18 564:14 566:10 <b>19.1</b> 536:22 <b>19.6</b> 471:5 <b>1-90 (b)</b> 498:16 <b>1-96</b> 487:15,17, 23 488:2,7 490:22 492:11 <b>1982</b> 549:13 <b>1990s</b> 458:21 459:20 <b>1995</b> 465:13 <b>1998</b> 549:15,20</p> <hr/> <p>2</p> <hr/> <p><b>2</b> 410:13 412:8 414:8 416:1,3,8, 23 421:17 422:7,16 428:3,13 430:10 438:21 440:5 442:23 443:15,24 451:13,20 452:13 465:22 469:17,23 470:20 471:2 480:15 481:7,25 487:22 488:1,4 489:18,23 490:1</p>	<p>503:24 504:2 510:14 513:23 514:5 516:11 524:12 529:8 530:1 535:25 537:24 539:14 545:10 546:1,15 553:13 563:9,22 564:15 565:7,18 571:1 590:11 591:25 598:15 607:5 608:22 609:6 612:5,9 614:25 <b>2,000</b> 462:2 <b>2,265</b> 570:18 <b>2,351</b> 599:25 <b>2.5</b> 423:13 <b>2.9</b> 508:11 <b>2:34</b> 583:16 <b>2:49</b> 583:17 <b>20</b> 410:23 429:4 443:11 471:7 537:1,2 568:12 572:6 573:13 616:10 <b>2002</b> 549:13,15, 20 <b>2003</b> 597:18 599:7,17 600:2,8</p>	<p><b>2004</b> 484:12 546:6 549:24 <b>2005</b> 453:3 632:3 <b>2006</b> 408:10 530:13 539:1,6,7 540:19,25 556:3 <b>2006-2010</b> 538:24 <b>2007</b> 544:22 <b>2008</b> 549:25 598:21 <b>2008/'09</b> 423:6 <b>2009</b> 544:11 545:3 548:13 549:12,25 588:21,22 590:5 591:19 <b>2009/'10</b> 425:16 565:14 <b>2010</b> 408:11,19 530:13 539:1,7 540:19 541:1 546:8,11 550:24 551:9 602:7,9 <b>2010/'11</b> 565:15 <b>2011</b> 408:19 527:16,18 528:6,10,1 1,12,15,22 529:11,22 531:6,12,1 9 534:14 537:3 539:13,22 544:12</p>	<p>550:24 551:9 554:21 559:8 583:3 584:1 586:1 598:10,17 621:14 <b>2011/'12</b> 426:2 457:2 547:23 <b>2011/2012</b> 524:19 565:8 <b>2012</b> 408:20 532:25 533:8,15 550:24 551:9 597:18 598:10,16, 21 599:4,25 600:7 632:10 <b>2012/'13</b> 426:6,21 428:25 429:2 432:10 437:21 453:12 456:23 471:6 603:21 604:8,20 605:1 <b>2013</b> 404:22 408:20 454:12 463:20 470:24 491:13 513:18 550:25 551:10 608:6 609:12 630:16</p>	<p>632:10 <b>2013/'14</b> 429:4 431:23 433:4,6 571:19 572:2 604:7 <b>2014</b> 428:22 505:7 571:16 <b>2014/15</b> 404:9 <b>2014/'15</b> 410:11 428:22 450:25 451:15,20 453:5 524:15 562:2,12 563:4 569:8 571:13 572:2 593:23 594:5 615:16,21 <b>2014/2015</b> 407:3 524:25 <b>2017/'18</b> 460:6 <b>203</b> 423:8 <b>209</b> 573:25 <b>21</b> 410:14 411:3 563:23 564:7,16 579:25 619:20 626:6 <b>210</b> 570:16 <b>22</b> 558:11,12 <b>2-23</b> 422:24 <b>23</b> 544:23 545:1 547:5</p>
---	---	---	--	---

555:25	451:15,22	585:19	<b>4:02</b> 632:20	555:25
556:7	452:18	631:17	<b>40</b> 513:14,15	556:12
<b>23.1</b> 453:5	<b>290</b> 616:21	<b>31</b> 425:16	515:14	558:11
<b>2-38</b>	<b>290,000</b>	450:17,18,	516:14	562:19,25
487:14,16	616:21	22 539:9	545:22	565:6
489:7		546:20	616:11	566:10
<b>24</b> 532:11	<hr/>	547:6,9	619:11	568:12
533:11,25	<b>3</b>	573:23	631:18	573:24
545:22	409:8,17,2	<b>32</b> 528:16	<b>400</b> 404:20	574:17,23
556:12	3 416:4,9	588:19	<b>403,000</b>	588:19
<b>24,500</b>	423:16,17	589:4	410:17	597:15
598:23	449:15	<b>325.4</b> 516:17	563:5,11,2	598:21
<b>25</b> 443:11	465:20	<b>33</b> 546:10	5 564:20	601:5
531:11	467:11	597:15	566:12	603:14
532:15,19	470:15,18	616:14	570:1	606:12
533:4,17	505:15	<b>330</b> 404:20	<b>404</b> 404:23	619:20
534:1	508:17	624:3	<b>407</b> 406:3	621:19
535:9,13	527:23,24	<b>34</b> 534:17	<b>408</b> 406:4	623:17
538:25	542:9	606:18	<b>413</b> 406:11	632:4
619:16	549:23	608:13,16	<b>42</b> 426:6	<b>5.1</b> 527:11
627:17	550:4	<b>349</b> 515:5	<b>43</b> 621:12,18	<b>5.4</b> 408:5
628:11	552:11,12,	<b>35</b> 515:3,16	<b>430</b> 516:22	493:3,20
<b>25,000</b>	25 553:19	546:2,7	<b>45</b> 622:4	494:1
598:24	554:7	601:5,10	630:8	<b>5.8</b>
<b>25,120</b> 599:5	555:9,19	<b>350</b> 584:8	<b>450</b> 559:18	423:14,25
<b>250,000</b>	571:1	<b>350,000</b>	<b>493</b> 408:5	466:4
410:6	587:15	559:12,16	<hr/>	<b>50</b> 415:7,12
560:16,18,	588:22	584:3	<b>5</b> 422:18,25	418:9,12
25	598:15	585:8	423:20	420:24
561:8,18	605:23	587:5	426:17	421:1
<b>258</b> 624:2	619:20	588:3	441:21	586:6,13
<b>26</b> 514:16,17	622:16,23	<b>36</b> 601:5,21	446:20	<b>500,000</b>
547:24	623:1	<b>37</b> 515:10,16	447:9	438:12
565:6	<b>3.5</b>	603:14	447:7	559:19
<b>26th</b> 404:22	414:14,17	<b>38</b> 604:16	450:11	<b>501</b> 408:9
544:22	415:10	<b>39</b> 539:22	504:11	<b>51</b> 625:4
<b>27</b> 425:23	420:6,15,1	<hr/>	514:18	<b>524</b> 407:3
533:10	6 447:9	<b>4</b> 425:2	516:11	<b>525</b> 406:12
535:4,8,19	567:11,22	438:12	517:7	407:6
537:16	<b>3.6</b>	471:2	518:18	<b>540</b> 408:15
574:17,22	454:13,20	527:3,4,10	524:22	<b>55</b> 522:12,16
<b>28</b> 452:16	<b>3:34</b> 615:1	528:20,21	527:3	<b>551</b> 408:20
<b>28th</b> 513:18	<b>3:37</b> 615:2	529:2	530:10	<b>552</b> 409:10
<b>29</b> 410:18	<b>30</b> 413:23,24	588:10	532:2,20	<b>553</b> 409:18
563:25	417:4	619:20	534:5	<b>555</b> 409:24
564:8,22	418:8,12		538:9	<b>56</b> 623:16,23
<b>29.8</b>	422:11		540:9,10	624:19
	428:18,20		542:1	
	546:7		545:16	
	570:8		547:15	



627:18	585:8		439:7	537:15
<b>561</b> 410:8	587:6	<u>9</u>	443:22	<b>accounting</b>
<b>562</b> 410:12	588:4	<b>9</b> 416:14	449:21	467:1
<b>564</b> 410:22	<b>62</b> 528:23	431:22	481:15	535:3,19
<b>57</b> 623:16,23	<b>63</b> 426:2	432:10	483:24	<b>accounts</b>
624:19	<b>63,000</b>	433:6	494:25	475:24
<b>570.5</b> 602:16	570:14	534:7	496:21	<b>accumul</b>
<b>572</b> 410:25	585:22	540:6	506:23	443:12
<b>579</b> 411:7	<b>632</b> 404:23	<b>9:30</b> 412:1	507:16	<b>accumulated</b>
<b>583.9</b> 602:9	406:14	<b>90</b> 498:16	513:7	516:20
<b>59</b> 627:3	<b>64</b> 426:3	619:1	514:3	517:11
	<b>65</b> 423:18,21	<b>90,000</b>	520:16	<b>accumulative</b>
	<b>68</b> 628:11,23	623:10	521:21	443:12
<u>6</u>		<b>90.5</b> 451:24	<b>accept</b>	<b>accurate</b>
<b>6</b> 415:18	<u>7</u>	452:10	539:19	537:14
488:22	<b>7</b> 419:25	<b>9-13</b> 538:10	601:10,17	618:11
525:11	536:15	<b>94</b> 529:4,14	606:2	620:17
530:18,19	<b>70</b> 530:14	<b>95</b> 510:10	612:11	<b>achieve</b>
545:16	586:5,14	513:4	615:11	488:17
569:7	<b>71</b> 584:4	<b>96</b> 498:15	<b>accepted</b>	<b>achieved</b>
570:4,25	<b>72</b> 515:17		573:11	600:2
588:11	521:7	<u>A</u>	<b>access</b> 456:5	<b>achieving</b>
606:17	<b>74.4</b> 423:9	<b>a.m</b> 412:1	500:14	600:7
608:13	<b>749,000</b>	469:3,4	504:4	<b>across</b> 417:7
<b>6.7</b> 514:1	616:19	<b>AAA</b> 504:18	<b>accessing</b>	419:11
<b>60</b> 426:22	<b>75</b> 423:23	505:1	456:13	429:5
427:4		608:6	<b>accident</b>	444:2
429:14	<u>8</u>	609:13	440:13	453:2,9
430:3	<b>8</b> 455:16	<b>ability</b>	486:9	454:12
462:6	535:24	465:15	595:17	495:11
493:6	<b>8.2</b> 536:12	567:25	605:18	516:14
<b>60,000</b> 451:2	<b>8.3</b> 460:6	<b>able</b> 461:21	<b>accidents</b>	532:20
<b>60.0</b> 423:10	<b>8.3</b> 460:6	468:14	557:22	536:20
<b>60.3</b> 423:8	<b>8.6</b> 453:4	475:7	<b>accompanied</b>	570:20
<b>60.6</b>	<b>80</b> 619:1	479:17	573:6	597:25
451:2,21	<b>800</b> 603:22	480:17	<b>according</b>	<b>act</b> 423:3
452:11,23	<b>83</b> 533:1,2	481:14,20	427:10	430:18
<b>600</b> 600:1	<b>84</b>	498:6	506:8,13	485:24
<b>600,000</b>	606:13,15,	518:16	<b>account</b>	498:20
410:10,20	23,24	543:16,22	475:8	576:14
558:20	<b>877,000</b>	546:3	515:15	597:17
559:13	603:24	587:22	531:2	598:8,11
561:24	<b>89,000</b> 623:9	592:5	<b>Accountant</b>	600:8
562:2,11		600:16	412:13	<b>action</b>
563:10		<b>absence</b>	<b>Accountants</b>	486:25
564:2,25		579:6	526:15	537:22
584:3,8		<b>absolutely</b>	<b>accounted</b>	<b>active</b>
			536:11	498:22

<b>actively</b> 595:3	576:19 578:12 585:3 587:18,22 608:11 617:6 620:24 621:11 622:14	556:2 <b>adds</b> 472:21 473:6 <b>adequate</b> 461:20 <b>adjourning</b> 632:20 <b>adjusters</b> 456:3 458:16 <b>adjusting</b> 458:14 <b>adjustments</b> 436:11 448:23 <b>administer</b> 484:12 <b>Administerin</b> <b>g</b> 485:23 <b>administrati</b> <b>on</b> 458:6 <b>administrato</b> <b>r</b> 499:12 <b>ADTSEA</b> 503:3,25 504:4,15 <b>A-D-T-S-E-A</b> 503:3 <b>advance</b> 416:8 468:7 <b>advantage</b> 480:19 <b>advertisemen</b> <b>ts</b> 554:18 <b>advertising</b> 490:10 491:8,10 492:4 566:22 569:14 593:22,25 594:6,13,1 4 <b>advice</b> 506:7 596:21	<b>advise</b> 408:3 467:4 489:13 493:18,23 596:6 <b>advised</b> 488:19 <b>affected</b> 434:24 456:18 <b>afford</b> 586:25 <b>after-market</b> 509:19,23 510:3 <b>afternoon</b> 512:2 524:4,5,8 525:22,24 526:8 632:13 <b>against</b> 409:10,24 483:12,24 549:22 552:14 553:4 555:10,20 619:15 <b>age</b> 424:7,9,14 532:19 538:14 <b>aged</b> 532:11,15 533:2,3,11 ,17,24 534:1 <b>agencies</b> 558:21 570:11 587:15 597:25 <b>agency</b> 565:14 570:10 <b>ages</b> 612:4 <b>aggressive</b>	568:23 569:16 594:1 <b>aging</b> 496:20 <b>ago</b> 427:7 428:19 435:5 447:25 469:14 472:9 474:3,4 478:17 481:25 516:12 518:5 526:6 557:2 574:16 576:25 578:1 612:4 615:24 616:8 626:18 <b>agreed</b> 471:14 515:12 529:5,23 530:10 531:13,19 532:12,16 533:4,11 534:14,18, 23 535:15,20 536:12 538:11 539:2,16 541:16 542:13 543:7 545:23 548:8,14,2 0,25 549:5,14,2 0 553:20 554:21 556:18 558:23 559:5 565:15,21 568:16
--------------------------	---	---	--	--

572:3,4	<b>alignment</b>	531:17	484:5	<b>answers</b>
575:9,16	613:1	569:7	495:2	523:5
578:19	<b>allocate</b>	570:2,4,25	496:3,12	<b>anticipate</b>
579:22,23	614:18	<b>amortization</b>	<b>annoying</b>	484:7,10
583:3	<b>allocated</b>	451:9	583:2	<b>anticipated</b>
589:16	441:11	467:7	<b>annual</b> 408:8	457:13
590:1	516:3	<b>amortize</b>	412:17	466:24
595:4	570:2,6	467:9,10	419:1,3	<b>antiquated</b>
597:18	<b>allocates</b>	<b>amortized</b>	446:18	461:18
598:17	515:25	467:5	453:10,11	<b>anti-theft</b>
599:7	<b>allocation</b>	<b>amount</b>	470:1,9	508:4,5,22
602:1,16	441:14	414:21	501:4,20	<b>anybody</b>
603:24	520:17	420:8	513:9	620:23
604:8,17,2	<b>allow</b> 461:19	421:21,25	514:16	<b>anymore</b>
3 606:25	481:12	423:13,15	518:5	499:19
607:16	<b>allowance</b>	430:16	542:11,19,25	<b>anyone's</b>
608:8	423:12,13	431:10,11	543:6,20	482:1
609:8,15,16	430:21	432:9	544:17	<b>anything</b>
6	431:10	438:22	545:23	435:24
610:17,22	<b>already</b>	451:14	546:2	444:23
612:2	456:17	516:3,5	556:24	455:9
619:14	481:1	543:20	577:20	472:10
622:11,17,19	498:10	567:10	616:9	484:10
623:6	<b>alternative</b>	596:7	<b>annually</b>	493:5
624:22	591:3,13	<b>amounts</b>	449:12,15	507:18,24
625:5,24	<b>Alternativel</b>	420:14	558:20	582:16
626:8,11	<b>y</b> 571:18	438:2	596:2	617:2
628:4,20	<b>am</b> 446:4	513:24	<b>answer</b> 414:8	<b>anytime</b>
629:15,16	523:7	515:14	429:19	507:6
630:4	524:8	<b>amply</b> 542:7	440:7	<b>Anyway</b> 413:2
<b>agreeing</b>	579:2	<b>analysis</b>	457:12	583:13
611:16	600:24	443:2	462:8	<b>Anyways</b>
<b>agreement</b>	603:20	471:4	464:10	468:11
413:18	605:21	474:15	466:6	<b>anywhere</b>
419:10	618:20	595:10,18	492:4,18	506:18
428:5	620:13	609:14	498:23	<b>apologies</b>
574:8	<b>amend</b> 602:22	<b>analyst</b>	499:10	428:25
589:5	<b>America</b>	568:2	502:9	437:9
611:20	483:1	<b>analytical</b>	520:25	<b>apologize</b>
<b>ahead</b> 416:11	<b>American</b>	617:8	521:3,14	526:10
459:18	596:25	<b>analytically</b>	560:14	538:14
473:17	<b>among</b> 496:4	616:22	561:15	566:9
595:9	501:3	<b>analyze</b>	613:6	<b>apparent</b>
614:24	541:19	595:23	614:16	478:6
<b>AI-6</b> 513:10	548:5	<b>anecdotal</b>	<b>answered</b>	527:8,9
<b>air</b> 489:18	<b>amongst</b>	626:25	445:7	<b>appear</b>
<b>align</b> 448:14	498:21	<b>Anita</b> 404:16	489:15	452:13
586:16		445:3,25	491:7	
<b>aligned</b>			566:5	
471:22			611:5	

595:23 630:1	517:18 611:19	<b>approve</b> 444:25	521:18	560:1
<b>APPEARANCES</b> 405:1	<b>appreciated</b> 544:3 573:16	<b>approved</b> 508:22 520:18	<b>articulating</b> 483:16 500:20	<b>assume</b> 436:6 464:14
<b>appears</b> 514:19	<b>apprehended</b> 409:7,15,2 0 548:7 552:5,24	<b>approves</b> 444:23 449:18	<b>ascertain</b> 444:9 600:16	<b>assumed</b> 434:12 554:14
<b>appendices</b> 425:2	<b>Appendix</b> 425:3	<b>approximatel y</b> 410:19 415:5 423:25 558:19 564:1,23	<b>aside</b> 566:14 567:8	<b>assuming</b> 430:24 550:15 564:11
<b>application</b> 404:8 407:4 443:25 450:24 452:10 458:20 491:3 519:17 521:19 524:15,20 525:1 544:12 547:24 558:12 562:19 570:9 632:11	<b>approach</b> 446:10 474:4 475:14 590:7,22 591:1,3 592:6 618:7 630:19	<b>April</b> 580:22 581:9	<b>aspect</b> 464:22	<b>assumptions</b> 419:6 428:11
<b>applications</b> 459:17	<b>approached</b> 587:3	<b>area</b> 440:20 444:25 445:13 453:23 454:9,23 455:1 458:15 468:18 477:18 484:3 496:5 511:10 589:7,12 590:7	<b>aspects</b> 424:12 440:4 463:9 479:3 520:10	<b>assure</b> 573:3
<b>applied</b> 462:17 464:11 521:1	<b>approaches</b> 477:8 590:11 591:25 596:19	<b>areas</b> 530:9,15 531:10 578:18 584:23 630:16	<b>assess</b> 409:6 517:2 552:4,23 553:10	<b>att</b> 532:4
<b>applies</b> 419:11 444:2 520:20	<b>approaching</b> 622:15	<b>arguable</b> 605:14	<b>assessing</b> 493:5	<b>attachment</b> 416:25 532:4 604:17
<b>apply</b> 416:7 444:1	<b>appropriate</b> 449:8 455:7 483:22 500:16 507:14,19 541:14 542:12 553:11 556:24 597:12 603:4 612:12	<b>argue</b> 518:2 620:23	<b>assessment</b> 462:18,20 464:12 502:7 550:14 555:1 618:22	<b>attacks</b> 483:12
<b>applying</b> 522:13	<b>appropriaten ess</b> 448:17	<b>arisen</b> 464:17	<b>assessments</b> 619:13	<b>attempting</b> 578:17
<b>appreciate</b> 453:2 460:13 476:9 487:24 492:3 501:14	<b>appropriatel y</b> 424:15 491:25	<b>arrived</b> 477:1 602:15	<b>asset</b> 467:4	<b>attempts</b> 526:21
		<b>articulate</b> 495:20	<b>assets</b> 466:11	<b>attendance</b> 462:23 463:9
		<b>articulated</b>	<b>assist</b> 567:7 573:23 597:9,22 606:9 616:18 622:4	<b>attention</b> 507:2 597:9 623:16,22
			<b>associated</b> 543:6 581:19 622:10	<b>attitudes</b> 608:25 609:19
			<b>Association</b> 408:8 501:5,21	<b>attract</b> 448:18
				<b>attributable</b> 537:3
				<b>attributing</b> 617:3,16
				<b>ATV</b> 568:25

<b>audi</b> 494:20	<b>average</b> 408:11	492:17	<b>Basic's</b> 564:7	615:9
<b>audience</b> 488:24 491:23	414:23 415:9 423:15,17, 19,23	<b>bargaining</b> 413:18 428:8	<b>basis</b> 418:16,21 419:1,3 449:19 457:7 474:15 479:13 480:25 534:3 556:24 559:11 585:25 586:5 600:17 614:3 618:13 629:15	<b>belief</b> 576:21 625:10
<b>audiences</b> 488:17 492:9 494:20	538:24 539:7 540:10,20 541:1 549:24 567:15	<b>Barry</b> 480:13	<b>beating</b> 495:24	<b>believe</b> 416:21 426:13,21 428:13 431:11 432:25 439:4 440:21,22 443:10 447:25 451:3 453:18 466:6 469:7 473:12 474:4 476:5 481:4 482:13 491:12,22 499:11 503:20 504:20 505:3 513:4 523:11 529:18 542:15 543:14 550:6 552:6 566:3,20,2 5 567:21 568:9 575:22,24 576:9,16,2 5 587:10 590:14 591:3 606:5 609:21 615:23 617:15 620:4 622:2
<b>Auditor</b> 448:1		<b>based</b> 419:19 423:14 431:7,9 436:2 486:7 504:8 521:10 522:16 541:11 549:13,19 593:6	<b>become</b> 449:2 465:3 481:16 498:19 612:1	
<b>audits</b> 498:3	<b>avoid</b> 543:22	<b>baseline</b> 409:10,18, 24 549:13,19, 23 550:9 552:14 553:4,20 554:8 555:10,21	<b>beginning</b> 427:1 458:25 485:6	
<b>August</b> 582:5	<b>aware</b> 494:25 501:7 507:24 554:24 594:25 595:2 596:19,22, 25	<b>basic</b> 410:17 441:11,15 512:12 513:19 514:23 516:9,16 517:13,18, 22 518:12,14 519:14,25 520:4 521:6 522:9,14,1 7,19 563:12,25 564:20 567:11 603:16 605:24	<b>behaviour</b> 485:18 496:18 608:25 609:19 617:5	
<b>authors</b> 525:6 609:4	<b>awareness</b> 486:21 487:4 498:25 573:5 593:23 620:21,23 623:4		<b>behaviours</b> 558:23	
<b>auto</b> 509:3 619:12,15	<b>away</b> 511:3		<b>behest</b> 495:10	
<b>automatic</b> 419:10	<b>awkwardness</b> 482:4		<b>behind</b> 424:16 428:9 455:11 459:4 472:12 590:22	
<b>automaticall y</b> 456:12		<b>basically</b> 421:2 465:22 473:7 486:6 489:9,16 512:12	<b>bel</b> 624:8	<b>bell</b> 501:10 608:1
<b>automobile</b> 439:1 440:13,15	<hr/> <b>B</b> <hr/>		<b>belabour</b>	<b>belt</b> 546:20
<b>AutoPac</b> 459:17 465:12 475:7 519:14	<b>balance</b> 513:18			
<b>auto-theft</b> 497:21	<b>ballpark</b> 513:7			
<b>availability</b> 482:6	<b>bambi</b> 506:22			
<b>available</b> 408:14 409:16 459:20 505:7 539:24 540:12,22 541:6 553:19 554:5 595:16 611:13	<b>band</b> 420:17			
<b>Avenue</b> 404:20	<b>bands</b> 416:14			
	<b>bank</b> 475:20			
	<b>banking</b> 475:23			
	<b>banks</b> 476:2			
	<b>banquet</b>			

