



**Manitoba
Public Insurance**



August 8, 2008

MPI - IBAM

Agreement on Broker Compensation (2008)



August 8, 2008

Part I - Introduction

Preamble

The partnership between Manitoba Public Insurance and its network of independently owned and operated brokerages has provided significant benefit and value for Manitobans for many years. It has enabled MPI to fulfill its mandate - granted through legislation and regulation - and accomplish its corporate mission, namely, to be:

... a leader in automobile insurance and driver services, providing Manitobans with guaranteed access to superior products, coverage and value. We will anticipate and meet the evolving needs of Manitobans. We are dedicated to offering province-wide accessibility and, in co-operation with our business partners, will perform at the highest attainable levels of economy, efficiency and effectiveness.

To this point, the existing service delivery model provided the framework necessary to develop the aforementioned relationship, which has been beneficial not only to MPI and Manitoba's broker network, but also to the motoring and insurance-paying public.

- MPI has benefited from a reliable, professional service network of Brokers to reach its customers and provide them with expert sales service and advice on the products and services they need.
- Brokers have benefited from a stable, predictable source of revenue, ongoing access to a ready and local customer base, as well as product knowledge support and technology support.
- Manitobans have benefited from accessibility to comprehensive coverage, professional and knowledgeable advice, and efficient provisioning of the products and services they want and require related to driver's licence issuance and vehicle insurance.

It is against this backdrop of mutual gain and benefit for all Manitobans and in the spirit of ongoing cooperation that this agreement has been contemplated.

The broker compensation framework contained in the current business model has been in force for many years, and has served its stakeholders well. However, changes in society, legislation, and consumer behaviour, coupled with service & product improvement opportunities through technology require that, in partnership, we update and amend the current regulations related to broker compensation.

This new agreement is intended to reflect the regulatory amendments, and position MPI and its valued business partners - now and in the future - to be highly responsive and able to meet the changing needs of customers.

August 8, 2008

Recent Cooperation

New Programming & Service Delivery Model

Responding to emerging market preferences and to direction from government, MPI recently embarked on a program of projects to support its business process reviews and re-engineering efforts. As a result, MPI began working to implement a new streamlined vehicle insurance policy & driver's licence issuance process. The keys to this process would be a synchronized renewal based on a five year cycle, rather than an annual one, and a new, one-piece driver's licence.

In addition, MPI responded to legislative direction given pertaining to enhanced driver's licences and identification cards. The issuance and renewal of these cards would be integrated into MPI's driver licence issuance processes.

These initiatives would form the basis for a fundamental shift towards a new **service delivery model**, which would align with the ongoing objectives of the MPI Service Centres vision.

Meetings with Brokers

Throughout the planning of these initiatives, MPI collaborated with its many stakeholders, including Brokers who were considered among the most critical. To this end, MPI invited representatives from the Insurance Brokers Association of Manitoba (IBAM) to an information and planning session in March of this year. At this meeting MPI presented the new service delivery model represented by the planned program of initiatives and provided initial insight into the effects of the model on broker operations.

The new service delivery model was designed to maximize compensation based on professionally managing the customers overall business portfolio. Detailed forecasting, analytics and data modelling provided specifics about the financial impact of the proposed changes.

Commitment to Work Together Toward Change

MPI made a commitment to work with IBAM to ensure a smooth transition to a new compensation model, without inflicting undue hardship on individual agencies and Brokers.

At the suggestion of IBAM, representatives from MPI visited various brokerages to learn more about their operations and gain insight into what impacts the new service delivery model may have on their operations. These broker visits were carried out over a number of weeks and helped to build common understanding amongst both parties.

Broker Representation

During the March meeting, IBAM expressed a desire to work with MPI to meet future challenges. And after attending the initial meeting with a larger contingent of interested parties, IBAM developed a representative negotiation team that would "do the heavy lifting" while reporting back to their constituents on salient developments.

August 8, 2008

However, IBAM did not have a unanimous mandate to negotiate on behalf of all MPI Brokers. Both MPI and IBAM had expressed a desire to make the negotiation process as inclusive as possible, and to do so it was necessary to reach out to all Brokers. Through strong leadership, IBAM was able to gain a solid mandate from IBAM members at their Annual General Meeting in April, 2008. This mandate was followed up subsequently, with a member "Participation Agreement" to ensure process transparency.

From the outset the negotiation process was clear; MPI would only negotiate a formal agreement with IBAM and not with Brokers individually.

On June 25th, 2008, MPI was granted formal authority by its Board of Directors to negotiate with IBAM based on a framework that had been developed up to that time.

Consensus to Build on

As MPI and IBAM set out to prepare for a process of negotiation during the summer, consensus had been reached and expressed on the following:

- MPI had a clear and urgent mandate to move to a new service delivery model, which included a five-year renewal cycle for both insurance policies & driver's licences. The adoption of this business model, as described in new legislation, would be mandatory and therefore not negotiable.
- IBAM and MPI executive would work to reach an agreement on Broker relations and compensation by the third week of August, 2008.
- Brokers would need a formal agreement that would help them remain viable over time and through future consumer purchasing trends, and through technology and regulatory changes.
- IBAM would need to arrive at an agreement that it could champion to its members.
- Based on the negotiations, MPI and IBAM would create a joint formal Agreement to be submitted to government. The fee structure included in this agreement would be incorporated into existing legislation in the form of regulations.

August 8, 2008

The New Business Model

The new business model that MPI is implementing over the next two years has many component parts.

Identification Cards

Beginning in the fall of 2008, MPI will respond to the increasing demand for credible proof of identity by offering Manitobans two new identity cards: a new provincial photo ID card, and a new "enhanced" photo ID card which will serve as an alternative to a passport for land/water entry into the United States.

Driver's Licences

In the fall of 2009 Manitoba's current two-piece driver's licence will be replaced by a one-piece card. This new card will also be the basis for our optional Enhanced Driver's Licence, which offers the same border crossing privileges as the Enhanced ID Card.

In relation to identification card and driver's licence issuance, MPI will also be implementing an improved identity verification process designed to ensure that duplicate and/or fraudulent applications for identification cards are not processed.

Driver Safety Rating and Streamlined Renewal Process

In the fall of 2009, MPI will also:

- Replace the current merit/demerit system with a new Driver Safety Rating program.
- Introduce a Streamlined Renewal Process with multi-year renewals and improved renewal notices.

Service Centres Vision

Other changes between 2008 and 2010 will affect only some customers seeking specific services:

- Claim centres across the province will gradually evolve into service centres. This change will mostly affect those seeking services for driver testing or commercial vehicle registration.
- New Service Centres will be built in Winnipeg.
- Students will be able to register and pay for driver education courses through Brokers and service centres, instead of at school.
- Computer-based knowledge testing will replace the written test for those seeking to obtain a learner's licence.

August 8, 2008

What does this mean for Brokers?

Driver's Licence Issuance and Identification Issuance

Brokers will be required to complete additional transactions in order to process Driver's Licence and Identification Card applicants. This will include setting up customers, taking photos, and processing applications for identity verification interviews.

Service Centre Appointments

Brokers will be required to process the following applications for service:

- Driver's Knowledge Tests
- Driver's Practical Tests
- Driver Education Classes

These transactions will be compensated based on the compensation schedules found in *Appendix A*.

Streamlined Renewal Process

The biggest impact on the Broker network will be through the introduction of a new Streamlined Renewal Process (SRP).

SRP will see a five-year renewal cycle as opposed to the current annual one. Customers will only be required to present themselves at a Broker's office once every five years, and in the interim years, will receive a "re-assessment notice" which can be paid at a broker's office or via other customer-friendly means. This will translate into significantly fewer customer visits to Brokers, and by extension, less work for Brokers in terms of processing certain types of client transactions.

The processing of renewals has become a low value transaction for most customers, who re-insure the same vehicle every year. MPI's research has shown that 86% of these renewals are "clean". That is to say, there is no change in coverage on these vehicles; customers are simply paying the invoice as billed.

Additional Considerations

Customer Traffic

- In MPI's adopting of the SRP, consideration was given to the effects of reduced customer traffic in the offices of Brokers. Concern had been expressed that reduced traffic would translate into lower service levels, and inherently impact broker revenue. MPI research has found, however, that over 60% of MPI customers visit their Brokers during the year for reasons other than renewing an insurance policy. Therefore, there is confidence that Brokers will continue to have opportunity in "non-renewal" years to counsel their MPI customers on coverage and offer value-add products and services.
- However, MPI also commits in future, to undertake system changes to trigger interim customer communication in an agreed-upon timeframe. These triggers will constitute a voluntary customer interaction only. In keeping with the objective of the SRP customers should not feel compelled to present themselves at a Broker's office, if there is no reason to do so.



