

EXHIBIT LIST FOR  
MANITOBA PUBLIC INSURANCE  
2022 INSURANCE RATES

October 29, 2021

**MANITOBA PUBLIC INSURANCE CORPORATION'S (MPI) EXHIBITS**

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| Ex. # | MPI-1  | Manitoba Public Insurance Corporation - 2022/2023 General Rate Application - June 28, 2021  |
| Ex. # | MPI-2  | Part VI - DSR - Appendix 1 - Driver Safety Rating MPIC Pricing Review - July 7, 2021  |
| Ex. # | MPI-3  | Part VIII - EAR - Attachment B - Actuary Report - July 7, 2021  |
| Ex. # | MPI-4  | Part VII - RSM - Appendix 5 - Risk Scorecards (Redacted) - July 7, 2021   |
| Ex. # | MPI-5  | MPI 2022 GRA PHC Presentation - July 9, 2021  |
| Ex. # | MPI-6  | MPI 2022 Special Rebate Application - July 19, 2021   |
| Ex. # | MPI-7  | Part VIII - AR - Appendix 1 - Universal Compulsory Automobile Insurance Audited Annual Financial Statements ( <b>Confidential</b> ) - July 21, 2021 |
| Ex. # | MPI-8  | Part VIII - AR - Appendix 2 - Universal Compulsory Automobile Insurance Unaudited Notes ( <b>Confidential</b> ) - July 21, 2021                     |
| Ex. # | MPI-9  | Part VIII - AR - Appendix 3 - Annual Report and Corporate Audited Annual Financial Statements ( <b>Confidential</b> ) - July 21, 2021               |
| Ex. # | MPI-10 | Part VIII - EAR - Attachment C - PWC Actuarial Support - July 29, 2021  |
| Ex. # | MPI-11 | Part V - Claims Incurred - Blackline and Clean CAC (MPI) 1-71 - August 17, 2021   |
| Ex. # | MPI-12 | Part V - Expenses Appendix 19 (Fig EXP App 19-3) - Blackline and Clean - CAC (MPI) 1-30 - August 17, 2021   |
| Ex. # | MPI-13 | Part VII - Rate Stabilization Reserve Appendix 2 - Blackline and Clean CAC (MPI) 1-92 - August 17, 2021   |
| Ex. # | MPI-14 | Part V - Expenses Appendix 13 - Blackline and Clean PUB (MPI) 1-15 - August 17, 2021  |
| Ex. # | MPI-15 | Part VII - Revenues page 31 - Blackline and Clean CAC (MPI) 1-62 - August 17, 2021  |
| Ex. # | MPI-16 | Part VII - Investments page 12 - Blackline and Clean PUB (MPI) 1-4 - August 17, 2021  |

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| Ex. # | MPI-17   | Part VI - Driver Safety Rating Appendix 1 - Blackline and Clean - August 17, 2021        |
| Ex. # | MPI-18   | Part V - Expenses Appendix 19 (Fig EXP App 19-4) - Blackline and Clean - August 17, 2021 |
| Ex. # | MPI-19   | MPI letter to PUB re Round I Information Request Responses - August 17, 2021             |
| Ex. # | MPI-20   | CAC-MPI I-43 Revised - August 20, 2021   |
| Ex. # | MPI-21   | TC-MPI I-18 Revised - August 20, 2021  |
| Ex. # | MPI-22   | CAC-MPI I-4 Attachment A ( <b>Confidential</b> ) - August 25, 2021                       |
| Ex. # | MPI-23   | Part VIII - Annual Report - Appendix 5 - Annual Business Plan - August 27, 2021          |
| Ex. # | MPI-24   | Part VIII - Annual Report - Appendix 4 ( <b>Confidential</b> ) - August 27, 2021         |
| Ex. # | MPI-25   | MPI letter to PUB re Round II Information Request Responses - September 15, 2021         |
| Ex. # | MPI-26   | PUB-MPI I-5 Revised - September 15, 2021   |
| Ex. # | MPI-27   | Part VI - RM - Appendix 11 - Alternative Rate Indication - September 15, 2021            |
| Ex. # | MPI-28   | TC-MPI II-5 Revised - September 24, 2021   |
| Ex. # | MPI-29   | TC-MPI II-9 Revised - September 24, 2021   |
| Ex. # | MPI-30   | TC-MPI II-7 Revised - September 24, 2021   |
| Ex. # | MPI-31   | <b>MPI-TC Intervener Evidence Information Requests (1-8) - September 28, 2021</b>        |
| Ex. # | MPI-31-1 | " " " " " VFH - Regulatory Principles - Cost of Service Standards                        |
| Ex. # | MPI-31-2 | " " " " " VFH - Regulatory Principles - Cost of Service Standards - loading suggested    |
| Ex. # | MPI-31-3 | " " " " " VFH - PUB Order 148/04 - Normal Circumstances                                  |
| Ex. # | MPI-31-4 | " " " " " VFH - Similar driving risk - Driver Profile                                    |
| Ex. # | MPI-31-5 | " " " " " VFH - comparison between Passenger VFH insurance use and Public major class    |
| Ex. # | MPI-31-6 | " " " " " VFH - Serious Loss   |

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| Ex. # | MPI-31-7 | " " " " " VFH - rate capping  |
| Ex. # | MPI-31-8 | " " " " " VFH - year-over-year rate changes   |
| Ex. # | MPI-32   | CAC-MPI II-25 Revised - October 1, 2021   |
| Ex. # | MPI-33   | Part VIII - AR - Appendix 1 - Universal Compulsory Automobile Insurance - Annual Financial Statements for year ended March 31, 2021 - October 5, 2021 |
| Ex. # | MPI-34   | Part VIII - AR - Appendix 2 - Notes to Basic Financial Statements March 31, 2021 - October 5, 2021  |
| Ex. # | MPI-35   | Part VIII - AR - Appendix 5 - 2020 Annual Report - October 5, 2021  |
| Ex. # | MPI-36   | Part VIII - AR - Appendix 4 - Quarterly Financial Report - 1st Quarter - October 5, 2021  |
| Ex. # | MPI-37   | MPI Rate Update 2022 GRA Appendix 1 - October 5, 2021   |
| Ex. # | MPI-38   | MPI Vehicle for Hire Technical Conference - April 20, 2021 - October 8, 2021  |
| Ex. # | MPI-39   | Rate Update 2022 GRA Appendix 1 - Amended - October 8, 2021   |
| Ex. # | MPI-40   | MPI CEO Eric Herbelin Presentation - October 12, 2021   |
| Ex. # | MPI-41   | MPI Revenues, Expenses and Pro Formas Presentation - October 12, 2021   |
| Ex. # | MPI-42   | Benchmarking Presentation - October 12, 2021  |
| Ex. # | MPI-43   | PUB Pre-Ask 2 - October 13, 2021  |
| Ex. # | MPI-44   | TC Pre-Ask 2 - October 13, 2021   |
| Ex. # | MPI-45   | TC Pre-Ask 3 - October 13, 2021   |
| Ex. # | MPI-46   | TC Pre-Ask 4 - October 13, 2021   |
| Ex. # | MPI-47   | TC Pre-Ask 5 - October 13, 2021   |
| Ex. # | MPI-48   | Information Technology / Value Management Presentation - October 13, 2021   |
| Ex. # | MPI-49   | Nova Presentation - October 13, 2021 (Redacted October 14, 2021)  |
| Ex. # | MPI-50   | Rate Update - 2022 GRA Appendix 1 - October 14, 2021  |
| Ex. # | MPI-51   | Part VII - FCT - Financial Condition Test - October 14, 2021  |

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| Ex. # | MPI-52 | CMMG Pre-Ask 1 - October 15, 2021  |
| Ex. # | MPI-53 | PUB Pre-Ask 3 - October 15, 2021   |
| Ex. # | MPI-54 | TC Pre-Ask 6 - October 15, 2021  |
| Ex. # | MPI-55 | Undertaking 1 - Trades Agreement - October 15, 2021                                    |
| Ex. # | MPI-56 | Undertaking 9 - Premium Earnings Formula - October 15, 2021                            |
| Ex. # | MPI-57 | Undertaking 2 - Impact of Decrease in Claims Frequency on Extension - October 15, 2021 |
| Ex. # | MPI-58 | Undertaking 3 - Hail and Collision Forecast Assumption - October 15, 2021              |
| Ex. # | MPI-59 | Undertaking 4 - lower-than-forecast internal loss adjustment - October 15, 2021        |
| Ex. # | MPI-60 | Undertaking 5 - Increase in forecast of collision claims - October 15, 2021            |
| Ex. # | MPI-61 | Undertaking 10 - Average impact to each taxi - October 15, 2021                        |
| Ex. # | MPI-62 | Claims Incurred Forecast Presentation - October 18, 2021                               |
| Ex. # | MPI-63 | Ratemaking Presentation - October 18, 2021   |
| Ex. # | MPI-64 | Undertaking 6 - Forecasted Interest Rate Forecast Impact - October 18, 2021            |
| Ex. # | MPI-65 | Undertaking 8 - Administrative Costs - October 18, 2021                                |
| Ex. # | MPI-66 | Undertaking - 13 - SGI / ICBC Rates due to COVID-19 - October 18, 2021                 |
| Ex. # | MPI-67 | Undertaking 14 - Net Present Value Analysis - October 18, 2021                         |
| Ex. # | MPI-68 | Undertaking 15 - Technology Committee Presentation - October 18, 2021                  |
| Ex. # | MPI-69 | Annual Statement of Account Sample - October 18, 2021                                  |
| Ex. # | MPI-70 | Rate Stabilization Reserve and Capital Management Plan Presentation - October 19, 2021 |
| Ex. # | MPI-71 | DVA Table Actual Costs - October 19, 2021  |
| Ex. # | MPI-72 | Investment Presentation - October 20, 2021   |
| Ex. # | MPI-73 | CAC (MPI) I-82 Appendix 1 - Comparison Tables - October 20, 2021                       |