<b>benchmarking</b> 479:4	612:14	422:22	528:14,20, 21 530:25	460:9,23 461:8
<b>beneficiary</b> 578:17	<b>biggest</b> 438:25 625:16,17	436:5 444:3,14,2 2 447:7	532:15,20 538:19	466:20 469:21
<b>benefit</b> 609:7,14	<b>Bike</b> 495:15 523:12 524:7,9	448:22 449:18 469:15	556:13 558:16 559:1	474:23 477:14 481:9
<b>benefiting</b> 440:12	<b>billion</b> 601:15,25 602:13,14 603:1	483:14 487:13,14 492:23 499:7 502:3 513:11	608:16 623:22 627:3	484:23 485:3 487:7,19 488:9
<b>benefits</b> 556:2	<b>binders</b> 487:22	502:3 513:11 518:11,24 519:1 520:14,18 521:18 524:18 525:17 526:8 542:2 544:22 570:20	<b>bounded</b> 587:7	489:9 493:15 500:24 511:25 517:5 537:10 542:4 544:1,2,7 547:12,18 558:6
<b>bent</b> 508:3	<b>bit</b> 413:20 415:17 417:17 431:17 447:15 449:3 456:24 457:3 465:18 471:12,17 472:3 487:10 502:2 505:24 506:5 507:2 518:3,9 533:21 539:9,14 550:10 558:9 560:5 562:17 587:19 599:20 610:2,3 613:1 614:10 615:10 621:6 625:7	<b>boards</b> 622:19,21	<b>brand</b> 454:20	493:15 500:24 511:25 517:5 537:10 542:4 544:1,2,7 547:12,18 558:6 566:18 571:22 574:12,25 575:4 580:19 582:3,11 589:1 593:18 601:7 603:10 606:20 609:23 614:22 616:25 621:16 623:19 626:13
<b>best</b> 412:25 424:25 488:3 490:10 506:9,13 545:21 560:21 567:25 584:14 586:23 605:21 606:6 618:4 631:23	<b>best-case</b> 631:7	<b>Board's</b> 413:23 437:9	<b>Brandon</b> 498:2 562:5 584:24 587:17 599:23	566:18 571:22 574:12,25 575:4 580:19 582:3,11 589:1 593:18 601:7 603:10 606:20 609:23 614:22 616:25 621:16 623:19 626:13
<b>best-case</b> 631:7	<b>better</b> 412:21 440:15 459:23 461:21 481:2,24 482:15 500:20 502:20 594:5 596:16 599:17,20 611:7 631:6	<b>bodily</b> 456:1,2	<b>break</b> 461:3 468:19,22 469:1 485:9 511:13,15 583:6,12 614:25	593:18 601:7 603:10 606:20 609:23 614:22 616:25 621:16 623:19 626:13
<b>betwixt</b> 611:10 620:12	<b>bo</b> 499:7	<b>body</b> 476:25	<b>breakdown</b> 410:11 478:17 562:3,13 565:13 571:13	601:7 603:10 606:20 609:23 614:22 616:25 621:16 623:19 626:13
<b>beyond</b> 478:5	<b>board</b> 404:1,13,1 5,16,19 405:2 412:15 419:11	<b>bold</b> 513:18	<b>breaking</b> 584:23	616:25 621:16 623:19 626:13
<b>bigger</b> 446:23 500:7 546:10,12	<b>Botting</b> 404:14	<b>bomb-proof</b> 483:24	<b>brief</b> 414:1 420:11,21 422:3 424:22 425:6 427:21 431:14 432:21 433:21 435:1 436:18 437:1,6,11 ,16 441:17 445:1 449:23 450:20 452:1	<b>briefly</b> 530:5
		<b>bottom</b> 421:9 451:1 513:17 525:7		<b>bring</b> 455:4 552:16 575:22
				<b>bringing</b> 461:23 468:3,9
				<b>broad</b> 475:15 593:22 618:2,22
				<b>broader</b> 442:7 566:22

591:6	611:2,25	474:1,2,11	1	583:8,22,2
<b>broken</b>	612:14	,17,21	548:2,10,1	4,25
410:24	614:8,14	475:4	6,23	584:13
411:6	615:12,21	481:13	549:2,7,11	585:4
572:1,8	617:17	512:17,21,	,17,22	586:2
579:21	619:16	25 520:22	550:3,12,2	587:1
580:4	<b>budgetary</b>	585:9,17,2	0	588:2,17
<b>broker</b> 476:8	496:21	4 611:7	551:13,14	589:3,11,1
<b>brokers</b>	<b>budgeted</b>	<b>buster</b>	552:1,9	9,22
476:6,12	423:4	494:24	553:6,7,14	590:3,17,2
<b>brought</b>	425:10,17,	<b>buy</b> 578:10	554:10,11,	0
427:9	24 426:3,7	<b>Byron</b> 405:6	17,23	591:16,23
467:22	429:15	406:12	555:5,23,2	592:4,10,2
<b>buckled</b>	430:19	523:13,17,	4	2
556:18	431:20	23 524:2	556:6,9,21	593:2,13,2
557:9	432:9	525:4,16,2	557:17	0
<b>budget</b>	434:1,7	1,22	558:3,8,15	594:4,12,1
410:4,9,15	<b>budgeting</b>	526:1,7	,25	6,23
,24 426:22	431:1,2	527:2,14,2	559:7,10	595:7,21
430:2,4,7,	<b>budgets</b>	2	560:4,13,2	596:4,18,2
8,11,12,14	594:20,21	528:3,9,19	2	4
,17,25	<b>build</b> 459:7	529:1,7,13	561:13,14,	597:5,14,2
431:3,7,22	476:20	,20,25	23	0
433:5,7	<b>building</b>	530:12,17,	562:15,16,	598:2,6,14
435:23	424:16	23	23	,19
462:4,7,15	<b>buildings</b>	531:5,9,15	563:3,7,15	599:2,9,22
466:4,24	441:3	,21	,18,21	600:5,11,1
474:10	<b>builds</b> 441:3	532:1,8,14	564:10	9
496:10	<b>built</b> 458:20	,18,24	565:4,5,11	601:2,9,20
559:17	482:17	533:6,13,2	,17,24	602:3,12,1
560:24	596:14	0	566:4,8	8
561:6,24	<b>bulk</b> 441:14	534:4,10,1	567:5,23	603:12,19
562:1,9	454:5	6,20,25	568:5,11,1	604:1,5,10
563:4,24	<b>bullet</b>	535:10,17,	8 569:4,24	,15,19,25
564:18	469:24	22	571:5,10,1	605:5,9,13
565:19	471:4	536:9,14,1	8,24	606:1,8,22
567:11	472:18	9,24	572:22,23	607:2,13,1
568:6,8	473:6	537:12	573:10,18,	8,22
569:5,25	<b>bumped</b>	538:1,13,2	22	608:4,10,1
571:14	525:18	2	574:2,7,14	5,19
572:1,7	<b>bunch</b> 472:9	539:4,12,1	,20	609:3,10,1
583:2	613:12	8 540:4,16	575:1,6,11	7,25
584:1	<b>bus</b>	541:10,11,	,19,25	610:8,15,1
585:15	442:12,13	18,24	576:6,11,1	9,25
587:9	<b>business</b>	542:6,17,2	8	611:18
593:23	412:14	3	577:2,10,1	612:10
594:5,11,1	472:10,23	543:4,9,15	8,23	613:16
5 595:5		,24 544:14	578:14,23	615:7,8,19
604:22		545:5,19,2	579:4,10,1	616:1,3,7,
605:21		5	7	13,17
610:17,20		546:13,17	580:8,9,21	617:18
		547:7,14,2	581:1,9,17	618:9
			,22	619:22
			582:7,24	620:16

621:1,18,2 1 622:3,13,2 5 623:8,12,1 5,21 624:8,17,2 4 626:2,9,15 627:1,12,2 4 628:6,9,22 629:5,12,1 7,23 630:5	603:15 <b>CAC-1-19</b> 436:23 437:14,19 <b>CAC-5</b> 407:3 524:25 606:24 <b>CAC-6</b> 407:5 525:13 <b>calculated</b> 547:2 <b>calculation</b> 454:19 602:13 <b>calculations</b> 545:8 <b>calculator</b> 585:6 <b>calendar</b> 554:20 570:7 571:16 572:17,25 574:18 577:12 580:15 581:24 584:11,12 585:3 586:22 588:18 <b>California</b> 504:19 <b>cameras</b> 567:14 <b>campaign</b> 488:23 491:10,18, 19 494:10,12, 13 509:4 566:22 569:13 572:13 581:6,11,1 9 627:8 <b>campaigns</b> 442:4	570:14 593:22 620:21 <b>Campbell</b> 412:11 <b>Canada</b> 450:9 <b>Canadian</b> 412:15 <b>Candace</b> 405:2 406:11 413:5,13,1 4 414:3 415:16,21 416:10,17 417:3,13 418:7,14,2 4 419:8,15 420:4,13,2 3 421:4,14 424:2,17,2 4 425:8,14,2 1 426:1,5,9, 20 427:3,8,23 428:2,15 429:10,24 431:5,16 432:4,8,17 ,23 433:4,8,11 ,16,23 434:5,15,2 1 435:20 436:1,20 437:3,8,13 ,18,24 438:17 440:10,17 441:9,19 442:15 446:1,4,8 449:25 450:4,13,1 4,22 451:11,18 452:8,21 453:8,15 455:17 456:16	458:1,10,2 3 459:24 460:4,11,2 1,25 461:10 462:3 464:8 465:5,19 466:3,9,22 467:3,12,2 0 468:17 469:11,12, 23 470:7,14 471:1,15 472:1,17 473:5,22 474:6,13 477:16,21 484:2,15,1 6,25 485:5,16,2 1 486:16 487:9,21 488:6,11 489:6,21 492:2 493:10,17 496:25 497:1,6,14 498:9 499:6,16 501:1,13,2 3,24 502:17,22 503:8,11,1 5,23 504:14,23 505:5,10,1 4,18 506:19 507:8,17 508:2 509:8,12 510:1 511:9 512:5,8,9, 16,24 513:8,22 514:4,9,13 515:2,9,13 ,23 516:13,19 517:1,15	518:21 519:3,10,1 5 520:7,24 521:5,12,1 6,23 522:22 <b>capabilities</b> 461:17 472:22 <b>capability</b> 470:2 <b>capital</b> 438:10 440:5 441:4,25 442:4 451:13 452:5 467:18 <b>capitalize</b> 466:10 <b>capitalized</b> 466:5 467:13 <b>car</b> 468:22 477:1 522:2 531:24 626:1 <b>card</b> 469:13,18 471:3 476:10 <b>cards</b> 597:6 <b>care</b> 439:11 511:8 535:18 <b>careless</b> 536:16,20 537:5 <b>cars</b> 458:2 459:16 508:25 522:13 <b>C-A-R-S</b> 458:2 <b>Carter</b> 524:7 <b>case</b> 431:6
<hr/> <b>C</b> <hr/> <b>ca</b> 476:22 <b>CAA</b> 405:11 576:24 584:19 <b>CAC</b> 405:6 523:11 524:3,4,9, 22 525:11 527:3 532:2 534:5 542:1 547:15 555:25 556:12 558:11 562:18 565:6 566:10 568:12 573:23 574:17,23 588:19 597:15 601:5,22 603:13 606:12,17 608:12 621:18 623:16 <b>CAC/CAA</b> 525:9 <b>CAC/MPI-1-57</b> 602:25 <b>CAC/MPI-1-58</b>				



434:25	439:5,9	630:21	474:19	550:7
456:10	440:23,24	<b>certainty</b>	499:24	573:12
468:24	441:7	630:1	521:14	590:9
483:3	443:9	<b>Certificate</b>	631:23	<b>checkstop</b>
509:3,20,2	454:10,13	406:14	<b>changed</b>	577:4
3 513:5	456:18,23	<b>Certified</b>	422:15	592:14
520:1	464:2	632:21	429:11	593:4
577:14	481:7	<b>cetera</b> 562:5	499:9,10,1	<b>checkstops</b>
585:9,17,2	612:23	570:3	9,25	592:18,24
4	<b>centres</b>	628:20	<b>changes</b>	<b>Cheryl</b>
<b>cashflow</b>	435:7	<b>chair</b>	428:21	632:25
468:4	497:11	404:14,15	472:10	<b>Chiefs</b> 560:2
<b>cast</b> 608:6	<b>centre's</b>	413:6	486:11	<b>choice</b>
<b>casualty</b>	457:14	438:22	504:9	612:15
601:24	<b>CEO</b> 412:18	439:24	513:16	<b>choices</b>
<b>catching</b>	610:10	440:4	521:10	611:23
590:24	<b>Cer</b> 569:10	468:18	<b>channel</b>	<b>choosing</b>
<b>catch-up</b>	<b>certain</b>	511:10	477:10	611:10
471:12,13	415:22	512:6	<b>channels</b>	<b>chose</b> 622:16
<b>categories</b>	459:19	522:23	472:24	625:23
537:23	567:15	621:2	<b>characterize</b>	<b>Christmas</b>
562:24	592:17,23	<b>CHAIRPERSON</b>	474:8	577:3,8
567:3	596:25	412:3	<b>charge</b>	<b>CIO</b> 469:13
570:4	<b>certainly</b>	413:1	600:23	<b>circle</b> 444:8
<b>categorize</b>	417:24	468:21	<b>charges</b>	445:21
537:25	422:16	469:6	454:22	<b>circled</b>
<b>category</b>	427:16	493:12	<b>chart</b>	536:3
410:25	429:20	494:3	414:9,14	<b>circumstance</b>
507:19	443:7	511:14,21	417:10	<b>s</b> 559:23
537:22	470:13	512:1	420:6	629:25
568:15	495:8	523:9,15,1	<b>Chartered</b>	<b>CIT</b> 454:9
571:14	496:20	9,25	412:13	<b>citation</b>
572:2,9	497:20	583:5,13,1	526:15	539:21
619:6	500:15	9 614:24	<b>chat</b> 630:10	<b>citizens</b>
<b>caught</b>	504:4	615:4	<b>check</b> 448:21	495:11
573:21	511:5	630:12	539:22	497:4
591:5,12	526:21	631:25	540:1,3	578:3,7,8
625:11	537:19,24	632:12	550:19,22	<b>city</b> 497:12
<b>cause</b> 510:9	538:4	<b>challenge</b>	579:3	561:18
544:3	540:2	624:21	584:6	592:12
631:14	542:9	625:1,16	590:12	595:19
<b>caused</b> 500:6	552:7	<b>challenges</b>	592:14	596:6
<b>central</b>	561:21	623:25	601:10,18	631:16
498:20	569:10,15	624:10	602:20	<b>CityPlace</b>
499:21	579:1	<b>chance</b>	615:11,14,	481:3
500:13	588:15	427:24	18,20	
<b>centre</b>	594:24	530:5	616:6	
438:10	595:16	<b>change</b> 417:8	<b>checks</b> 549:9	
	596:2	435:21		
	613:22			
	617:25			

<b>claim</b> 476:18,22	535:12 595:22 602:23	<b>collects</b> 411:4 579:19 580:1	597:23	<b>commenting</b> 457:13
<b>claimants</b> 556:17,23	<b>clearer</b> 500:22	<b>collision</b> 408:15 527:25 528:4 529:16 534:7	<b>columns</b> 528:21 529:2 532:21	<b>comments</b> 412:6,8 518:10 524:20 578:3
<b>claims</b> 442:6 456:3 458:5,14,1 5,22 542:11 543:6 556:15 557:2 616:10 620:19 622:10 629:6 631:7,10	<b>clearly</b> 478:1 564:7 597:6	538:23 539:25 540:5,13,2 3 541:8 621:13	<b>com</b> 430:18	<b>commercial</b> 491:12,14
<b>clarificatio</b> <b>n</b> 601:4 602:4,20	<b>client</b> 524:9 595:2	<b>collisions</b> 408:12 505:21 526:23 527:12,20 528:10,16, 23 529:3,23 530:4,9,15 ,25 531:2,3,6, 12,18 533:3,10,1 6 534:13 539:1,7,10 ,23 540:11,21 541:4 596:8 622:8,10 625:3,14 629:2 630:17	<b>combination</b> 623:6	<b>commissioned</b> 542:10 543:5
<b>clarified</b> 523:18	<b>clients</b> 454:2 573:1 581:2	<b>comfort</b> 460:12	<b>combined</b> 537:15	<b>commitment</b> 438:14 560:2
<b>clarify</b> 433:2 502:23 523:13,16 526:12 584:10	<b>client's</b> 594:25	<b>comfortable</b> 460:17 479:7 483:17 607:20 620:11	<b>comes</b> 421:8 491:25 507:18 610:14,16	<b>committed</b> 618:25
<b>classify</b> 433:2 502:23 523:13,16 526:12 584:10	<b>close</b> 530:14	<b>coming</b> 418:3 484:8 495:3 500:2 510:21,22 591:14 613:11	<b>committee</b> 586:21	<b>common</b> 571:6
<b>classified</b> 420:18	<b>closely</b> 466:18	<b>commonly</b> 627:19	<b>common</b> 571:6	<b>communicatin</b> <b>g</b> 591:11 622:21
<b>classification</b> <b>on</b> 415:2,11,2 3 416:3,4,9 417:25 420:19	<b>closer</b> 426:25	<b>commencing</b> 412:1	<b>community</b> 560:19	<b>communities</b> 560:19
<b>classification</b> <b>ons</b> 415:23 416:2,5,13 ,15 420:15	<b>CMMG</b> 405:9	<b>comment</b> 442:1 453:16,19 460:12 462:4,10 471:17 486:2 488:12 499:24 508:11 517:19,24	<b>comment</b> 442:1 453:16,19 460:12 462:4,10 471:17 486:2 488:12 499:24 508:11 517:19,24	<b>communicatin</b> <b>g</b> 591:11 622:21
<b>classifying</b> 527:25	<b>co</b> 418:3 630:2	<b>commencing</b> 412:1	<b>commentary</b> 499:20	<b>communities</b> 560:19
<b>clean</b> 602:23	<b>collaborate</b> 586:22	<b>column</b> 429:1,2 453:10 513:23 516:20 527:15,16 528:12,13, 14 532:21,25 533:8 536:5,16 539:6	<b>commented</b> 471:8 490:5 497:2	<b>community</b> 442:7 495:3 498:19 499:21
<b>clear</b> 445:5 452:11 479:24 503:1 504:24	<b>collaboratio</b> <b>n</b> 592:12 609:12	<b>colour</b> 574:17	<b>commentary</b> 499:20	<b>companies</b> 455:21 483:4 597:1
	<b>collaborativ</b> <b>e</b> 586:19		<b>commented</b> 471:8 490:5 497:2	<b>company</b> 461:25 468:5,16 482:7
	<b>collected</b> 590:6			<b>company-wide</b> 461:16
	<b>collective</b> 413:18 419:10 428:4,7			<b>comparable</b>
	<b>collectively</b> 542:15			
	<b>collector</b> 522:2,13			

478:5	463:18	<b>con</b> 598:8	471:9	496:9,10
<b>comparators</b>	545:12	<b>concept</b>	540:17	611:12,14
450:7	<b>completed</b>	621:4	<b>confirmed</b>	<b>constraint</b>
<b>compared</b>	502:7	625:8	429:25	482:9
409:18	504:12	627:16	<b>confused</b>	<b>construction</b>
426:22	505:11	<b>concern</b>	416:1	508:23
511:7	546:8	478:17	<b>confusion</b>	<b>consultants</b>
529:14,16	<b>completely</b>	587:7	430:24	466:17
533:25	508:15	<b>concerns</b>	562:17	<b>consulting</b>
550:9	619:10	482:25	<b>consider</b>	463:22
553:20	<b>complex</b>	<b>concerted</b>	496:22	<b>Con't</b> 409:1
554:8	464:20	453:22	512:20	410:1
586:6	475:22	<b>conclude</b>	518:12	411:1
612:18	<b>compliment</b>	632:13	520:14	<b>contact</b>
<b>comparing</b>	474:8	<b>concluded</b>	592:6	612:23
430:10	<b>component</b>	628:25	<b>consideratio</b>	<b>contacts</b>
450:7	447:15	629:6	<b>n</b> 520:3	570:15
613:18	451:8	<b>concluding</b>	586:15	585:22
<b>comparison</b>	483:10	627:4	612:16	<b>containment</b>
425:9	488:15	<b>Condensed</b>	613:10	489:16
427:19	586:18	513:16	618:19	<b>CONTENTS</b>
449:12	<b>components</b>	<b>condition</b>	<b>considered</b>	406:1
601:13,24	438:21	537:23	463:7	<b>context</b>
<b>compensation</b>	452:13	<b>conduct</b>	568:21	471:2
413:16	453:1	469:25	592:8	474:10
427:11	569:2,8	558:21	597:8	490:19
428:22	<b>compound</b>	589:7	609:5	519:17
429:3,17	453:10,11	<b>conducted</b>	623:4	520:8,10,1
430:17,19	<b>compounded</b>	488:16	<b>considering</b>	1,25 521:6
431:19	457:4	570:11	518:11	621:6
446:6,12,1	<b>comprehensiv</b>	589:23,25	519:18	<b>continue</b>
5 447:2	<b>e</b> 503:4	601:22	520:13	422:17
448:7	516:21	617:21	595:3	459:5
456:19,25	517:11	<b>conducting</b>	<b>considers</b>	473:17
457:8	<b>compression</b>	522:24	593:5	477:9
<b>competing</b>	446:20	<b>conducts</b>	<b>consistent</b>	481:16
610:20	449:2	472:23	623:2	482:14
611:2	<b>comprised</b>	<b>conference</b>	627:5,10	510:9
<b>competitive</b>	524:16	408:9	<b>consistently</b>	512:3
449:3	<b>compromised</b>	501:2,5,8,	620:18	513:5
513:2	439:13	21	<b>consisting</b>	516:14
<b>complement</b>	<b>compulsory</b>	<b>confident</b>	488:21	550:16
423:4,5	512:12	561:21	620:18	631:8
430:12	516:9	600:25	<b>constant</b>	<b>continued</b>
431:4,7,10	557:4	605:22	480:12	406:10
457:25	<b>computer</b>	618:20	<b>constrain</b>	413:13
<b>complementar</b>	467:11	<b>confirm</b>	482:10	450:13
<b>y</b> 486:20			<b>constrained</b>	469:11
<b>complete</b>				

474:5	566:15	<b>core</b> 459:16	473:23	596:5,19,2
480:16	567:9	<b>corner</b>	474:9	5 597:7,8
484:15	<b>contribution</b>	412:23	479:11	603:3
496:25	<b>s</b>	527:5,24	487:1,3,11	605:15
499:11	442:19,21	530:2	488:13,16,	617:21
501:23	<b>contributor</b>	532:3	19	618:25
512:8	595:12	538:9	489:11,15,	620:17
541:10	<b>control</b>	547:16	24 490:15	625:2
551:13	473:20	558:13	492:7,21	627:19
553:6	485:25	627:18	498:19,23	628:15
554:10	486:10	628:12,24	499:7,24	<b>corporations</b>
555:23	<b>controller</b>	<b>Corp</b> 595:1	500:1,16	610:11
561:13	412:11,15	<b>corpor</b>	502:4,6	<b>Corporation'</b>
562:15	<b>convenience</b>	487:13	506:1,3,20	<b>s</b> 440:11
565:4	472:22	<b>corporate</b>	507:12	460:12
572:22	473:18	412:11	509:14	462:24
580:8	474:20	432:3	510:8	463:2
583:24	475:3	436:22	512:18,20	466:10
615:7	<b>conversation</b>	438:4	513:9	485:6
<b>continues</b>	574:15	443:20	515:25	498:11,18
582:20	584:18	451:13	516:15	499:8,9,18
<b>contract</b>	603:8	518:1	517:2,17,1	503:13
435:15	614:4	564:8	8	514:18
<b>contracting</b>	<b>conversation</b>	<b>corporate-</b>	518:13,24	517:20
593:3	<b>s</b> 585:13	<b>wide</b>	519:4,6,11	520:13
<b>contracts</b>	617:13	450:24	,16,19,20	543:19
593:9	<b>conviction</b>	478:9	520:12	566:15
<b>contrasted</b>	490:15	559:11	521:17	568:14
607:14	599:11	<b>corporation</b>	522:4,5	616:9
<b>contribute</b>	600:22	404:7	523:4	629:18
442:3	<b>convictions</b>	409:5	526:21	<b>correct</b>
444:5	486:9	411:4	542:19	417:2,12
526:23	490:16	412:12	543:1,5	419:14
577:24	570:21	413:16	545:7,21	421:11
<b>contributes</b>	597:17	414:22	548:6,13	425:13,20,
454:16	598:8,12,1	421:16	552:4,22	25 429:9
<b>contributing</b>	6 599:10	424:7	553:10	432:7
534:12	600:8,12,1	431:23	554:13,20,	433:14
535:4,13	6	432:10	24 556:22	434:4
536:2,16	<b>coordinated</b>	435:19,21	557:21	528:1,6,17
537:2,16	566:23	436:22	558:18	,24
538:11,25	<b>COPP</b> 497:3	442:3	559:2	529:11,17
539:9	<b>C-O-P-P</b>	446:22	563:10	530:15,21
568:21	497:4	450:16	565:12	533:18
595:12,24	<b>copy</b> 536:3	451:19	573:4	534:1
619:14	570:8	457:7	574:8	535:6
<b>contribution</b>	<b>cor</b> 543:18	462:6,8	580:1	536:22,25
439:3		466:25	586:7,25	537:6
440:5		467:24	587:3	538:7,20
442:8		469:13	588:4	541:22
		472:2,8	591:24	542:21
			592:5	543:2
			593:21	
			595:2,22	

549:9	616:9	486:13	494:14	453:25
550:1	617:23	<b>Counsel</b>	<b>creating</b>	454:2
560:11	618:14	405:2	477:4	511:6
563:5	629:8	<b>count</b> 547:4	593:22	522:12,21
564:12	<b>cost-benefit</b>	<b>country</b>	<b>credit</b>	<b>customize</b>
566:13	629:15	495:11	476:10	463:11
573:7	630:3	526:20	<b>crime</b> 619:12	<b>customized</b>
575:22	<b>cost-</b>	<b>Countryfest</b>	<b>criteria</b>	464:24
577:4,21	<b>effective</b>	438:9	445:5	465:25
580:24	473:13	<b>couple</b>	<b>critical</b>	<b>cut</b> 614:10
581:14	<b>costing</b>	414:10	463:24	<b>cutting</b>
590:6,8	542:16,18,	437:25	483:2	620:10
592:16,25	24 543:19	479:18	<b>cross</b> 512:3	<b>cybersecurit</b>
598:9	544:10	486:9	522:24	<b>y</b>
599:24	<b>costs</b> 441:5	504:20	523:7	483:1,5,7
604:2,3,6,	450:16	505:19	<b>cross-</b>	<b>cycle</b> 545:17
13	451:9	509:18	<b>examinatio</b>	<b>Cynthia</b>
605:1,11	452:5,15	523:21	<b>n</b>	412:10
616:15	454:14	524:18	406:10,12	<hr/>
617:14	455:15,19,	567:6	412:5	<b>D</b>
623:24	22	576:25	413:4,13	<hr/>
628:14	456:19,22	617:12	525:21	<b>daily</b> 480:24
629:10	457:8	<b>course</b>	610:9	<b>damage</b>
632:21	458:24	414:18	<b>Crown</b> 520:12	458:21
<b>correction</b>	459:1	428:3	610:11	459:22
601:1	463:11	449:18	<b>current</b>	<b>data</b> 411:5
602:6	464:7	452:17	430:3	435:7
<b>correctly</b>	466:10,13	477:21	431:22	452:6,16,2
420:24	467:8,9,10	<b>courses</b>	432:18,19,	4,25
474:14	,11,16,17	496:18	24 433:2	454:10,13
515:5	477:25	<b>court</b> 555:6	434:7	456:18,22
568:20	478:4	<b>cover</b> 441:4	459:6	457:14
<b>cost</b> 438:25	479:4	445:10	478:21	464:2
450:25	482:10	511:10	499:18	481:7
454:20	483:17	<b>coverage</b>	521:13	498:21
457:8	508:24	522:6,7	545:20	526:22
466:5,25	542:25	<b>coverages</b>	547:8	556:15
467:18	544:21,24	475:19	618:14	557:11,25
473:14	545:1,2	<b>CPI</b> 453:17	<b>custom</b>	558:2
477:7	546:20	<b>create</b>	458:19	568:2
488:18	547:2	442:13	<b>custom-built</b>	578:22,24
489:1,16	590:23	475:22	459:17	579:5,20
520:17	595:24	491:9,10	<b>customer</b>	580:2
542:19	617:10	625:10	472:21	590:6
544:17	622:10	<b>created</b>	473:18	595:16,19
545:23	623:9	435:16	474:20	<b>databases</b>
546:2,7,9,	629:6	439:10,16	475:3	480:10
24 547:6	631:7	<b>cost-saving</b>	<b>customers</b>	481:6
595:13	<b>Council</b>	606:5		<b>dated</b> 544:22
609:6,14				
612:16				
613:8,10				