August 8, 2008

Directing Customers to Brokers

- MPI's planned new re-assessment notices will also be advising customers to go see their Brokers in the event that there have been any prescribed changes in the Basic Autopac coverage, or in case of "life-events" that the customer may have experienced, that may require a change in coverage or coverage options.

At the Forefront of New Products

- Moreover, as part of ongoing efforts to maintain customer traffic volumes at Brokers' offices, in future, Brokers will continue to be at the forefront of new product launches; they will be the first point of contact for these as they are rolled out.

Autopac Extension Line of Business

- MPI also has a commitment to expand and strengthen its product offerings for its Autopac Extension line of business. This strategy will be marked by the following:
 - More products will be moved from SRE to Autopac Extension
 - Additional product offerings

Increasing Options in order to Service Customers

- In recognition of changing customer needs, MPI is also committed to pursue the necessary system adjustments and policy amendments over time, that are necessary to provide increased customer service via remote means such as telephone, fax, and email.

Agency Agreement (Transaction Volume)

- MPI agrees to evaluate the requirements in the Agency Agreement relating to the expected minimum number of transactions to be performed by brokerages. MPI will work with Brokers to implement adjustments in order to offset the decrease in renewal transactions, and ensure that the meeting of transaction targets is not made more difficult.

Equipment Costs

- MPI agrees that at its sole option, it will work with Brokers to ensure that purchases of new equipment and technology required to accommodate changes in the service delivery model are not unduly financially onerous. MPI will consider options which may include subsidization and/or financing.

Fleets

- In recognition of additional work and occasional additional overhead required to adequately service fleet customers, commissions on fleet renewals will be compensated at a higher rate than non-fleet vehicles. The rates for fleet transactions are reflected in the schedules found in *Appendix A*.



**Manitoba
Public Insurance**



August 8, 2008

Online Selling

- During the term of this agreement, MPI will not endeavour to provide customers with the option of renewing vehicle registration, insurance, or driver's licences on line.

August 8, 2008

The New Compensation Model

With the introduction of the streamlined renewal process, a reduction of 80% of renewal transactions is forecast. MPI, in deference to its customers, feels compelled to demonstrate a corresponding reduction in the overall compensation paid to Brokers for renewal transactions.

On the question of Broker compensation, the two extreme possibilities for broker compensation were identified early on as not being feasible - namely:

- Brokers would continue to be compensated at current levels.
- Broker compensation on transactions involving Basic Autopac would effectively be reduced by a factor corresponding with the actual reduction in renewals.

Both of these positions have been identified as non-starters, and a compromise must be arrived at.

It has been recognized that any reduction in compensation needs to be gradual in order to provide the broker network with a reasonable opportunity to prepare and adapt its business models for MPI's new service delivery model. Therefore, the implementation of changes to the compensation model needs to be phased-in.

Moreover, it is recognized that the loss of remuneration based on revenue derived from the renewal of Basic Autopac services needs to be offset by increases in other remuneration streams.

To this end, the proposed new compensation model has five fundamental elements:

1. An implementation of a 'phased-in' decrease on Basic Commission
2. An immediate increase in Extension Commission
3. An immediate increase in the Flat Fees paid for various non-commissionable transaction types
4. An indexing of flat fees to CPI
5. An implementation of a 4% commission on Basic Fleets, effective November, 2011

These strategies are presented in more detail in Part II of this Agreement, and recorded in the fee schedules, appearing in this document in *Appendix A*.

August 8, 2008

Part II - The Agreement

As a result of constructive meetings and ongoing efforts to better understand each others' operating environment and business requirements, and through negotiations between MPI and IBAM carried out in good faith over time, the following Agreement on Broker Compensation has been reached.

The agreement is comprised of the following:

Guiding Principles

These reaffirm MPI and IBAM's commitment to their customers and to each other, and provide a foundation for the environment under which this agreement is to be executed.

Terms

These terms define the execution of this agreement.

Compensation Model and Detailed Schedules

This section describes principles governing the basic compensation model, and the process of transitioning to the various specific compensation schedules as found in *Appendix A*.

The Guiding Principles of the new Agreement

It is understood that MPI's commitment to its customers is of pivotal importance to its assigned mandate, mission, and values. Customers and Manitoba rate-payers at large are at the heart of everything we do.

In general, our commitment to customers can be summed up by the following objectives:

- o Accessibility
- o Service
- o Value
- o Satisfaction

The basis for these objectives is found in MPI's Corporate Mission, Vision, and Value statements as outlined in *Appendix C* of this agreement.

After customers, MPI's other pillar of operations involves the broker network. MPI has made a commitment in the past to maintain the broker network as its primary distribution channel. This Agreement serves to reinforce this commitment.

The two aforementioned commitments form part of a set of guiding principles, which have been agreed to by MPI and IBAM, and which are integral to this agreement.

August 8, 2008

The Guiding Principles in their entirety are as follows:

Guiding Principles
<p>▶ MPI and IBAM are committed to each other as business partners and will demonstrate mutual respect to promote the interests and requirements of each other and their customers.</p>
<p>▶ MPI confirms its commitment to Brokers and acknowledges their role as the primary delivery network for MPI products and services to Manitobans.</p>
<p>▶ IBAM acknowledges that MPI operates in a regulatory, legislative, and competitive environment, and requires flexibility in its business strategies to respond to pressures and demands resulting from this environment.</p>
<p>▶ The desired Service Delivery Model described earlier in this document, and the related outcomes serve as the basis for the agreement on a new compensation model as outlined in this agreement.</p>
<p>▶ As a result of the Service Delivery Model, and associated new products, Brokers will be required to do additional transactions. Prior to the normalization, there will be a "bubble" in terms of an increase in transaction volumes; transaction volumes are expected to normalize by 2013.</p>
<p>▶ This agreement is further predicated upon the <i>Designated Broker</i> policies as outlined in <i>Appendix B</i> of this agreement.</p>
<p>▶ This agreement does not in any way make obsolete or cancel other current Broker operating agreements; instead it works in concert with, and augments the following:</p> <ul style="list-style-type: none"> ○ Agency Appointment and Operating Standards ○ Broker Procedures for Compliance to FIPPA [&PHIA] ○ Brokers On-Line Terms of Use ○ Service Expectations
<p>▶ MPI and IBAM recognize the value that Brokers provide for MPI and its customers and that services provided by Brokers should be fairly compensated.</p>



August 8, 2008

Terms

The following are the basic terms under which this Agreement will be executed.

NOTE:

This agreement, and all terms and conditions outlined in it are subject to ratification by participating Brokers as set out in the IBAM participation process, and the compensation schedules are subject to the approval of the Government of Manitoba, which approval will demonstrate Government of Manitoba support for the Agreement.

(Ratification by Brokers will require two-thirds majority of participants who cast a ballot.)

1. This agreement is in force as of November 1, 2008.
2. This agreement will be reviewed jointly by MPI and IBAM in 2015.
3. As outlined in the Guiding Principles, MPI is subject to external regulatory, legislative, and competitive pressures. If in MPI's reasonable opinion there is, or is expected to be, a significant change in any regulatory, legislative or competitive factors due to matters beyond MPI's reasonable control and in which in MPI's reasoned opinion may have a significant negative impact on MPI's ability to meet its obligations under this Agreement or its financial or competitive goals, then at MPI's request, MPI and IBAM agree to convene to consult and collaborate on appropriate amendments to this Agreement which are acceptable to both parties.
4. If, for whatever reason, some brokerages are not able to maintain viability through and after the transition to the new Service Delivery and Compensation Model, and MPI deems its customer accessibility to suffer unduly as a result, MPI may, at its own discretion, provide assistance or relief to the strategic agencies in order to maintain their viability.



August 8, 2008

Remuneration

As outlined elsewhere in this Agreement, the new remuneration is based on the realities of the business environment that MPI and IBAM operate in that has been addressed and articulated in MPI's new service delivery model.

As a result of the implementation of the new service delivery model, the effort MPI expects of Brokers related to the renewal of existing policies will be reduced significantly. Therefore, overall compensation relating to these transactions will decline.

The conversion to a new remuneration schedule will follow a managed approach; it will be phased-in over time to ensure ongoing and uninterrupted success of the broker network and guarantee that customer service and accessibility for Manitobans will not be compromised.

The agreed upon new end state and its transitional elements are as follows:

- ▶ The reduction in compensation will be manifest through a reduction on the commission on Basic Autopac renewal transactions.

Once ratified and approved, this agreement prescribes that commission on Basic Autopac will be transitioned, by 2012, to 2.5% as per the attached schedules found in Appendix A.

- ▶ Concurrently, there will be an immediate one-time increase in the commission on Autopac Extension products.

Once ratified and approved, this agreement prescribes a commission on Autopac Extension products as per the attached schedules found in Appendix A.