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| Ex. # | MPI-74 | TC Pre-Ask 1 - with appendices - October 20, 2021   |
| Ex. # | MPI-75 | DSR VFH CERP Product Panel Presentation - October 21, 2021  |
| Ex. # | MPI-76 | PUB (MPI) Pre-Ask 4 - Claims Incurred Forecast Changes - October 21, 2021   |
| Ex. # | MPI-77 | Undertaking 11 - Extension surplus from Basic to DVA - October 21, 2021   |
| Ex. # | MPI-78 | Undertaking 17 - Rebase line Business Case Update (Confidential) - October 21, 2021                                       |
| Ex. # | MPI-79 | Undertaking 26 - Sample Template Annual Statement and Renewal Notice (EX. 69) - October 21, 2021                          |
| Ex. # | MPI-80 | Undertaking 33 - Annual Statement focus group survey - October 21, 2021   |
| Ex. # | MPI-81 | Undertaking 34 - Schedule of Transfers from Extension - October 21, 2021  |
| Ex. # | MPI-82 | Undertaking 12 - Licensing fees - October 21, 2021  |
| Ex. # | MPI-83 | Undertaking 16 - Project Nova budget - October 21, 2021   |
| Ex. # | MPI-84 | Undertaking 20 - breakdown comparison of licensing versus training to labor, internal labor components - October 21, 2021 |
| Ex. # | MPI-85 | Undertaking 29 - Data Processing Expenses - October 21, 2021  |
| Ex. # | MPI-86 | Undertaking 28 - Revised Rate Indication - October 21, 2021   |
| Ex. # | MPI-87 | Undertaking 7 - Vacancy level - October 22, 2021  |
| Ex. # | MPI-88 | Undertaking 27 - Claims Incurred Figures - October 22, 2021   |
| Ex. # | MPI-89 | DSR VFH CERP Product Presentation - Slide 8 Revised - October 22, 2021  |
| Ex. # | MPI-90 | Motorcycle Details in Rate Model - October 22, 2021   |
| Ex. # | MPI-91 | Undertaking 21 - Basis of new money yield rate 2.17 percent - October 22, 2021  |
| Ex. # | MPI-92 | Undertaking 22 - Severity Trend change from 4.25 to 2.26 percent - October 22, 2021                                       |
| Ex. # | MPI-93 | Undertaking 23 - Projected claims count for 2022 - October 22, 2021   |
| Ex. # | MPI-94 | Undertaking 24 - Claims Incurred Exhibits updated (CI-39/40/66/67) - October 22, 2021                                     |
| Ex. # | MPI-95 | Undertaking 25 - Methodology change resulting in \$1 million variance in PIPP - October 22, 2021                          |

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| Ex. # | MPI-96  | DVA Table Projected Costs ( <b>Confidential</b> )- October 22, 2021                                      |
| Ex. # | MPI-97  | DVA Fees - October 22, 2021  |
| Ex. # | MPI-98  | Undertaking 30 - 4 year - motorcycle collisions where driver was not registered owner - October 22, 2021 |
| Ex. # | MPI-99  | Undertaking 35 - Updated PUB(MP) I-22 - October 22, 2021   |
| Ex. # | MPI-100 | Undertaking 36 - Updated PUB(MPI) I-26 - October 22, 2021  |
| Ex. # | MPI-101 | Undertaking 43 - RM Appendix 4 - October 22, 2021  |
| Ex. # | MPI-102 | Undertaking 44 - Table 14 of Appendix 9 - October 22, 2021   |
| Ex. # | MPI-103 | Undertaking 46 - Updated Figured RM-20 of MPI-37 - October 22, 2021                                      |
| Ex. # | MPI-104 | CAC (MPI) Pre-Ask 1 - October 23, 2021   |
| Ex. # | MPI-105 | PUB (MPI) Pre-Ask 1 - Changes that caused required rate to change - October 23, 2021                     |
| Ex. # | MPI-106 | Undertaking 42 - Declaration form for off-road vehicles - October 23, 2021                               |
| Ex. # | MPI-107 | Undertaking 37 - Capital Release - October 23, 2021  |
| Ex. # | MPI-108 | Undertaking 18 - PricewaterhouseCooper service agreement - October 23, 2021                              |
| Ex. # | MPI-109 | Undertaking 19 - KPMG service agreement - October 23, 2021   |
| Ex. # | MPI-110 | Private Insurers and Certifications (DSR Models) - October 23, 2021                                      |
| Ex. # | MPI-111 | Undertaking 38 - Spread sheets for figure RSR-APP-1-2 - October 23, 2021                                 |
| Ex. # | MPI-112 | Undertaking 21 - Basis of new money yield rate 2.17 percent - Revised October 25, 2021                   |
| Ex. # | MPI-113 | Undertaking 32 - U-Drivers - October 25, 2021  |
| Ex. # | MPI-114 | DVA Fees Revised - October 25, 2021  |
| Ex. # | MPI-115 | Undertaking 31 - Actual rate by Territory - October 25, 2021   |
| Ex. # | MPI-116 | Undertaking 39 - Increase in filing - October 25, 2021   |
| Ex. # | MPI-117 | Undertaking 41- DSR in Project Nova - October 25, 2021   |

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| Ex. # | MPI-118 | Undertaking 45 - cost to implement primary driver model and time frame - October 25, 2021          |
| Ex. # | MPI-119 | Undertaking 42 - Declaration form for off-road vehicles - Revised with Appendix - October 26, 2021 |
| Ex. # | MPI-120 | Undertaking 19 - KPMG service agreement -Revised (filed <b>confidentially</b> ) - October 26, 2021 |
| Ex. # | MPI-121 | Undertaking 40 - Surplus volatility statistics for Shadow portfolios - October 26, 2021            |
| Ex. # | MPI-122 | Closing Remarks Presentation 2022 GRA - October 27, 2021   |
| Ex. # | MPI-123 | MPI 2022 GRA - Closing Submission - October 28, 2021   |
| Ex. # | MPI-124 | MPI 2022 GRA Legal Submission - October 28, 2021   |



EXHIBIT LIST FOR  
MANITOBA PUBLIC INSURANCE  
2022 INSURANCE RATES

October 29, 2021

**THE PUBLIC UTILITIES BOARD'S (PUB) EXHIBITS**

|       |         |   |   |   |   |  |
|-------|---------|---|---|---|---|--|
| Ex. # | PUB-1   | Notice of Public Hearing and Pre-Hearing Conference - June 26, 2021   |   |   |   |  |
| Ex. # | PUB-2   | The Public Utilities Board's Rules of Practice and Procedure  |   |   |   |  |
| Ex. # | PUB-3   | MPI 2022 GRA - Proposed Timeline  |   |   |   |  |
| Ex. # | PUB-4   | PUB letter to all Parties re: Timetable, MFRs and IR Template - MPI 2022/23 GRA - June 28, 2021   |   |   |   |  |
| Ex. # | PUB-5   | PUB letter to all Parties re: Pre Qualifications - MPI 2022/23 GRA - June 28, 2021  |   |   |   |  |
| Ex. # | PUB-6   | Board Order 56/21 - Manitoba Public Insurance Corporation - Interim Procedural Order Respecting Preliminary Issues List for 2022 General Rate Application for Compulsory 2022/2023 Driver and Vehicle Insurance Premiums and Other Matters - May 17, 2021 |   |   |   |  |
| Ex. # | PUB-7   | Board Order 76/21 - Manitoba Public Insurance Corporation (MPI or The Corporation): Procedural Order for the 2022/23 General Rate Application   |   |   |   |  |
| Ex. # | PUB-8   | <b>PUB-MPI Round I Information Request (1-90)</b>   |   |   |   |  |
| Ex. # | PUB-8-1 | "   | " | " | " | Rate-making - Provisional Rate Request   |
| Ex. # | PUB-8-2 | "   | " | " | " | Rate-making - Rate changes   |
| Ex. # | PUB-8-3 | "   | " | " | " | Overview - Financial Overview  |
| Ex. # | PUB-8-4 | "   | " | " | " | Vehicle for Hire - Rate-making   |
| Ex. # | PUB-8-5 | "   | " | " | " | Pro Formas - Capital Management Plan   |
| Ex. # | PUB-8-6 | "   | " | " | " | Pro Formas - Interest Rate Forecast  |
| Ex. # | PUB-8-7 | "   | " | " | " | Claims Incurred / Investments / Rate-making - Financial Forecast - Interest Rate Impacts |