556:3	<b>December</b>	466:5	483:18	463:1
<b>dates</b> 453:3	577:3	467:7,8,9, 19	<b>describe</b>	<b>determining</b>
<b>dating</b> 530:9	<b>decent</b>		442:24	586:5,22
<b>Dauphin's</b>	491:21	<b>definitely</b>	444:4,12,2	<b>deterrent</b>
438:8	<b>dech</b> 474:9	424:12	1 446:10	573:12
<b>day</b> 412:20	<b>decide</b>	497:12	447:1	<b>detrimental</b>
471:8	593:11	512:22	470:17	454:2
478:16	<b>decided</b>	565:23	581:2	<b>developed</b>
486:19	614:15	<b>definitions</b>	609:4	463:5,6
490:3	<b>deciding</b>	607:19	621:23	466:11,15
584:22	521:19	<b>definitively</b>	<b>described</b>	506:8
592:18,23	<b>decision</b>	501:12	499:9	<b>developing</b>
<b>day-and-a-</b>	420:2	<b>delays</b>	<b>describing</b>	526:20
<b>half</b> 482:4	586:1,13	463:20	504:25	<b>development</b>
<b>days</b> 487:3	587:4	465:21	<b>description</b>	451:9
497:22	612:13	<b>delib</b> 586:3	407:2	452:15
542:9	<b>decision-</b>	<b>deliberation</b>	408:2	463:11
585:18	<b>making</b>	586:3	409:2	466:5,17
<b>deadline</b>	445:6	<b>deliberation</b>	410:2	467:7,8,9, 19 491:16
464:5	474:9	<b>s</b> 586:9	411:2	514:1
524:6	<b>decisions</b>	613:20	503:9	515:18,20
<b>deadlines</b>	449:18	<b>deliver</b>	<b>designed</b>	516:17
463:15	483:15	606:6	522:3	<b>device</b>
<b>deal</b> 495:5	610:21	<b>delivery</b>	<b>desire</b>	508:22
496:19	611:3	470:2	495:16	<b>devise</b> 519:6
514:24	612:25	<b>demands</b>	612:11	<b>di</b> 569:20
519:6	614:2	610:12,16, 21 611:2	<b>Desorcy</b>	<b>dial</b> 514:22
520:23	<b>decline</b>	<b>demerits</b>	524:4	515:10
571:2	594:22	554:18	<b>despite</b>	<b>dials</b> 514:24
<b>dealing</b>	<b>decrease</b>	<b>denominator</b>	627:5	<b>difference</b>
446:19	427:13	571:6	<b>detail</b> 419:3	414:5,9,16
501:3	599:16	<b>department</b>	488:25	447:4,13
<b>dealings</b>	<b>decreases</b>	415:4	505:23	563:8
477:9	434:16,19	<b>departmental</b>	<b>detailed</b>	604:23
593:10	436:8	451:7	474:10	614:5
<b>deals</b> 514:22	<b>dedicated</b>	454:9	<b>details</b>	<b>differences</b>
528:5	442:9	<b>departments</b>	488:15	430:20,21
<b>dealt</b> 551:15	576:2	567:14	588:22	<b>different</b>
<b>dec</b> 509:6	580:23	<b>dependence</b>	<b>deter</b> 558:22	420:14
<b>decade</b>	581:3,10,1 4	460:18	<b>determine</b>	443:15
448:25	<b>deer</b> 506:20	<b>depending</b>	411:3	455:24
508:20	630:17	419:4	415:4	457:19
518:2	631:15	508:18	579:25	471:24
599:3	<b>deferred</b>	559:22,23	587:22	477:18
<b>decades</b>	451:9	<b>deploy</b>	<b>determined</b>	481:19,23
509:4	452:15		415:6	484:3
			417:16	494:15

502:24	<b>directing</b>	443:2	580:22	429:13,17
504:1	429:1	451:10	581:7,12,2	430:4
508:3	623:16	541:12	0 594:9	441:23
517:19	<b>direction</b>	587:12	600:13	444:23
520:19,20	436:16	622:14	<b>distracted/ careless</b>	559:4
529:8	<b>directly</b>	<b>discussing</b>	537:15	569:6,21
533:21	438:25	442:18	<b>distraction/ inattentio n</b>	570:24
557:10,18	475:8	530:4	536:6,10	611:12
570:13	551:22	562:24	<b>distributed</b>	614:19
596:12,13	597:7,13	<b>discussion</b>	569:7	615:15,22
602:15	605:17	465:7	<b>diverse</b>	617:4,16
604:22	622:21	526:8	622:16	629:7,9
618:3	<b>director</b>	582:25	<b>divided</b>	631:18
619:10,21, 25	412:12	584:12	570:3	<b>donation</b>
<b>differentiat e</b>	<b>directors</b>	585:14	<b>division</b>	440:9,12
579:14	444:23	589:5	457:23	441:11
<b>differently</b>	447:7	593:14,16	<b>divisional</b>	442:9
626:4	<b>disable</b>	<b>discussions</b>	451:7	<b>donations</b>
<b>differing</b>	509:9	454:8	<b>doctors</b>	436:22
476:16	<b>disabled</b>	<b>disentangle</b>	439:18	437:20
<b>difficult</b>	509:21	567:24	<b>document</b>	438:4
508:20	<b>disagree</b>	<b>dismantled</b>	425:9	443:13
509:3	519:21	477:2	429:25	492:15
<b>diffusing</b>	<b>disagrees</b>	<b>displayed</b>	441:22	<b>done</b>
569:20	519:16	542:7	469:8	417:15
<b>dig</b>	<b>disappear</b>	<b>disproportio nate</b>	513:13	418:15,16, 19,25
475:9	435:10	531:16	525:5,7,9	419:3
<b>digital</b>	508:13,15	595:13	547:22,23	439:16
472:23	<b>disappears</b>	<b>disproportio nately</b>	<b>documents</b>	440:22
<b>diminish</b>	510:8	530:21	407:4	442:8
508:16	<b>disappointme nt</b>	541:15	413:24	443:2
<b>dinner</b>	625:17	577:15	428:19	455:4,13
445:22	<b>disc</b>	595:24	436:24	465:3
<b>dinners</b>	609:5	<b>disregard</b>	450:17	466:1
445:20	<b>disclose</b>	521:19	461:5	475:24
<b>direct</b>	518:25	<b>distinctive</b>	507:11	481:21
468:2,8	<b>discount</b>	591:1	523:21	489:17
497:3	510:5,9,11	<b>distinguish</b>	524:12,16	492:12
508:8	,13,24	627:25	525:2	500:19
527:3	511:4,6	<b>distracted</b>	<b>dollar</b>	502:10,16
530:24	<b>discouraging</b>	535:1,7,18	430:8	504:15
544:24	494:23	537:4,5	451:14	506:1
545:1,2	<b>discretion</b>	554:14,19	468:13	509:16
546:7,9,23	419:18,21	555:1	513:23	523:7
,24 588:15	447:7	568:24	515:14	544:9
593:5,9	<b>discussed</b>	569:16	587:12	546:6
620:20	428:3		<b>dollars</b>	585:17
623:22			451:14	592:3
			468:13	599:20
			513:23	614:2
			515:14	619:12
			587:12	630:15

<b>door</b> 495:25	486:7,18	614:6,10	625:3	549:9
<b>double</b> 613:3	532:11,15	615:13	<b>earnings</b>	550:7
<b>doubling</b>	533:1,3,10	616:14,18	513:25	573:6,12
613:13	,17,24,25	617:4,10,1	514:20,25	591:4
<b>doubt</b> 531:22	548:19,24	7	515:4,11	607:10
541:13	549:3,8	<b>drunk</b> 548:24	516:2,4,15	618:15
<b>downward</b>	550:6	549:4	517:21	623:5
486:11	554:14	<b>DSR</b> 485:14	518:7,19	<b>effectively</b>
<b>dri</b> 535:18	570:17	<b>during</b>	519:7	435:9
549:3	589:15	423:23	521:20	495:14
<b>drink</b>	590:24	430:14	<b>easier</b>	496:19
548:7,19	591:9,11	439:19	606:16	507:25
549:3	592:19,25	560:10	<b>easy</b> 476:1	611:8
<b>drinking</b>	601:16	625:3	610:5	<b>effectiveness</b>
548:20	603:5	<b>DVL</b> 512:20	624:20	<b>s</b> 490:8,20
570:16	627:6	<b>dwarfed</b>	<b>economic</b>	493:6
<b>drive</b>	<b>driver's</b>	629:8	414:6	612:17
548:8,19	486:7	<hr/>	<b>ed</b> 496:8	617:23
591:15	<b>drives</b>	<hr/>	524:4	618:5
606:18	455:18	<b>E</b>	613:4,12	<b>efficiencies</b>
616:22	<b>driving</b>	<b>E-2</b>	614:11	478:6
<b>driven</b>	442:12	431:21,22	618:23	<b>efficient</b>
587:23	448:12	<b>E-212</b> 426:24	<b>educating</b>	436:14
<b>driver</b> 407:5	459:3	<b>E-7</b> 425:2,4	486:21	<b>effort</b>
484:13	485:18	<b>EAP</b> 584:16	<b>education</b>	453:22
485:12,23,	486:11	<b>earlier</b>	487:4	483:21
25	493:8	417:19	498:25	491:24
486:10,12,	496:17	460:13,16	502:2	584:17
18 493:6	498:5	464:16	503:5,13,1	<b>efforts</b>
496:8	535:1,2,8,	467:21	8 573:5	485:7
498:25	19	471:10	581:12	486:20
499:12	536:17,20	491:14	586:17	487:12
502:1	537:4,5,15	509:18,24	604:11	578:6
503:5,13,1	539:8,14	512:10	605:10	<b>eight</b> 415:14
7 525:5,13	541:13,20	556:10	606:14	416:22,24
532:19	543:1	578:3	609:7,8,15	417:5,9,16
533:14,22	551:15,23,	592:2	619:9	,18 429:5
537:22	24	622:14	630:9	451:22
544:23	554:14,19	<b>earliest</b>	632:1	452:18
549:4	555:1	487:3	<b>educators</b>	455:16
590:25	558:23	<b>early</b> 412:24	526:10	460:6
600:16	568:23,24	465:1	<b>eff</b> 485:7	603:21,23
606:14,18	569:16	468:2,15	<b>effect</b>	629:7
609:7,15	571:7	497:21	499:10	<b>eighteen</b>
613:4,12	580:22	509:19	508:11	426:23
614:11	581:8,12,2	527:6	522:6	<b>eighty</b> 629:9
618:23	0,23	544:11	588:6	<b>eighty-nine</b>
630:9	593:25	589:24	<b>effective</b>	623:9
<b>drivers</b>	594:1,8,9	590:1	488:18	<b>eighty-three</b>
	600:12,13			
	603:21			
	605:2			



532:25	497:21	623:5	<b>entitled</b>	463:5
533:2	559:25	625:10,13	456:25	<b>establish</b>
602:8	582:20	626:6	510:4	444:7
<b>either</b>	<b>employ</b>	627:6	513:16	448:20
434:13,16,	550:16	631:5	<b>entries</b>	605:20
19 436:7	<b>employed</b>	<b>enforcing</b>	438:5	<b>established</b>
448:15	408:18	569:22	<b>entry</b> 441:23	514:21
478:8	548:12	<b>engaged</b>	453:3	559:17
507:25	550:23	487:3	584:12	<b>Establishing</b>
521:14	551:7	497:22	<b>equal</b> 481:2	485:11
523:4	<b>employee</b>	<b>engagement</b>	522:11	<b>estimate</b>
557:4	578:9	444:14	<b>equally</b>	410:3
565:20	<b>employees</b>	<b>engages</b>	617:7	543:11,19
<b>elaborate</b>	420:25	486:7	<b>equates</b>	545:21
617:14	462:2	<b>engineers</b>	423:24	546:23
622:18	467:13	596:20	<b>equipment</b>	560:23
<b>elaborating</b>	<b>encounter</b>	597:9	408:14	561:5
526:19	573:13	<b>enhance</b>	452:7,16	<b>estimated</b>
<b>electricity</b>	<b>encourage</b>	410:7	539:25	415:14
483:3	442:11	560:25	540:12,22	542:19,25
<b>electronic</b>	479:3,23	561:10	541:7,15	543:1,6,20
622:19,20	<b>encouraging</b>	<b>enhanced</b>	578:11	544:17
<b>electrical</b>	494:16	461:16	<b>equity</b>	545:23
<b>ly</b> 487:24	508:25	566:21	448:13,20	546:2
<b>element</b>	631:3	622:23	513:16	547:5,6
419:18	<b>energy</b>	625:10	516:22	629:6
<b>elements</b>	463:11	627:6	<b>equivalent</b>	<b>estimates</b>
461:22	<b>enforcement</b>	631:4	432:6	616:9
<b>elevators</b>	506:10	<b>enhancement</b>	<b>equivalents</b>	<b>estimating</b>
439:15	507:3	568:22	423:18	542:11
<b>eleven</b> 535:9	558:22	<b>enhancements</b>	<b>escaping</b>	<b>estimation</b>
<b>eligible</b>	560:19	459:7	468:11	546:11
414:23	566:16,21,	<b>ensure</b> 464:3	<b>especially</b>	<b>et</b> 562:5
415:3,5,7	24	467:1	479:12	570:2
418:5,10	567:9,10,2	483:18	610:5	628:20
421:12	0 568:22	488:16,23	<b>essence</b>	<b>evaluate</b>
<b>elimination</b>	572:16	492:23	425:9	489:19
479:10	573:7	<b>ensuring</b>	425:9	495:5
<b>else</b> 420:1	575:14	483:24	461:12	579:5
422:12	576:3,12,1	<b>entails</b>	464:10	<b>evaluating</b>
482:11	4	581:3	497:15	557:19
522:10	580:12,24	<b>entire</b>	509:21	622:5
631:21	581:3,7,10	414:21	530:12	<b>evaluation</b>
<b>elsewhere</b>	,13,14	464:19,21	539:12	409:5
496:1	585:1	<b>entities</b>	559:10	488:23
577:7	586:16,24	504:1	628:24	489:3,12
<b>emphasis</b>	591:7	520:21	<b>essential</b>	490:23
	597:25		459:9	491:19
	619:8,24		<b>essentially</b>	
	622:23			

503:21	575:2	505:9	526:9	435:11
504:12	584:21	545:2	<b>excuse</b>	503:17
505:8,11	591:6,13	571:15	493:12	<b>exists</b>
548:14	<b>everything</b>	580:16	527:19	512:12
549:12	444:25	585:25	528:5,11	<b>exoskeleton</b>
552:4,21	458:22	587:24	533:2	531:24
591:24	481:3	624:14	535:3	<b>expand</b>
606:15	506:12	625:13	589:3	472:25
607:6,7,14	631:14	<b>examination</b>	<b>executive</b>	473:8,19
608:7,17,2	<b>Everything's</b>	512:4	412:12	589:6
2,23,24	469:7	<b>examined</b>	447:2	<b>expanded</b>
609:6,15,1	<b>everywhere</b>	618:13	<b>executives</b>	560:8
8 617:21	631:15	<b>examining</b>	447:16	622:7
619:23	<b>evidence</b>	557:21	448:24	<b>expanding</b>
621:24	436:2	<b>example</b>	<b>exercise</b>	481:23
627:16	456:17	414:7	539:5	484:6
629:18	460:13	416:2	601:22	<b>expands</b>
<b>evaluations</b>	467:21	473:12	<b>Exhibit</b>	478:2
504:7	471:10	478:15	407:2	<b>expansion</b>
526:11,12	490:6	483:3	524:22,25	560:18
621:4,5	492:14	486:8	525:11,13	<b>expect</b>
<b>evening</b>	497:3	491:1	527:3,24	445:19
497:17	498:10,17	493:5	532:2	470:9
589:23	501:25	544:21	534:5	490:12
624:21	505:20	562:4	538:9	502:14
625:4	509:15	588:10	542:1	544:11
<b>evenings</b>	513:3	596:20	547:15	569:6
590:1	522:17	600:20	555:25	592:1,18
<b>event</b> 412:17	593:6	613:2	556:12	<b>expectation</b>
566:5	601:12	616:20	558:11	476:5
570:23	613:14	619:23	562:19	482:6
576:24	625:2,18	<b>examples</b>	565:6	522:5
584:20	<b>evident</b>	537:21	566:10	<b>expectations</b>
585:2	481:17	<b>except</b>	568:12	444:7
<b>events</b> 507:1	<b>evolved</b>	458:22	573:24	588:5
570:6,12	465:7	<b>excerpt</b>	574:17,23	<b>expected</b>
572:19	545:3	534:6	588:19	418:23
617:5	<b>evolving</b>	542:2	597:15	423:25
<b>eventually</b>	465:10	558:12	601:5	436:3,7
511:8	<b>ex</b> 424:19	573:24	603:14	441:7
522:17	595:9	588:20	606:12,17	460:5
<b>everybody</b>	<b>exact</b> 420:8	601:11	608:12	467:4
412:8	421:20	603:14	623:17	477:1
422:12	<b>exactly</b>	<b>excess</b>	<b>Exhibits</b>	502:10
482:11	439:20	517:20,21	406:3	505:7
<b>everyone</b>	458:11	518:18	407:1	592:25
412:4	463:6	519:7	<b>exist</b> 447:11	626:5
419:11	477:11	616:10	<b>existed</b>	<b>expecting</b>
489:8	485:15	<b>exclusively</b>	440:24	
502:25		524:17	<b>existing</b>	

608:5	523:21	<b>externally</b>	536:2	520:3
609:12,14, 18	532:9	450:8	538:11	<b>faith</b> 539:19
<b>expenditure</b>	546:11	<b>extra</b> 433:17	<b>failure</b>	<b>fall</b> 507:19
444:20	595:9	465:21,25	454:1	543:14
585:10	<b>explained</b>	569:21	541:14	<b>familiar</b>
605:16	414:9	<b>extreme</b>	542:12,20	537:20
614:8	589:12	443:14	546:24	558:11
619:11	<b>explaining</b>	464:5	<b>failures</b>	<b>fanciest</b>
<b>expenditures</b>	462:14		480:15	513:13
451:13	465:14	<hr/> F <hr/>	<b>fair</b> 434:6	<b>fatal</b>
606:3	597:22	<b>face</b> 522:18	465:6	528:12,16, 22,23
612:21	<b>explore</b>	611:2	470:12	529:3,16,2 2
620:23	487:10	<b>Facebook</b>	472:2,6	530:4,9,14
<b>expense</b>	579:18	494:6	479:1	531:3,6,12
424:19	587:2	<b>faceted</b>	486:23	538:23
425:1	593:14	507:5	495:9	539:1,7,10
454:9	608:11	<b>facilitate</b>	499:4,14	<b>fatalities</b>
462:23	621:4	498:20	500:3	526:24
473:1	<b>exploring</b>	<b>facilities</b>	501:13	533:1,3,8, 9,14,16,22
479:12	586:4	439:8	503:6	541:16
<b>expenses</b>	<b>extension</b>	480:15	509:12	601:13
413:16	512:18,19,	481:7	514:7	<b>fatality</b>
451:1,3,7	25 513:25	<b>facility</b>	516:6	530:20
452:12,23	514:10,24	480:13,14	519:15	532:21,25
454:9	515:3,4,15	<b>fact</b> 415:14	521:16	<b>feasible</b>
460:1	,18,19	452:4	529:21	496:11
463:23	516:16	453:21	530:7	<b>featuring</b>
467:17	518:6,8,9	470:21	550:8	609:6
473:2,9	521:20	471:11	571:9	<b>February</b>
479:1,6,19	<b>Extension's</b>	496:13	580:12	513:18
,21 508:10	522:19	569:11	587:1	560:11
603:15	<b>extensive</b>	584:19	598:15,20, 25 599:11	<b>fee</b> 456:6
<b>expensive</b>	456:12	585:14	600:6	<b>feedback</b>
475:21	488:15	605:22	605:20	492:8,12
476:1	489:25	625:12	609:20	<b>feel</b> 479:8
481:18	492:21	627:7	610:14,24	496:9
<b>experience</b>	<b>extent</b> 444:9	<b>factor</b>	611:1	526:5
593:11	445:22	448:12	612:3	572:12
614:18	454:19	535:4,13	617:20	611:12,13
<b>experienced</b>	467:24	536:16	618:9,16	<b>fees</b>
423:3	486:5	537:2,16	621:25	455:14,22
623:25	492:23	538:25	622:2	456:8
<b>experiencing</b>	597:4	539:9	627:22	<b>felt</b> 463:8
421:16	599:16	541:18	629:3	<b>Festival</b>
<b>explain</b>	<b>external</b>	<b>factors</b>	<b>fairly</b>	
414:5,16	449:11	462:10	421:18	
461:11	466:16	471:2	442:2	
462:6,22	468:5	526:22	465:12	
469:9	491:9	534:12	486:24	
			607:20	
			<b>fair-weather</b>	

441:24	544:11	453:3	532:20	488:21,22
<b>fewer</b>	545:11	461:10	540:9,10	489:2
435:16,23	547:23	464:10,20	545:16	490:23
510:24	572:17	469:24	559:19	491:17
516:8	601:12	471:4,8	598:21,23	495:20
600:7	<b>filing</b>	478:23	602:8,15	496:13,21
<b>fifteen</b>	424:19	485:7,10	632:4	550:5
468:25	469:14	487:15	<b>fix</b> 471:6	575:9
532:11	<b>final</b> 483:25	488:2	<b>fixed</b> 447:13	604:20
533:11,24	516:20	489:23,24	<b>fl</b> 621:22	<b>focussed</b>
583:14	<b>finally</b>	491:21	<b>flag</b> 597:2	439:22
621:11	576:18,19	494:14,24	<b>flags</b> 597:16	474:17
<b>fifty</b> 410:5	<b>finance</b>	510:22	<b>fleet</b> 510:16	485:8
434:10	412:12	511:7	<b>flexibility</b>	486:20
559:4,12,1	456:4	514:22	447:10	493:22
5,18	<b>financial</b>	517:23	<b>flip</b> 514:15	<b>focusses</b>
560:16,17,	448:9	520:10	534:5	445:9
24	458:15	521:13	535:24	<b>focussing</b>
561:7,17	517:2,17	532:5	536:14	528:9,11
584:2,7	518:1,13	536:4	556:11	529:15
585:7	519:18,25	546:5	558:10	569:15
586:13	605:14	548:18	562:18	581:7
587:5	<b>fine</b> 412:21	550:4	566:9	597:9
588:3	509:24	586:11	568:11	603:20
615:15	543:24	606:23	604:15	605:1
<b>fifty-eight</b>	557:5	607:6	608:19	630:9
624:1	561:16	613:4	627:3	<b>Folk</b> 441:24
<b>fifty-one</b>	<b>finger</b>	<b>fiscal</b>	<b>flipped</b>	<b>folks</b> 538:5
432:25	514:15	437:21	527:23	<b>follow-up</b>
433:6	<b>fingertips</b>	502:10	<b>flipping</b>	408:3
434:6	427:16	517:3	532:1	442:17
599:25	<b>finish</b>	<b>fit</b> 462:17	606:16,23	443:19
<b>fight</b> 619:14	621:3,9	464:12	<b>floor</b> 439:10	446:7
<b>figure</b>	<b>finished</b>	<b>fitting</b>	<b>flow</b> 419:9	467:21
410:21	446:6	609:7	436:7	487:11
502:19	468:18	<b>five</b>	523:4	488:14
509:9	544:10	414:14,17	<b>flowing</b>	489:10
536:21	630:12	415:10,13	488:12	490:2
564:3,12	<b>finishing</b>	416:21	<b>flows</b> 487:15	492:13,16
565:1	412:5	417:8,18	531:22	493:19,24
566:11	<b>first</b> 414:11	422:18,25	<b>fluctuation</b>	632:11
602:8,15	425:15	423:18,20	457:2	<b>footprint</b>
<b>figures</b>	438:13	426:17	<b>fluid</b> 518:15	436:13
410:14	439:5,21	433:15	474:1	459:15
547:8	448:12	438:12	486:24	471:6
563:9,23	449:5	444:23	<b>focus</b> 450:23	472:24
564:15	451:22	451:24	474:1	473:19,20
<b>file</b> 557:2	452:12	467:9	486:24	478:2
<b>filed</b> 443:4		476:7		<b>footprint's</b>
		504:11		473:7
		516:21		
		530:10		