- ▶ *Once ratified and approved, this agreement prescribes an immediate one-time increase in flat fee compensation for all commissionable transactions as per the attached schedules found in Appendix A.*

This increase is an acknowledgment of additional transactions that need to be completed as a result of new products and services being offered.

The increase also indicates a closer alignment with the cost required to carry out these transactions.

The increase in flat fees is generally 100%.



August 8, 2008

- ▶ *Once ratified and approved, this agreement prescribes an ongoing indexing to CPI of flat fee compensation as outlined in the attached schedules found in Appendix A.*

The flat fee schedules will be updated on a yearly basis to reflect the actual increase or decrease in the CPI.

- ▶ *Once ratified and approved, this agreement prescribes the implementation of a 4% commission on Basic Fleets, effective November, 2011 as per the schedules found in Appendix A.*

This is in recognition of additional work and occasional additional overhead required to adequately service fleet customers.

It is important to note that the compensation model has built-in revenue growth potential that is based on the value of the written premium.

Other Compensation Elements

The three fundamental compensation elements mentioned above are also enhanced with the following:

- Driver Licence issuance compensation tied to a percentage of written premium instead of flat fees.
- A retroactive increase on Extension commission starting June 1, 2008 at 18.5%.

Other Transition Elements

The following additional transitional compensation elements will assist Brokers further, in preparing themselves for full implementation of the new service delivery model:

- Additional short-term increase in some flat fees from 2008 to 2013.
- An additional flat fee on new driver's licence applications until 2013.



**Manitoba
Public Insurance**



August 8, 2008

This Agreement has been executed on behalf of The Manitoba Public Insurance Corporation (MPI) and by the duly authorized representatives of the Insurance Brokers Association of Manitoba (IBAM).

for THE Manitoba Public Insurance Corporation

Per: _____
Marilyn McLaren
President and CEO

Per: _____
Dan Guimond
Vice President, Business Innovation & Insurance Operations

Date

for IBAM

Per: _____
(Wade Garriock)
(President, IBAM Board of Directors)

Per: _____
(David Schioler)
(Chief Executive Officer, IBAM)

Date



**Appendix A
Schedule #1**

Manitoba Public Insurance		November 01, 2008 - October 31, 2009			
TYPE		TRANSACTION	COMMISSION %	REGISTRATION CLASS / INSURANCE USE	
BASIC AUTOPAC	NEW RENREP REA	1. REGULAR, COMMERCIAL & ORV TRANS. New Registration Renewal / Reapplication Late Renewal / Reactivation	5	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")	
	NEW RENREP REA	2. DECLARED EXCESS VALUE (MIV) New Registration Renewal / Reapplication Late Renewal Reactivation	18.5	A1 / Pleasure & All Purpose - Passenger, Farming, Motorhome, Schoolbus, Prototype A5 / Pleasure, All Purpose, Fishing A6 / Farming (Trucks) A7 / All Purpose - Snow Vehicle (HTA) A8 / All Insurance Uses C1 / All Purpose, Farming/Fishing All Purpose C2 / All Purpose	
AUTOPAC OPTIONAL COVERAGE	NEW RENREP REA	3. OPTIONAL EXTENSION New Registration Renewal / Reapplication Late Renewal Reactivation	18.5	A1 / Pleasure & All Purpose - Passenger, Farm Car, Motorhome A4 / All Purpose - Motorcycle A5 / Pleasure, All Purpose, Fishing All Purpose A6 / Farming (Trucks) B1 / Off-Road Vehicles C1 / All Purpose, Farming/Fishing All Purpose	
	LU1	4. AUTO LAY-UP New Application Renewal / Reapplication Late Renewal	18.5	Applies Only To A1 / Passenger Vehicles, Motorhomes A5, A6 C1 / All Purpose, Farming/Fishing All Purpose	
	NEW	5. CAR PROTECTION	18.5	A1, A5	
FLAT FEE TRANSACTIONS	TYPE		FLAT FEE TRANSACTION	FEE \$	REGISTRATION CLASS
	CIF CHG TSF EST PLT STK	1. REGULAR, COMMERCIAL & ORV TRANS. Change Customer Information Change Vehicle Class/Change Policy Details Vehicle Transfer Estate-To-Spouse Transfer Plate Replacement Sticker Replacement	15.00 10.00 10.00 10.00 4.00 4.00	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")	
	CHG CHG	Rental Car - Mid-Term Change Car Protection Mid-Term Change	10.00 10.00	N/A Greater of 18.5% commission on difference in premiums or \$5.00 flat fee.	
	LU2	Mid-Term Change "On-Road" to "Lay-Up" or vice-versa	10.00	Applies Only To A1 / Passenger Vehicles, Motorhomes A5, A6, C1	
	CAN	Cancellation	4.00	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")	
	OWD	Ownership Document (no registration)	8.00	All	
	OTH	Document Search	4.00	All	
	OTH OTH	Single Trip Weight Increase Permit Temporary Registration & Insurance Certificate	4.00 4.00	B3 B7	
	NEW RENREP REA	2. OFF-ROAD VEHICLES ACT New and Renewal (Flat fees for these transactions do not apply if vehicles are insured under Basic Autopac).	4.00	B1 (Registration exempt vehicles only)	
	NEW RENREP REA	3. SEMI-TRAILER (REGISTRATION ONLY) New Registration Renewal	4.00 4.00	A8 Only (Excluding Federal Gov't. vehicles)	
	TSF PLT STK	Vehicle Transfer Plate Replacement Sticker Replacement	4.00 4.00 4.00		
	NEW RENREP REA	4. FARM TRUCKS Additional Commission on Transactions for Applicants in Terr. 2 (not incl. "Commuter")	6.00	A6	
	NEW RENREP REA	5. PASSENGER VEHICLES AND A5 TRUCKS Additional Commission on Transactions for Applicants in Terr. 2 (not incl. "Commuter")	4.00	A1, A5 (All applicable uses except "Insurance Exempt")	
	CIF CHG NEW RENREP REA TSF PLT STK CAN	6. FEDERAL GOV'T. AND OTHER STATE/PROVINCE VEHICLES Change Customer Information Change Vehicle Class/Change Policy Details New and Renewal (Flat fees for these transactions do not apply if vehicles are insured under Basic Autopac). Vehicle Transfer Plate Replacement Sticker Replacement Cancellation	4.00 4.00 4.00 4.00 4.00 4.00 4.00	(Insurance exempt vehicles only) Federal Gov't. - Owned Vehicles only A1, A4, A5, A7, A8, B1, C1, C2 Federal Crown Corps. and other State/Province - Owned vehicles only A1, A4, A5, A7, A8, A9, B1 Federal Gov't. - Owned Vehicles only, Remote Area A1, A4, A5, A7, A8	
	DRIVER LICENCE & MPI INSURANCE CERTIFICATE ISSUANCE	IND DRW DDR DRP/DRA DLC CND DAB ECP DWR/DRR TBD TBD	7. DRIVER LICENCE & MPI INSURANCE CERTIFICATE ISSUANCE New Application Renewal Driver Licence Replacement (Part I and/or Part II) Reapplication/Reactivation Information Change (except change of address only) Cancellation All Brake Test Expedited Print Written & Road Test Receipts Knowledge Test Application Practical Test Application	5% + 2.00 5% 4.00 4.00 N/A N/A 4.00 4.00 4.00 4.00 4.00	Commission + Flat Fee (Phased out)
		TBD TBD TBD TBD TBD TBD	8. IDENTIFICATION CARD ISSUANCE New Application Renewal Replacement Reapplication/Reactivation Cancellation Enhanced IC Interview Application	4.00 4.00 4.00 4.00 N/A 4.00	