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| Ex. # | PUB-8-8  | " | " | " | " | " | Pro Formas / Investments - Asset Liability Management Study                                    |
| Ex. # | PUB-8-9  | " | " | " | " | " | Claims Incurred - Financial Forecasts - Extension forecasts                                    |
| Ex. # | PUB-8-10 | " | " | " | " | " | Revenues - Financial Forecasts - Extension Profit Margin                                       |
| Ex. # | PUB-8-11 | " | " | " | " | " | Expenses - Financial Forecasts - Corporate Expenses  |
| Ex. # | PUB-8-12 | " | " | " | " | " | Expenses - Performance Management  |
| Ex. # | PUB-8-13 | " | " | " | " | " | Expenses - Performance Management - cost consequences  |
| Ex. # | PUB-8-14 | " | " | " | " | " | Expenses - ICAM - Improved Initiative Allocation   |
| Ex. # | PUB-8-15 | " | " | " | " | " | Expenses - ICAM - Cost Allocation  |
| Ex. # | PUB-8-16 | " | " | " | " | " | Expenses - ICAM - Cost Allocation - impacts of COVID-19  |
| Ex. # | PUB-8-17 | " | " | " | " | " | Expenses - ICAM - changes to Cost Allocation Methodology / Extension forecast                  |
| Ex. # | PUB-8-18 | " | " | " | " | " | Expenses - ICAM - Cost Allocation - Allocation to Basic and DVA - changes in CMP               |
| Ex. # | PUB-8-19 | " | " | " | " | " | Expenses - ICAM - Cost Allocation - Basic  |
| Ex. # | PUB-8-20 | " | " | " | " | " | Expenses - ICAM - Cost Allocation - Basic and DVA - changes in CMP                             |
| Ex. # | PUB-8-21 | " | " | " | " | " | Pro Formas - Extension Financial Forecasts   |
| Ex. # | PUB-8-22 | " | " | " | " | " | Rate Stabilization Reserve - Capital Management Plan - rebates on financial forecast           |
| Ex. # | PUB-8-23 | " | " | " | " | " | Rate Stabilization Reserve - Capital Management Plan - SGI                                     |
| Ex. # | PUB-8-24 | " | " | " | " | " | Rate Stabilization Reserve - Reserves Regulation   |
| Ex. # | PUB-8-25 | " | " | " | " | " | Rate Stabilization Reserve - Capital Management Plan - Capital Release                         |
| Ex. # | PUB-8-26 | " | " | " | " | " | Rate Stabilization Reserve - Indicated premium rebate and/or capital release provision         |
| Ex. # | PUB-8-27 | " | " | " | " | " | Rate Stabilization Reserve - Capital Management Plan - capital release and Extension transfers |
| Ex. # | PUB-8-28 | " | " | " | " | " | Rate Stabilization Reserve - Capital Management Plan effectiveness                             |
| Ex. # | PUB-8-29 | " | " | " | " | " | Rate Stabilization Reserve - Capital Management Plan - target MCT ratio                        |

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| Ex. # | PUB-8-30 | " | " | " | " | " | Investments - Investment Portfolio - Investment Income                            |
| Ex. # | PUB-8-31 | " | " | " | " | " | Investments - Investment Portfolio - Major Asset Class                            |
| Ex. # | PUB-8-32 | " | " | " | " | " | Investments - Investment Portfolio and Returns - Investment Yield                 |
| Ex. # | PUB-8-33 | " | " | " | " | " | Investments - Investment Performance Report                                       |
| Ex. # | PUB-8-34 | " | " | " | " | " | Investments - Basic Line of Business Investment Income - Investment Income        |
| Ex. # | PUB-8-35 | " | " | " | " | " | Investments - Investment Portfolios - Investment Returns vs. Benchmarks - Returns |
| Ex. # | PUB-8-36 | " | " | " | " | " | Investments - Investment Portfolios - Investment Returns vs. Benchmarks           |
| Ex. # | PUB-8-37 | " | " | " | " | " | Value Management - Direct Repair Program  |
| Ex. # | PUB-8-38 | " | " | " | " | " | Expenses - Corporate Operating Expenses - Expense Variations                      |
| Ex. # | PUB-8-39 | " | " | " | " | " | Expenses - Operating Expense - Claims and Operating Expense impact of COVID-19    |
| Ex. # | PUB-8-40 | " | " | " | " | " | Expenses - Basic Total Expenses - Compounded Annual Growth Rates                  |
| Ex. # | PUB-8-41 | " | " | " | " | " | Expenses - Basic Total Expenses - data processing                                 |
| Ex. # | PUB-8-42 | " | " | " | " | " | Expenses - Staffing Levels  |
| Ex. # | PUB-8-43 | " | " | " | " | " | Expenses - Internal Operating Metrics   |
| Ex. # | PUB-8-44 | " | " | " | " | " | Expenses - Regulatory / Appeal Expenses   |
| Ex. # | PUB-8-45 | " | " | " | " | " | Expenses - ICAM - Extension and DVA forecast                                      |
| Ex. # | PUB-8-46 | " | " | " | " | " | Expenses - Compensation - Staffing forecasts                                      |
| Ex. # | PUB-8-47 | " | " | " | " | " | Expenses - Compensation - Staffing Budget   |
| Ex. # | PUB-8-48 | " | " | " | " | " | Expenses - Corporate Normal Operating Expense - Compensation Expense              |
| Ex. # | PUB-8-49 | " | " | " | " | " | Expenses - Compensation - Vacancy Allowance                                       |
| Ex. # | PUB-8-50 | " | " | " | " | " | Expenses - Basic Capital Expenditures - Project Cost Comparison                   |
| Ex. # | PUB-8-51 | " | " | " | " | " | Expenses - Operating Expense - Cost containment efforts                           |

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| Ex. # | PUB-8-52 | " | " | " | " | " | Expenses - Road Safety Expenses   |
| Ex. # | PUB-8-53 | " | " | " | " | " | Expenses - Basic Capital Expenditure by Project   |
| Ex. # | PUB-8-54 | " | " | " | " | " | Benchmarking - Operational Efficiency Benchmarking - measure and manage gap going forward     |
| Ex. # | PUB-8-55 | " | " | " | " | " | Benchmarking - Operational Efficiency Benchmarking - SGI and ICBC references                  |
| Ex. # | PUB-8-56 | " | " | " | " | " | Benchmarking - Operational Efficiency Benchmarking - Benchmarking Method                      |
| Ex. # | PUB-8-57 | " | " | " | " | " | Benchmarking - Operational Efficiency Benchmarking - Compared to SGI and ICBC                 |
| Ex. # | PUB-8-58 | " | " | " | " | " | Benchmarking - Operational Efficiency Benchmarking - COVID-19 impacts                         |
| Ex. # | PUB-8-59 | " | " | " | " | " | Benchmarking - Operational Efficiency Benchmarking - GPW                                      |
| Ex. # | PUB-8-60 | " | " | " | " | " | Information Technology - IT Strategy  |
| Ex. # | PUB-8-61 | " | " | " | " | " | Nova - Information Technology - Project Nova - FTE  |
| Ex. # | PUB-8-62 | " | " | " | " | " | Nova - Information Technology - Project Nova - One Time costs                                 |
| Ex. # | PUB-8-63 | " | " | " | " | " | Nova - Information Technology - Project Nova - Earned Values measure progress                 |
| Ex. # | PUB-8-64 | " | " | " | " | " | Nova - Information Technology - Project Nova - technical debt                                 |
| Ex. # | PUB-8-65 | " | " | " | " | " | Nova - Information Technology - Project Nova - workforce / delivery risk                      |
| Ex. # | PUB-8-66 | " | " | " | " | " | Nova - Information Technology - Project Nova - overall budget                                 |
| Ex. # | PUB-8-67 | " | " | " | " | " | Nova - Information Technology - Project Nova - Timelines and Budget                           |
| Ex. # | PUB-8-68 | " | " | " | " | " | Nova - Information Technology - Project Nova - Relationship between Nova and Related Projects |
| Ex. # | PUB-8-69 | " | " | " | " | " | Nova - Information Technology - Project Nova - Broker compensation strategy                   |
| Ex. # | PUB-8-70 | " | " | " | " | " | Nova - Information Technology - Project Nova - assumptions                                    |
| Ex. # | PUB-8-71 | " | " | " | " | " | Nova - Basic Capital Expenditures - Project Nova Costs  |
| Ex. # | PUB-8-72 | " | " | " | " | " | Nova / Expenses - Basic Capital Expenditures - Project Cost Comparison                        |
| Ex. # | PUB-8-73 | " | " | " | " | " | Value Management - Capital Expenditures - Cost of Capital                                     |