<b>force</b> 410:12 459:3 562:3,13 592:13	608:17,22	617:9,11	559:21 566:21	<hr/> <b>G</b> <hr/>
<b>forcefully</b> 575:13	<b>forms</b> 554:19	<b>frankly</b> 614:13	572:13,19, 20 575:24	<b>gain</b> 478:10,11
<b>forces</b> 593:3	<b>forth</b> 424:6 465:21	<b>free</b> 493:7 526:20	577:1 578:8,9,13	<b>gang</b> 494:23
<b>forecast</b> 418:19,22 423:23,24 428:11 429:11 431:9 432:3,15 434:12 604:2,7,12 ,23 605:3,7,11 ,23 614:6	557:12	<b>frequency</b> 490:2 579:1	586:24 587:19	<b>Gardner</b> 472:19
<b>forecasted</b> 414:21 419:6 427:11,12 428:23 429:7 433:13 434:16,19	<b>forty-five</b> 630:8	<b>Friday</b> 480:4	<b>fundamentall y</b> 430:23	<b>Gartner</b> 436:4,12 459:14 469:25 470:16,17 471:15,18 479:19
<b>forecasting</b> 432:11,15 433:10 434:10	<b>forty-nine</b> 616:19	<b>Friend</b> 524:13,21 525:18 622:14	<b>funded</b> 504:18 576:15,21 577:5,8	<b>general</b> 404:8 407:3 421:12 444:12,21 447:1 448:1 478:9 507:9 524:15,19, 25 547:23
<b>forecasts</b> 460:17	<b>forum</b> 519:1 520:4	<b>front</b> 436:5 473:13 569:23	<b>funder</b> 498:6	<b>generally</b> 421:22 446:15,17 454:22 455:9 470:19 482:25 573:11 574:7,10 589:13 623:4
<b>foremost</b> 485:8	<b>forums</b> 494:15	<b>frontline</b> 456:4,9 458:16	<b>funders</b> 525:8	<b>generated</b> 454:5
<b>forever</b> 470:12 508:25	<b>forward</b> 419:1 421:5 425:1 434:12 436:3 456:23 465:10 472:3,14 495:19 502:8 508:16 509:7 552:16 587:14,19	<b>fronts</b> 472:14	<b>funding</b> 410:19 440:19 441:25 444:1 509:5 558:19 559:2 564:1,23 566:25 577:7 584:20 585:2,15 589:6 618:25 619:1,2	<b>generators</b> 483:3
<b>form</b> 573:14 607:9	<b>foster</b> 440:14	<b>FTE</b> 423:23 434:8	<b>fundraise</b> 441:1,8	<b>gets</b> 419:19 420:1,5 492:8
<b>formalizing</b> 445:17	<b>foundation</b> 439:4 440:23,24 441:7 505:1	<b>FTEs</b> 430:1,7 431:18,24 432:6,24 433:25 435:23 479:10	<b>fundraising</b> 445:20	<b>getting</b> 420:25 422:12 481:6 482:15 490:11,21 510:10
<b>formative</b> 503:21 504:6,8 505:11 526:11 606:10,15 607:7	<b>fourteen</b> 416:14 433:15 535:8 599:19	<b>full</b> 430:11 431:3,7,10 492:6,23 599:3 612:9	<b>full-time</b> 423:18 432:6 578:9	
	<b>fourth</b> 426:6 512:20 549:7 550:5	<b>full-time</b> 423:18 432:6 578:9	<b>fun</b> 583:11	
	<b>framework</b>	<b>function</b> 537:4 607:8	<b>future</b> 424:10 438:11,18 467:4 471:20 472:15 508:21 523:7	
		<b>functions</b> 484:13		
		<b>fund</b> 514:1 515:18,20 516:17		

511:6	481:11	4,22	513:8,22	<b>growth</b>
591:14,15	482:24	451:11,18	514:4,9,13	453:10,11,
627:5,14	<b>Gosselin's</b>	452:8,21	515:2,9,13	16 454:23
<b>given</b> 436:2	500:5	453:8,15	,23	457:4
492:15	<b>government</b>	455:17	516:13,19	460:1,5,13
498:10	440:19	456:16	517:1,15	600:20
500:10,17	441:1,2	458:1,10,2	518:21	<b>guarantee</b>
511:1	448:2	3 459:24	519:3,10,1	419:23
515:25	482:19	460:4,11,2	5 520:7,24	<b>guarantees</b>
517:10	484:12	1,25	521:5,12,1	470:12
519:2	<b>GRA</b> 427:11	461:10	6,23	<b>guess</b> 438:13
523:5	498:17	462:3	522:22	440:11
597:12	565:8	464:8	523:10	443:18
613:19	<b>Grammond</b>	465:5,19	525:19	445:14
<b>gives</b> 441:2	405:2	466:3,9,22	622:15	452:5
<b>giving</b> 445:5	406:11	467:3,12,2	<b>Grants</b> 438:4	475:6
447:8	412:5	0 468:17	<b>great</b> 478:17	492:10
510:20	413:3,5,13	469:9,11,1	495:25	515:24
<b>glasses</b>	,14 414:3	2,23	560:15	516:11
538:15	415:16,21	470:7,14	<b>greater</b>	545:3
<b>global</b>	416:10,17	471:1,15	522:9	572:11
474:15	417:3,13	472:1,17	586:16	620:3
503:4	418:7,14,2	473:5,22	<b>green</b> 412:14	627:17
521:25	4 419:8,15	474:6,13	<b>ground</b>	630:25
<b>glossy-bound</b>	420:4,13,2	477:16,21	567:21	631:25
513:12	3 421:4,14	484:2,15,1	<b>group</b>	632:5,12
<b>goal</b>	424:2,17,2	6,25	488:21,22	<b>guest</b> 524:7
514:18,19	4 425:8,14,2	1 486:16	489:2	<hr/>
591:14	1 426:1,5,9,	487:9,21	490:23	<b>H</b>
<b>goals</b> 447:21	20 427:3,8,23	488:6,11	496:23	<b>half</b> 478:16
499:8,10,2	428:2,15	489:6,21	497:15	511:11
5 514:18	429:10,24	492:2	498:2	516:11
<b>gone</b> 417:17	431:5,16	493:10,17	504:17	532:10,15,
429:17,18	432:4,8,17	496:25	<b>groups</b>	20 538:19
459:2	,23	497:1,6,14	443:25	<b>halfway</b>
<b>Gosselin</b>	433:4,8,11	498:9	446:16	438:9
404:15	,16,23	499:6,16	491:17	452:24
412:13	434:5,15,2	501:1,13,2	494:5,7	454:8
442:16	1 435:20	3,24	495:15	534:11
443:5,18	436:1,20	502:17,22	497:10,23,	536:4
444:11,18	437:3,8,13	503:8,11,1	24 578:7	<b>hand</b> 454:12
446:2,5,9,	,18,24	5,23	<b>grow</b> 482:10	527:24
25	438:17	504:14,23	612:1,15	<b>handle</b>
447:14,20	440:10,17	505:5,10,1	<b>growing</b>	458:21
448:6	441:9,19	4,18	454:24	<b>hanging</b>
449:11,17	442:15	506:19	<b>grown</b>	427:24
450:2,5	446:1,2,4,	507:8,17	599:10,12	<b>happen</b>
474:25	8 449:25	508:2	<b>grows</b> 531:11	418:23
477:19,22	450:4,13,1	509:8,12		482:23
		510:1		
		511:9		
		512:3,5,8,		
		9,16,24		

516:9	622:22	25	611:5	<b>historic</b>
543:11	<b>head</b> 435:4	426:4,8,14	<b>high</b> 423:19	443:3
544:16	438:23	427:2,6,17	470:25	619:5
614:11	439:22	428:1,6	482:6	<b>historical</b>
618:22	440:3,16	429:8,22	496:7	422:25
<b>happened</b>	524:23	430:9	504:19	423:2
440:2	551:25	431:8	531:3	527:11
484:11	560:15	432:2,7,14	558:21	578:15
570:22	575:9	433:1,5,9,	589:24	<b>historically</b>
596:17	<b>headache</b>	14	590:10,19	421:17
614:4	631:14	434:3,9,18	591:5	422:18
<b>happens</b>	<b>heading</b>	451:6,17	595:24	425:10
510:19	438:3	452:3,20	606:14	486:24
578:1	471:3,5	453:7,14,1	613:4,12	512:24
582:18	558:17	8 455:20	614:11	517:16
<b>happily</b>	<b>Health</b>	457:10	618:23	577:7
583:9	438:10	458:5,8,12	628:19	578:16
<b>happy</b> 427:10	439:4	460:3,7,15	630:9	596:10,17
468:19	440:23,24	461:14	<b>higher</b> 418:4	<b>history</b>
490:4	441:6	462:12	422:17	442:20
544:16	443:9	464:18	423:20	446:22
573:3	<b>healthcare</b>	466:2,8,14	430:12	530:4
<b>hard</b> 467:10	441:5	467:2,6,15	472:25	<b>hit</b> 491:13
495:22	<b>hear</b> 501:25	468:1	473:9,14	518:3
627:5	544:16	<b>heavy</b> 541:15	479:5,19	569:18
629:1	<b>heard</b> 492:22	<b>HELD</b> 404:18	516:3	612:6
<b>harder</b> 617:4	505:16	<b>help</b> 421:24	522:16	<b>hitting</b>
<b>hardware</b>	512:10	436:13	531:11	531:13
452:5	512:10	440:14	533:23	<b>Hm</b> 487:21
467:8,11	554:17	491:10	534:3	<b>HMR</b> 461:4
480:14,22	573:17	495:19	547:2,3,4	<b>hold</b>
481:19	591:17	506:15	590:23	424:4,10
<b>hate</b> 555:5	607:23,24	532:9	598:16	516:1,2
<b>haven't</b>	626:19	578:5,10	599:6	<b>holds</b> 416:6
434:16,18	<b>hearing</b>	606:11	<b>high-level</b>	<b>homes</b> 506:10
436:3	524:17	607:8	594:20	<b>homework</b>
496:1	526:13	<b>helpful</b>	<b>high-</b>	545:6
499:25	<b>HEATHER</b>	493:11	<b>priority</b>	<b>Hon</b> 404:16
540:6	406:8	498:8	594:7	<b>honestly</b>
618:12	413:10	599:23	<b>high-risk</b>	612:20
<b>having</b>	414:18	613:17	558:23	<b>hoovering</b>
439:13	415:20,25	<b>helps</b> 607:15	<b>high-</b>	598:22
466:23	417:1,11,2	621:24	<b>visibility</b>	<b>hope</b> 413:2
468:15	0	<b>here's</b>	590:11	495:18
475:8	418:11,18	429:10	<b>highway</b>	512:2
482:17	419:2,13,2	445:18	501:3	532:8
507:1	0 420:16	489:21	597:16	584:11
537:21	421:3,10,1	490:18	598:7,11	
618:1,2,18	9 422:20	499:16	600:7	
	424:11	<b>hesitated</b>	<b>hire</b> 417:22	
	425:12,19,			

588:20	461:15,17, 18,21	<hr/> <hr/> I <hr/> <hr/>	<b>identifying</b>	468:19
<b>hoped</b> 506:3	537:23	<b>IAS-38</b> 467:1	611:14	478:18
<b>hopefully</b>	<b>hundred</b>	<b>IBM</b> 434:23	<b>II</b> 424:19	479:6,21
412:23	410:5,10,1	435:8,14	<b>III</b> 513:10	484:3
485:17	6,20	454:9,13	<b>I'll</b>	490:4
530:5	416:13	456:18,22	414:4,10	496:12
536:2	423:6,7	457:8,14,2	421:11	499:23
549:18	428:23	0 464:1,3	427:17,18	501:11
556:1	429:4	473:13	431:20	504:13
<b>hopes</b> 524:5	431:24	480:6	450:1,16,1	505:4,22,2
<b>horizon</b>	432:25	<b>ICBC</b> 596:19	8	3 506:16
507:25	438:12	<b>ice</b> 410:8	462:13,22	509:11
508:19	441:23	560:10	487:16,25	514:13
<b>horizontal</b>	468:12	561:1,11	490:5	515:5,7
469:19	516:21	<b>Id</b> 459:10	501:9	516:22
<b>horrendous</b>	527:19	<b>I'd</b>	511:22	518:16
584:22	529:10,15	412:8,9,16	513:8,14	519:4
<b>hot</b> 597:10	558:19	413:19,22	520:9	522:23,25
631:14	559:4,11,1	453:15	523:13	523:10,19
<b>hotspot</b>	2,15,18,19	501:14	525:18	524:10
506:21	560:16,17,	512:2	526:18	525:17
<b>hot-spot</b>	24	524:21	527:4	526:3,4
631:13	561:7,17,2	524:21	530:24	527:2
<b>hotspots</b>	4 562:1,10	598:9	538:6	534:25
595:11	563:5,9,11	<b>idea</b> 485:16	541:20	535:11,24
596:21	,24	500:7	555:6	537:12,13,
597:2	564:2,18,2	560:20	563:7	19
<b>hour</b> 511:11	4 566:11	<b>ideally</b>	567:3	538:14,16
<b>hours</b> 497:17	569:5	459:10	594:4	544:3,4,12
570:16	570:1,12,1	579:14,21	600:25	,15 549:17
624:2,3	3,15,16,18	588:14,15	601:10,20	553:7
626:6	,24	<b>ideas</b> 495:25	602:5	555:3
<b>HP</b> 463:21	584:2,3,8	611:7	617:19	556:25
<b>HR</b> 417:15	585:7,8	<b>identified</b>	621:8	557:18
<b>HRMS</b>	586:14	434:24	<b>illustrative</b>	560:4
461:4,11,1	587:5,6	435:5	414:7	561:21
4,23	588:3,4	465:1	593:15	563:21
462:15	598:23	490:1	<b>I'm</b> 417:4	568:10
466:12	599:5,6,25	493:3	424:18	571:15
<b>HTA</b> 570:19	600:1	496:4	427:10	575:1
599:10	601:14,15	507:14,22	428:9,10	577:25
<b>huge</b> 436:15	602:8,15	584:17	429:1,11	583:8
<b>hugely</b>	,23	<b>identifies</b>	431:23	585:5
435:24	615:15,22	534:12	433:23	586:3,4
<b>human</b> 415:4	616:19,21	<b>identify</b>	436:23	587:2
	624:1,2	526:22	437:9	588:13,14,
	<b>hurt</b> 526:4	608:21	438:2	17 590:4
	<b>hypotheses</b>	629:1	444:19	591:3,19,2
	538:3,7		450:2,15	1
			452:3,7,24	592:9,10,1
			460:25	1 594:2
				595:22
				596:22
				597:14



599:19	545:10	<b>imprecise</b>	470:2	507:3
600:17	546:1,6,22	544:15	491:17	554:15
601:2,3	550:14	618:11	<b>income</b>	559:2
606:8,10,1	551:15,23,	<b>impression</b>	515:25	625:9
2 610:1,8	24 558:22	569:20	516:4,9,21	<b>increases</b>
611:16	568:23	<b>improve</b>	517:11	413:17,19,
612:12	570:2	455:13	<b>incomplete</b>	21 414:6
615:9	571:7	<b>improved</b>	462:18	419:9,16,2
616:3,7	581:23	613:15	464:12	2 421:1
620:11	589:15	<b>improvement</b>	<b>incorrect</b>	428:4
621:2,3,7	590:24	426:12,18,	537:25	430:16,22,
624:13,25	591:9,11,1	23 427:5	<b>incorrectly</b>	23 434:13
625:6,14	5 592:25	433:18,25	428:16	436:8
626:9,16	593:25	434:4,14	<b>increase</b>	446:18
627:14,25	594:8	485:25	410:4	447:8,10
628:1	600:13	486:10	414:13,20,	454:5,25
629:24	603:20	<b>improvements</b>	24	<b>increasing</b>
630:9,18	605:2	478:22	415:3,6,8,	430:8
<b>imagine</b>	614:6,10	504:10	15 417:7	454:14
519:23	615:12	<b>improving</b>	418:5,8,12	455:2,21
<b>immediate</b>	616:14,18	442:10	419:17,18	478:1
468:8	617:4,10,1	<b>inadequate</b>	420:2,5,14	507:13
<b>immediately</b>	7	447:18	421:12	591:4
622:24	<b>implement</b>	<b>Inc</b> 405:7	428:21	<b>incredibly</b>
<b>immobilizer</b>	456:1	<b>in-car</b>	429:4	439:24
509:9,21	593:4	613:3,13	443:11,13	<b>increment</b>
510:4,23	<b>implementati</b>	<b>incidents</b>	446:23	420:18
566:14	<b>on</b>	620:25	455:18	<b>incremental</b>
567:8	465:2,12	<b>inclination</b>	462:14	413:19,21
<b>immobilizers</b>	467:16	511:1	466:4	414:6,13,2
509:19	481:19	620:9	470:22,23	0 417:6
<b>impact</b>	<b>implemented</b>	<b>inclined</b>	478:1	419:16
454:18	463:25	631:8,19	520:14	420:25
480:16	464:23	<b>include</b>	521:1	428:21
566:23	<b>implementing</b>	426:15	557:5	<b>increments</b>
575:16	456:11	560:6,9	560:23	422:12
622:17	463:6	632:10	561:5	447:13
629:2	<b>implications</b>	<b>included</b>	584:1,4	<b>incur</b> 508:24
632:6	474:21	452:17	585:12	<b>incurred</b>
<b>impacts</b>	475:5	467:16	586:5	413:16
607:16	510:19	488:20	598:11	450:16
608:24	<b>implies</b>	<b>includes</b>	<b>increased</b>	457:9
609:18	434:1	514:10	423:12,22	458:24
621:25	<b>importance</b>	<b>including</b>	455:24	466:13
<b>impaired</b>	453:20	427:5	457:2	508:10
535:2,9,12	<b>important</b>	430:13,20	460:18	542:11,25
538:11,19	435:13	448:24	463:21	620:19
539:5,8,13	439:25		464:7	<b>ind</b> 592:22
541:13,20	599:14		466:24	<b>indeed</b> 531:5
543:1	610:11		478:3	
			481:12	

552:11	449:7	544:19	500:17	608:5
555:7	474:19	553:18	507:9	<b>Insurance's</b>
608:4	485:12	554:5	<b>injured</b>	618:12
629:5	493:2	557:25	534:14,21,	<b>insured</b>
<b>indemnifying</b>	587:14	575:22	23	475:19
439:1	618:5	596:2,5,12	535:6,14	<b>insurer</b>
<b>indica</b>	620:5	599:14	557:12	499:11
552:13	<b>individuals</b>	601:23	558:2	<b>intangible</b>
<b>indicate</b>	414:25	602:24	<b>injuries</b>	466:11
408:16	417:22	607:23	439:2,23	<b>integrate</b>
409:3,19	419:21	620:7	440:15,16	456:14
507:12	456:6	<b>infrastructu</b>	526:24	<b>integrated</b>
551:4,17	457:20	<b>re</b> 470:4	601:13	506:9
552:18	497:16	472:11	602:7	554:20
555:13	<b>industry</b>	473:24	<b>injury</b>	574:18
560:15	459:19	594:24	438:23	580:14
561:16,21	<b>infinitesima</b>	595:3,8,11	442:6	581:24
576:7,14	<b>l</b> 511:7	,23	456:1,2	627:8
<b>indicated</b>	<b>inflationary</b>	596:20,21	458:22	<b>intend</b> 510:9
456:21	454:25	597:2,7,8	<b>input</b> 524:10	<b>intended</b>
478:3,16	<b>influenced</b>	<b>in-house</b>	<b>insight</b>	442:14
522:23	485:18	461:24	594:6	<b>intending</b>
546:6,8,14	491:7	467:22	613:19	626:23
,20	519:24	468:3,9	615:10	<b>inter</b> 601:12
<b>indication</b>	<b>infor</b> 463:4	<b>in-house-</b>	622:6	<b>interact</b>
467:23	599:14	<b>built</b>	<b>insists</b>	475:7
482:22	<b>Infor10</b>	458:20	486:12	<b>intercept</b>
484:10	462:20	<b>initial</b>	<b>installed</b>	592:25
519:2	463:5	438:3	510:4	<b>interdepende</b>
<b>indications</b>	466:16	462:17,19	<b>instead</b>	<b>ncies</b>
588:6	<b>inform</b> 408:6	464:12	468:15	499:2
<b>indicator</b>	501:17	<b>initially</b>	<b>insurance</b>	<b>interest</b>
409:21	578:5	463:8	404:7	495:15
555:9,17	<b>informa</b>	570:22	459:18	<b>interested</b>
<b>indicators</b>	579:11	587:18	518:12	586:4
408:17	<b>information</b>	<b>initiative</b>	522:2	592:11
409:9,12	409:16	433:25	525:8	<b>interests</b>
548:4,12,1	421:23	438:11,19	527:17	476:17
7	453:20,23	474:7	540:8,18	<b>interface</b>
550:17,23	456:14	<b>initiatives</b>	541:19	475:17
551:6,16,1	457:22	408:4	542:8	<b>inter-</b>
9,21	461:20	426:18	556:3,14	<b>jurisdicti</b>
552:13	477:3	427:5	568:1	<b>onal</b>
553:3,16,2	479:16	434:4,14	579:5,12,1	601:24
5	518:6	441:6	9 583:4	<b>intermediate</b>
<b>individual</b>	525:10	443:8	597:1	
415:10,22	530:18	444:2	600:21	
416:6	532:4	470:24		
421:7	540:9	490:1,22		
447:16		493:19,25		
		499:1		

607:25	516:3,8	446:20	474:5,14	631:2
608:7	597:13	465:23	475:21	<b>I've</b> 468:18
621:5	612:17	496:15	486:4	475:24
<b>internal</b>	616:23	498:7	487:2,13,1	496:8
408:17	622:9	509:18	4 489:9	517:8
409:9,11,2	<b>investments</b>	526:9	491:8	524:13
1 444:19	478:3,12,2	568:16	492:21	526:2
448:13,20	5 479:9	631:9	493:18	530:2
548:4,12,1	516:8	<b>issuing</b>	494:21	535:12
7	595:4,8	506:25	495:9,23	536:2
550:16,22	<b>invol</b> 533:1	600:18	496:8	540:6
551:5,16,1	535:12	<b>item</b> 417:6	498:24	547:7
8,21	<b>involved</b>	452:25	499:20	571:11
552:13	495:16	458:2	500:21,22	603:8
553:2,16,2	498:13	485:22	501:4	607:22,24
4 555:9,16	533:3,10,1	486:17	504:22	611:11
588:6	6 557:22	<b>items</b> 505:20	509:1	
<b>internally</b>	572:14	619:19	510:13	<hr/>
443:3	610:21	<b>iterations</b>	513:12	J
450:7	618:3,6	503:22	515:20	<b>January</b>
453:25	<b>involving</b>	<b>it'll</b>	517:12	560:11
466:11,15	531:12	434:16,20	518:5	576:1
<b>interplays</b>	533:17	491:22	519:13,22	<b>job</b> 412:21
456:19	<b>IP</b> 481:20	511:11	520:12,19	500:20
<b>interpr</b>	<b>IR</b> 413:22	<b>ITO</b> 478:24	521:10	610:5
581:18	421:24	<b>it's</b> 413:23	525:5	<b>jobs</b> 449:6,7
<b>interpret</b>	427:19	415:13	526:1,19	<b>Johnson's</b>
581:10,18	487:12	420:1,5,7,	533:21	507:23
<b>interrelatio</b>	489:1	16	534:3	601:11
<b>nship</b>	507:10	422:15,22	535:19	602:13
503:24	<b>IRs</b> 430:17	430:3	556:7,11	<b>JOHNSTON</b>
<b>intervention</b>	489:23	433:12	563:13	406:9
621:13	502:4	435:13	566:21	413:11
<b>interviews</b>	<b>isn't</b> 454:24	436:23	569:11	<b>Joining</b>
486:12	584:6,11	437:13	570:8	412:9
<b>intimately</b>	<b>issue</b> 424:6	438:8,9,24	573:11	<b>judgments</b>
537:19	464:16	440:8	574:4,22	613:22
<b>introduction</b>	483:1	441:24	581:5	<b>July</b> 582:1
434:23	502:12,14,	443:4,10,1	582:14,19	<b>June</b>
<b>invest</b> 597:7	20 505:22	6,23	586:10	463:20,25
613:23,24	506:5	444:10	587:25	546:8
<b>investing</b>	517:19	447:5	591:2,13	576:12
622:7	530:20,21	448:19	596:3,16	582:9,22
<b>investment</b>	554:14	453:5	597:6	<b>junior</b>
470:25	569:12,14	454:25	600:25	446:14
478:12	577:16	455:2	601:1	<b>jurisdiction</b>
481:12	<b>issued</b>	457:2	603:1	519:14
515:25	628:20	458:14,15,	611:15,20	593:11
	<b>issues</b>	16,19	615:14	597:21
		461:5	619:5,10	
		469:19,24	623:3	
			625:22	
			627:2,13,1	
			4 628:25	