**Appendix A
Schedule #2**

Manitoba Public Insurance		November 01, 2009 - October 31, 2010			
TYPE	TRANSACTION	COMMISSION %	REGISTRATION CLASS / INSURANCE USE		
BASIC AUTOPAC	NEW REN/REP TBD REA	1. REGULAR, COMMERCIAL & ORV TRANS. New Registration Renewal / Reapplication Re-assessment Late Renewal / Reactivation	5 5	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")	
	NEW REN/REP TBD REA	2. DECLARED EXCESS VALUE (MIV) New Registration Renewal / Reapplication Re-assessment Late Renewal Reactivation	18.5 18.5	A1 / Pleasure & All Purpose - Passenger, Farming, Motorhome, Schoolbus, Prototype A5 / Pleasure, All Purpose, Fishing A8 / Farming (Trucks) A7 / All Purpose - Snow Vehicle (HTA) A8 / All Insurance Uses C1 / All Purpose, Farming/Fishing All Purpose C2 / All Purpose	
AUTOPAC OPTIONAL COVERAGE	NEW REN/REP TBD REA	3. OPTIONAL EXTENSION New Registration Renewal / Reapplication Re-assessment Late Renewal Reactivation	18.5 18.5	A1 / Pleasure & All Purpose - Passenger, Farm Car, Motorhome A4 / All Purpose - Motorcycle A5 / Pleasure, All Purpose, Fishing All Purpose A8 / Farming (Trucks) B1 / Off-Road Vehicles C1 / All Purpose, Farming/Fishing All Purpose	
	LU1 TBD	4. AUTO LAY-UP New Application Renewal / Reapplication Re-assessment Late Renewal	18.5 18.5	Applies Only To A1 / Passenger Vehicles, Motorhomes A5, A6 C1 / All Purpose, Farming/Fishing All Purpose	
	NEW	5. CAR PROTECTION	18.5	A1, A5	
		TYPE	FLAT FEE TRANSACTION	FEE \$	REGISTRATION CLASS
FLAT FEE TRANSACTIONS	CIF CHG TSF EST PLT STK	1. REGULAR, COMMERCIAL & ORV TRANS. Change Customer Information Change Vehicle Class/Change Policy Details Vehicle Transfer Estate-To-Spouse Transfer Plate Replacement Sticker Replacement	15.00 10.00 10.00 10.00 4.00 4.00	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")	
	CHG CHG	Rental Car - Mid-Term Change Car Protection Mid-Term Change	10.00 10.00	N/A Greater of 18.5% commission on difference in premiums or \$5.00 flat fee.	
	LU2	Mid-Term Change "On-Road" to "Lay-Up" or vice-versa	10.00	Applies Only To A1 / Passenger Vehicles, Motorhomes A5, A6, C1	
	CAN	Cancellation	4.00	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")	
	OWD	Ownership Document (no registration)	8.00	All	
	OTH	Document Search	4.00	All	
	OTH OTH	Single Trip Weight Increase Permit Temporary Registration & Insurance Certificate	4.00 4.00	B3 B7	
	NEW REN/REP REA	2. OFF-ROAD VEHICLES ACT New and Renewal (Flat fees for these transactions do not apply if vehicles are insured under Basic Autopac).	4.00	B1 (Registration exempt vehicles only)	
	NEW REN/REP REA TSF PLT STK	3. SEMI-TRAILER (REGISTRATION ONLY) New Registration Renewal Vehicle Transfer Plate Replacement Sticker Replacement	4.00 4.00 4.00 4.00 4.00	A8 Only (Excluding Federal Gov't. vehicles)	
	NEW REN/REP REA	4. FARM TRUCKS Additional Commission on Transactions for Applicants in Terr. 2 (not incl. "Commuter")	6.00	A8	
	NEW REN/REP REA	5. PASSENGER VEHICLES AND A5 TRUCKS Additional Commission on Transactions for Applicants in Terr. 2 (not incl. "Commuter")	4.00	A1, A5 (All applicable uses except "Insurance Exempt")	
	CIF CHG NEW REN/REP REA TSF PLT STK CAN	6. FEDERAL GOV'T. AND OTHER STATE/PROVINCE VEHICLES Change Customer Information Change Vehicle Class/Change Policy Details New and Renewal (Flat fees for these transactions do not apply if vehicles are insured under Basic Autopac). Vehicle Transfer Plate Replacement Sticker Replacement Cancellation	4.00 4.00 4.00 4.00 4.00 4.00 4.00	(Insurance exempt vehicles only) Federal Gov't. - Owned Vehicles only A1, A4, A5, A7, A8, B1, C1, C2 Federal Crown Corps. and other State/Province - Owned vehicles only A1, A4, A5, A7, A8, B1 Federal Gov't. - Owned Vehicles only, Remote Area A1, A4, A5, A7, A8	
	DRIVER LICENCE & MPI INSURANCE CERTIFICATE ISSUANCE	IND DRW DRR DRP/DRR DLC CND DAB ECP DWR/DRR TBD TBD TBD	7. DRIVER LICENCE & MPI INSURANCE CERTIFICATE ISSUANCE New Application Renewal Driver Licence Replacement (Part I and/or Part II) Reapplication/Reactivation Information Change (except change of address only) Cancellation Air Brake Test Expedited Print Written & Road Test Receipts Enhanced DL Interview Application Knowledge Test Application Practical Test Application	5% + 2.00 5% 4.00 4.00 N/A N/A 4.00 4.00 4.00 4.00 4.00 4.00	Commission + Flat Fee (Phased out)
		TBD TBD TBD TBD TBD TBD	8. IDENTIFICATION CARD ISSUANCE New Application Renewal Replacement Reapplication/Reactivation Cancellation Enhanced IC Interview Application	4.00 4.00 4.00 4.00 N/A 4.00	



**Appendix A
Schedule #3**

Manitoba Public Insurance		November 01, 2010 - October 31, 2011				
	TYPE	TRANSACTION	COMMISSION %	REGISTRATION CLASS / INSURANCE USE		
BASIC AUTOPAC	NEW	1. REGULAR, COMMERCIAL & ORV TRANS. New Registration Renewal / Reapplication Re-assessment Late Renewal / Reactivation	4	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")		
	REN/REP TBD REA		4			
AUTOPAC COVERAGE	NEW	2. DECLARED EXCESS VALUE (MIV) New Registration Renewal / Reapplication Re-assessment Late Renewal Reactivation	18.5	A1 / Pleasure & All Purpose - Passenger, Farming, Motorhome, Schoolbus, Prototype A5 / Pleasure, All Purpose, Fishing A6 / Farming (Trucks) A7 / All Purpose - Snow Vehicle (HTA) A8 / All Insurance Uses C1 / All Purpose, Farming/Fishing All Purpose C2 / All Purpose		
	REN/REP TBD REA		18.5			
	NEW		3. OPTIONAL EXTENSION New Registration Renewal / Reapplication Re-assessment Late Renewal Reactivation		18.5	A1 / Pleasure & All Purpose - Passenger, Farm Car, Motorhome A4 / All Purpose - Motorcycle A5 / Pleasure, All Purpose, Fishing All Purpose A6 / Farming (Trucks) B1 / Off-Road Vehicles C1 / All Purpose, Farming/Fishing All Purpose
	REN/REP TBD REA				18.5	
LU1 TBD	4. AUTO LAY-UP New Application Renewal / Reapplication Re-assessment Late Renewal	18.5 18.5	Applies Only To A1 / Passenger Vehicles, Motorhomes A5, A6 C1 / All Purpose, Farming/Fishing All Purpose			
NEW	5. CAR PROTECTION		18.5	A1, A5		
FLAT FEE TRANSACTIONS		FLAT FEE TRANSACTION	FEE \$	REGISTRATION CLASS		
	CIF CHG TSF EST PLT STK	1. REGULAR, COMMERCIAL & ORV TRANS. Change Customer Information Change Vehicle Class/Change Policy Details Vehicle Transfer Estate-To-Spouse Transfer Plate Replacement Sticker Replacement	15.00 10.00 10.00 10.00 4.00 4.00	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")		
	CHG CHG	Rental Car - Mid-Term Change Car Protection Mid-Term Change	10.00 10.00	N/A Greater of 18.5% commission on difference in premiums or \$5.00 flat fee.		
	LU2	Mid-Term Change "On-Road" to "Lay-Up" or vice-versa	10.00	Applies Only To A1 / Passenger Vehicles, Motorhomes A5, A6, C1		
	CAN	Cancellation	4.00	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")		
	OWD	Ownership Document (no registration)	8.00	All		
	OTH	Document Search	4.00	All		
	OTH OTH	Single Trip Weight Increase Permit Temporary Registration & Insurance Certificate	4.00 4.00	B3 B7		
	NEW REN/REP REA	2. OFF-ROAD VEHICLES ACT New and Renewal (Flat fees for these transactions do not apply if vehicles are insured under Basic Autopac).	4.00	B1 (Registration exempt vehicles only)		
	NEW REN/REP REA	3. SEMI-TRAILER (REGISTRATION ONLY) New Registration Renewal	4.00 4.00	A8 Only (Excluding Federal Gov't. vehicles)		
	TSF PLT STK	Vehicle Transfer Plate Replacement Sticker Replacement	4.00 4.00 4.00			
	NEW REN/REP REA	4. FARM TRUCKS Additional Commission on Transactions for Applicants in Terr. 2 (not incl. "Commuter")	6.00	A6		
	NEW REN/REP REA	5. PASSENGER VEHICLES AND A5 TRUCKS Additional Commission on Transactions for Applicants in Terr. 2 (not incl. "Commuter")	4.00	A1, A5 (All applicable uses except "Insurance Exempt")		
	CIF CHG NEW REN/REP REA	6. FEDERAL GOVT. AND OTHER STATE/PROVINCE VEHICLES Change Customer Information Change Vehicle Class/Change Policy Details New and Renewal (Flat fees for these transactions do not apply if vehicles are insured under Basic Autopac).	4.00 4.00 4.00	(Insurance exempt vehicles only) Federal Gov't. - Owned Vehicles only A1, A4, A5, A7, A8, B1, C1, C2 Federal Crown Corps. and other State/Province - Owned vehicles only		
	TSF PLT STK CAN	Vehicle Transfer Plate Replacement Sticker Replacement Cancellation	4.00 4.00 4.00 4.00	A1, A4, A5, A7, A8, A9, B1 Federal Gov't. - Owned Vehicles only, Remote Area A1, A4, A5, A7, A8		
	DRIVER LICENCE & MPI INSURANCE CERTIFICATE ISSUANCE	IND	7. DRIVER LICENCE & MPI INSURANCE CERTIFICATE ISSUANCE New Application Renewal Driver Licence Replacement (Part I and/or Part II) Reapplication/Reactivation Information Change (except change of address only) Cancellation Air Brakes Test Expedited Print Written & Road Test Receipts Enhanced DL Interview Application Knowledge Test Application Practical Test Application Driver Education Application	4.0% + 2.00	Commission + Flat Fee (Phased out)	
		DRW		4.0%		
		DDR		4.0%		
		DRP/DRR		4.0%		
		DLC		N/A		
		CND		N/A		
		DAB		4.0%		
ECP		4.0%				
DWR/DRR		4.0%				
TBD		4.0%				
TBD	4.0%					
TBD	4.0%					
TBD	4.0%					
TBD	4.0%					
IDENTIFICATION CARD ISSUANCE	TBD	8. IDENTIFICATION CARD ISSUANCE New Application Renewal Replacement Reapplication/Reactivation Cancellation Enhanced IC Interview Application	4.00			
	TBD		4.00			
	TBD		4.00			
	TBD		4.00			
	TBD		4.00			