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| Ex. # | PUB-8-74 | "   | " | " | " | "   | Expenses - Capital Expenditures - Impairments                            |
| Ex. # | PUB-8-75 | "   | " | " | " | "   | Expenses - IT Expenses - by line of business                             |
| Ex. # | PUB-8-76 | "   | " | " | " | "   | Expenses - IT Expenses - External Consulting Expenses                    |
| Ex. # | PUB-8-77 | "   | " | " | " | "   | Claims Incurred - Impact of CERP   |
| Ex. # | PUB-8-78 | "   | " | " | " | "   | Claims Incurred - Severity   |
| Ex. # | PUB-8-79 | "   | " | " | " | "   | Claims Incurred - Collision monthly frequencies and severities           |
| Ex. # | PUB-8-80 | "   | " | " | " | "   | Claims Incurred - Frequency table for Property Damage                    |
| Ex. # | PUB-8-81 | "   | " | " | " | "   | Claims Incurred - Hail recoveries  |
| Ex. # | PUB-8-82 | "   | " | " | " | "   | Ratemaking - Impact of DSR   |
| Ex. # | PUB-8-83 | "   | " | " | " | "   | Driver Safety Rating - data selection indicators                         |
| Ex. # | PUB-8-84 | "   | " | " | " | "   | Driver Safety Rating - DSR Scale - Actuarially Indicated Rate            |
| Ex. # | PUB-8-85 | "   | " | " | " | "   | Driver Safety Rating / Revenues - DSR Scale - Actuarially Indicated Rate |
| Ex. # | PUB-8-86 | "   | " | " | " | "   | Benchmarking - Operational Benchmarking - Crown Benchmarking             |
| Ex. # | PUB-8-87 | "   | " | " | " | "   | Risk Management - PIPP changes   |
| Ex. # | PUB-8-88 | "   | " | " | " | "   | 2022 Special Rebate Application - Rebate Rules                           |
| Ex. # | PUB-8-89 | "   | " | " | " | "   | 2022 Special Rebate Application - COVID-19 Impact                        |
| Ex. # | PUB-8-90 | "   | " | " | " | "   | 2022 Special Rebate Application - Capital Management Plan                |
| Ex. # | PUB-9-0  | <b>PUB-MPI CI Round I Information Requests (PUBLIC) - August 17, 2021</b> |   |   |   |   |  |
| Ex. # | PUB-9-1  | PUB-MPI CI I-4  |   |   |   | Annual Report - Investment Portfolio - Financial Presentation |  |
| Ex. # | PUB-9-2  | PUB-MPI CI I-15   |   |   |   | Project Nova - PWC Reporting                                  |  |
| Ex. # | PUB-10   | <b>PUB-MPI Round II Information Request (1-47) - August 30, 2021</b>      |   |   |   |   |  |
| Ex. # | PUB-10-1 | "   | " | " | " | "   | Ratemaking - Provisional Rate Request                                    |

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| Ex. # | PUB-10-2  | " | " | " | " | " | Financial Overview - Corporate Expenses   |
| Ex. # | PUB-10-3  | " | " | " | " | " | Financial Overview - Project Nova   |
| Ex. # | PUB-10-4  | " | " | " | " | " | Vehicle for Hire - Ratemaking   |
| Ex. # | PUB-10-5  | " | " | " | " | " | Pro Formas - Capital Management Plan  |
| Ex. # | PUB-10-6  | " | " | " | " | " | Pro Formas - Interest Rate Forecast   |
| Ex. # | PUB-10-7  | " | " | " | " | " | Investments / Ratemaking - Financial Forecast - Interest Rate Impact                    |
| Ex. # | PUB-10-8  | " | " | " | " | " | Claims Incurred - Financial Forecasts   |
| Ex. # | PUB-10-9  | " | " | " | " | " | Revenues - Financial Forecasts - Extension Profit Margin                                |
| Ex. # | PUB-10-10 | " | " | " | " | " | Expenses - Financial Forecasts - Corporate Expenses                                     |
| Ex. # | PUB-10-11 | " | " | " | " | " | Expenses - ICAM - Cost Allocation   |
| Ex. # | PUB-10-12 | " | " | " | " | " | Rate Stabilization Reserve - Capital Management Plan                                    |
| Ex. # | PUB-10-13 | " | " | " | " | " | Rate Stabilization Reserve - Capital Management Plan Capital Release                    |
| Ex. # | PUB-10-14 | " | " | " | " | " | Rate Stabilization Reserve - Indicated premium rebate and/or capital release provision  |
| Ex. # | PUB-10-15 | " | " | " | " | " | Rate Stabilization Plan - Capital Management Plan - MCT ratio                           |
| Ex. # | PUB-10-16 | " | " | " | " | " | Rate Stabilization Plan - Capital Management Plan - MCT Target                          |
| Ex. # | PUB-10-17 | " | " | " | " | " | Investment Portfolio - Major Asset Classes  |
| Ex. # | PUB-10-18 | " | " | " | " | " | Investment Portfolio - Major Asset Classes - Bonds                                      |
| Ex. # | PUB-10-19 | " | " | " | " | " | Investment Portfolio - Investment Yields  |
| Ex. # | PUB-10-20 | " | " | " | " | " | Expenses - ICAM - Compensation and Administration expenses                              |
| Ex. # | PUB-10-21 | " | " | " | " | " | Expenses - Compensation   |
| Ex. # | PUB-10-22 | " | " | " | " | " | Expenses - Corporate Normal Operating Expense - Compensation Expense                    |
| Ex. # | PUB-10-23 | " | " | " | " | " | Expenses - Corporate Normal Operating Expense - Compensation Expense - budget v. actual |

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| Ex. # | PUB-10-24 | " | " | " | " | " | Expenses - Compensation - Vacancy Allowance  |
| Ex. # | PUB-10-25 | " | " | " | " | " | Benchmarking - Operational Efficiency Benchmarking   |
| Ex. # | PUB-10-26 | " | " | " | " | " | Benchmarking - Operational Efficiency Benchmarking - finalization by end of 2021                     |
| Ex. # | PUB-10-27 | " | " | " | " | " | Benchmarking - Operational Efficiency Benchmarking - comparison to relative peers                    |
| Ex. # | PUB-10-28 | " | " | " | " | " | Benchmarking - Operational Efficiency Benchmarking - higher than other Crowns                        |
| Ex. # | PUB-10-29 | " | " | " | " | " | Information Technology - Project Nova - KPIs   |
| Ex. # | PUB-10-30 | " | " | " | " | " | Information Technology - Project Nova - accumulated technical debt                                   |
| Ex. # | PUB-10-31 | " | " | " | " | " | Information Technology - Project Nova - risk profile   |
| Ex. # | PUB-10-32 | " | " | " | " | " | Information Technology - Project Nova - timelines  |
| Ex. # | PUB-10-33 | " | " | " | " | " | Information Technology - Project Nova - Broker Compensation  |
| Ex. # | PUB-10-34 | " | " | " | " | " | Information Technology - Project Nova - online adoption  |
| Ex. # | PUB-10-35 | " | " | " | " | " | Expenses - IT Expenses - updated schedule  |
| Ex. # | PUB-10-36 | " | " | " | " | " | Expenses - IT Expenses - external operating expenses   |
| Ex. # | PUB-10-37 | " | " | " | " | " | Claims Incurred - Impact of CERP   |
| Ex. # | PUB-10-38 | " | " | " | " | " | Claims Incurred - Severity Groups  |
| Ex. # | PUB-10-39 | " | " | " | " | " | Ratemaking - Driver Safety Rating  |
| Ex. # | PUB-10-40 | " | " | " | " | " | Driver Safety Rating / Revenue - DSR Scale - Actuarially indicated rate                              |
| Ex. # | PUB-10-41 | " | " | " | " | " | 2022 Special Rebate Application - COVID-19 Impact  |
| Ex. # | PUB-10-42 | " | " | " | " | " | Annual Report - Annual Business Plan   |
| Ex. # | PUB-10-43 | " | " | " | " | " | Annual Report - Annual Business Plan - Capital Management Plan                                       |
| Ex. # | PUB-10-44 | " | " | " | " | " | Annual Report - Annual Business Plan - Investment Portfolio  |
| Ex. # | PUB-10-45 | " | " | " | " | " | Annual Report - Annual Business Plan - Capital Management Plan / Risk Assessment and Risk Management |