598:9	603:2	428:2,6,20	462:20	472:19
600:18	<b>kinds</b> 435:18	429:7	463:4,5,17	473:5
<b>jurisdiction</b>	479:1	430:2	,21	528:6
<b>al</b> 503:4	486:15	432:2,8,15	466:15,16	<b>legislated</b>
601:13	506:18	433:13	<b>lawyers</b>	486:5
<b>jurisdiction</b>	572:18	434:1	526:16	<b>legislation</b>
<b>s</b> 495:12	609:6	443:12	<b>lay-up</b>	520:19
592:7	620:14	453:21	522:6,7	557:3
597:18	<b>knew</b> 480:19	454:6,20	<b>lead</b> 498:25	<b>lengthy</b>
598:4	<b>knowledge</b>	455:16	<b>leader</b>	461:2
	553:9	462:7	498:20	<b>less</b> 417:24
<hr/>	608:24	470:8	499:21	418:3
<b>K</b>	609:19	480:5	<b>leadership</b>	425:17,23
<b>Kalinowsky</b>	<b>known</b> 627:20	483:6	472:8	426:3,7
405:4		484:11	500:21	429:14
412:6,7	<hr/>	491:4	<b>leading</b>	430:3
524:14,21	<b>L</b>	494:12	557:3	436:14
<b>Karen</b> 404:14	<b>lacking</b>	498:17	600:23	443:17
<b>Kathy</b> 405:4	531:23	504:10	<b>learn</b> 440:1	449:3,14
412:7	<b>laid</b> 435:17	517:3	522:15	495:17
<b>ketchup</b>	<b>landscape</b>	518:2	575:23	500:21
471:13	445:11	519:5	592:2	522:21
<b>key</b> 470:20	<b>language</b>	521:2,7	632:2	589:14
471:3,5	499:17,19	540:10	<b>Learned</b>	590:23
486:21	500:6,9	554:11	524:20	600:1
491:6	548:18	570:10	<b>learning</b>	613:24
526:22	566:23	574:4	476:18	614:15
600:12	<b>large</b> 438:5	585:21	632:2	623:5
<b>kil</b> 602:14	443:8,16	596:15	<b>least</b> 418:25	624:2,11
<b>killed</b>	445:17	605:23	443:24	626:7
408:12	451:8	611:5	530:20	630:17
527:15,20	504:18	614:8	533:15	<b>lest</b> 613:24
529:11,17	516:10	630:23	573:1	<b>let's</b> 550:5
531:17	609:8	<b>late</b> 458:20	599:17	575:7,12
534:14,18	<b>largely</b>	468:24	622:16	611:22
535:5,14,20	439:5	494:18	626:19	613:3
0	<b>larger</b> 612:1	589:23	<b>leave</b> 508:25	614:9,10
536:12,21	<b>largest</b>	627:14	569:19	628:10
537:3,17	565:20,25	<b>lately</b>	628:10	631:20
539:23	<b>last</b> 412:19	475:24	<b>leaves</b> 421:7	<b>level</b> 419:3
540:11,20	417:4	481:21	618:18	421:5
541:3	421:17	<b>later</b> 465:4	628:10	429:25
557:12	422:7,16,18,25	482:4	<b>leaving</b>	430:13
558:2	423:16,17	497:17	566:14	446:15
<b>killing</b>	425:3	501:25	567:8	460:12
583:8	426:21	632:4	<b>led</b> 541:19	608:22
<b>kilometres</b>	427:9,11,12	<b>Lavigne</b>	591:3	619:1
601:15		632:25	<b>left-hand</b>	631:2
602:1,14		<b>laws</b> 569:22		<b>levelling</b>
		584:23		454:14
		<b>Lawson</b>		

<b>levels</b> 424:3,18 425:10 429:13,16 434:8,24 442:21 448:7,14 478:8 514:21 599:17 627:6	499:1 <b>likewise</b> 542:23 575:25 604:6 605:9 <b>limit</b> 587:7,12,2 3,24 <b>limited</b> 447:9 610:20 611:1 619:19 <b>limitedly</b> 456:9 <b>limitless</b> 483:21 <b>limits</b> 610:16 611:12 <b>line</b> 417:6 430:25 452:25 453:9 456:24 457:1,4 458:2 464:21 512:21,25 514:10 518:6,8 520:21 527:17 528:20,21 536:5,10 538:23 562:25 569:25 603:21 615:24 <b>lines</b> 441:12 463:15 512:17 514:6 515:18 516:1 517:22 519:22,25 520:15,20	528:20 557:5 605:23 <b>link</b> 443:24 605:17 <b>linkage</b> 504:2,5 <b>list</b> 406:3,4 407:1 408:1 409:1 410:1 411:1 441:20,22 445:10 485:8 508:9 534:17 535:3 <b>listed</b> 408:5 442:19 453:1 465:20 471:16 493:20 494:1 <b>listing</b> 580:23 <b>lists</b> 510:14 <b>little</b> 413:20 415:17 417:17 431:17 445:17 449:3 456:24 457:3 465:18 471:12,17 472:2 487:10 494:18,22 505:24 516:11 518:3 521:25 526:4 538:16 560:5 575:13	583:6 596:15 605:24 610:2 613:1 615:24 618:21 621:5 630:23 <b>live</b> 631:3 <b>lives</b> 620:24 <b>Liz</b> 405:11 <b>lo</b> 528:1 <b>loan</b> 585:5 <b>local</b> 444:1 497:15 628:7 <b>locate</b> 543:17 <b>location</b> 497:8 528:1,5 595:18 <b>locations</b> 589:15 591:13 596:9 <b>Lonero</b> 407:5 525:14 <b>L-O-N-E-R-O</b> 525:6 <b>long</b> 440:25 446:22 447:25 480:2,8 517:13 518:4,16 521:10 526:1,6 542:7 557:2 582:18,20, 21 616:8 <b>longer</b> 435:6 461:24 472:13 522:8 539:15	<b>long-term</b> 473:23 474:18 475:2 482:13 518:16 630:14 632:1,6 <b>loo</b> 458:16 <b>loop</b> 442:13 <b>losing</b> 522:19 <b>loss</b> 521:6 605:24 <b>lot</b> 439:21 455:1,13 465:15 495:19,24 505:23 533:16 534:3 571:11 585:12,14 596:11 602:22 628:20 <b>lots</b> 459:23 572:15 <b>lovely</b> 588:18 <b>low</b> 557:7 <b>lower</b> 456:24 479:6,12,1 4,21 482:11 516:5,8 517:13 577:15 604:3,7,12 605:3,7,10 612:7 <b>lowered</b> 481:5 <b>LUKE</b> 406:9 413:11 <b>lunch</b> 511:13,15 512:2
--	--	---	---	---

<u>                    </u>	457:19,22,	<b>manufactures</b>	486:4	535:7,16,2
<u>                    </u>	25 461:17	509:25	487:2	1
<u>                    </u>			488:4	536:8,13,1
<b>madam</b> 413:6	<b>mandate</b>	<b>map</b> 506:22	489:5,20	8,23
468:18	442:6	631:13	490:25	537:7,18
511:9	481:24	<b>maps</b> 506:21	492:25	538:12,21
512:6	484:6	<b>March</b> 577:19	494:11	539:3,11,1
522:22	<b>mandated</b>	580:11	495:7	7 540:2,14
621:2	482:9	<b>marginal</b>	496:6,16	541:17,23
<b>mailed</b>	499:2	585:16	497:5,9,19	542:14,22
506:10	<b>mandates</b>	<b>marginally</b>	499:5,15	543:3,8,13
<b>main</b> 412:23	596:13	459:21	500:3	,21
607:5	<b>Manitoba</b>	608:2	501:9,15	544:2,9,18
<b>maintained</b>	404:1,7,21	<b>MARILYN</b>	502:13,19	545:9,24
473:16	405:6	406:7	503:7,10,1	546:5,16,1
514:21	439:9	413:9	4,20	9
620:18	447:24	416:12	504:3,16	547:10,20
<b>maintenance</b>	448:4	419:24	505:3,9,13	548:1,9,15
455:11,14	450:8,10,1	420:7	,17	,21
<b>major</b> 631:9	1 497:13	422:5	506:6,23	549:1,6,10
<b>majority</b>	510:21,22	435:3,22	507:15,21	,15,21
559:21	513:2	436:9	508:18	550:2,11,1
617:3	524:3,5,9	437:23	509:10,22	8 551:1,20
<b>Man</b> 556:2	525:8	438:16,20	510:12	552:6,15
<b>manage</b>	527:17	440:14,21	512:15,22	553:12,21
435:14	529:23	441:13	513:6,21	554:16,22
461:21	531:3,18	442:2	514:3,8,12	555:3,11
<b>managed</b>	540:7,18	443:1,6,22	515:1,7,12	556:4,8,19
435:8	541:19	444:16,22	,22	,25 557:24
449:1	542:8	445:12	516:7,18,2	558:14,24
<b>management</b>	556:2,13	446:17	5 517:7,23	559:6,9,14
444:13	560:10	447:3,19,2	518:23	560:12,20
446:22	576:25	2 448:11	519:8,13,2	561:2,20
447:12	579:5,6,12	449:14,20	0 520:16	562:6,22
448:23	,13,19	450:10	521:3,8,15	563:2,6,13
461:15	583:3	458:7,19	,21 522:10	,17,20
483:15	600:21	459:5	525:24	564:5
592:14	602:7	464:25	526:5	565:10,16,
604:7	608:5	465:8	527:1,13,2	22
605:6	610:11	470:6,11,1	1	566:2,7,20
615:20	618:12	9	528:2,8,18	567:12
616:20	<b>Manitobans</b>	471:14,21	,25	568:3,7,17
<b>manager</b>	439:1	472:5	529:6,12,1	569:1,9
445:13	454:3	473:3,10,2	8,24	570:5
446:14	475:16	5	530:11,16,	571:8,15,2
448:9	476:4	474:12,16	22	0 572:4,11
<b>managers</b>	482:3,5,12	475:13	531:4,8,14	573:8,15,2
456:10	486:21	478:23	,20,25	0
<b>managing</b>	511:2	481:15	532:7,13,1	574:1,6,10
	<b>manner</b>	483:8	7,23	,19
	515:24	484:9,21	533:5,12,1	575:10,17,
		485:15,20	9	21
			534:2,9,15	576:5,9,16
			,19,24	,23

577:6,17,2 2,25 578:20,25 579:8,16,2 3 580:16,25 581:4,15,2 1 582:5,13 583:10 584:5,15 585:11 586:10 587:9 588:13,24 589:10,17, 21 590:2,14,1 8 591:2,21 592:1,9,20 593:1,8 594:2,10,1 4,17 595:6,14 596:1,10,2 2 597:3,11,1 9,24 598:5,13,1 8 599:1,8,13 600:3,9,15 ,24 601:19 602:2,11,1 7 603:7,18,2 5 604:4,9,14 ,18,24 605:4,8,12 ,19 606:4 607:1,12,1 7,21 608:2,9,14 ,18 609:2,9,16 ,21 610:6,13,1 8,23 611:4 612:3,19 614:1 615:17,23 616:2,5,12 ,16 617:1,24	618:16 620:2,22 621:20 622:1,12,2 0 623:7,11,1 4 624:4,13,2 3 625:6 626:8,11,2 4 627:9,23 628:5,8,21 629:4,11,1 6,22 630:4,18 632:8,15  <b>marked</b> 524:21 525:11 530:2  <b>market</b> 448:17,21 449:4,10 470:22 513:4  <b>marketplace</b> 513:2  <b>Markham</b> 480:14  <b>material</b> 436:10 478:22 497:2 502:14 510:6 629:1  <b>matter</b> 569:11  <b>matters</b> 522:24 523:2  <b>maximizing</b> 482:16  <b>maximum</b> 414:15  <b>may</b> 409:13 414:15 415:25 435:23	468:23 504:21 507:2 508:24 523:3 526:22 540:5 543:22 544:11 553:17 554:2 558:21 559:24 567:7 578:2 582:1,18,2 0 590:4 596:16 617:5 624:25 625:7 626:4 632:3  <b>maybe</b> 422:9,19 428:15,16 449:15,16 456:9 484:18 487:16 490:5 494:18 568:10 571:1 583:6 584:9 593:13 613:1 627:1  <b>Mayhew</b> 407:6 525:14  <b>M-A-Y-H-E-W</b> 525:6  <b>McLaren</b> 406:7 412:17 413:9 416:11,12 419:24 420:7 422:5 435:3,22	436:9 437:23 438:16,20 440:14,21 441:13 442:2 443:1,6,22 444:16,22 445:12 446:17 447:3,19,2 2 448:11 449:14,20 450:10 455:8 457:11,12 458:7,19 459:5 464:25 465:8 470:6,11,1 9 471:8,14,2 1 472:5 473:3,10,2 5 474:12,16 475:13 478:23 481:15 483:8 484:9,21 485:15,20 486:4 487:2,10 488:4 489:4,5,20 ,22 490:25 492:25 493:18 494:11 495:7 496:6,16 497:1,5,9, 19 498:10 499:5,15 500:3 501:9,15 502:13,19 503:7,10,1 4,20 504:3,16 505:3,9,13 ,17	506:6,23 507:15,21 508:18 509:10,22 510:12 512:10,15, 22 513:6,21 514:3,8,12 515:1,7,12 ,22 516:7,18,2 5 517:7,23 518:23 519:8,13,2 0 520:16 521:3,8,15 ,21,24 522:10 525:23,24 526:5,18 527:1,10,1 2,13,21,24 528:2,8,18 ,25 529:5,6,9, 12,18,24 530:1,7,11 ,16,22,24 531:2,4,8, 14,20,25 532:3,7,13 ,17,22,23 533:5,12,1 9 534:2,8,9, 15,19,24 535:7,10,1 6,21,23 536:1,8,13 ,17,18,23 537:7,18 538:2,9,12 ,14,21 539:3,11,1 7,18 540:2,5,14 541:12,17, 23,24 542:6,14,2 2 543:3,8,10 ,13,17,21 544:2,9,17
--	---	---	---	---

,18	10,14,19,2	605:4,8,12	500:21	490:16
545:5,9,24	1	,13,19	503:24	491:4
546:5,16,1	575:7,10,1	606:4,8,16	507:22	548:6
8,19	7,21	,24	508:14,15	609:6
547:8,10,1	576:1,5,9,	607:1,11,1	510:20	618:5
4,20,22	12,16,21,2	2,17,20,21	520:18	627:20
548:1,9,11	3	608:2,9,11	527:4	628:12,16,
,15,21	577:6,11,1	,14,18	557:7	23 629:19
549:1,6,10	4,17,22,25	609:2,9,11	569:11	<b>mechanisms</b>
,15,17,21	578:15,20,	,16,21,25	581:10,18	483:18
550:2,11,1	25	610:6,13,1	582:15	520:22
2,13,18,20	579:8,11,1	8,23 611:4	588:7	622:16
551:1,14,2	6,18,23	612:3,19	612:4	<b>media</b> 507:1
0	580:10,16,	613:17	613:2	<b>meet</b> 462:24
552:2,6,10	23,25	614:1	614:9	463:2,9,14
,15	581:4,15,1	615:8,17,2	618:17	464:23
553:8,12,2	8,21,22	3	625:16	474:2
1	582:5,9,13	616:2,5,12	630:21	482:12
554:12,16,	583:10,25	,16	631:2,13	483:19
22	584:5,13,1	617:1,19,2	<b>meaningful</b>	596:5
555:3,11,2	5 585:6,11	4	573:6	605:21
4	586:3,10	618:10,16	<b>means</b> 421:1	610:20
556:4,7,8,	587:9	620:2,22	455:13	611:2
10,19,22,2	588:13,19,	621:1,10,1	456:12	<b>meeting</b>
5 557:24	23,24	9,20	570:13	447:21
558:9,14,1	589:4,10,1	622:1,12,1	608:11	459:21
6,24	7,21	8,20	<b>meant</b> 463:4	464:5
559:1,6,9,	590:2,4,14	623:1,7,11	464:5	<b>meetings</b>
14	,18,20	,14,21	624:14	412:24
560:12,14,	591:2,20,2	624:4,9,13	<b>meantime</b>	<b>Member</b>
20	1	,23,25	564:6	404:16
561:2,14,2	592:1,5,9,	625:6	<b>measure</b>	<b>members</b>
0	10,20	626:8,11,1	487:4	469:15
562:6,17,2	593:1,8,20	6,24	489:16	<b>memory</b>
2	594:2,10,1	627:9,13,1	490:7,20	501:11
563:1,2,6,	4,17	5,23,25	491:25	542:7
13,15,17,2	595:6,14	628:5,8,13	549:12	543:12
0 564:5,11	596:1,10,2	,21	603:4	559:14
565:5,10,1	2	629:4,11,1	606:5	567:25
6,18,22	597:3,11,1	6,18,22	617:22	<b>mentioned</b>
566:2,6,7,	4,19,21,24	630:4,10,1	620:19	415:22
9,20	598:5,7,13	8	628:3,7	416:20
567:12	,18	632:8,14,1	<b>measured</b>	421:15
568:3,7,13	599:1,8,13	5	409:10,24	423:11
,17	600:3,9,15	<b>mean</b> 419:17	549:23,24	484:5
569:1,8,9,	,19,24	422:10	552:14	<b>merely</b>
25 570:5	601:2,9,19	435:24	553:3	580:13
571:8,10,1	602:2,4,10	436:15	555:10,20	<b>merit</b>
5,19,20,24	,11,17,19,	445:9	601:25	414:20,24
572:4,11,2	24	455:9	630:2	
4	603:7,13,1	472:6	<b>measures</b>	
573:4,8,15	7,18,20,25	481:17		
,19,20,22	604:4,9,14	483:20		
574:1,3,6,	,16,18,24			



415:3,6,8, 15 418:5 419:17,22 420:2,5,14 422:12 430:22 447:10  <b>message</b> 488:23 622:19,21  <b>messages</b> 488:17 492:9,22  <b>met</b> 467:1  <b>method</b> 546:11  <b>M-hm</b> 426:4  <b>mid</b> 458:20  <b>middle</b> 459:1  <b>million</b> 423:13,14, 25 427:12,13 429:3,12 438:14 439:22 440:6 441:10 442:23 443:16 451:3,15 452:10,16 453:4,5 454:13,20 466:4 471:5 508:12,17 513:19,24 514:1,5 515:4,10,1 7,19,20 516:17,23 521:7 542:20 543:2 544:24 545:1,4,22 546:2,7,20 547:5,6,9 559:3	605:24 616:11,14  <b>mind</b> 475:12 507:18 622:24  <b>mine</b> 475:7  <b>minimize</b> 436:12 473:21 476:12  <b>Minister</b> 594:25  <b>minute</b> 427:7 464:9 468:25 511:22 529:21 543:22 584:10 614:25  <b>minutes</b> 468:23 574:16 583:14 630:8  <b>mirrored</b> 480:13  <b>misheard</b> 591:17  <b>miss</b> 491:23 518:3  <b>missed</b> 526:2 540:6  <b>misspoke</b> 535:11  <b>Mitchell</b> 476:19,24  <b>mitigating</b> 622:8  <b>mix</b> 618:14 620:1  <b>mode</b> 480:7  <b>modernizing</b> 471:6  <b>modestly</b> 599:12	<b>modify</b> 496:18  <b>module</b> 462:24  <b>moment</b> 428:19 468:11 514:15 523:8 611:23 621:11 626:18  <b>moments</b> 526:17 577:11 584:14 621:12  <b>mon</b> 580:11  <b>money</b> 444:7 468:6,14 477:7 483:21 506:17 611:15 612:9 617:9 620:6,8 631:24  <b>monitor</b> 466:25 490:7,19  <b>monitoring</b> 410:7 480:24 497:25 560:9 561:1,10  <b>monitors</b> 486:10  <b>month</b> 468:13 574:21 575:7,9,15 576:1 577:19 580:11,22 581:20  <b>months</b> 581:25 582:14,17	<b>Morden</b> 598:3  <b>morning</b> 412:3,4,7, 24 456:17 457:11,13 461:3 527:7 589:24 624:20 625:3  <b>motivated</b> 470:22,23 472:15 473:20  <b>motor</b> 531:7,12 601:25 603:2  <b>motorcycle</b> 568:25  <b>motorists</b> 573:13  <b>move</b> 450:1,15 461:1 464:1,4 465:10 468:22 472:14 473:12 477:18 480:5 481:20 484:3 502:7 530:1 532:20 533:6 587:4,5 588:10,18  <b>moved</b> 476:6  <b>movement</b> 485:17  <b>moves</b> 453:4  <b>moving</b> 415:11 420:18,19 422:14 429:5	446:3 456:23 457:14 480:11 484:17 529:1 585:7 588:2  <b>MP</b> 579:4  <b>MPI</b> 404:7 405:4 406:6 407:3 408:3,6,10 ,16 409:3,11,1 9 410:3,9,13 ,23 411:3 413:8 414:25 415:7 437:21 443:3 444:5 445:18,22 448:12 449:7,9 453:20 455:12 457:17 461:25 462:2 463:12,19, 21 466:18 469:25 470:21 471:5,11 472:21 473:6 475:17 476:5 477:5 493:23 501:7,17 504:22 505:6 512:11 520:11 524:15,25 528:17,24 534:11 535:19
---	--	--	---	---

536:21,25	<b>multiplied</b>	496:3,12	419:4	470:16
537:1	415:12	<b>news</b> 506:25	<b>North</b> 483:1	471:5,16
540:23,25	<b>myself</b> 581:2	526:14	<b>Northern</b>	<b>obvious</b>
542:10		<b>nice</b> 574:16	560:10	421:11
551:4	<hr style="width: 100px; margin: 0 auto;"/>	<b>night's</b>	<b>Northport</b>	465:4
552:18	N	632:14	503:17,25	<b>obviously</b>
553:23	<b>National</b>	<b>nine</b> 416:14	504:15,17,	438:1
555:13	506:14	428:23	21 505:12	477:25
561:4	<b>natural</b>	<b>nineteen</b>	606:25	489:18
562:9	418:2	431:24	607:3,14,1	503:25
564:14	<b>nature</b>	432:11,24	5	593:21
568:21	483:11	433:6	<b>note</b> 492:3	<b>occasionally</b>
572:6	<b>nearly</b> 531:6	434:6,10	499:17	471:23
576:15,22	534:17,22	<b>ninety</b>	560:7	<b>occupant</b>
577:5,23	535:5,13	451:23	<b>noted</b> 441:24	409:13
578:16,23	<b>necessarily</b>	615:22	<b>notes</b> 559:2	411:4
579:25	419:23	616:20,21	<b>noth</b> 443:14	541:21
584:16,20,	489:8	623:9	<b>nothing</b>	542:12,18
24 589:5	502:4	631:18	428:17	544:23
592:13	569:10	<b>ninety-four</b>	436:7,9	546:15
593:4	614:20	529:3,14	443:14	553:8,11,1
595:10	<b>necessary</b>	<b>nobody</b>	459:8	6 554:1
600:11	422:22	422:13	471:23	556:24
601:22	<b>needy</b> 518:9	<b>nodding</b>	502:13	557:20,23
602:20	<b>negotiate</b>	524:22	507:21,25	568:24
603:1,12	428:12	575:9	517:11	575:8,15
605:17	<b>negotiated</b>	<b>non</b> 517:21	518:19,21,	577:13,20
606:14	421:13	626:24	22 584:20	578:6
607:24	<b>negotiating</b>	<b>non-basic</b>	619:12	579:20
609:11	445:14	513:25	<b>notices</b>	580:2,10,1
611:9	<b>neighbourhood</b>	<b>non-Basic</b>	570:19	4 594:9
619:4	<b>d</b> 507:6	513:23	<b>November</b>	605:10
<b>MPIC</b> 446:11	622:22	514:6	544:22	<b>occupants</b>
483:2	<b>neighbourhoods</b> 497:16	519:7	581:11,20	556:17
<b>MPI-funded</b>	506:11	<b>non-</b>	<b>np</b> 405:11	<b>occupant-</b>
575:20	630:20	<b>unionized</b>	<hr style="width: 100px; margin: 0 auto;"/>	<b>safety</b>
576:7	631:4	446:11	O	604:11
<b>MPI's</b>	<b>net</b> 423:5	<b>non-use</b>	<b>Oakes</b> 405:9	<b>occur</b> 430:14
471:20,22	430:16	594:8	505:22	464:4
567:9	431:2	<b>normal</b> 418:2	<b>objective</b>	625:4
<b>MRI</b> 439:17	<b>Neville</b>	426:10,15	586:12	<b>occurred</b>
<b>multi</b> 507:4	404:16	427:5	<b>objectives</b>	625:3,14
544:4	445:3,25	433:18	488:18	<b>occurring</b>
<b>multi-</b>	468:22	434:13	567:10	421:22
<b>faceted</b>	484:5	441:14	<b>obligation</b>	<b>o'clock</b>
464:20	495:2	<b>normally</b>	572:12	621:9
<b>multimedia</b>			<b>observations</b>	<b>October</b>
507:5				574:22
<b>multiple</b>				575:8,15
498:13				