**Appendix A
Schedule #4**

Manitoba Public Insurance		November 01, 2011 - October 31, 2012				
	TYPE	TRANSACTION	COMMISSION %	REGISTRATION CLASS / INSURANCE USE		
BASIC AUTOPAC	NEW	1. REGULAR, COMMERCIAL & ORV TRANS. New Registration Renewal / Reapplication Re-assessment Late Renewal / Reactivation	3	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")		
	REN/REP		3			
	TBD					
	REA					
AUTOPAC OPTIONAL COVERAGE	NEW	2. DECLARED EXCESS VALUE (MIV) New Registration Renewal / Reapplication Re-assessment Late Renewal Reactivation	18.5	A1 / Pleasure & All Purpose - Passenger, Farming, Motorhome, Schoolbus, Prototype A5 / Pleasure, All Purpose, Fishing A6 / Farming (Trucks) A7 / All Purpose - Snow Vehicle (HTA) A8 / All Insurance Uses C1 / All Purpose, Farming/Fishing All Purpose C2 / All Purpose		
	REN/REP		18.5			
	TBD					
	REA					
	NEW	3. OPTIONAL EXTENSION New Registration Renewal / Reapplication Re-assessment Late Renewal Reactivation	18.5	A1 / Pleasure & All Purpose - Passenger, Farm Car, Motorhome A4 / All Purpose - Motorcycle A5 / Pleasure, All Purpose, Fishing All Purpose A6 / Farming (Trucks) B1 / Off-Road Vehicles C1 / All Purpose, Farming/Fishing All Purpose		
	REN/REP		18.5			
	TBD					
	REA					
	LUI	4. AUTO LAY-UP New Application Renewal / Reapplication Re-assessment Late Renewal	18.5	Applies Only To A1 / Passenger Vehicles, Motorhomes A5, A6 C1 / All Purpose, Farming/Fishing All Purpose		
	TBD		18.5			
NEW	5. CAR PROTECTION	18.5	A1, A5			
FLAT FEE TRANSACTIONS	TYPE	FLAT FEE TRANSACTION	FEE \$	REGISTRATION CLASS		
	CIF	1. REGULAR, COMMERCIAL & ORV TRANS. Change Customer Information Change Vehicle Class/Change Policy Details Vehicle Transfer Estate-To-Spouse Transfer Plate Replacement Sticker Replacement	15.00	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")		
	CHG		10.00			
	TSF		10.00			
	EST		10.00			
	PLT		4.00			
	STK		4.00			
	CHG		Rental Car - Mid-Term Change		10.00	N/A
	CHG	Car Protection Mid-Term Change	10.00	Greater of 18.5% commission on difference in premiums or \$5.00 flat fee.		
	LUI	Mid-Term Change "On-Road" to "Lay-Up" or vice-versa	10.00	Applies Only To A1 / Passenger Vehicles, Motorhomes A5, A6, C1		
	CAN	Cancellation	4.00	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")		
	QWD	Ownership Document (no registration)	8.00	All		
	OTH	Document Search	4.00	All		
	OTH	Single Trip Weight Increase Permit	4.00	B3		
	OTH	Temporary Registration & Insurance Certificate	4.00	B7		
	NEW	2. OFF-ROAD VEHICLES ACT New and Renewal (Flat fees for these transactions do not apply if vehicles are insured under Basic Autopac).	4.00	B1 (Registration exempt vehicles only)		
	REN/REP					
	REA					
	NEW		3. SEMI-TRAILER (REGISTRATION ONLY) New Registration Renew Vehicle Transfer Plate Replacement Sticker Replacement		4.00	A8 Only (Excluding Federal Gov't. vehicles)
	REN/REP				4.00	
	REA	4.00				
	TSF	4.00				
	PLT	4.00				
	STK	4.00				
	NEW	4. FARM TRUCKS Additional Commission on Transactions for Applicants in Terr. 2 (not incl. "Commuter")	6.00	A6		
	REN/REP					
	REA					
	NEW	5. PASSENGER VEHICLES AND A6 TRUCKS Additional Commission on Transactions for Applicants in Terr. 2 (not incl. "Commuter")	4.00	A1, A5 (All applicable uses except "Insurance Exempt")		
REN/REP						
REA						
CIF	6. FEDERAL GOV'T. AND OTHER STATE/PROVINCE VEHICLES Change Customer Information Change Vehicle Class/Change Policy Details New and Renewal (Flat fees for these transactions do not apply if vehicles are insured under Basic Autopac). Vehicle Transfer Plate Replacement Sticker Replacement Cancellation	4.00	(Insurance exempt vehicles only) Federal Gov't. - Owned Vehicles only A1, A4, A5, A7, A8, B1, C1, C2 Federal Crown Corps. and other State/Province - Owned vehicles only A1, A4, A5, A7, A8, A9, B1 Federal Gov't. - Owned Vehicles only, Remote Area A1, A4, A5, A7, A8			
CHG		4.00				
NEW		4.00				
REN/REP						
REA		4.00				
TSF		4.00				
PLT		4.00				
STK		4.00				
CAN		4.00				
IND		7. DRIVER LICENCE & MPI INSURANCE CERTIFICATE ISSUANCE New Application Renewal Driver Licence Replacement (Part I and/or Part II) Reapplication/Reactivation Information Change (except change of address only) Cancellation Air Brakes Test Expected Print Written & Road Test Receipts Enhanced DL Interview Application Knowledge Test Application Practical Test Application Driver Education Application		3.0% + 2.00	Commission + Flat Fee (Phased out)	
DRW	3.0%					
DDR	4.00					
DRP/DRA	4.00					
DLC	N/A					
CND	N/A					
DAB	4.00					
ECP	4.00					
DWR/DRR	4.00					
TBD	4.00					
TBD	4.00					
TBD	4.00					
TBD	4.00					
TBD	4.00					
TBD	4.00					
IDENTIFICATION CARD ISSUANCE	TBD	8. IDENTIFICATION CARD ISSUANCE New Application Renewal Replacement Reapplication/Reactivation Cancellation Enhanced IC Interview Application	4.00			
	TBD		4.00			
	TBD		4.00			
	TBD		4.00			
	TBD		N/A			
	TBD		4.00			
	TBD		4.00			

* Basic Commission for Basic Plates is 4% (ongoing)