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| Ex. # | PUB-10-46 | "  | " | " | " | " | Annual Report - Compensation - Staffing Levels  |
| Ex. # | PUB-10-47 | "  | " | " | " | " | Annual Report - Compensation - Staffing Levels - Sr. Management                             |
| Ex. # | PUB-11    | Reminder Notice of Public Hearing - September 4, 2021                              |   |   |   |   |   |
| Ex. # | PUB-12    | <b>PUB-CAC Intervener Evidence Information Requests (1-7) - September 28, 2021</b> |   |   |   |   |   |
| Ex. # | PUB-12-1  | "  | " | " | " | " | Driver Safety Rating - Changes to DSR System - Primary Driver Model                         |
| Ex. # | PUB-12-2  | "  | " | " | " | " | Driver Safety Rating - Changes to DSR System - implementation of recommendations            |
| Ex. # | PUB-12-3  | "  | " | " | " | " | Ratemaking Methodology - Major Class  |
| Ex. # | PUB-12-4  | "  | " | " | " | " | Ratemaking Methodology - Trending   |
| Ex. # | PUB-12-5  | "  | " | " | " | " | Ratemaking Methodology - Trending - Bodily Injury   |
| Ex. # | PUB-12-6  | "  | " | " | " | " | Capital Management Plan   |
| Ex. # | PUB-12-7  | "  | " | " | " | " | Ratemaking Methodology / DSR - Trending   |
| Ex. # | PUB-13    | <b>PUB-TC Intervener Evidence Information Requests (1-10) - September 28, 2021</b> |   |   |   |   |   |
| Ex. # | PUB-13-1  | "  | " | " | " | " | VFH Class, Including Rates - Passenger VFH Pricing - Serious Loss Loading                   |
| Ex. # | PUB-13-2  | "  | " | " | " | " | VFH Class, Including Rates - Passenger VFH Pricing  |
| Ex. # | PUB-13-3  | "  | " | " | " | " | VFH Class, Including Rates - Passenger VFH Pricing - VFH marketing growing                  |
| Ex. # | PUB-13-4  | "  | " | " | " | " | VFH Class, Including Rates - Passenger VFH Pricing - Cyber Insurance                        |
| Ex. # | PUB-13-5  | "  | " | " | " | " | VFH Class, Including Rates - Passenger VFH Pricing - Taxi v. Passenger VFH                  |
| Ex. # | PUB-13-6  | "  | " | " | " | " | VFH Class, Including Rates - Passenger VFH Pricing - Credibility - Coefficient of Variation |
| Ex. # | PUB-13-7  | "  | " | " | " | " | VFH Class, Including Rates - Passenger VFH Pricing - Credibility - K Value                  |
| Ex. # | PUB-13-8  | "  | " | " | " | " | VFH Class, Including Rates - Passenger VFH Pricing - Credibility - 3 Options                |
| Ex. # | PUB-13-9  | "  | " | " | " | " | Ratemaking Methodology - Minimum Bias versus GLM  |
| Ex. # | PUB-13-10 | "  | " | " | " | " | VFH Class, Including Rates - VFH Pricing  |

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| Ex. # PUB-14 | Board Order 107/21 - Motion by Manitoba Public Insurance regarding Procedural Matters in the 2022/2023 General Rate Application and the 2022 Special Rebate Application - October 4, 2021 |
| Ex. # PUB-15 | PUB Book of Documents - October 12, 2021  |
| Ex. # PUB-16 | Excerpts from Board Order 176/19 - October 12, 2021   |
| Ex. # PUB-17 | Excerpts from Board Order 1/21 - October 12, 2021   |
| Ex. # PUB-18 | Hansard Crown Corporations Standing Committee - June 10, 2021 - October 12, 2021  |
| Ex. # PUB-19 | EPF-1 (from 2021 GRA) - October 13, 2021  |
| Ex. # PUB-20 | EXP-4 (from 2021 GRA) - October 13, 2021  |
| Ex. # PUB-21 | PUB(MPI) 1-56 (from 2021 GRA) - October 13, 2021  |
| Ex. # PUB-22 | CIA Standard 2600 - October 18, 2021  |
| Ex. # PUB-23 | CI-10 2021 General Rate Application - October 18, 2021  |
| Ex. # PUB-24 | MPI EX 27 from 2021 General Rate Application - October 18, 2021   |
| Ex. # PUB-25 | MPI Exhibit 52 from 2021 GRA - October 19, 2021   |
| Ex. # PUB-26 | CIA Standard 2520 - October 19, 2021  |
| Ex. # PUB-27 | CIA Standard 2620 - October 21, 2021  |



EXHIBIT LIST FOR  
MANITOBA PUBLIC INSURANCE  
2022 INSURANCE RATES

October 29, 2021

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

|       |         |  |   |   |   |  |
|-------|---------|--|---|---|---|--|
| Ex. # | CAC-1-0 | CAC Intervener Application - July 7, 2021          |   |   |   |  |
| Ex. # | CAC-1-1 | "  | " | " | " | Attachment A - CAC Overview  |
| Ex. # | CAC-1-2 | "  | " | " | " | Attachment B - Expert Consultants  |
| Ex. # | CAC-1-3 | "  | " | " | " | Attachment C - Cost Estimates Part I   |
| Ex. # | CAC-1-4 | "  | " | " | " | Attachment C - Cost Estimates Part II  |
| Ex. # | CAC-1-5 | "  | " | " | " | Bio's and CV's of Expert Consultants (Paula Elliott, Rajesh Sahasrabuddhe, Andrea Sherry, Jeff Crozier, Peter Dyck and Valter Viola) |
| Ex. # | CAC-2   | <b>CAC-MPI Round I Information Requests (1-97)</b> |   |   |   |  |
| Ex. # | CAC-2-1 | "  | " | " | " | Overview - Working from Home Strategy - Long Term  |
| Ex. # | CAC-2-2 | "  | " | " | " | Overview - President's business strategy   |
| Ex. # | CAC-2-3 | "  | " | " | " | BAC - Corporate Priority Reviews - Basic Product Changes   |
| Ex. # | CAC-2-4 | "  | " | " | " | Benchmarking - Customer Service Measures   |
| Ex. # | CAC-2-5 | "  | " | " | " | Benchmarking - Ratio of Staff to Management  |
| Ex. # | CAC-2-6 | "  | " | " | " | Benchmarking - Gartner Recommendations 5.07  |
| Ex. # | CAC-2-7 | "  | " | " | " | Benchmarking - Gartner Recommendations 6.01  |
| Ex. # | CAC-2-8 | "  | " | " | " | Benchmarking - Gartner Executive Summary Report  |

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| Ex. # | CAC-2-9  | " | " | " | " | " | " | Benchmarking - Vehicle Rate Benchmarking - ICBC Rates  |
| Ex. # | CAC-2-10 | " | " | " | " | " | " | Benchmarking - Variation in MPI rates across driver profiles   |
| Ex. # | CAC-2-11 | " | " | " | " | " | " | Benchmarking - Customer Satisfaction   |
| Ex. # | CAC-2-12 | " | " | " | " | " | " | Benchmarking - Crown Benchmarking Results  |
| Ex. # | CAC-2-13 | " | " | " | " | " | " | Benchmarking - Gartner Recommendations - FTEs  |
| Ex. # | CAC-2-14 | " | " | " | " | " | " | Benchmarking - Gartner Recommendations - IT strategy   |
| Ex. # | CAC-2-15 | " | " | " | " | " | " | Benchmarking - Gartner Recommendations - cost impact of new Strategic Sourcing and Vendor Management directorate |
| Ex. # | CAC-2-16 | " | " | " | " | " | " | Benchmarking - Gartner Executive Report - IT Spending per enterprise Employee                                    |
| Ex. # | CAC-2-17 | " | " | " | " | " | " | Benchmarking - Gartner Executive Report - Evolving Criteria to Meet Gartner Maturity Levels                      |
| Ex. # | CAC-2-18 | " | " | " | " | " | " | Benchmarking - Discontinuance of third part benchmarking services  |
| Ex. # | CAC-2-19 | " | " | " | " | " | " | Benchmarking - Gartner Recommendations - continuation of recommendations   |
| Ex. # | CAC-2-20 | " | " | " | " | " | " | Pro Formas - Premium taxes   |
| Ex. # | CAC-2-21 | " | " | " | " | " | " | Expenses - Compensation Expenses   |
| Ex. # | CAC-2-22 | " | " | " | " | " | " | Expenses - 2020 Compensation report  |
| Ex. # | CAC-2-23 | " | " | " | " | " | " | Expenses - Special Services account  |
| Ex. # | CAC-2-24 | " | " | " | " | " | " | Pro Formas - MPI risk profile changes (if any)   |
| Ex. # | CAC-2-25 | " | " | " | " | " | " | Expenses - Employee future benefits - corporate operating expenses   |
| Ex. # | CAC-2-26 | " | " | " | " | " | " | Expenses - Organizational changes  |
| Ex. # | CAC-2-27 | " | " | " | " | " | " | Expenses - Broker commissions  |
| Ex. # | CAC-2-28 | " | " | " | " | " | " | Expenses - Employee future benefits - Actuarial pension and other benefit plans valuation report                 |
| Ex. # | CAC-2-29 | " | " | " | " | " | " | Expenses - Appendix 10 and 11 - Staffing Levels  |
| Ex. # | CAC-2-30 | " | " | " | " | " | " | Expenses - Appendix 19 - Corporate Information Technology Costs  |