582:1	534:4	475:8,22	442:12	<b>others</b> 456:4
<b>odd</b> 527:7	542:17	476:9,22	474:15	476:19
<b>OECD</b> 608:21	544:25	<b>Ontario</b>	475:8	495:12,15
<b>offence</b>	545:19	481:7	585:24	500:14
570:18	546:13	<b>onto</b> 427:24	<b>optimal</b>	518:15
<b>offers</b>	553:14	<b>onwards</b>	593:6	541:19
590:11	560:22	627:19	620:1	578:16
607:3	567:23	<b>Oops</b> 574:22	<b>optimization</b>	587:21
<b>officers</b>	574:1	<b>open</b> 412:4	470:24	619:20
559:22	575:11	487:16,23	483:9	<b>otherwise</b>
569:22	578:23	608:13	500:11	481:14
589:14	582:24	<b>operate</b>	<b>order</b> 446:19	575:20
<b>officially</b>	583:6	520:21	461:20	<b>ourselves</b>
526:2	590:17	623:10	463:17	468:15
<b>oh</b> 416:10	594:17	<b>operates</b>	502:7	482:18
450:4	606:22	590:10	519:5	520:9
472:5	613:16	<b>operating</b>	523:18	<b>outage</b> 482:4
477:21	614:9	479:1	524:18	<b>outcome</b>
484:3	615:4	480:6,12	542:2	609:5
487:21	616:2	481:3	544:19,22	628:12,23
556:9	617:18	619:5	558:21	<b>outcomes</b>
582:7	620:16	<b>operation</b>	<b>organization</b>	439:13
583:9,10	621:9	575:16	414:23	440:15
621:8	622:17	592:11	417:24	496:20
<b>okay</b>	626:2	607:10	418:20	607:16
416:17,19	627:12	<b>operational</b>	421:7	613:5,10,1
417:3	628:5	594:21	422:9	5 621:25
428:15,17	631:19	<b>operations</b>	445:9,17,1	628:1
430:9	<b>old</b> 510:22	426:10,15	8 455:25	629:14,20
431:16	524:18,19	433:19	458:13,18	630:2,14
437:8,18	526:14	434:13	470:3,22	631:1
443:5	533:25	589:8,12,1	478:9	<b>outlines</b>
444:18	542:2	3,23,25	483:23	627:19
445:18	<b>older</b> 496:15	<b>opinion</b>	520:12	<b>out-of-scope</b>
446:5	532:16,20	603:8	595:19	446:18
448:11	533:4,18	607:15	<b>organization</b>	<b>output</b>
460:25	534:1	<b>opportunitie</b>	<b>s</b> 441:6	627:20
468:24	<b>ones</b> 443:16	<b>s</b> 459:23	450:9	628:6,15
470:14	480:23	481:23	476:19	<b>outputs</b>
484:16	509:23	496:11	478:5	628:1,2
501:24	510:22	<b>opportunity</b>	479:5	629:13,20,
502:22	543:16	439:6	495:3,23	25 631:1
504:23	587:16	476:10	496:17,23	<b>outside</b>
505:5,14,1	<b>one's</b> 485:17	482:14	596:13	441:1
8 508:2	<b>ongoing</b>	<b>opposed</b>	<b>original</b>	497:11,12
511:9,15,2	457:7	416:20	462:16	519:14
1 512:1	505:6	441:11	464:11	<b>outsource</b>
517:8	506:22	<b>original</b>	469:14	461:25
522:22	<b>online</b>	466:24	<b>originally</b>	
523:15,19	459:17			
	465:13			

<b>outsourcing</b> 434:23	<b>page</b> 406:2 407:2	564:6,7,16 ,21 565:6	433:24 530:4,25	572:16
<b>OV-12</b> 484:18 485:6	408:2 409:2	566:10 568:12,13	548:5 556:13	<b>partners</b> 504:20 609:13
<b>overall</b> 426:21 430:1 435:16,20 442:19,22 443:15 452:9 454:17 457:4 466:25 467:18 479:6,11,2 0 482:10 507:13 517:2,7,9, 16,25 518:12 519:18 547:5 594:11 611:25 617:21 618:7 619:18	410:2,14,1 8 411:2 414:8 417:4,7 425:15,22 426:2,6 428:20 429:5 431:22 432:10 433:6 438:7,10 441:21 450:18,23 451:12,13, 22,23 452:12,13, 22 453:2 469:17,19, 23 470:15,18 471:2,19,2 5 472:19 473:6 484:25 490:6 492:15 513:14,15 514:14,16, 17 515:14 516:14 527:3,4,10 ,23 529:10,21 530:1,3,24 532:1,2,10 533:7 534:5,11 535:24 536:1,4,15 538:4,8 542:1 547:15 548:11 555:25 556:7,12 558:10,12, 16 560:6 562:18 563:23,25	570:8 573:23 574:17,22 585:19 588:19 589:4 591:22 597:15 601:10,21 603:14 604:16 606:13,15, 18,23,24 607:3 608:13,16, 20 619:20 621:12,18 622:4 623:22,23 627:3 628:11,23	559:1 574:5 589:4 607:3 <b>paraphrase</b> 499:4,14 <b>pardon</b> 451:2 <b>participatin</b> <b>g</b> 558:20 <b>particular</b> 414:4 416:5 419:19 431:21 438:1,6 442:4 449:9 454:7 455:1 459:3 474:7 480:22 483:25 495:16 496:9 507:5 528:23 531:10 559:23 600:22 619:3 630:20 632:7 <b>particulariz</b> <b>e</b> 489:24 <b>particularly</b> 426:11 457:5 461:2 483:2 494:19 557:15 619:4 <b>parties</b> 498:13 <b>partner</b>	<b>passed</b> 469:8 <b>passenger</b> 556:16 <b>passing</b> 557:3 <b>past</b> 427:4 442:8 505:20,25 530:19 542:8 598:21 <b>path</b> 495:24 <b>patrol</b> 495:11 497:4,16 578:3,7,9 590:22 624:1,10,1 5 <b>patrols</b> 590:13 592:24 <b>pattern</b> 443:3 <b>Paul</b> 620:13 <b>pause</b> 414:1 420:11,21 422:3 424:22 425:6 427:21 431:14 432:21 433:21 435:1 436:18 437:1,6,11 ,16 441:17 445:1 449:23 450:20 452:1 460:9,23 461:8 466:20
<b>over-</b> <b>representa</b> <b>tion</b> 530:8		<b>pages</b> 404:23 416:23 524:18,19 535:25 537:24 601:5 623:16 624:19 627:17,18 628:13		
<b>oversight</b> 444:12,20		<b>paid</b> 441:15 516:10		
<b>overtime</b> 463:13 464:6 467:13,15 559:22,25		<b>painful</b> 572:25 582:25 610:10		
<b>overview</b> 484:19 485:1		<b>panel</b> 404:13 406:6 413:8 468:20 477:25 632:18		
<hr/> <b>P</b> <hr/>		<b>paper</b> 488:1,5		
<b>p.m</b> 511:18,19 583:16,17 615:1,2 632:20		<b>par</b> 505:15		
<b>pace</b> 418:22		<b>paragraph</b>		

469:21	<b>paying</b> 448:9	631:3,5	,14,20	630:23
474:23	449:9	632:2	536:12,22	<b>perhaps</b>
477:14	456:7	<b>peoples</b>	537:1,2,16	471:9
481:9	<b>payment</b>	622:22	538:25	472:3
484:23	438:11	<b>people's</b>	539:9,23	486:12
485:3	441:25	477:9	556:15,16	526:14
487:7,19	476:9	506:10	567:11,22	530:23
488:9	<b>payroll</b>	<b>per</b> 489:13	573:13	560:7
493:15	461:24,25	491:11	584:4	582:21
500:24	462:1	493:18	586:5,6	607:23
511:25	467:22	533:14,22	588:11	610:9
517:5	468:3,5,6,	560:7	598:16	627:2
537:10	9,16	567:6	612:5,9	<b>period</b>
542:4	<b>pedestrian</b>	571:1	619:1,11,1	426:16
544:1,2,7	531:7,13	588:7	6 625:2,4	454:21
547:12,18	<b>pedestrians</b>	601:14,15,	626:7	455:3
558:6	531:1,2,17	25 602:13	631:7,18	476:7
566:18	<b>people</b>	603:1,5,6	<b>percentage</b>	486:14
571:22	408:11	<b>perceived</b>	408:11	539:8,15
574:12,25	418:2,3,5	409:6,14,1	418:5	577:8
575:4	419:25	9 548:6	479:13	<b>periodically</b>
580:19	435:17	552:5,23	531:11	448:21
582:3,11	439:7,12	553:10,17	536:11,20	449:13
589:1	448:18	554:3,25	540:20	<b>person</b>
593:18	456:13	555:8,14	541:2	415:11
601:7	476:7,9,12	573:21	548:18,24	419:19
603:10	,16,21	591:4	549:3,8	420:5
606:20	477:2	<b>percent</b>	550:6	421:8
609:23	494:7,16,2	414:13,19	556:23	578:10
614:22	2 495:24	415:7,12	557:8	<b>perceptions</b>
616:25	496:13,15	416:20	588:7,10	<b>persons</b>
621:16	498:4	418:9,13	<b>performance</b>	527:20
623:19	500:6	419:25	408:17	529:10,17
626:13	508:25	420:1,6,15	409:9,12,2	534:22
<b>pay</b> 413:15	510:10	,17,25	1 419:19	548:7
416:14,15,	534:13,18,	421:1	447:18	557:22
16 420:8	21,22	422:11	480:23	<b>perspective</b>
431:12	535:5,13,1	442:22	481:1	461:20
447:17	4,20	443:11	548:4,12,1	468:4
448:14	537:2,17	447:9	7	599:14
449:6	539:23	453:12	550:16,22	<b>pervasively</b>
456:5,15	540:10,20	454:17	551:6,16,1	458:17
467:13	541:2	462:7	9,21	<b>Peter</b> 620:12
468:5	557:2,8,11	504:13	552:13	<b>Peters</b>
476:10	,13 582:15	510:10	553:2,16,2	405:11
509:3	584:23	513:4	4 555:9,16	<b>phenomenal</b>
522:21	585:19	515:5,11	588:6	439:7
620:13	591:12,15	522:12,16	614:7	543:12
<b>pay-at-risk</b>	612:23	530:14	<b>performed</b>	<b>phone</b> 498:4
447:24	625:20,25	531:6,11	628:17	
<b>payback</b>	626:20	534:17,22	<b>performing</b>	
631:18		535:4,5,13		

<b>photo</b> 476:11,13	412:24 570:7 624:2,11	433:6,15 434:9,11 442:20	548:25 549:5 558:20	601:14 603:6
<b>phrased</b> 540:18	<b>planning</b> 412:21 424:13 588:12	451:21,22, 24 452:11,16, 18,22	559:22 560:2 561:19	<b>Portage</b> 404:20 412:23
<b>physical</b> 458:21 459:22	<b>plans</b> 471:20 472:2 474:19 506:3 518:18,25	455:5 457:5 460:2,6 470:23 482:19 487:25 499:18 500:15 505:25 507:18 508:1,13 510:10,17, 18 516:21 517:10 518:7,14 550:9 564:6 568:1 572:12,25 582:16 583:7 586:13 594:19,20 595:4 601:4 602:19 607:19 612:11 615:9 626:3 627:13 629:23 632:2	562:3,13 565:13 566:16 567:9,14 568:22 570:9,11 572:14 576:24 577:8 578:4 584:19,24, 25 586:15,23 587:7 589:7 592:12,13 593:3,9,12 597:17 598:3,8 600:17 619:8 625:19,21, 23 626:1,21 627:4,11	<b>portfolio</b> 475:23 617:22 618:13,19, 23 619:18
<b>pick</b> 591:11	<b>plate</b> 476:13 567:16,17	482:19 487:25 499:18 500:15 505:25 507:18 508:1,13 510:10,17, 18 516:21 517:10 518:7,14 550:9 564:6 568:1 572:12,25 582:16 583:7 586:13 594:19,20 595:4 601:4 602:19 607:19 612:11 615:9 626:3 627:13 629:23 632:2	570:9,11 572:14 576:24 577:8 578:4 584:19,24, 25 586:15,23 587:7 589:7 592:12,13 593:3,9,12 597:17 598:3,8 600:17 619:8 625:19,21, 23 626:1,21 627:4,11	<b>portion</b> 589:6
<b>picking</b> 591:8	<b>plausible</b> 540:3	601:4 602:19 607:19 612:11 615:9 626:3 627:13 629:23 632:2	600:17 619:8 625:19,21, 23 626:1,21 627:4,11	<b>portrays</b> 604:21
<b>picture</b> 479:15 498:12 533:21	<b>play</b> 491:12 620:4	601:4 602:19 607:19 612:11 615:9 626:3 627:13 629:23 632:2	600:17 619:8 625:19,21, 23 626:1,21 627:4,11	<b>pos</b> 573:4
<b>piece</b> 465:1 474:11 614:19	<b>played</b> 491:15	601:4 602:19 607:19 612:11 615:9 626:3 627:13 629:23 632:2	600:17 619:8 625:19,21, 23 626:1,21 627:4,11	<b>posed</b> 487:13,14 488:12 498:16 502:3 602:25 603:1 611:17
<b>pieces</b> 480:22 488:5	<b>playing</b> 471:11	601:4 602:19 607:19 612:11 615:9 626:3 627:13 629:23 632:2	600:17 619:8 625:19,21, 23 626:1,21 627:4,11	<b>position</b> 416:5 448:7 471:24 483:25 502:20 513:1 518:9 521:9 545:17 573:5 586:24 596:16 620:19
<b>pilot</b> 506:1,4,8, 12 591:8,18 621:13 622:5,15 623:12,25 624:7 628:25 631:23	<b>please</b> 444:21 446:8 462:11 489:13 523:22 583:21 614:25	601:4 602:19 607:19 612:11 615:9 626:3 627:13 629:23 632:2	600:17 619:8 625:19,21, 23 626:1,21 627:4,11	<b>positioned</b> 472:15 473:16 474:2 481:25 482:12,21
<b>pink</b> 412:10	<b>pleased</b> 480:18 524:10 599:19	601:4 602:19 607:19 612:11 615:9 626:3 627:13 629:23 632:2	600:17 619:8 625:19,21, 23 626:1,21 627:4,11	<b>positions</b> 423:7 424:15 425:17,23 426:3,7,12 ,16 429:15 433:17
<b>placed</b> 590:12 610:12	<b>plumbing</b> 472:11	601:4 602:19 607:19 612:11 615:9 626:3 627:13 629:23 632:2	600:17 619:8 625:19,21, 23 626:1,21 627:4,11	
<b>plan</b> 424:15 473:24 474:3,11,1 8,21 475:2,4 481:13 498:18 499:18 517:20 520:4 548:19 624:15 626:17	<b>point</b> 414:14,16, 17 415:9,13,1 4 416:21,22, 24 417:5,8,9, 15,18,19 421:6 423:6,8,9, 10 428:23 429:5	<b>pointed</b> 591:22	600:17 619:8 625:19,21, 23 626:1,21 627:4,11	
<b>planned</b>		<b>point-nine</b> 602:9	600:17 619:8 625:19,21, 23 626:1,21 627:4,11	
		<b>points</b> 436:11 470:20 590:15	600:17 619:8 625:19,21, 23 626:1,21 627:4,11	
		<b>police</b> 410:12 490:14 509:5	600:17 619:8 625:19,21, 23 626:1,21 627:4,11	
			<b>police-</b> <b>reported</b> 557:11 558:2	
			<b>policies</b> 520:17	
			<b>policy</b> 443:20 466:10 467:7 475:10 483:7 486:6	
			<b>policyholder</b> 's 478:11	
			<b>poorer</b> 605:14	
			<b>population</b> 487:5 547:4	

435:9,16	<b>precipitated</b>	534:12	424:24	611:9
446:11	585:13	<b>prevention</b>	428:17	<b>processing</b>
449:4	<b>predominantl</b>	595:5	459:13	452:7,16,2
519:25	<b>y</b> 440:8	615:13	461:2,6	4,25
539:15	<b>preference</b>	<b>previous</b>	468:12	467:22
<b>positive</b>	479:22	509:13	481:24	476:22
485:18	<b>premise</b>	529:9	488:3	<b>product</b>
629:14	606:2	530:10	497:10	462:21
630:1,3	620:14	<b>previously</b>	504:10	463:1
<b>possible</b>	<b>premium</b>	435:11	507:1	608:24
408:20	612:5	454:8	511:11	609:18
411:7	<b>premiums</b>	456:6	519:1	<b>production</b>
473:21	479:13	457:16	526:14	480:5,7
537:19	485:11	522:7	557:13	<b>professional</b>
550:25	<b>prepare</b>	<b>pride</b> 465:15	559:18	463:22
551:10	594:20	<b>primarily</b>	616:5	619:7
563:13	<b>prepared</b>	450:11	618:10	<b>profile</b>
571:12	504:1	496:7	621:7	479:12
580:5	506:17	524:17	630:8	481:5
586:23	507:12	531:23	<b>problem</b>	483:16,19
587:23	539:20	582:21	465:18	<b>profiles</b>
611:21	585:9	587:15,17	471:7	485:12
612:21	594:19,21	590:18	508:6	<b>program</b>
620:3	606:25	613:10	<b>problems</b>	409:4
<b>post</b> 488:22	612:5	<b>primary</b>	446:21	410:25
491:19	<b>presentation</b>	541:21	509:24	485:24
<b>post-</b>	469:19	<b>print</b> 513:18	624:7	486:1,2,4,
<b>campaign</b>	<b>presented</b>	515:3	<b>proceed</b>	10,13
489:3,12	462:7	<b>printed</b>	525:17	491:5
490:23	<b>president</b>	527:5	543:25	495:13
<b>post-</b>	444:24	<b>prior</b> 464:15	<b>proceeding</b>	497:4
<b>implementa</b>	<b>Press</b> 493:7	<b>priorities</b>	502:1,25	503:13
<b>tion</b> 468:2	<b>pressing</b>	554:13	513:3	504:10,19
<b>potential</b>	524:6	600:12	<b>proceedings</b>	507:14
595:3	<b>pressure</b>	<b>prioritizing</b>	435:6	512:13
596:7	464:5	611:10	<b>process</b>	516:10
<b>PowerPoint</b>	<b>pretty</b>	<b>prioritize</b>	444:6,13	550:14
469:18	428:10	541:20	445:6	551:22
<b>practice</b>	479:6	<b>pro</b> 444:6	449:12	552:4,20
617:2,16	482:21	480:7	465:4	559:3,20
631:23	508:6	540:8	491:17	560:8
<b>practices</b>	600:24	<b>proactive</b>	544:12	562:24
506:9	605:22	472:3	545:3,11	565:14
<b>practises</b>	611:9	606:4	571:17	567:8
506:13	628:18	630:19	586:3	568:21
<b>pre</b> 601:11	629:1	<b>probably</b>	588:12	571:14
<b>pre-ask</b>	<b>prevalent</b>	416:13	608:22	572:1,8
523:5			<b>processes</b>	573:25
			441:14	575:16,20
			470:3	576:2,7
			480:21	577:4

584:16	23 618:4,5	422:24	631:11,15	<b>publish</b>
585:21	619:24	441:4	<b>provincial</b>	571:16
588:21,22	<b>project</b>	444:8	529:3	631:13
590:5,10,1	461:12	453:24	618:2	<b>published</b>
9 593:15	462:5,6,15	455:6,7	<b>provision</b>	545:14
607:6,9,16	463:14,18,	468:5,15	461:24	<b>publishing</b>
608:23	19	480:17	<b>PUB</b>	506:20,24
609:7	464:19,20,	488:14	517:16,25	<b>pull</b> 475:23
613:4,12,2	21 465:14	540:8,19,2	519:5,17,2	596:2
1	466:12,23	5	3 532:4	606:17
617:22,23	467:14	543:10,18	545:12	<b>purchase</b>
618:24	474:15	550:24	585:13	522:5
619:5	606:15	551:8	<b>PUB/MPI</b>	<b>purchased</b>
621:6,24	622:15	552:10,12,	422:23	522:8
622:5	623:13,25	25 553:19	<b>PUB/MPI-1-90</b>	567:18
623:8	628:25	554:6	498:14	<b>purchases</b>
624:10,14	629:8	555:9,18	<b>PUB/MPI-2-27</b>	567:13
625:1,9,17	<b>project-by</b>	559:24	461:6	<b>purposes</b>
628:2,7,16	474:14	560:23	<b>PUB-1-94</b>	423:24
,17,19	<b>projected</b>	561:4,25	604:17	432:5
632:4	563:4	562:2,12	<b>PUB-2-27</b>	601:3
<b>program-by-</b>	615:14,21	564:2,25	461:4	<b>pursuant</b>
<b>program</b>	<b>projection</b>	565:13	<b>public</b>	428:4
614:2	432:24	571:25	404:1,7,19	<b>pursuing</b>
<b>programming</b>	<b>prominence</b>	572:6	447:24	506:5
507:20	554:15	579:14	450:11	<b>push</b> 480:5
550:15	<b>promise</b>	596:21	486:25	<b>putting</b>
555:2	581:25	611:15	518:5,10	500:12
557:20	<b>promised</b>	<b>provided</b>	525:8	
566:1,14	630:5	443:23	527:17	
567:13	<b>promotion</b>	444:10	540:8,18	
568:9	416:8	462:8	541:19	<b>Q</b>
586:8	<b>properly</b>	469:13	542:8	<b>qualificatio</b>
609:15	473:15,16	<b>provides</b>	556:2,14	<b>ns</b> 523:7
623:2,3	<b>proportion</b>	441:1,3	568:1	<b>quantify</b>
<b>programs</b>	531:3	461:16	573:5	468:10
493:2	593:24	558:19	579:5,12,1	<b>quantitative</b>
495:4,11,2	594:7	568:14	9 583:3	491:18
5 497:24	<b>proposals</b>	630:1	593:23	<b>quantum</b>
503:5	495:4	<b>providing</b>	600:21	442:18,19
526:21	<b>proven</b>	453:23	608:5	<b>quarter</b>
566:24,25	480:19	538:10	618:12	521:13
568:15	<b>provide</b>	<b>province</b>	<b>publically</b>	559:3
573:5	408:10,18	439:9	518:20	<b>quarters</b>
589:20	409:7,17,2	448:4	<b>publicized</b>	630:23
592:15	2	497:11	545:13	<b>question</b>
593:4	410:3,11,2	531:7	<b>publicly</b>	422:24
607:25	1,23 414:7	578:5	465:13	424:5
611:14		595:20		
612:8,12,1		596:6		
8,25		598:1		
613:19,20,		620:5		



429:23	461:3	629:9	598:15,22	444:2
434:22	469:16	<b>ranges</b> 447:6	599:4,11,1	445:14,15
437:19,20	477:17,23	544:21	5	448:19
443:19	484:17	<b>ranks</b> 447:2	<b>re</b> 404:7	449:5
450:3	505:19	<b>rare</b> 629:19	419:5	459:8
457:12	508:5	<b>rarely</b> 442:2	457:24	471:10
462:5	523:1,3,5	517:9	560:18	472:10
467:21	526:11	<b>rate</b> 404:8	584:11	473:12
487:15	550:4	407:3	616:3	477:8
488:12,14	554:12	422:25	<b>reach</b> 488:17	479:3,14,2
489:10,22	567:7	423:2	494:7	3
490:2,18	583:1	426:22	592:18	480:18,23
491:7	620:14	453:11,16	<b>reaching</b>	481:4
492:5,10	630:6	460:1,5	488:24	482:9,13
494:3	<b>quickly</b>	514:20	492:9	491:24
495:2	565:18	519:17	<b>readers</b>	495:7,8,19
498:16	594:24	520:13	567:18	,22
499:17	<b>quite</b> 422:7	521:1	<b>readily</b>	498:5,6,7
500:5	447:25	522:12,15	527:7,8	500:4
501:6	449:16	524:15,19	<b>reading</b>	502:13
502:3	455:2	525:1	489:22	506:8
508:7	489:9	544:12	515:5,8	507:1,25
510:2	504:7	547:23	568:19	508:14
521:24	527:7	<b>ratepayers</b>	625:7	510:11,15
541:25	599:10	612:9	627:2	517:9
544:15	611:16	618:15	<b>ready</b> 469:7	518:19
549:14	614:13	<b>rates</b>	511:22	519:21,24
550:6	617:24	431:7,8	525:17	520:3,5
552:2	630:1	460:13	583:20	522:14
553:8	<b>quote</b> 422:21	482:11	615:5	544:20
557:1,14,1	<b>quoted</b> 427:7	517:18	<b>real</b> 479:15	559:20
8		518:12	<b>reality</b>	580:12
575:12,13		519:14	448:21	583:1
593:3		601:24	478:4	585:13,22
602:4		<b>rather</b> 442:5	520:23	611:6,16
611:5,17		447:4	<b>realize</b>	612:8,24
613:4,7		<b>rational</b>	470:7	613:6,9
618:10		590:22	556:10	614:3
622:6		<b>Raymond</b>	<b>realized</b>	617:15,25
624:5		405:9	478:7	620:3,8
630:13,21		<b>RCMP</b> 410:7	517:12	625:15
632:9		495:10	<b>reason</b>	630:7,21
<b>questioning</b>		560:9,18,2	418:8,12,1	631:23
620:13		5 561:9	7 440:11	632:9
<b>questions</b>		565:21,24	<b>really</b>	
414:10		568:2	422:13,23	
424:3		578:4	428:17	
436:21		584:25	435:13,21,	
438:1		587:17,18	24 436:9	
442:17			442:11	
445:4			443:14	
446:7			<b>reasonable</b>	
450:15			419:7	
			459:11	

460:17	519:4	<b>redeployed</b>	416:22	496:18
587:11	<b>recognized</b>	435:8	421:6	<b>regard</b>
592:21	499:3	<b>redirected</b>	422:10	568:23
<b>reasons</b>	<b>recognizing</b>	457:21	427:25	577:20
521:18	595:7	<b>redone</b>	455:19	595:15
<b>rebate</b>	597:5	545:18	461:4	<b>regarding</b>
516:10	<b>recommend</b>	<b>reduced</b>	466:6	499:8
<b>recall</b>	519:5	606:3	470:9	<b>regardless</b>
478:13	524:21	620:24	471:18	466:12
510:2	525:10	622:9	486:17,20	<b>Regis</b> 404:15
529:8	<b>recommendati</b>	624:6,15,1	490:22	442:16
542:9	<b>on</b>	8	491:2	443:5,18
578:21	519:9,12	<b>reduces</b>	492:11	444:11,18
590:5	521:22	431:11	510:5	446:2,5,9,
628:7,17,1	619:25	<b>reducing</b>	525:9	25
9	<b>recommendati</b>	459:15	<b>references</b>	447:14,20
<b>recalled</b>	<b>ons</b> 448:22	<b>reduction</b>	443:25	448:6
428:16	471:18,24	605:18	<b>referencing</b>	449:11,17
<b>receive</b>	<b>reconcile</b>	621:13	452:14	450:2,5
419:22	410:13	631:7	591:22	474:25
<b>received</b>	499:23	<b>reductions</b>	<b>referring</b>	477:19,22
446:23	563:22	478:25	417:5	481:11
608:23	564:8,14	620:20	454:17	482:24
<b>receiving</b>	<b>reconstruct</b>	<b>refer</b> 454:6	632:1	<b>registrar</b>
510:15	506:16	490:4	<b>refined</b>	486:6
<b>recent</b>	<b>recontinue</b>	500:4	546:11	<b>regular</b>
409:8,17,2	413:3	566:10	<b>refinements</b>	418:16,21
3 410:23	<b>record</b>	585:19	504:9	447:11
552:12	426:10	615:10	<b>reflect</b>	476:23
553:1,19	432:5	<b>reference</b>	445:22	<b>regularly</b>
554:7	486:8,11	421:20	485:11	475:17
555:10,19	492:6	422:6,21,2	617:19	<b>regulated</b>
571:19	513:13	3 426:13	<b>reflected</b>	520:20,21
572:1,7	522:23	432:18	452:5	<b>regulators</b>
579:21	567:4	437:4	455:15	482:25
<b>recently</b>	602:23	473:4	469:24	<b>Reichert</b>
483:7	<b>recorded</b>	485:13	470:16	406:8
494:11	408:13	497:2	472:18	413:10,15
<b>recessing</b>	534:13	502:24	<b>reflecting</b>	414:18
469:3	539:24	508:9	455:10	415:20,25
511:18	540:11,21	541:25	<b>reflection</b>	416:19
583:16	541:4	543:10	480:13	417:1,11,2
615:1	<b>records</b>	573:16,23	520:19	0
<b>recipient</b>	475:9	574:3	547:3	418:11,18
565:21,25	<b>recovered</b>	577:19	587:10	419:2,13,2
<b>recognition</b>	599:17,20	578:16	<b>reflective</b>	0 420:16
629:13,25	<b>recovering</b>	608:16	460:20	421:3,10,1
<b>recognize</b>	482:5	615:11	538:6	9 422:20
		<b>referenced</b>	<b>refreshing</b>	424:11