**Appendix A
Schedule #5**

Manitoba Public Insurance		November 01, 2012 - February 28, 2013		
	TYPE	TRANSACTION	COMMISSION %	REGISTRATION CLASS / INSURANCE USE
BASIC AUTOPAC	NEW	1. REGULAR, COMMERCIAL & ORV TRANS. New Registration Renewal / Reapplication Re-assessment Late Renewal / Reactivation	2.5	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")
	REN/REP		2.5	
	TBD			
	REA			
AUTOPAC OPTIONAL COVERAGE	NEW	2. DECLARED EXCESS VALUE (MIV) New Registration Renewal / Reapplication Re-assessment Late Renewal Reactivation	18.5	A1 / Pleasure & All Purpose - Passenger, Farming, Motorhome, Schoolbus, Prototype A5 / Pleasure, All Purpose, Fishing A6 / Farming (Trucks) A7 / All Purpose - Snow Vehicle (HTA) A8 / All Insurance Uses C1 / All Purpose, Farming/Fishing All Purpose C2 / All Purpose
	REN/REP		18.5	
	TBD			
	REA			
	NEW	3. OPTIONAL EXTENSION New Registration Renewal / Reapplication Re-assessment Late Renewal Reactivation	18.5	A1 / Pleasure & All Purpose - Passenger, Farm Car, Motorhome A4 / All Purpose - Motorcycle A5 / Pleasure, All Purpose, Fishing All Purpose A6 / Farming (Trucks) B1 / Off-Road Vehicles C1 / All Purpose, Farming/Fishing All Purpose
	REN/REP		18.5	
	TBD			
	REA			
LU1	4. AUTO LAY-UP New Application Renewal / Reapplication Re-assessment Late Renewal	18.5	Applies Only To A1 / Passenger Vehicles, Motorhomes A5, A6 C1 / All Purpose, Farming/Fishing All Purpose	
TBD		18.5		
NEW	5. CAR PROTECTION	18.5	A1, A5	
		FEE \$		
FLAT FEE TRANSACTIONS		1. REGULAR, COMMERCIAL & ORV TRANS. Change Customer Information Change Vehicle Class/Change Policy Details Vehicle Transfer Estate To-Spouse Transfer Plate Replacement Sticker Replacement	15.00 10.00 10.00 10.00 4.00 4.00	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")
	CIF			
	CHG			
	TSF			
	EST			
	PLT			
	STK			
	CHG	Rental Car - Mid-Term Change Car Protection Mid-Term Change	10.00 10.00	N/A Greater of 18.5% commission on difference in premiums or \$5.00 flat fee.
	CHG			
	LU2	Mid-Term Change "On-Road" to "Lay-Up" or vice-versa	10.00	Applies Only To A1 / Passenger Vehicles, Motorhomes A5, A6, C1
	CAN	Cancellation	4.00	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")
	OWD	Ownership Document (no registration)	8.00	All
	OTH	Document Search	4.00	All
	OTH	Single Trip Weight Increase Permit Temporary Registration & Insurance Certificate	4.00 4.00	B1 B7
	OTH			
	NEW	2. OFF-ROAD VEHICLES ACT New and Renewal (Flat fees for these transactions do not apply if vehicles are insured under Basic Autopac).	4.00	B1 (Registration exempt vehicles only)
	REN/REP		4.00	
	REA			
	NEW	3. SEMI-TRAILER (REGISTRATION ONLY) New Registration Renewal	4.00 4.00	A8 Only (Excluding Federal Gov't. vehicles)
	REN/REP		4.00	
	REA			
	TSF	Vehicle Transfer	4.00	
	PLT	Plate Replacement	4.00	
	STK	Sticker Replacement	4.00	
	NEW	4. FARM TRUCKS Additional Commission on Transactions for Applicants in Terr. 2 (not incl. "Commuter")	6.00	A6
REN/REP	6.00			
REA				
NEW	5. PASSENGER VEHICLES AND A5 TRUCKS Additional Commission on Transactions for Applicants in Terr. 2 (not incl. "Commuter")	4.00	A1, A5 (All applicable uses except "Insurance Exempt")	
REN/REP		4.00		
REA				
CIF	6. FEDERAL GOV'T. AND OTHER STATE/PROVINCE VEHICLES Change Customer Information Change Vehicle Class/Change Policy Details New and Renewal (Flat fees for these transactions do not apply if vehicles are insured under Basic Autopac). Vehicle Transfer Plate Replacement Sticker Replacement Cancellation	4.00	(Insurance exempt vehicles only) Federal Gov't. - Owned Vehicles only A1, A4, A5, A7, A8, B1, C1, C2 Federal Crown Corps. and other State/Province - Owned vehicles only A1, A4, A5, A7, A8, A9, B1 Federal Gov't. - Owned Vehicles only, Remote Area A1, A4, A5, A7, A8	
CHG		4.00		
NEW		4.00		
REN/REP		4.00		
REA		4.00		
TSF		4.00		
PLT		4.00		
STK		4.00		
CAN		4.00		
CAN		4.00		
DRIVER LICENCE & MPI INSURANCE CERTIFICATE ISSUANCE	IND	7. DRIVER LICENCE & MPI INSURANCE CERTIFICATE ISSUANCE New Application Renewal Driver Licence Replacement (Part I and/or Part II) Reapplication/Reactivation Information Change (except change of address only) Cancellation Air Brake Test Expedited Print Written & Road Test Receipts Enhanced DL Interview Application Knowledge Test Application Practical Test Application Driver Education Application	2.5% + 2.00	Commission + Flat Fee (Phased out)
	DRW		2.5%	
	DDR		4.00	
	DRP/DRR		4.00	
	DLC		N/A	
	CND		N/A	
	DAB		4.00	
	ECP		4.00	
	DWR/DRR		4.00	
	TBD		4.00	
	TBD		4.00	
	TBD		4.00	
IDENTIFICATION CARD ISSUANCE	TBD	8. IDENTIFICATION CARD ISSUANCE New Application Renewal Replacement Reapplication/Reactivation Cancellation Enhanced IC Interview Application	4.00	
	TBD		4.00	
	TBD		4.00	
	TBD		4.00	
	TBD		N/A	
	TBD		N/A	
	TBD		4.00	

*Basic Commission for Basic Fleets is 4% (ongoing)

**Appendix A
Schedule #6**

Manitoba Public Insurance		March 01, 2013 - Ongoing		
	TYPE	TRANSACTION	COMMISSION %	REGISTRATION CLASS / INSURANCE USE
BASIC AUTOPAC	NEW	1. REGULAR, COMMERCIAL & ORV TRANS.	2.5	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")
	REN/REP TBD REA	New Registration Renewal / Reapplication Re-assessment Late Renewal / Reactivation	2.5	
AUTOPAC OPTIONAL COVERAGE	NEW	2. DECLARED EXCESS VALUE (MIV)	18.5	A1 / Pleasure & All Purpose - Passenger, Farming, Motorhome, Schoolbus, Prototype A6 / Pleasure, All Purpose, Fishing A8 / Farming (Trucks) A7 / All Purpose - Snow Vehicle (HTA) A8 / All Insurance Uses C1 / All Purpose, Farming/Fishing All Purpose C2 / All Purpose
	REN/REP TBD REA	New Registration Renewal / Reapplication Re-assessment Late Renewal Reactivation	18.5	
	NEW	3. OPTIONAL EXTENSION	18.5	
	REN/REP TBD REA	New Registration Renewal / Reapplication Re-assessment Late Renewal Reactivation	18.5	
LU1	NEW	4. AUTO LAY-UP	18.5	Applies Only To A1 / Passenger Vehicles, Motorhomes A5, A6 C1 / All Purpose, Farming/Fishing All Purpose
	TBD	New Application Renewal / Reapplication Re-assessment Late Renewal	18.5	
NEW	5. CAR PROTECTION		18.5	A1, A5
FLAT FEE TRANSACTIONS	TYPE	FLAT FEE TRANSACTION	FEE \$	REGISTRATION CLASS
	CIF	1. REGULAR, COMMERCIAL & ORV TRANS.	7.00	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")
	CHG	Change Customer Information	8.00	
	TSF	Change Vehicle Class/Change Policy Details	6.00	
	EST	Vehicle Transfer	6.00	
	PLT	Estate-To-Spouse Transfer	4.00	
	STK	Plate Replacement	4.00	
	CHG	Sticker Replacement	4.00	
	CHG	Rental Car - Mid-Term Change	6.00	N/A
	CHG	Car Protection Mid-Term Change	6.00	Greater of 18.5% commission on difference in premiums or \$5.00 flat fee.
	LU2	Mid-Term Change "On-Road" to "Lay-Up" or vice-versa	10.00	Applies Only To A1 / Passenger Vehicles, Motorhomes A5, A6, C1
	CAN	Cancellation	4.00	A1, A4, A5, A6, A7, A8, B1, C1, C2 (All applicable uses except "Insurance Exempt")
	OWD	Ownership Document (no registration)	8.00	All
	OTH	Document Search	4.00	All
	OTH	Single Trip Weight Increase Permit	4.00	B3
	OTH	Temporary Registration & Insurance Certificate	4.00	B7
	NEW	2. OFF-ROAD VEHICLES ACT	4.00	B1 (Registration exempt vehicles only)
	REN/REP REA	New and Renewal (Flat fees for these transactions do not apply if vehicles are insured under Basic Autopac).		
	NEW	3. SEMI-TRAILER (REGISTRATION ONLY)	4.00	A8 Only (Excluding Federal Govt. vehicles)
	REN/REP	New Registration	4.00	
	REA	Renew	4.00	
	TSF	Vehicle Transfer	4.00	
PLT	Plate Replacement	4.00		
STK	Sticker Replacement	4.00		
NEW	4. FARM TRUCKS	6.00	A6	
REN/REP REA	Additional Commission on Transactions for Applicants in Terr. 2 (not incl. "Commuter")			
NEW	5. PASSENGER VEHICLES AND A5 TRUCKS	4.00	A1, A5	
REN/REP REA	Additional Commission on Transactions for Applicants in Terr. 2 (not incl. "Commuter")		(All applicable uses except "Insurance Exempt")	
CIF	6. FEDERAL GOVT. AND OTHER STATE/PROVINCE VEHICLES	4.00	(Insurance exempt vehicles only)	
CHG	Change Customer Information	4.00	Federal Govt. - Owned Vehicles only	
NEW	Change Vehicle Class/Change Policy Details	4.00	A1, A4, A5, A7, A8, B1, C1, C2	
REN/REP	New and Renewal (Flat fees for these transactions do not apply if vehicles are insured under Basic Autopac).	4.00	Federal Crown Corps. and other State/Province - Owned vehicles only	
REA	Vehicle Transfer	4.00	A1, A4, A5, A7, A8, A9, B1	
TSF	Vehicle Transfer	4.00	Federal Govt. - Owned Vehicles only, Remote Area	
PLT	Plate Replacement	4.00	A1, A4, A5, A7, A8	
STK	Sticker Replacement	4.00		
CAN	Cancellation	4.00		
IND	7. DRIVER LICENCE & MPI INSURANCE CERTIFICATE ISSUANCE	2.5%	(\$2.00 Flat Fee phased out)	
DRW	New Application	2.5%		
DDR	Renewal	4.00	(Phased out)	
DRP/DRA	Driver Licence Replacement (Part I and/or Part II)	4.00		
DLC	Reapplication/Reissuance	4.00		
CND	Information Change (except change of address only)	N/A		
DAB	Cancellation	N/A		
ECP	Air Brake Test	4.00		
DWR/DRR	Expedited Print	4.00		
TBD	Written & Road Test Receipts	4.00		
TBD	Enhanced DL Interview Application	4.00		
TBD	Knowledge Test Application	4.00		
TBD	Practical Test Application	4.00		
TBD	Driver Education Application	4.00		
TBD	8. IDENTIFICATION CARD ISSUANCE	4.00		
TBD	New Application	4.00		
TBD	Renewal	4.00		
TBD	Replacement	4.00		
TBD	Reapplication/Reactivation	4.00		
TBD	Cancellation	N/A		
TBD	Enhanced IC Interview Application	4.00		