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| Ex. # | CAC-2-31 | " | " | " | " | " | " | Expenses - Vacancy Allowance  |
| Ex. # | CAC-2-32 | " | " | " | " | " | " | Pro Forma - Results - Variances to Actual                             |
| Ex. # | CAC-2-33 | " | " | " | " | " | " | Overview - Project Nova - business case update                        |
| Ex. # | CAC-2-34 | " | " | " | " | " | " | Nova Project - Benefits   |
| Ex. # | CAC-2-35 | " | " | " | " | " | " | Value Management - Finance Re-Engineering                             |
| Ex. # | CAC-2-36 | " | " | " | " | " | " | Value Management - Cityplace space plan                               |
| Ex. # | CAC-2-37 | " | " | " | " | " | " | Value Management - Microsoft 265 and impact of work-from-home         |
| Ex. # | CAC-2-38 | " | " | " | " | " | " | Overview - Project Nova - Customer engagement                         |
| Ex. # | CAC-2-39 | " | " | " | " | " | " | Value Management - Driver Z   |
| Ex. # | CAC-2-40 | " | " | " | " | " | " | Value Management - Capital Project Funding                            |
| Ex. # | CAC-2-41 | " | " | " | " | " | " | Vehicle for Hire - VFH Blanket Policy                                 |
| Ex. # | CAC-2-42 | " | " | " | " | " | " | Pro Formas - Higher than expected previous years premiums             |
| Ex. # | CAC-2-43 | " | " | " | " | " | " | Revenues - Miscellaneous basic service fees                           |
| Ex. # | CAC-2-44 | " | " | " | " | " | " | Revenues - Revenue Forecasts - HTA unit forecast                      |
| Ex. # | CAC-2-45 | " | " | " | " | " | " | Revenues - Vehicle Upgrade forecast and COVID-19                      |
| Ex. # | CAC-2-46 | " | " | " | " | " | " | Revenues - Revenue Forecast - DSR Upgrade Forecast and COVID-19       |
| Ex. # | CAC-2-47 | " | " | " | " | " | " | Revenues - Revenue Forecast - Fleet Rebate Forecast                   |
| Ex. # | CAC-2-48 | " | " | " | " | " | " | Legal Application - Changes to Driver Safety Rating                   |
| Ex. # | CAC-2-49 | " | " | " | " | " | " | Revenues - Modelled Driver Safety Rating Movements                    |
| Ex. # | CAC-2-50 | " | " | " | " | " | " | Revenues - Driver Safety Rating - 2022 Vehicle Premium Discount       |
| Ex. # | CAC-2-51 | " | " | " | " | " | " | Driver Safety Rating - Vehicle premium discounts                      |
| Ex. # | CAC-2-52 | " | " | " | " | " | " | Driver Safety Rating - 2022 Pricing Analysis Revenue Neutral Scenario |

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| Ex. # | CAC-2-53 | " | " | " | " | " | " | Driver Safety Rating - Pricing Review   |
| Ex. # | CAC-2-54 | " | " | " | " | " | " | Driver Safety Rating - Proposed changes to Driver Safety Rating                           |
| Ex. # | CAC-2-55 | " | " | " | " | " | " | Driver Safety Rating - DSR Level Relativities - Fitted Model                              |
| Ex. # | CAC-2-56 | " | " | " | " | " | " | Driver Safety Rating - DSR Level Relativities - DSR Levels                                |
| Ex. # | CAC-2-57 | " | " | " | " | " | " | Driver Safety Rating - DSR Level Relativities - Fitted Model - regression output          |
| Ex. # | CAC-2-58 | " | " | " | " | " | " | Basic Autopac Coverage and Benefits - Territories and Uses                                |
| Ex. # | CAC-2-59 | " | " | " | " | " | " | Revenues - Revenue Forecast - Appeal Reductions   |
| Ex. # | CAC-2-60 | " | " | " | " | " | " | Revenues - Earned Driver Premiums Forecast and COVID-19                                   |
| Ex. # | CAC-2-61 | " | " | " | " | " | " | Revenues - Revenue Forecast - Reinsurance   |
| Ex. # | CAC-2-62 | " | " | " | " | " | " | Revenues - Basic Fees - COVID-19 Relief efforts   |
| Ex. # | CAC-2-63 | " | " | " | " | " | " | Revenues - Revenue Forecast - Financial Interest Rates                                    |
| Ex. # | CAC-2-64 | " | " | " | " | " | " | Revenues - Miscellaneous Fees Forecast  |
| Ex. # | CAC-2-65 | " | " | " | " | " | " | Overview / Claims Incurred - Premium Rebates in excess of \$335 million                   |
| Ex. # | CAC-2-66 | " | " | " | " | " | " | Basic Autopac Coverage - Dispute resolution process                                       |
| Ex. # | CAC-2-67 | " | " | " | " | " | " | Comparison of Basic Policies to Other Jurisdictions - PIPP Review                         |
| Ex. # | CAC-2-68 | " | " | " | " | " | " | Pro Formas - Claims incurred interest rate impact   |
| Ex. # | CAC-2-69 | " | " | " | " | " | " | Claims Incurred - IFRS 17 potential financial impact                                      |
| Ex. # | CAC-2-70 | " | " | " | " | " | " | Claims Incurred - Figure CI-14 - Weekly Indemnity Ultimate Losses and Figure CI-18        |
| Ex. # | CAC-2-71 | " | " | " | " | " | " | Claims Incurred - COVID-19  |
| Ex. # | CAC-2-72 | " | " | " | " | " | " | Claims Incurred - Actuarial Assumptions - Use of the work of the appointed actuary's work |
| Ex. # | CAC-2-73 | " | " | " | " | " | " | Ratemaking - Actuarial Assumptions - Trend  |
| Ex. # | CAC-2-74 | " | " | " | " | " | " | Claims Incurred - COVID-19 - 2020/21 experience   |

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| Ex. # | CAC-2-75 | " | " | " | " | " | " | Basic Autopac Coverage / CBP - PIPP - PIPP Coverage Review   |
| Ex. # | CAC-2-76 | " | " | " | " | " | " | Ratemaking Framework - Claims Complexity - Mental Health and Concussion Claims   |
| Ex. # | CAC-2-77 | " | " | " | " | " | " | External Actuary Report - 2017 PIPP Strategic Review and Centralized Reserving   |
| Ex. # | CAC-2-78 | " | " | " | " | " | " | Investments - Improvements to the Current ALM Strategy - Completion portfolio  |
| Ex. # | CAC-2-79 | " | " | " | " | " | " | Investments - Investments performance report   |
| Ex. # | CAC-2-80 | " | " | " | " | " | " | Investments - Investment Forecast - Return Assumptions   |
| Ex. # | CAC-2-81 | " | " | " | " | " | " | Investments - Transition to New Investment Portfolios  |
| Ex. # | CAC-2-82 | " | " | " | " | " | " | Investments - Investment Return Forecast   |
| Ex. # | CAC-2-83 | " | " | " | " | " | " | Reserves and Risk Management (Investments) - Inflation Risk  |
| Ex. # | CAC-2-84 | " | " | " | " | " | " | Reserves and Risk Management (Investments) - Asset Liability Management (ALM) Study                                      |
| Ex. # | CAC-2-85 | " | " | " | " | " | " | Reserves and Risk Management (Investments) - Impact of IFRS 9 and 17 on Investment Strategy                              |
| Ex. # | CAC-2-86 | " | " | " | " | " | " | Reserves and Risk Management (Investments) - Investment Performance - Attribution of Value Added vs. Benchmark ("Alpha") |
| Ex. # | CAC-2-87 | " | " | " | " | " | " | Reserves and Risk Management (Investments) - Investment Policy Statement - Changes to Equity Benchmarks                  |
| Ex. # | CAC-2-88 | " | " | " | " | " | " | Rate Stabilization Reserve - Rebate versus Capital Release   |
| Ex. # | CAC-2-89 | " | " | " | " | " | " | Legal Application / Overview - Confusion relating to issuing RSR Rebates vs. prospective rate setting                    |
| Ex. # | CAC-2-90 | " | " | " | " | " | " | Minimum Filing Requirements - Separating vehicle premiums from capital release and build provisions                      |
| Ex. # | CAC-2-91 | " | " | " | " | " | " | Overview - OV.6 Transfer and Excess Extension Capital  |
| Ex. # | CAC-2-92 | " | " | " | " | " | " | Rate Stabilization Reserve - Type in RSR Appendix 2  |
| Ex. # | CAC-2-93 | " | " | " | " | " | " | Risk Management Framework - COVID-18 response RMF.1.1  |
| Ex. # | CAC-2-94 | " | " | " | " | " | " | Rate Stabilization Reserve - Capital Management Plan - Capital Transfer Rules  |