425:12,19, 25	494:19	557:16	7,25	<b>ves</b> 408:7
426:4,8,14	497:21	<b>reliance</b>	505:1,2	501:7,19
427:2,6,17	505:20,21	460:14,19	507:23	<b>representing</b>
428:1,6	511:3	<b>rely</b> 482:14	513:9,15	523:11
429:8,22	521:24	<b>remain</b> 421:5	514:16	524:3,8
430:9	526:9	<b>remaining</b>	534:7	<b>represents</b>
431:8,17	534:13	454:15	537:20	563:10,12
432:2,7,14	542:24	621:2	540:5	597:23
433:1,5,9, 14	553:16,25	<b>remember</b>	555:7	<b>re-purposing</b>
434:3,9,18	560:19	435:4	579:20	457:15
451:6,17	575:15	438:20	580:3	<b>request</b>
452:3,20	582:17,19	440:2	589:13	532:5
453:7,14,1 8	586:11	519:8	595:17	560:9
455:17,20	622:7	578:21	596:3	601:22,23
456:22	<b>relates</b>	585:12	606:24	602:24
457:10	458:3	612:20	608:5	<b>Requests</b>
458:5,8,12	464:18,21, 22 551:23	<b>remote</b>	609:4,11	525:10
460:3,7,15	<b>relating</b>	560:19	621:22,23	<b>require</b>
461:14	424:1	<b>removed</b>	626:4	589:14
462:12	451:14	570:17	627:2,17	<b>required</b>
464:18	530:25	<b>removing</b>	629:19	435:6
466:2,8,14	<b>relation</b>	510:19	<b>reported</b>	455:23
467:2,6,15	442:17	<b>renewal</b>	470:17	457:19
468:1	443:20	476:7	528:17,24	462:19
584:6	448:15	<b>renewed</b>	535:19	463:11,13
585:5	449:8,9	559:25	536:21	464:13
<b>Reichert's</b>	570:6	560:2	<b>reporter</b>	468:7
422:6	614:3,7,8	<b>repeat</b>	553:15	<b>requirement</b>
<b>reiterate</b>	<b>relationship</b>	429:23	555:6	476:12
460:16	435:14	444:17	<b>reporting</b>	<b>research</b>
<b>rel</b> 614:7	457:20	456:20	458:7,9,14	438:22,23
<b>relate</b>	596:15	594:3	556:14	439:24
409:14	<b>relative</b>	624:4	<b>reports</b>	440:3,4,9
430:20,21	453:16	<b>repeated</b>	502:25	488:16,20, 21
461:3	457:8	512:11	505:15	489:2,25
464:14	488:15	<b>repetitive</b>	518:5	492:7,21
523:1	591:24	555:6	527:18	498:22
553:17	594:7	<b>replace</b>	536:25	<b>researches</b>
554:2	<b>relatively</b>	417:23	537:1	500:13
<b>related</b>	550:4	522:5	556:1	<b>Reserve</b>
409:12	585:16	<b>report</b> 411:5	<b>repository</b>	514:20
426:19	629:19	436:4,12	498:20	<b>resh</b> 549:23
438:25	<b>releases</b>	448:2	499:22	<b>residences</b>
440:3,9,15	506:25	479:4	500:13	622:22
442:5,7	<b>relevant</b>	490:14	<b>represent</b>	<b>residents</b>
451:4	625:15,22	502:6	571:4	628:7
461:1	<b>reliable</b>	503:2,16,1	<b>representati</b>	
483:10	455:5		<b>on</b> 531:16	
492:1			533:24	
			<b>representati</b>	

<b>residual</b> 632:6	422:24 462:13 488:19	631:22	518:7,19 519:7 521:20	<b>reviewing</b> 585:18
<b>resolve</b> 562:17	500:5 519:11	<b>resulted</b> 461:23 464:6	<b>retaining</b> 597:8	<b>revised</b> 545:7
<b>resource</b> 461:15,19, 21	549:14 611:19	465:25 544:21	<b>retire</b> 417:22	<b>revisited</b> 545:7
<b>resources</b> 415:4 457:24 461:17 463:17	<b>responses</b> 479:23 607:23	<b>resulting</b> 463:20 472:25	<b>retired</b> 417:23	<b>rework</b> 462:19
<b>respect</b> 408:4 424:5 434:22 436:21 444:14 446:10,11 447:8 454:13 459:25 462:4,8 471:12,13, 20 473:24 475:2 476:17 477:17 478:7 480:1 483:2 484:19 487:11 492:8 493:19,24 502:1,5,11 505:19,21 507:9 518:18 519:11 542:10 543:5 584:16 599:15 618:23 620:5	<b>responsibili ties</b> 517:10	<b>results</b> 408:19 439:20 468:9 490:12,21 491:21 506:2,18 521:12 546:4,18 549:25 550:24 551:8 557:15 584:22 597:21 601:21	<b>retirements</b> 422:8,17	<b>re-work</b> 464:12
	<b>responsibili ty</b> 440:25 618:1,7		<b>retires</b> 421:7 632:18	<b>RFP</b> 502:15,21
	<b>responsible</b> 444:24 445:13,14, 24 595:20 619:4		<b>retiring</b> 418:2	<b>Rick</b> 512:19
	<b>rest</b> 417:10		<b>retrospectiv e</b> 585:24	<b>right-hand</b> 471:19 530:2 532:3 538:9 547:16 558:13 627:18 628:11,24
	<b>restraint</b> 409:13 411:5 541:21 542:12,18 546:15 553:9,11,1 7 554:1 556:24 557:20 568:24 575:8,15 577:13 578:6 579:20 580:2,10,1 4	<b>resume</b> 615:5	<b>return</b> 445:19 622:9	<b>rigorous</b> 444:6 619:13
	<b>restraints</b> 544:23 557:23 577:20 594:9	<b>Resumed</b> 406:6,7,8, 9 413:9,10,1 1	<b>revamp</b> 506:4,7	<b>ring</b> 608:1
	<b>result</b> 522:8,11,1 4	<b>resuming</b> 469:4 511:19 583:17 615:2	<b>revenue</b> 470:23 482:11 522:9,14,1 8,19,20 612:5	<b>ringing</b> 501:10
<b>respective</b> 421:2		<b>retain</b> 448:18 463:16 522:20 593:11 596:20 632:3	<b>revenues</b> 442:23	<b>rise</b> 465:22 466:12
<b>respectively</b> 514:25		<b>retained</b> 469:25 513:24 514:19,25 515:4,11 516:2,4,15 517:20	<b>reversed</b> 539:15	<b>risk</b> 409:6,14,2 0 447:15,18 454:1 481:5 483:16,19 485:12 510:14 512:19 518:8 522:21 526:22 548:6 552:5,23 553:10,17 554:3,25 555:8,14
<b>response</b>			<b>review</b> 409:11 417:15 418:15,16 427:25 462:25 470:1 502:6 530:5 552:3 553:15,23 619:19	
			<b>reviewed</b> 503:12	

573:21	<b>road-safety-related</b>	503:16	<b>runs</b> 593:21	612:6,14,17,21
588:8	502:24	<b>Robinsons</b>	<b>rural</b> 411:7	613:18,21
591:4,12	<b>roadside</b>	502:1,5	528:1,5,22	614:19
<b>risks</b> 486:22	549:8	503:2	529:23	615:12
<b>Rivers</b> 598:3	550:7	<b>robust</b>	530:8,15,2	617:22
<b>road</b>	558:22	456:11	1 577:16	618:2,8,13
484:8,17	573:12	<b>robustness</b>	578:5,18	620:20
485:7	589:25	478:15,21	579:15,22	622:17
486:22	590:11	480:2	580:5	623:3
487:4,12	<b>RoadWatch</b>	<b>role</b>	<hr style="width: 100px; margin: 0 auto;"/>	<b>safety/loss</b>
488:17	410:4,15,2	498:11,22	<b>S</b>	595:5
492:1,8	4 490:14	500:16,21	<b>Sad</b> 465:9	<b>salaries</b>
495:4,25	491:1,3,4	541:15	<b>Sadly</b> 543:9	415:15
496:5,14,22	492:12	610:12	<b>safe</b> 550:15	424:1
2	548:13	619:3	<b>safety</b> 407:5	431:9,12
498:7,12,22,25	549:12	620:4	408:14	448:23
499:8,20	550:14	<b>roles</b> 499:11	442:10	<b>salary</b>
506:14	551:22	<b>roof</b> 471:7	484:17	421:12
507:9,13	558:10,17	<b>room</b> 526:10	485:7	423:25
508:3,10,12,21	559:3	<b>rough</b> 415:24	486:13,22	430:21,25
526:9,20	560:24	465:12	487:4,12	447:5
541:22	561:6	<b>roughly</b>	488:17	<b>sample</b>
562:20	562:25	434:17	492:1,9	578:17
567:10,11	563:4,24	529:22	495:4,25	<b>saturation</b>
568:9,14,15	564:17	538:25	496:5,15	589:8,12
5 570:7,17	565:14,25	598:24	497:25	590:6,7,12,15,21
586:8	566:12	<b>Round</b> 487:15	498:7,12,22,25	591:8,18
595:5	567:1	489:7,24	499:8,20	592:24
603:15	568:6,8,19,20	532:5	501:3	<b>Saturday</b>
604:22	569:13,25	<b>rounding</b>	505:2	480:4
605:15,17	570:10,12	516:22	506:14	<b>saved</b> 620:24
606:2	571:13	<b>row</b> 524:8	507:9,13	<b>saving</b>
611:1,13,22,24,25	572:1,7,18	<b>RSR</b> 513:19	508:3,10,12	468:14
612:6,14,17,21	573:24	514:23	2 525:5,13	<b>savings</b>
613:18,21	581:25	<b>run</b>	526:9,21	434:24
614:19	583:2	491:21,23	539:25	467:24
615:12	584:2	493:8	540:12,22	468:3,8
617:22	585:20	520:9	541:6,14,22	511:3
618:2,7,12	586:8	569:13	2 562:20	522:11
620:20	588:21	<b>running</b>	567:10,11	546:23
622:17	590:9	497:24	568:9,15,2	547:1
623:2	594:11	498:3	5 570:7	629:7
<b>roads</b> 410:8	617:3	507:4	586:8	<b>saw</b> 420:6
560:10	620:9	509:1	603:15	452:22
561:1,11	<b>roadway</b>	557:6	604:22	482:3
<b>road-safety</b>	591:6	585:1	605:10,15,17	516:9
505:19	<b>robbing</b>	597:18	606:2,18	550:3,9
	620:12		611:1,13,22,24,25	
	<b>Robinson</b>			

598:11	469:13,18	425:1,3	<b>semi</b> 577:19	480:17
625:21	471:3	426:25	<b>semi-annual</b>	482:6
626:1,20	<b>scorecard</b>	431:21	577:24	509:6
<b>scale</b>	477:17	461:1	<b>senior</b> 448:9	627:4
415:2,8,10	<b>seat</b> 546:19	485:1	449:4	<b>services</b>
,19	<b>seatbelt</b>	491:2	472:7	463:22
416:14,15,	545:13	493:4	<b>seniors</b>	464:2
16 417:25	556:3	534:7	496:17,23	589:7
418:3,6	577:15	540:6	<b>sense</b> 416:18	<b>session</b>
420:8	578:18	588:22	448:17	632:13
447:6	579:6,13,1	<b>sector</b>	449:7	<b>sessions</b>
485:14,17	5 600:13	447:24	491:20	488:22
<b>scaled</b> 500:8	<b>seatbelts</b>	450:11	509:7	<b>sets</b> 457:19
<b>scales</b> 421:2	546:22,24	<b>secure</b>	591:7	603:15
447:6	547:9	463:16	593:24	<b>setting</b>
449:6	557:4	483:11	600:22	448:7
<b>scan</b> 503:4	<b>second</b> 417:6	<b>security</b>	625:24	517:17
565:18	438:7	483:10	<b>sentence</b>	<b>settings</b>
<b>scenario</b>	439:3	<b>seeing</b>	498:24	528:17
620:13	440:8	455:15	574:4	<b>settle</b>
<b>schedule</b>	450:18,23	<b>seeking</b>	<b>separately</b>	446:15
416:22	451:23	601:4	430:14	<b>settlement</b>
421:23	452:12	615:10	431:4	428:8
437:20,25	464:21	622:6	<b>September</b>	<b>seven</b> 452:17
463:19	470:23	<b>seem</b> 537:8	404:22	533:10
<b>school</b> 496:7	485:22	<b>seems</b> 459:11	480:2,8	615:14
504:19	489:7	<b>seen</b>	549:25	616:19
576:13,20	493:6	478:22,25	556:3	<b>seventeen</b>
584:17,23	498:24	480:14	576:19	599:18
585:1	514:18,23	534:6	582:1	<b>seventy</b>
606:14	521:1	600:20	584:17,25	586:14
613:4,12	527:15	607:23	<b>series</b> 438:2	<b>seventy-four</b>
614:11	528:13	<b>sees</b> 591:7	554:12	423:9
618:23	535:1,24	<b>select</b> 593:5	<b>serious</b>	<b>seventy-one</b>
630:9	545:12	<b>selective</b>	446:20	432:11
<b>Science</b>	546:7,18,1	566:24	526:24	<b>seventy-</b>
440:24	9 547:1	572:15	<b>seriously</b>	<b>point-five</b>
441:7	548:23	581:6	534:14,21,	602:16
443:9	574:4,22	585:1	23	<b>seventy-</b>
<b>Sciences</b>	613:7	<b>self-</b>	535:6,14	<b>seventy-</b>
438:10	626:3,17	<b>explanator</b>	558:1	<b>seven</b>
439:4	<b>second-last</b>	<b>y</b> 471:17	<b>serves</b>	603:23
<b>scientific</b>	539:6	<b>selfish</b>	559:15	<b>severely</b>
626:25	607:3	475:6	567:25	557:12
<b>scope</b>	<b>secondly</b>	<b>self-</b>	<b>service</b>	<b>sh</b> 479:23
448:15,16,	525:4	<b>reported</b>	453:24	<b>shaky</b> 519:24
23	<b>secretary</b>	557:25	455:7	
<b>score</b>	446:14	<b>section</b>	470:1	
	<b>section</b>	424:20		

<b>share</b> 427:10 470:22 479:24 546:3 564:7 570:25 603:16	445:22 492:17 506:11	<b>sit</b> 477:25 511:23 631:24	<b>sixty-four</b> 426:3	508:9 558:12
<b>shared</b> 524:13 596:12	<b>significant</b> 426:17 435:25 438:22 454:23 457:5 463:13 464:6	<b>site</b> 442:11 <b>sites</b> 625:19	<b>sixty-three</b> 426:2 570:14 585:21	562:20 563:23 564:1,16,2 2 570:9
<b>sharing</b> 498:21 570:24	478:22,25 486:5,24 521:6	<b>sitting</b> 477:24	<b>sixty-two</b> 528:23	<b>SM-5.4</b> 488:13
<b>sharp</b> 598:11 600:20	585:23 596:7 629:1	<b>situation</b> 442:4	<b>skill</b> 457:19	<b>small</b> 438:2 443:25 444:1 587:16 597:25 601:3
<b>sharply</b> 599:10	<b>significantl y</b> 443:17 508:16	<b>situations</b> 466:23	<b>skills</b> 608:24 609:19	<b>smaller</b> 443:13 497:11 612:2,15
<b>sheer</b> 533:15	526:23 557:10 559:16 613:14	<b>six</b> 410:9,19 415:18 451:21 452:11,22 457:5 460:2 488:22 530:18,19 545:16 558:19 559:12 561:24 562:1,10 563:9 564:1,24 569:7 570:4,25 584:3,8 585:8 587:6 588:4 600:1	<b>skip</b> 535:1 588:18	<b>snowmobile</b> 568:25
<b>shelf</b> 459:12	<b>similar</b> 447:5 450:8 479:5 549:14 551:18 553:13 601:21	<b>sixteen</b> 423:6 521:2 546:9	<b>slated</b> 478:1	<b>so-called</b> 607:7
<b>she'll</b> 412:22	<b>similarly</b> 499:1 542:24	<b>sixty</b> 423:8,10,1 7 426:22 427:4 429:14 430:3 451:2,21 452:11,22 493:6	<b>sleep</b> 413:2 632:14	<b>softer</b> 605:16
<b>she's</b> 412:11,13 468:22 507:24	543:4 604:10 605:5	<b>sixty-five</b> 423:21 570:18	<b>sleeping</b> 412:22	<b>software</b> 455:21,24 459:18 481:19 482:16
<b>shift</b> 431:17 465:24	<b>simple</b> 457:11 475:25 602:4		<b>Sleepout</b> 412:18	<b>sole</b> 498:5 566:15
<b>shifts</b> 509:5 624:20,21	<b>simplify</b> 477:8,9 548:17		<b>sleeps</b> 412:17	<b>solely</b> 440:3 578:4
<b>shirt</b> 412:10	<b>simply</b> 481:5 601:11,25		<b>slept</b> 412:19	<b>solid</b> 611:9
<b>shop</b> 476:25	<b>single</b> 438:25 565:20,25		<b>slightl y</b> 433:12 546:10	<b>solution</b> 473:13
<b>short</b> 446:19 473:23			<b>slippage</b> 550:10	<b>solutions</b> 473:14
<b>shortcomings</b> 465:2			<b>slow</b> 625:25	<b>solved</b> 508:6
<b>shortly</b> 424:4			<b>slowed</b> 625:20 626:20	<b>somebody</b> 445:23
<b>short-term</b> 500:17			<b>slower</b> 538:16	<b>somehow</b> 449:1 557:21 569:20
<b>shows</b> 421:25			<b>slowing</b> 627:7,10	<b>someone</b> 420:1
<b>shut</b> 459:11 613:18			<b>slowly</b> 480:11	
<b>sic</b> 447:9 541:20			<b>SM</b> 408:5 493:3,20 494:1	
<b>signage</b>			<b>SM-5</b> 410:15,18 491:2	

421:24	506:13	551:21	612:5,22	521:20
439:25	520:2	586:9,12	614:10,15	<b>stability</b>
445:8	557:14	587:13	617:9	478:15,20
486:8	585:24	588:22	<b>spending</b>	480:1
506:15	618:22	603:13	451:19	<b>Stabilizatio</b>
613:2	619:1,18	<b>specificatio</b>	473:15	<b>n</b> 514:20
631:22	<b>sorting</b>	<b>ns</b> 462:16	507:13	<b>stable</b>
<b>somewhat</b>	484:1	464:11	559:15	434:20
430:11	<b>sound</b> 622:9	465:6,10,1	560:3	518:14
434:7	<b>sounds</b>	7,23	569:21	<b>staff</b> 414:23
435:23	447:14	<b>speed</b> 409:4	576:20	415:7
445:4	540:3	491:11	613:11	417:21,23
518:15	592:20	497:24	620:6,8	422:11
521:24	<b>Southern</b>	534:17,21	<b>spent</b> 471:5	424:14
533:23	504:19	538:10,18,	508:12	430:12,13
604:3	<b>speak</b> 435:15	23,24	611:15	432:11
<b>somewhere</b>	472:11	539:13	<b>spoke</b> 457:11	435:4,10
568:9	477:2	541:13,21	486:19	436:8,14
598:22	508:1	543:20	515:23	447:12
<b>sorry</b> 416:11	<b>speaking</b>	544:10	522:3	456:4,10
427:24	413:15	545:2,3,15	<b>spoken</b> 526:2	457:16,25
428:22,25	454:22	,17,22	<b>sponsor</b>	458:16
429:22	507:23	551:18,25	578:11	459:22
431:1	594:12	552:3,20	<b>sponsorship</b>	463:14,19,
433:1	<b>special</b>	567:14	438:23	21 464:6
444:16	418:17	568:23	568:10	465:21
450:2	441:5	569:15	619:24	578:10
452:6,7	448:23	570:2	<b>sponsorships</b>	624:20
454:16	481:18	576:2,3	437:21	625:18
473:3	512:19	594:1,8	438:4	<b>staffing</b>
484:4	518:8	604:7	443:21	423:4
523:20	524:7	605:6	444:15	424:3,18
544:14	<b>specific</b>	615:20	444:15	425:10
594:2	415:11	616:10,20	492:15	429:13,16,
606:22	418:16	625:11	619:7	25 432:3
626:9	434:22	<b>speeders</b>	620:5	434:13,24
627:13	464:22	627:5	<b>sports</b> 619:7	478:8
<b>sort</b> 424:10	471:23	<b>speeding</b>	<b>spot</b> 468:23	<b>stage</b> 464:15
434:1	479:9	486:9	631:15	502:15,18
441:2	491:7	543:7,11	<b>spots</b> 595:23	<b>stages</b> 484:1
443:3,12	569:12,14	576:13,20	597:10	<b>stakeholders</b>
445:16	570:6,23	584:16	<b>spread</b> 617:7	498:21
447:1	586:17	600:14,25	<b>spring</b>	499:2
448:2	588:15	627:21	622:24	<b>stand</b>
465:6	613:20	628:4	<b>spy</b> 567:14	520:5,6
475:22	<b>specifically</b>	<b>speeds</b>	<b>SRE</b> 512:18	618:24
477:4	418:19	567:15	514:10,24	619:21
479:9	430:3	<b>spend</b> 483:22	515:9,16	<b>standard</b>
493:8	442:5,6	506:17	516:16	467:1
495:9,20	456:22	558:9		
496:1,7,17		577:11		
502:15				



<b>stands</b> 432:6 461:12,14 512:19 521:9	<b>stayed</b> 421:18	507:5 509:2 519:6 618:3	621:3	598:9 599:24
<b>start</b> 425:3,15 476:22 484:18 511:12 575:7 577:12 582:19	<b>staying</b> 422:13 529:20	<b>street</b> 412:18,19, 22 498:3	<b>subsequent</b> 567:6 585:2	604:2,6 605:2 610:9
<b>started</b> 478:24 497:19	<b>stays</b> 459:6	<b>strength</b> 517:2 518:1,13	<b>subsequently</b> 456:14	619:23 623:24 625:8 628:14
<b>starting</b> 454:11,12 456:23 494:18,19 606:23 607:19 621:12 628:23	<b>steady</b> 434:8,11 473:1,9	<b>strengthenin g</b> 483:11	<b>subsidizatio n</b> 486:17	<b>suggests</b> 546:1 607:4
<b>starts</b> 438:8 582:17	<b>step</b> 415:8,10 418:6 420:9 552:10 566:24,25 570:13 572:13,19 581:6,11,1 9 617:3,16 619:8	<b>stretching</b> 610:20 611:1	<b>substantiall y</b> 455:3	<b>sum</b> 459:25 607:15 621:24
<b>state</b> 421:11 434:8,11,2 0 473:1,9	<b>steps</b> 415:18 503:12	<b>strong</b> 513:1 519:22	<b>substitute</b> 440:19	<b>summary</b> 527:11 538:10 568:14 573:25 588:21
<b>stated</b> 472:20	<b>sticker</b> 476:14	<b>strongly</b> 440:22	<b>successfully</b> 509:16	<b>summat</b> 608:7
<b>statement</b> 471:11 475:1 485:6 498:17 513:16 517:24 610:7 618:18	<b>stop</b> 550:5	<b>struck</b> 496:12	<b>succession</b> 424:13	<b>summative</b> 504:6,11 505:8 526:12 606:10 607:14,25 608:7,17 609:5,14 621:4,5,23 627:16
<b>static</b> 421:18	<b>stopped</b> 548:25 549:4	<b>structured</b> 490:8,20	<b>suffered</b> 521:6	<b>summer</b> 582:22
<b>stay</b> 428:20 434:11 517:13 533:7 560:5 611:22,25 612:14 627:15	<b>stop</b> 550:5	<b>structuredly</b> 447:8	<b>suggest</b> 537:14 563:8 568:20 601:20 612:12 624:25 626:19,23 628:1 629:24	<b>summertime</b> 582:19
	<b>stops</b> 490:15 590:12	<b>struggling</b> 518:6	<b>suggested</b> 462:21 537:25 613:3 625:18 626:18,25	<b>sunset</b> 625:4
	<b>Strangely</b> 526:3	<b>studies</b> 542:10,16 543:5 544:20 545:10 546:1,15 630:15	<b>summer</b> 582:22	<b>suppliers</b> 482:16
	<b>strategic</b> 474:3 475:15 498:18 499:18	<b>stuff</b> 459:14	<b>summers</b> 582:22	<b>support</b> 455:12 463:18 585:9
	<b>strategically</b> 590:12	<b>subject</b> 511:10 521:10 522:1 523:6 524:20 525:16 539:22 540:1,3 584:5 601:10,17 615:11,14, 17,20	<b>support</b> 455:12 463:18 585:9	<b>supported</b> 453:25 460:20 568:2 569:13
	<b>strategies</b> 493:3 503:5 506:14 604:11 605:6 615:13,21		<b>suggesting</b> 410:15,18 536:25 548:5 558:18 563:23 564:1,17,2 2 566:13 590:8 592:16	
	<b>strategy</b>			