*Basic Commission for Basic Fleets is 4% (ongoing)



Appendix B

Designated Broker

To achieve consistent ongoing broker compensation within the Streamlined Renewal Process (SRP), a “*Designated Broker*” will be established for each Manitoba registered vehicle at the first renewal upon implementation of SRP; thereafter the Designated Broker is the insurance brokerage performing the first transaction in the following order:

- a) Renew policy/registration
 - b) Issue new policy/registration
 - c) Re-apply for policy/registration
 - d) Renew Driver’s Licence
 - e) Issue new Driver’s Licence
 - f) Re-apply for Driver’s Licence
1. The Designated Broker is policy specific.
 2. The Designated Broker acts in the capacity of Agent regarding Basic Autopac and Autopac Extension Insurance Products; upon cancellation of the agency agreement the relationship ceases, including commission payments on renewed policies.
 3. At the discretion of MPI management, the Designated Broker for a vehicle may change only under the following specific circumstances:
 - a. When the original Designated Broker ceases to exist because of agency dissolution without sale. A Designated Broker is re-established during the first Autopac transaction after dissolution (see prescribed transaction list above).
 - b. When a Designated Broker changes ownership (e.g., sale, merger, consolidation), the new brokerage owner becomes the Designated Broker.
 - c. When a customer owns three or more vehicles designated as passenger vehicles or trucks, which are insured under one customer number. In this case, the Designated Broker may only be changed once per renewal cycle.

Appendix C

Manitoba Public Insurance - Mission, Vision, Values

Our mission is:

Working with Manitobans to reduce risk on the road

Our vision is:

Manitoba Public Insurance will be a leader in automobile insurance and driver services, providing Manitobans with guaranteed access to superior products, coverage and value. We will anticipate and meet the evolving needs of Manitobans. We are dedicated to offering province-wide accessibility and, in co-operation with our business partners, will perform at the highest attainable levels of economy, efficiency and effectiveness.

Manitoba Public Insurance will make our roadways safer by enforcing standards for drivers and vehicles, and by raising awareness of the inherent risk of driving. We will develop educational programs and controls that help and encourage Manitobans to acquire the skills to avoid collisions.

Our people will deliver knowledgeable service with care, efficiency and justifiable pride, and will be appropriately recognized for their contributions in helping the Corporation achieve its goals. Manitoba Public Insurance will be one of the best and most inclusive places in the province to work and pursue a career, where people will deliver knowledgeable and caring services in new and innovative ways.

We will ensure Manitobans understand and support the unique contribution Manitoba Public Insurance makes to the province of Manitoba.

Our Corporate Values govern the way in which we conduct ourselves. In essence they represent the behaviours that we expect all our people to exhibit as they conduct the work of the Corporation.



**Manitoba
Public Insurance**



At Manitoba Public Insurance we value...

Our Customers

Our customers' interests are at the heart of everything we do. We balance the individual customer's needs with the needs of Manitobans as a whole. We base our relationships on respect, fairness, honesty and integrity. We safeguard the confidentiality of information and personal privacy. We are committed to the highest ethical standards and excellence in service.

Our People

Our people are given the training, tools and encouragement they need to succeed. We provide a respectful, inclusive and safe environment where our staff is skilled, confident and committed to the Corporate Mission. We provide our people with clear and consistent direction. Our people have the authority they need to do their jobs, providing a sense of achievement from their work, and the opportunity for career growth and advancement. We encourage and support our people to make a positive contribution, both inside and outside the workplace.

Working Together

We work co-operatively with each other and with our business associates, sharing expertise, ideas and resources. Each of us, in our daily work, creates a team environment, drawing on one another to do the best job possible. Our communication with one another is respectful, appropriate and helpful.

Financial Responsibility

Manitoba Public Insurance holds the funds of its policyholders in trust to meet their needs into the future. We operate in a fiscally responsible and cost-effective manner, using investment income to reduce rates and provide long-term benefits to Manitobans.

Excellence and Improvement

We constantly improve our products, services and procedures. As our customers' needs and the business environment continue to change, so must we. We value initiative, creativity and a strong desire for personal, team and corporate success in everything we do. We recognize and reward excellence and improvement in our work.

Our Corporate Citizenship

We lead by example, conducting our affairs responsibly and professionally. We contribute to the social and economic well-being of our communities as well as the sustainable development of Manitoba now and into the future.



**Manitoba
Public Insurance**

COPY

Brokers
Association of
Manitoba



An Amending Agreement (the "Amendment") dated this 19th day of September, 2012,

BETWEEN:

THE MANITOBA PUBLIC INSURANCE CORPORATION

(hereinafter called "MPI")

- and -

INSURANCE BROKERS ASSOCIATION OF MANITOBA

(hereinafter called "IBAM")

WHEREAS:

- (a) MPI and IBAM entered into an agreement dated the 8th day of August, 2008 (the "Agreement") regarding agent compensation; and
- (b) IBAM and MPI have agreed to amend the Agreement as set out below; and

NOW THEREFORE, in consideration of the foregoing recitals and of the terms and conditions contained herein, the Agreement is hereby amended as follows:

1.00 CHANGES TO THE AGREEMENT ACCORD

1.01 MPI will submit for approval to the Government of Manitoba an amendment to Manitoba Regulations 93/2009 and 192/2011 (the Regulations) to reflect the commission (for greater clarity, commissions are inclusive of percentage of premiums and/or flat fee insurance transactions) changes contained in this Amendment.

1.02 Effective on September 1, 2012:

- a) MPI guarantees a minimum annual total compensation of seventy-one million Canadian dollars (\$71,000,000) to be paid in aggregate to Manitoba's insurance agents for each of the six (6) year fiscal periods during March 1, 2012 through February 28, 2018 ("the period"). As a point of reference for the within Amendment,

MPI's best forecast of compensation to be paid to Manitoba's insurance agents during the period is included in this Amendment as Appendix A hereto.