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| Ex. # | CAC-2-95 | "   | " | " | " | " | " | Rate Stabilization Reserve - Capital Management Plan - Capital Rebates for 2021/22                       |
| Ex. # | CAC-2-96 | "   | " | " | " | " | " | Rate Stabilization Reserve - Reserves Regulation   |
| Ex. # | CAC-2-97 | "   | " | " | " | " | " | Overview Special Rebate Application- Transfer to DVA and Special Rebate Application                      |
| Ex. # | CAC-3    | <b>CAC-MPI Round II Information Requests (1-39) - August 30, 2021</b> |   |   |   |   |   |  |
| Ex. # | CAC-3-1  | "   | " | " | " | " | " | EAR - OSFI Reporting   |
| Ex. # | CAC-3-2  | "   | " | " | " | " | " | EAR - PWC reviewed and Draft March 21, 2021 Actuarial Report   |
| Ex. # | CAC-3-3  | "   | " | " | " | " | " | EAR - Claims Forecasting (including PIPP) - Materiality  |
| Ex. # | CAC-3-4  | "   | " | " | " | " | " | 2022 Special Rebate Application - Government Directive   |
| Ex. # | CAC-3-5  | "   | " | " | " | " | " | 2022 Special Rebate Application - RSR Rebate v. Ratemaking   |
| Ex. # | CAC-3-6  | "   | " | " | " | " | " | 2022 Special Rebate Application - MPI Cautions PUB on Forecasted Rebate                                  |
| Ex. # | CAC-3-7  | "   | " | " | " | " | " | 2022 Special Rebate Application - 5% capital release provision increasing premiums                       |
| Ex. # | CAC-3-8  | "   | " | " | " | " | " | 2022 Special Rebate Application - \$156 million held in operation cash                                   |
| Ex. # | CAC-3-9  | "   | " | " | " | " | " | 2022 Special Rebate Application - Outstanding cheques from 2021 SRA I and II                             |
| Ex. # | CAC-3-10 | "   | " | " | " | " | " | Cost of Operations - Special Advisor   |
| Ex. # | CAC-3-11 | "   | " | " | " | " | " | Cost of Operations - Special Services - Other  |
| Ex. # | CAC-3-12 | "   | " | " | " | " | " | Data changes between December 31, 2020 and March 31, 2021  |
| Ex. # | CAC-3-13 | "   | " | " | " | " | " | Project Nova   |
| Ex. # | CAC-3-14 | "   | " | " | " | " | " | Finance Re-Engineering   |
| Ex. # | CAC-3-15 | "   | " | " | " | " | " | Project Nova - Research conducted by KPMG  |
| Ex. # | CAC-3-16 | "   | " | " | " | " | " | Dispute resolution process   |
| Ex. # | CAC-3-17 | "   | " | " | " | " | " | Manage comingle premiums based on prospective rates and rebates based on surpluses accumulated using CMP |
| Ex. # | CAC-3-18 | "   | " | " | " | " | " | Staffing and New Organizational Structure  |

|       |          |  |   |   |   |   |   |   |
|-------|----------|--|---|---|---|---|---|---|
| Ex. # | CAC-3-19 | "  | " | " | " | " | " | IFRS 17 potential financial impact - PfAD   |
| Ex. # | CAC-3-20 | "  | " | " | " | " | " | Corporate Priority Reviews - Basic Product Changes                                |
| Ex. # | CAC-3-21 | "  | " | " | " | " | " | Benchmarking - Crown Benchmarking Results   |
| Ex. # | CAC-3-22 | "  | " | " | " | " | " | Benchmarking - Gartner Executive Report - IT Spending per enterprise Employee     |
| Ex. # | CAC-3-23 | "  | " | " | " | " | " | Staffing Levels   |
| Ex. # | CAC-3-24 | "  | " | " | " | " | " | Revenues - Vehicle Upgrade forecast and COVID-19                                  |
| Ex. # | CAC-3-25 | "  | " | " | " | " | " | Revenue Forecasts - HTA unit forecast   |
| Ex. # | CAC-3-26 | "  | " | " | " | " | " | Revenue Forecasts - Fleet Rebate Forecast   |
| Ex. # | CAC-3-27 | "  | " | " | " | " | " | Driver Safety Rating - 2022 Vehicle Premium Discount                              |
| Ex. # | CAC-3-28 | "  | " | " | " | " | " | Driver Safety Rating - Pricing Review   |
| Ex. # | CAC-3-29 | "  | " | " | " | " | " | Revenue Forecast - Reinsurance  |
| Ex. # | CAC-3-30 | "  | " | " | " | " | " | Investments - Return Forecast   |
| Ex. # | CAC-3-31 | "  | " | " | " | " | " | Miscellaneous Basic Service Fees - Capital Rebates for 2021/22                    |
| Ex. # | CAC-3-32 | "  | " | " | " | " | " | Driver Safety Rating - Current, proposed and indicated rates                      |
| Ex. # | CAC-3-33 | "  | " | " | " | " | " | Driver Safety Rating  |
| Ex. # | CAC-3-34 | "  | " | " | " | " | " | Driver Safety Rating - Discount   |
| Ex. # | CAC-3-35 | "  | " | " | " | " | " | Driver Safety Rating - Scale  |
| Ex. # | CAC-3-36 | "  | " | " | " | " | " | Claims Incurred - Ratemaking - Actuarial Assumptions - Development                |
| Ex. # | CAC-3-37 | "  | " | " | " | " | " | Rate Stabilization Reserve - Capital Management Plan - Rebate and Capital Release |
| Ex. # | CAC-3-38 | "  | " | " | " | " | " | Ratemaking - Pure Premium Trend - Fitted Model                                    |
| Ex. # | CAC-3-39 | "  | " | " | " | " | " | PIPP Claims - Claims management and centralized reserving                         |
| Ex. # | CAC-4    | Oliver Wyman Actuarial Evidence - CAC Intervener Evidence - September 24, 2021 |   |   |   |   |   |   |

|       |          |   |
|-------|----------|---|
| Ex. # | CAC-5    | <b>CAC-TC Intervener Evidence Information Requests (1-3) - September 28, 2021</b> |
| Ex. # | CAC-5-1  | " " " " " " Ratemaking - Generalized Linear Models                                |
| Ex. # | CAC-5-2  | " " " " " " Ratemaking - Territories - Review of Territories and uses             |
| Ex. # | CAC-5-3  | " " " " " " Ratemaking / VFH class, including rates - Market Dynamics             |
| Ex. # | CAC-6    | CAC - Opening Comments - October 12, 2021   |
| Ex. # | CAC-7    | PUB(CAC) I-3 Revised w/ Appendix 1 - October 14, 2021                             |
| Ex. # | CAC-8    | CAC Manitoba Book of Documents - CMP Panel - October 19, 2021                     |
| Ex. # | CAC-9    | CAC Manitoba Book of Documents - DSR / VFH Panel - October 21, 2021               |
| Ex. # | CAC-10   | Rajesh Sahasrabuddhe of Oliver Wyman Presentation - October 25, 2021              |
| Ex. # | CAC-11   | CAC Manitoba Closing Submission Slides - October 27, 2021                         |
| Ex. # | CAC-12-1 | CAC Manitoba Legal Brief - October 27, 2021                                       |
| Ex. # | CAC-12-2 | Book of Authorities - October 27, 2021  |
| Ex. # | CAC-13   | CAC Manitoba Recommendations - October 27, 2021                                   |