<b>suppose</b> 620:2 631:2	620:22 624:13,14, 16 625:6,14 630:10,18	503:18 595:13,25 609:8	618:6 <b>talk</b> 413:20 415:17 419:9 420:24 430:18 431:19 433:3 438:2 459:13,14 465:20 478:19 490:13 491:3 493:7 499:21 538:5 577:12 581:6 584:24 594:23 609:11	558:9 564:8 570:10 584:11 596:8 614:5 <b>talks</b> 436:12 544:23 <b>target</b> 488:17 492:9 494:4,7,20 514:21 515:3,6,10 ,11,19 517:21 588:9 589:14 <b>targeting</b> 569:12 <b>targets</b> 515:15 516:1 541:22 594:8 <b>tasking</b> 544:5 <b>technologica</b> <b>l</b> 479:22 <b>technology</b> 453:20,23 457:23 474:19 482:14 <b>teen</b> 407:5 525:5,13 606:18 <b>ten</b> 455:16 460:2 527:20 529:10,15 570:16 <b>tendency</b> 617:2 <b>term</b> 521:10 593:21 607:25 <b>terms</b> 409:4
<b>supposed</b> 445:23	<b>surfaced</b> 496:1	<b>systems</b> 455:4,5,12 ,24 456:12 459:16 460:14,19 464:1 480:3,5 482:17 483:11		
<b>suppression</b> 509:4	<b>surgeries</b> 439:16 440:1			
<b>sure</b> 418:21 419:6 427:17 428:10 429:24 436:5 440:9 448:14 453:22 459:6 474:1,12 478:18,23 487:5 490:10,21 492:5,20,2 2,25 501:15 504:13 505:22 513:6 514:8 519:4 537:13 540:3 544:13 552:8 555:3 556:25 560:3 564:12 566:3 567:24 568:10 571:16,20 575:2 577:25 579:2 584:5,6 585:5 588:13,14 592:9 595:16 600:17 610:13,23 615:18	<b>surgery</b> 438:11,18, 24 439:5,10,1 7,19 <b>surmising</b> 577:4 <b>survey</b> 491:18,24 577:20,24 578:1 579:12 580:13 <b>surveying</b> 578:7 <b>surveys</b> 409:5 552:4,22 557:6 578:17 579:7 <b>suspends</b> 486:14 <b>system</b> 419:25 447:25 448:8 454:1 456:1,3,5, 7,8 458:4,9,13 459:11 461:4,15,1 6,19 462:1 463:4,9,24 464:3,15 465:2,14,2 4,25 476:24 478:15,21	<hr/> <b>T</b> <hr/> <b>tab</b> 413:23,24 416:23 417:4 427:1 428:18,20 450:17,18, 22 466:7 <b>table</b> 406:1 433:24 450:25 452:24 458:25 513:15,17 527:11,25 528:7 532:9 538:10,18, 19,20 548:3,11 562:24 568:13,19 597:16 599:15 604:21 <b>tables</b> 565:18 <b>tactical</b> 475:15 477:8 <b>Takeaways</b> 471:3 <b>taking</b> 463:4 503:12 511:3 519:24 570:23		
			<b>talked</b> 413:17,19 436:4 467:17 472:6 473:11 485:19 491:18 492:16 498:2 509:13 612:4 <b>talking</b> 414:19 422:11 423:12 431:18,23 432:5 433:2 435:24 442:22,23 455:10 483:14 490:9,21 494:5 498:4 505:4 512:25 522:1 529:9	

424:9	600:20	458:1,23	470:11	605:20
431:24	603:4	459:24	471:12	606:13,17
439:1	606:10	460:21	472:5,6,12	610:13,23
442:18	608:21	462:3	,18 473:11	612:3
444:12,19, 21	611:9	467:12	474:3,4	613:17
447:1,16	612:24	468:17,24	475:25	618:16,24
448:6	613:18,20	477:16	476:1,14	620:3
450:6	616:9,13	484:2	477:11	621:9
459:19	619:17	486:16	479:1,15,2	622:1
465:20	620:1	488:6	1 482:2,22	623:2
471:19	621:22	493:11	484:19	624:5
477:7	622:9	498:9	486:24	625:15
478:20,24	624:18	510:1	491:18	626:25
481:23	626:5,6	511:15	495:9	627:10,18
483:16	627:17	512:5	497:7	630:21
486:25	628:17	523:9,25	500:3,8	632:5,9
492:12	630:2	529:25	503:11	<b>theft</b> 509:4
500:10	<b>territory</b>	534:4	505:4,8	619:15
507:3	610:14,16	535:11,17	507:6,21	<b>themselves</b>
517:9	<b>test</b> 480:10	540:23	510:5	455:21
524:12	521:9	545:6	511:15	577:9
534:21	<b>testified</b>	549:18	513:12	597:1
535:4,18	412:20	558:3	518:1	<b>theory</b>
537:2	414:12	567:5	520:17,18	436:13
540:9,10	490:3	578:15	521:1	623:3
542:7	<b>tests</b> 554:25	582:8,24,2 5	537:18	<b>therefore</b>
545:21,23	<b>texters</b>	583:13,14, 22 585:4	538:3,5	418:4
546:14,22	494:8	599:22	543:16,24	420:1
548:16	<b>texting</b>	611:18	544:3	423:5
550:4,13	491:14	615:4	545:13	516:3
551:15	494:13	632:15	551:23	591:10
552:3,19	<b>th</b> 420:7	<b>that's</b>	556:19	618:2
553:9	<b>tha</b> 477:11	417:1,4,11	557:1	<b>there'll</b>
554:13,18	<b>thank</b> 412:24	419:13	558:2	416:1,3
557:19,21	413:1,4,5	420:8,17	560:15	<b>there's</b>
558:1	415:16	421:10,18	561:16	416:12,15
565:19	416:17	422:15	566:3,23	419:17
567:20	424:2,17	425:12,19	571:3,8	426:6
578:12	427:8	428:17	572:2	435:12
579:6,12	431:5	429:3,8,9, 20 430:5	574:8	436:6,10
580:13	433:11,16	433:7,12	575:23	438:21
581:23	436:20	434:2,7	577:20	441:22
584:1	441:19	436:2	579:2	443:10
585:17	442:15	437:3	580:16	447:6,15
586:8	445:25	438:8	581:15	452:15
587:4,12	446:1	445:15	582:18,22	455:14
588:5	449:25	447:13,15, 17 455:15	586:20,21	459:8,23
590:10,21	450:14	456:18	589:17,19	471:22
592:13	452:8	466:6	595:18,19	473:8
594:5	456:16		596:17	481:22
595:10			597:11	483:20,21
598:14,16			599:23	
599:23			600:3,9,23	
			603:7	

485:8	509:9	559:4,12,1	528:12	429:3
488:25	<b>third</b> 426:2	6,19	536:5	430:18
489:22	429:2	560:16,17,	547:24	431:11
492:16	472:18	24	548:3	451:1,14,1
495:8,14,1	473:6	561:8,18,2	<b>today</b> 412:9	9,23
7,24 497:2	505:1	4 562:1,10	459:23	452:9,18,2
500:19	514:24	563:5,9,11	482:20	5 453:1
501:2	515:10	,24	492:17	460:1
503:1	530:3	564:2,19,2	590:10	466:25
504:5,19,2	535:3	4 566:11	621:3	516:15,22
0 509:2	549:2	569:5	622:14	529:3,16
510:20,21,	589:4	570:1,14,1	630:11	536:11,20
24 518:19	609:5	8,24	<b>tomorrow</b>	597:16
520:22	<b>third-party</b>	584:2,3,8	412:24	598:7
533:23	482:16	585:7,8,21	<b>tonight</b>	599:4,6
537:21	<b>thirteen</b>	587:5,6	412:16,22	624:1,10
545:25	429:5	588:3,4	<b>top</b> 415:2	629:8
546:14	599:5	598:23,24	417:25	<b>totally</b>
567:3,19	<b>thirty</b> 546:9	599:4,18,1	418:3	438:24
569:2	624:3	9	435:4	492:19
571:11	<b>thirty-five</b>	601:14,16	438:9	<b>totals</b>
572:16,18	515:16	603:5,6,23	440:2	515:17
586:12	<b>thirty-one</b>	615:15,22	491:8	599:12,25
596:11	425:16	616:19,21	527:5,23	<b>tough</b>
600:22	<b>thirty-seven</b>	623:9,10	530:1	610:9,21
608:16	515:16	629:7,9	532:2,10	611:3
611:6	<b>thirty-six</b>	631:18	533:7	<b>tougher</b>
630:16	431:25	<b>throughout</b>	534:16,21	606:2
631:20	570:12,13	421:22	538:9,18	<b>tour</b> 439:6
632:4	<b>thirty-two</b>	426:16	543:12	<b>towards</b>
<b>they'd</b> 516:8	528:16	458:13,18	547:16	438:23
<b>they'll</b>	<b>thoroughfare</b>	<b>thrown</b>	551:25	439:22
421:4	s 567:16	626:16	558:13	442:10,14
435:17	<b>thou</b> 438:14	<b>TI-8</b>	560:14	477:12
<b>they're</b>	<b>thoughtful</b>	427:9,24	568:13	559:1
426:11	611:19	429:7	608:20	<b>track</b> 424:7
439:18,21	<b>thousand</b>	<b>tickets</b>	623:23	476:17
442:11,12	410:5,10,1	627:21	627:18	556:22
470:20	6,20	628:3,16,2	628:11,24	567:15
497:12	438:12	0 629:13	<b>topic</b> 446:3	600:11,17
498:4	441:23	<b>tied</b> 570:22	569:18	<b>tracking</b>
510:4	444:23	571:17	<b>topical</b>	479:11
526:13	451:2	<b>ties</b> 573:20	488:21	567:16
569:14,17	462:2	<b>tips</b> 493:8	489:2	<b>tradeoff</b>
571:3	468:13	<b>tired</b> 549:18	<b>topics</b>	482:2
581:7	527:19	627:14	570:25	<b>traditional</b>
598:15	533:14,22	<b>titled</b>	571:1	589:24
<b>they've</b>	558:20	524:15	<b>topped</b> 421:2	602:25
439:16		525:5	422:13	<b>traditionall</b>
482:17		527:15	<b>total</b> 414:21	
545:10				
<b>thieves</b>				

<b>y</b> 603:1	<b>true</b> 465:9	451:12	535:8	424:13
<b>traffic</b>	472:13	461:6	<b>twenty-three</b>	429:11,16,
408:12	473:11	538:8	599:25	21 430:5
442:10	518:1	555:25	<b>twice</b> 489:19	431:6
497:25	566:3	565:6	578:18	441:2
505:1	567:2	574:16,21	<b>Twitter</b>	466:4
527:12,20	581:15	576:11	494:6,17	474:14
534:6	600:4,10	581:11	<b>two-thirds</b>	500:1
539:23	624:5	597:15	529:22	501:2
540:5,11,2	<b>truly</b> 481:4	601:4	<b>tying</b> 551:22	503:3
0 541:3	482:13	603:13	<b>type</b> 506:4	506:16
566:24	500:7	606:13,18	528:1,4	523:20
569:22	507:4	608:12	595:9	545:20
572:15	<b>trust</b> 538:6	621:11	600:22	573:2
581:6	588:20	622:4	609:5	578:13
584:23	<b>trusting</b>	<b>turned</b>	616:22	589:12
585:1	501:11	599:16	<b>understandin</b>	<b>g</b> 447:23
595:17	<b>try</b> 475:8	<b>turning</b>	<b>types</b> 607:5	448:3
597:17	494:24	424:18	608:22	483:17
598:8,11	495:22	580:21	<b>typical</b>	492:6
600:7	546:21	<b>turnover</b>	470:21	498:12
<b>training</b>	561:25	418:2	488:20	525:18
486:13,18	567:24	421:15,16,	496:20	571:25
578:11	575:12	20 424:6	<b>typically</b>	581:5
<b>transcript</b>	621:8	<b>turns</b> 428:17	414:12	589:20
406:14	622:17	602:22	419:21	616:18
490:4	<b>trying</b>	<b>TV</b> 489:17	489:16	<b>understood</b>
491:2	429:11,16,	<b>twelve</b>	<hr/>	421:14
<b>transferred</b>	21 430:5	570:15	<b>U</b>	464:23
518:8	436:12	582:16	<hr/>	471:9
<b>translate</b>	442:11,13	<b>twenty</b> 471:7	<b>ultimate</b>	<b>undertake</b>
620:24	448:19	533:9	591:14	449:12
<b>transmission</b>	470:20	599:5	<b>ultimately</b>	540:8
483:4	496:6	<b>twenty-five</b>	441:10	543:18
<b>transportati</b>	499:23	532:15,19	621:22	550:21,23
<b>on</b> 408:8	507:1	533:4,17	<b>umbrella</b>	552:3,7
442:12	538:2	534:1	567:1	553:15
501:5,20	546:22	535:9	<b>un</b> 472:7	555:7
<b>travelling</b>	587:2	598:24	<b>unable</b>	560:23
567:17	602:23	599:4	448:18	561:25
<b>trends</b>	627:25	<b>twenty-four</b>	<b>unavailable</b>	562:7
557:21	<b>Tuesday</b>	532:11	480:3	563:17,22
<b>tried</b> 612:7	512:11	533:11,25	<b>underneath</b>	579:3,13
<b>Trigg</b> 524:13	522:25	598:23	433:24	<b>undertaken</b>
<b>trouble</b>	525:19	<b>twenty-nine</b>	<b>underspent</b>	540:19
595:23	<b>tune</b> 480:21	451:22	614:14	571:25
<b>truck</b> 556:16	582:15	452:18	<b>understand</b>	591:24
	<b>turn</b> 413:23	<b>twenty-seven</b>	420:24	<b>undertakes</b>
	417:21	425:23		595:10
	418:1			

<b>undertaking</b> 429:20 492:19 493:1,23 501:14,17 540:15,17, 25 543:23 547:24 551:2,4 552:18 553:13,23 555:13 561:4 562:9 564:14 565:7,13 566:5 572:6 579:9,18,2 5	<b>unless</b> 422:22 455:8 509:8 625:25 <b>Unlike</b> 544:18 <b>unpromising</b> 631:22 <b>unprotected</b> 510:7 <b>unrelated</b> 430:10,11 521:25 <b>unreliable</b> 517:12 <b>unsafe</b> 409:4 541:13,21 543:20 551:17 552:3,20 <b>update</b> 502:3,11 <b>updated</b> 483:7 <b>updates</b> 476:23 <b>upon</b> 412:1 462:25 469:3,4 511:18,19 512:3 549:13,20 583:16,17 593:6 597:1 610:12 615:1,2 617:19 629:2 632:20 <b>upper</b> 587:12,23 <b>upward</b> 587:6 <b>urban</b> 411:6 528:1,4,12 ,16 531:10	578:18 579:15,22 580:4 <b>usage</b> 546:23 577:15 578:18 579:6,13,1 5 <b>users</b> 496:22 <b>usual</b> 538:17 <b>Utilities</b> 404:1,19 518:11 <b>utility</b> 482:25 <b>utilize</b> 479:22 541:14 <hr/> <b>vacancies</b> 421:21 422:1 423:15,19 424:1 426:18,23 427:4 430:13,14 <b>vacancy</b> 422:25 423:2,5,12 ,13 426:22 430:20 431:4,10 <b>vacant</b> 423:7,23 <b>valid</b> 632:9 <b>value</b> 445:14 611:15 613:9 619:13 <b>value-added</b> 441:5 <b>valued</b> 524:10 <b>vanilla</b> 462:21,22	463:3,7,8 464:15 465:24 <b>variable</b> 622:19 <b>variances</b> 431:19 <b>variety</b> 498:7 <b>various</b> 416:1 424:14 430:23 498:1 569:2 570:19,21 <b>vary</b> 419:4 <b>vast</b> 559:21 <b>vehicle</b> 484:13 485:24 508:21 531:7,12,1 8 547:4 556:16 570:14 585:22 601:15,25 602:14 603:2 <b>vehicles</b> 475:18 510:3,8,13 ,16,21 567:17 <b>ventilate</b> 475:1 <b>versa</b> 446:24 573:9 <b>version</b> 574:17 <b>versions</b> 509:25 <b>versus</b> 423:3,4 425:10 593:25 594:1	616:23 619:24 621:5 <b>viable</b> 592:6 <b>vice</b> 444:24 446:24 573:8 <b>vicinity</b> 626:1 <b>victims</b> 440:13 527:11 <b>view</b> 440:12 472:8 479:24 498:11 503:12 506:4 517:19,25 518:16 519:23,24 520:13 521:17 522:4 632:2 <b>viewed</b> 440:18,19 <b>views</b> 603:3 <b>violations</b> 570:19 <b>virtually</b> 508:21 <b>visibility</b> 558:22 570:15 589:25 590:19 591:5 <b>voiceover</b> 481:20 <b>Volume</b> 424:19 484:19 493:4 513:10 570:9 572:18 <b>voluntarily</b>
---	---	--	---	---

557:9	<b>weekly</b> 493:7	473:19,20	473:11	448:8
<b>vulnerabilit</b>	<b>weeks</b> 506:25	476:18	474:5	492:18
<b>y</b> 531:23	576:25	477:11	476:6	501:6,7,18
<b>vulnerable</b>	<b>welcome</b>	479:11	479:16,18	537:20
496:22	427:16	480:18,24	481:21	550:22
605:16	<b>we'll</b> 416:24	481:24	485:19,21	551:4,17
	424:4	482:12,15,	497:20	552:3,18
	425:3	20,21	500:8,19	554:24
<hr/>	457:18	483:13,16,	505:15	572:2
<b>W</b>	459:13	25	509:13	576:7,14
<b>Ward</b>	461:2	490:11,21	512:10	579:19,25
479:4,16,2	468:25	491:11	513:2,22,2	586:13
0	483:14,18	494:18,25	514:23	602:21
<b>wards</b>	484:18	496:6,10	520:3	603:4
439:11,15	492:25	498:6	526:2	611:24
<b>warn</b> 527:4	500:14	500:10	535:12	612:13
<b>warnings</b>	502:14,20	501:25	541:12	618:14
627:21	506:25	504:24	542:15	622:6
628:4,16	528:10,14,	510:20	543:16	624:9
<b>warranted</b>	21 529:2	511:22	544:20	<b>white</b> 515:3
601:1	530:14	513:15	545:3	<b>whole</b> 431:24
<b>wasn't</b> 508:4	532:10,25	515:15	551:15	483:10
<b>watch</b> 497:24	533:8	522:1,13	554:17	496:5
<b>ways</b> 476:21	536:10	529:8,9	567:18	507:10
477:8	540:14	530:24	583:3	563:10
498:1	553:12	538:4	600:20	576:15
<b>wearing</b>	560:20	545:15	611:8	613:12
408:13	571:17	569:20,21	612:6,20	631:5
539:24	584:6,7	570:23	630:19	
540:12,21	593:13	572:24	<b>whatever</b>	<b>who's</b> 445:13
541:5	617:12	583:20	421:5,8	524:4
<b>weathering</b>	626:3	590:15	430:22	<b>widely</b>
483:12	632:9	602:23	522:7	491:15
<b>website</b>	<b>wellness</b>	609:17	569:23	<b>Widi</b> 590:21
443:23	517:17	614:25	<b>Wheat</b> 412:15	<b>width</b> 420:17
494:15,16,	519:18	615:5	<b>whereas</b>	<b>wildlife</b>
22	<b>well-</b>	619:2,5	419:15	505:21
<b>we'd</b> 559:17	<b>positioned</b>	630:7	505:10	506:1
631:6	498:24	631:23,24	544:22	507:23
<b>week</b> 468:6	<b>we're</b> 412:4	<b>we've</b> 422:7	563:11	593:14
501:3	417:5	428:16	625:3	621:6,13
512:11	429:15,21	429:2	<b>wherever</b>	622:8,10
522:25	430:5,25	431:18	473:21	630:13
<b>weekend</b>	431:1	434:12	490:16	631:10
480:2,8	432:5	439:3	<b>wherewithal</b>	<b>Williams</b>
582:18,20	433:9	442:8,17	559:24	405:6
<b>weekends</b>	435:24	443:1,2,23	<b>whether</b>	406:12
582:21	436:15	448:22	408:6,16	506:21
	437:19	452:9	409:3	511:23
	446:19	455:12	411:3	523:11,13,
	469:6	456:17	434:23	17,23
		465:13		
		472:6		

524:2,3	558:3,8,15	594:4,12,1	<b>willing</b>	<b>wondering</b>
525:4,16,2	,25	6,23	586:16	444:19
1,22,25	559:7,10	595:7,21	<b>Winni</b> 598:10	445:4
526:1,7	560:4,13,2	596:4,18,2	<b>Winnipeg</b>	494:4
527:2,14,2	2	4	404:21	632:5
2	561:13,14,	597:5,14,2	441:24	<b>work</b>
528:3,9,19	23	0	495:15	435:7,9,11
529:1,7,13	562:15,16,	598:2,6,14	497:7,10	,12,18
,20,25	23	,19	501:3	448:8
530:12,17,	563:3,7,15	599:2,9,22	509:5	455:1,3,13
23	,18,21	600:5,11,1	523:12	457:16,21
531:5,9,15	564:10	9	524:7,9	464:25
,21	565:4,5,11	601:2,9,20	561:18	465:1,3,16
532:1,8,14	,17,24	602:3,12,1	562:5	,25 491:16
,18,24	566:4,8	8	576:24	495:22
533:6,13,2	567:5,23	603:12,19	584:19,24	496:16,23
0	568:5,11,1	604:1,5,10	587:17	498:6
534:4,10,1	8 569:4,24	,15,19,25	590:16,21	499:1
6,20,25	571:5,10,1	605:5,9,13	592:6,12	502:15,18
535:10,17,	8,24	606:1,8,22	598:10	560:1
22	572:22,23	607:2,13,1	599:10	587:16,25
536:9,14,1	573:10,18,	8,22	600:21	589:20
9,24	22	608:4,10,1	627:4	596:14
537:12	574:2,7,14	5,19	631:5	612:24
538:1,13,2	,20	609:3,10,1	<b>Winnipeg's</b>	<b>worked</b> 415:3
2	575:1,6,11	7,25	589:6	481:4
539:4,12,1	,19,25	610:8,15,1	<b>winter</b> 410:8	495:14
8 540:4,16	576:6,11,1	9,25	560:10	497:20
541:10,11,	8	611:18	561:1,11	<b>workforce</b>
18,24	577:2,10,1	612:10	<b>wise</b> 473:19	424:7,16
542:6,17,2	8,23	613:16	<b>wisely</b> 620:6	<b>working</b>
3	578:14,23	615:5,7,8,	<b>wish</b> 412:25	443:19
543:4,9,15	579:4,10,1	19	413:2	464:15
,24 544:14	7	616:1,3,7,	518:22	466:17,18
545:5,19,2	580:8,9,21	13,17	632:14	480:9
5	581:1,9,17	617:18	<b>wishes</b>	491:11
546:13,17	,22	618:9	525:17	495:1
547:7,14,2	582:7,24	619:22	602:20,21	511:2
1	583:8,20,2	620:16	<b>wonder</b>	538:3
548:2,10,1	2,24,25	621:1,18,2	474:25	578:4
6,23	584:13	1	477:19	586:20
549:2,7,11	585:4	622:3,13,2	540:7	606:9
,17,22	586:2	5	543:17	619:8
550:3,12,2	587:1	623:8,12,1	554:23	631:20
0	588:2,17	5,21	561:23	<b>works</b> 468:19
551:13,14	589:3,11,1	624:8,17,2	593:23	484:7,11
552:1,9	9,22	4	595:9	506:4
553:6,7,14	590:3,17,2	626:2,9,15	597:22	507:24
554:10,11,	0	627:1,12,2	621:10	573:2
17,23	591:16,23	4	<b>world</b> 480:12	494:19
555:5,23,2	592:4,10,2	628:6,9,22		
4	2	629:5,12,1		
556:6,9,21	593:2,13,2	7,23 630:5		
557:17	0			



<b>worse</b> 439:13	529:8	591:22		
<b>worth</b> 477:6	530:19	613:18,19		
511:4	531:21	626:16		
619:14	532:3,9,21			
<b>written</b>	533:20			
473:23	534:6,11			
<b>wrong</b> 429:1	536:1,4,5			
575:23	538:10			
	539:20			
	547:22			
	548:4			
	553:15			
	556:11,13			
	558:17			
	560:5			
	562:19,23,			
	25 564:4			
	565:19			
	568:13			
	569:17			
	581:13			
	588:20			
	589:5			
	597:16			
	602:7,14			
	603:14,22			
	604:16,21			
	608:12,15			
	610:1,4			
	617:19			
	621:12			
	624:19			
<b>Yep</b> 616:1	<b>young</b> 486:18			
<b>yes'/'no</b>	496:13			
420:2	<b>younger</b>			
<b>yesterday</b>	494:7			
413:15	<b>yourselves</b>			
414:12,19	496:4			
415:13	<b>you've</b>			
423:11,22	419:16			
451:10	445:7			
453:19	449:1,2			
467:17	455:19			
515:24	456:2			
523:6	475:11			
<b>yet</b> 436:4	484:5			
502:16	498:10			
545:18	521:18			
594:21	530:5			
<b>yield</b> 622:8	537:25			
<b>you'll</b>	542:7			
441:22	546:14			
461:5				
523:15,21				
525:7				
527:6,24				
528:15				