- b) In the event the compensation paid out in any fiscal year is less than seventy-one million Canadian dollars (\$71,000,000) - based on the commission schedule contained in the Regulations - the Corporation will provide additional compensation, equitably distributed to all agents so that the total annual compensation paid in any such year equals seventy-one million Canadian dollars (\$71,000,000)
- c) In particular, the Autopac Extension commission payable to Manitoba's insurance agents shall be twenty-four and one quarter percent (24.25%) commencing September 1, 2012 and will be reduced thereafter to twenty-two and three quarters percent (22.75%) commencing March 1, 2014, to twenty-one and one quarter percent (21.25%) commencing March 1, 2015 and to nineteen and three quarters percent (19.75%) commencing March 1, 2016; and
- d) Commissions payable to Manitoba's insurance agents on Basic premiums shall be and remain at three percent (3%) effective July 1, 2012 and will not be reduced to 2.82% effective March 1, 2013 as currently set out in the Manitoba regulation 192/2011 or any Manitoba regulation or otherwise.

1.03 Effective March 1, 2013:

In addition to the current commissions as prescribed in the Agents Commission Regulation paid on each and every short-term policy written in Manitoba as set out in the Agreement, MPI will increase short-term policy commission by paying to Manitoba's insurance agents a further flat fee insurance transaction of \$5 for each and every short-term policy, as defined in the Automobile Insurance Certificates and Rates Regulation 17/2012 written during the period.

- 1.04 Any communications to brokers regarding changes to the Agreement shall be done with reasonable collaboration between the parties hereto.

2.00 GENERAL TERMS

- 2.01 Neither party shall assign or transfer this Amendment or any of its rights or obligations under this Amendment without first obtaining written permission from the other party. This Amendment shall be binding upon the executors, administrators, heirs, successors and any permitted assigns of the parties.
- 2.02 No amendment or change to, or modification of this Amendment shall be valid unless it is in writing and signed by both parties.
- 2.03 This Amendment shall be interpreted, performed and enforced in accordance with the laws of Manitoba and the laws of Canada applicable therein. The parties hereby irrevocably and unconditionally attorn to the exclusive jurisdiction of the courts of the Province of Manitoba and all courts competent to hear appeals therefrom.
- 2.04 Each party agrees to perform any further acts and execute and deliver any documents that may be reasonably necessary to carry out the provisions of this Amendment.

2.05 In all other respects, the Agreement and any amendments thereto, shall remain unchanged and in effect and in particular but not limited to the 4% commission payable by MPI to Manitoba's insurance agents on fleets and on flat fees and with respect to the designated broker concept and stipulations as set out in the Agreement.

This Amendment has been executed on behalf of the parties by their duly authorized representatives on the dates noted below.

for **Manitoba Public Insurance Corporation**

for **Insurance Brokers Association of Manitoba**

Per: Marilyn McLaren
Marilyn McLaren
President and CEO

Per: Curtis Wyatt
Curtis Wyatt, President

Date: Sept 19, 2012

Date: Sept 19/12

Per: Christine Martin
Christine Martin
Vice-President, Service Operations

Per: David Schioler
David Schioler
Chief Executive Officer

Date: Sep 19, 2012

Date: Sept 19, 2012

August 12, 2019

2020 GRA Information Requests - Round 1
PUB (MPI) 1-47(a)(ii) Attachment C

Amendment Agreement Appendix A

September 2012



**Manitoba
Public Insurance**



Anticipated Total Broker Commissions Year over Year with Additional Short Term Policy Flat Fee

	2012	2013	2014	2015	2016	2017
BasicComm	\$26,048,291	\$24,509,700	\$25,624,432	\$26,200,000	\$26,700,000	\$27,200,000
ExtComm	\$32,498,531	\$37,071,653	\$35,935,541	\$34,663,524	\$33,264,755	\$34,346,919
Total Driver Comp	\$1,931,437	\$1,870,434	\$1,925,912	\$1,983,221	\$2,042,427	\$2,103,596
Flat	\$7,351,267	\$5,719,310	\$5,893,479	\$6,073,501	\$6,259,583	\$6,451,942
Basic Retro						
Ext Retro	\$ 4,924,967					
Sub-total	\$72,754,494	\$69,171,097	\$69,379,363	\$68,920,246	\$68,266,765	\$70,102,457
ST Policy increase	N/A	\$ 1,565,316	\$ 1,592,709	\$ 1,620,581	\$ 1,648,941	\$ 1,677,798
TOTAL Broker Compensation	\$72,754,494	\$70,736,413	\$70,972,072	\$70,540,827	\$69,915,707	\$71,780,255

**Manitoba
Public Insurance****Société d'assurance
publique du Manitoba**

October 23, 2017

Mr. Darren Peters
President
Insurance Brokers Association of Manitoba
600-1445 Portage Avenue
Winnipeg, MB R3G 3P4

Dear Darren,

Re: MPI/IBAM Accord Review

I am pleased to advise you that the Manitoba Public Insurance Board of Directors has approved the Association's request to extend the existing Broker Compensation Agreement for one year to February 28, 2019 to provide the Association time to address current organizational and financial matters following the departure of your CEO earlier this year.

As a result, current premium commissions will continue to be payable through February 28, 2019 and flat fee transactions will continue to be indexed as outlined in *The Agent Commissions Regulation* under *The Manitoba Public Insurance Corporation Act*. The indexing of flat fee transactions will be effective March 1, 2018.

I would appreciate you signing and returning one copy of this letter to my attention, which will be sufficient to formalize the extension agreement. Then, over the next few weeks I suggest we work together on a joint communication to inform the independent insurance brokers authorized to distribute MPI products and services of this extension.

This one year extension will also provide both of our organizations sufficient time to consider substantive issues related to the current service delivery model for Autopac products and services, which we are committed to working collaboratively with IBAM to address in a manner that continues to contribute to the long-term sustainability of the independent broker distribution network in Manitoba.

To this end, I am pleased to report that our respective negotiating committee representatives have already had one meeting to exchange suggestions on the high level topics to be discussed in the coming weeks and months. Further meetings will be scheduled once a framework for negotiations has been created.

Mr. Darren Peters
October 23, 2017
Page 2

I trust you will find the above is in order but please feel free to contact me if you would like to discuss further.

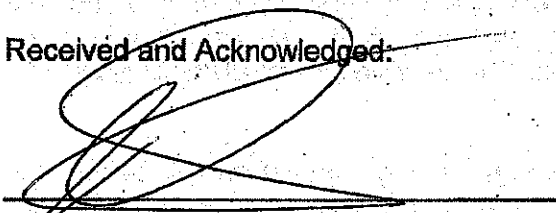
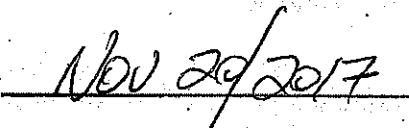
Yours truly,



Ward Keith
Vice President, Business Development & Communications
and Chief Administrative Officer

cc: MPI
Dan Guimond
Curtis Wennberg

IBAM
Scott Andrew
Greg Barrows
Shale Reider

Received and Acknowledged:	
	
Darren Peters President Insurance Brokers Association of Manitoba	Date



November 12, 2018

Mr. Grant Wainikka and Mr. Ryan Garriock
Insurance Brokers Association of Manitoba
600-1445 Portage Avenue
Winnipeg, MB R3G 3P4

Dear Mr. Wainikka and Mr. Garriock,

Re: MPI/IBAM Accord Review

As discussed during our telephone conversation on November 8, 2018, Manitoba Public Insurance is prepared on the advice of Government, to extend the current Broker Accord and Compensation Agreement for two years from March 1, 2019 to February 28, 2021.

As a result, the current broker compensation structure will remain unchanged. Current premium commissions will continue to be payable through February 28, 2021, and flat fees will continue to be CPI indexed as at March 1st of each year.

The two-year extension will provide both our organizations with the time necessary to define the long-term service delivery strategy for MPI products and services inclusive of online, self-serve and mobile service options to meet the evolving needs and expectations of our customers. As previously stated, MPI is committed to working collaboratively with brokers, through IBAM, to inform these service delivery strategies moving forward.

It is my understanding you are prepared to convene a special meeting of the IBAM Board of Directors to recommend extension of the current compensation agreement as outlined. Thereafter, I would appreciate you signing and returning one copy of this letter to my attention. This will be sufficient to formalize the extension agreement.

I trust you will find the above is in order.

Yours truly,

Ward Keith
Vice President, Business Development and Communications
& Chief Administrative Officer

Received and Acknowledged:

Date Nov. 14, 2018

Grant Wainikka
Chief Executive Officer
Insurance Brokers Association of Manitoba

Date Nov 14 / 18

Ryan Garriock
President
Insurance Brokers Association of Manitoba