EXHIBIT LIST FOR  
MANITOBA PUBLIC INSURANCE  
2022 INSURANCE RATES

October 29, 2021

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

|       |           |  |
|-------|-----------|--|
| Ex. # | CMMG-1-0  | CMMG Intervener Application - July 7, 2021   |
| Ex. # | CMMG-1-1  | " " " " " " " Expert Consultant CV's (Jason Wong and Jeff Crozier)                                     |
| Ex. # | CMMG-2    | <b>CMMG-MPI Round I Information Requests (1-11)</b>  |
| Ex. # | CMMG-2-1  | " " " " " " " Rate Making - rate making methodology  |
| Ex. # | CMMG-2-2  | " " " " " " " Driver Safety Rating - DSR: Primary Driver Model   |
| Ex. # | CMMG-2-3  | " " " " " " " Driver Safety Rating - +16 DSR level and implications                                    |
| Ex. # | CMMG-2-4  | " " " " " " " Driver Safety Rating - modifications to DSR model  |
| Ex. # | CMMG-2-5  | " " " " " " " Overview - Special Rebate Application  |
| Ex. # | CMMG-2-6  | " " " " " " " Overview - Transfer of excess capital from extension to drive and vehicle administration |
| Ex. # | CMMG-2-7  | " " " " " " " 2022 Special Rebate Application - rebate options   |
| Ex. # | CMMG-2-8  | " " " " " " " <b>NO QUESTION</b>   |
| Ex. # | CMMG-2-9  | " " " " " " " Claims Forecasting   |
| Ex. # | CMMG-2-10 | " " " " " " " Investments - Shadow Portfolios  |
| Ex. # | CMMG-2-11 | " " " " " " " Driver Safety Rating - DSR Public Consultation   |
| Ex. # | CMMG-3    | <b>CMMG-MPI Round II Information Requests (1-14) - August 30, 2021</b>                                 |

|       |           |   |   |   |   |   |   |  |
|-------|-----------|---|---|---|---|---|---|--|
| Ex. # | CMMG-3-1  | "   | " | " | " | " | " | Driver Safety Rating - Proposed changes to DSR system                          |
| Ex. # | CMMG-3-2  | "   | " | " | " | " | " | Impacts of COVID-19 on Claims Forecasting                                      |
| Ex. # | CMMG-3-3  | "   | " | " | " | " | " | Collision Frequency vs. Forecast   |
| Ex. # | CMMG-3-4  | "   | " | " | " | " | " | Claims Forecasting   |
| Ex. # | CMMG-3-5  | "   | " | " | " | " | " | Rebate Applications and Pandemic Impacts                                       |
| Ex. # | CMMG-3-6  | "   | " | " | " | " | " | Transfer of excess capital from Extension to Driver and Vehicle Administration |
| Ex. # | CMMG-3-7  | "   | " | " | " | " | " | DVA Transfer   |
| Ex. # | CMMG-3-8  | "   | " | " | " | " | " | Adverse consequences from transfer from extension to DVA                       |
| Ex. # | CMMG-3-9  | "   | " | " | " | " | " | DVA portion of Project Nova  |
| Ex. # | CMMG-3-10 | "   | " | " | " | " | " | Primary Driver Model   |
| Ex. # | CMMG-3-11 | "   | " | " | " | " | " | Actuarial soundness of registered owner model                                  |
| Ex. # | CMMG-3-12 | "   | " | " | " | " | " | Driver Safety Rating - discounts   |
| Ex. # | CMMG-3-13 | "   | " | " | " | " | " | Driver Safety Rating - Primary Driver Model                                    |
| Ex. # | CMMG-3-14 | "   | " | " | " | " | " | Shadow Portfolios  |
| Ex. # | CMMG-4    | <b>CMMG-CAC Intervener Evidence Information Requests (1-4) - September 28, 2021</b> |   |   |   |   |   |  |
| Ex. # | CMMG-4-1  | "   | " | " | " | " | " | Rate Indication  |
| Ex. # | CMMG-4-2  | "   | " | " | " | " | " | Driver Safety Rating   |
| Ex. # | CMMG-4-3  | "   | " | " | " | " | " | Driver Safety Rating - capping   |
| Ex. # | CMMG-4-4  | "   | " | " | " | " | " | Driver Safety Rating - changes   |
| Ex. # | CMMG-5    | CMMG Closing Argument - October 29, 2021  |   |   |   |   |   |  |

EXHIBIT LIST FOR  
MANITOBA PUBLIC INSURANCE  
2022 INSURANCE RATES

October 29, 2021

**Taxi Coalition (TC) Exhibits**

|       |        |   |
|-------|--------|---|
| Ex. # | TC-1-0 | TC Letter re: Intervener Application - July 7, 2021                                 |
| Ex. # | TC-1-1 | " " " " " " TC Intervener Application   |
| Ex. # | TC-1-2 | " " " " " " TC Intervener Application - Attachment A                                |
| Ex. # | TC-1-3 | " " " " " " CV of Jeff Crozier  |
| Ex. # | TC-1-4 | " " " " " " CV of Patrick Bowman  |
| Ex. # | TC-1-5 | " " " " " " CV of Sylvain Dion  |
| Ex. # | TC-1-6 | " " " " " " CV of Jason Wong  |
| Ex. # | TC-2   | <b>TC-MPI Round I Information Requests (1-18)</b>                                   |
| Ex. # | TC-2-1 | " " " " " " Revenue - DSR impact on Taxi VFH -Driver Premium forecast by DSR level  |
| Ex. # | TC-2-2 | " " " " " " Ratemaking - Loss coding  |
| Ex. # | TC-2-3 | " " " " " " Ratemaking - Experience Adjustments                                     |
| Ex. # | TC-2-4 | " " " " " " Ratemaking - VFH rates - Impact of Major class on subcategory VFH rates |
| Ex. # | TC-2-5 | " " " " " " Ratemaking - Balancing procedure  |
| Ex. # | TC-2-6 | " " " " " " Ratemaking - Applied for Adjustment                                     |
| Ex. # | TC-2-7 | " " " " " " Ratemaking - Serious Losses   |
| Ex. # | TC-2-8 | " " " " " " Application Rate Tables - VFH Rates - changes from prior year           |

|       |         |  |   |   |   |   |   |  |
|-------|---------|--|---|---|---|---|---|--|
| Ex. # | TC-2-9  | "  | " | " | " | " | " | Application Rate Tables - VFH Rates - change from prior year - overall rate decrease |
| Ex. # | TC-2-10 | "  | " | " | " | " | " | Ratemaking - Taxi VFH Relativities   |
| Ex. # | TC-2-11 | "  | " | " | " | " | " | Ratemaking - Reported Losses (SALEL, Hail, and Actual Serious)                       |
| Ex. # | TC-2-12 | "  | " | " | " | " | " | Ratemaking - Public Major Class Required Rate  |
| Ex. # | TC-2-13 | "  | " | " | " | " | " | Vehicle for Hire - VFH Consultation  |
| Ex. # | TC-2-14 | "  | " | " | " | " | " | Vehicle for Hire - VFH rating metrics  |
| Ex. # | TC-2-15 | "  | " | " | " | " | " | Vehicle for Hire - Relativities  |
| Ex. # | TC-2-16 | "  | " | " | " | " | " | Vehicle for Hire - Regulatory Changes to support a new VFH Framework                 |
| Ex. # | TC-2-17 | "  | " | " | " | " | " | Benchmarking - Taxicab benchmarks  |
| Ex. # | TC-2-18 | "  | " | " | " | " | " | Ratemaking - Supporting data   |
| Ex. # | TC-3    | <b>TC-MPI Round II Information Requests (1-18) - August 30, 2021</b>   |   |   |   |   |   |  |
| Ex. # | TC-3-1  | "  | " | " | " | " | " | Vehicle for Hire Rates - Impact of Major class on subcategory VFH rates              |
| Ex. # | TC-3-2  | "  | " | " | " | " | " | Vehicle for Hire Rates - Change from prior year                                      |
| Ex. # | TC-3-3  | "  | " | " | " | " | " | Ratemaking - Taxi VFH Relativities   |
| Ex. # | TC-3-4  | "  | " | " | " | " | " | Ratemaking - Public Major Class Required Rate  |
| Ex. # | TC-3-5  | "  | " | " | " | " | " | Ratemaking - Public Major Class Required Rate - Adjustments                          |
| Ex. # | TC-3-6  | "  | " | " | " | " | " | Vehicle for Hire - VFH rating metrics  |
| Ex. # | TC-3-7  | "  | " | " | " | " | " | Vehicle for Hire - Serious Losses and Major Classes                                  |
| Ex. # | TC-3-8  | "  | " | " | " | " | " | Benchmarking - Taxicab benchmarks  |
| Ex. # | TC-3-9  | "  | " | " | " | " | " | Ratemaking - Supporting data   |
| Ex. # | TC-4    | Dion Strategic Evidence - TC Intervener Evidence - September 24, 2021  |   |   |   |   |   |  |
| Ex. # | TC-5    | Canadian Institute of Actuaries - Educational Note - Margins for Adverse Deviations for Property and Casually Insurance - October 18, 2021 |   |   |   |   |   |  |

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|-------|-------|--|
| Ex. # | TC-6  | Aid to Cross Examination Extract from Part VI - RM Appendix 4, p. 1 of 12 - October 18, 2021 |
| Ex. # | TC-7  | Aides to Coss Examination (9 pages) - October 18, 2021                                       |
| Ex. # | TC-8  | Questions of Clarification with respect of MPI Exhibit 97 and 61 - October 25, 2021          |
| Ex. # | TC-9  | TC Evidence of Dion Strategic Presentation - October 22, 2021                                |
| Ex. # | TC-10 | TC Closing Submission - October 29, 2021   |