EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2026 INSURANCE RATES

October 6, 2025

Manitoba Public Insurance Corporation's (MPI) Exhibits

Ex. #	MPI-1	Manitoba Public Insurance (MPI) - 2026 General Rate Application and cover letter filed June 25, 2025	
Ex. #	MPI-2	MPIC 2026 General Rate Application - Part II - Legal Application - Appendix 1 - July 30, 2025	
Ex. #	MPI-3	MPIC letter re: Round I Information Request Responses - 2026 General Rate Application - August 7, 2025	
Ex. #	MPI-4	MPI corrections to Round I Information Requests - CC-MPI I-28, CC-MPI I-77 and CC-MPI I-79 Appendix 1 - August 12, 2025	
Ex. #	MPI-5	MPI Correction to Round I Information Request - CC-MPI I-84 Appendix 1 (Excel attachment) - August 13, 2025	
Ex. #	MPI-6	Part 14 - SFR - Appendix 03 Annual Business Plan 2025-2026 - August 22, 2025	
Ex. #	MPI-7	Response to follow up request re: CC- MPI I-80 Appendix 1 - August 22, 2025	
Ex. #	MPI-8	Revised CC-MPI 1-007 and CC-MPI 1-007 Appendix 01 Program Nova Deferred Development and Period Expenses - August 26, 2025	
Ex. #	MPI-9	Revised PUB-MPI 1-95 - September 9, 2025	
Ex. #	MPI-10	MPIC 2026 General Rate Application - MPI's responses to Round 2 Information Requests - September 9, 2025	
Ex. #	MPI-11	MPI- Round 2 Information Requests - PUB-MPI-2- Appendix 1 - Agenda 4.6- September 12, 2025	
Ex. #	MPI-12	MPI-Part 10 Exp Attachments B,C,D,E Compensation Report - September 15, 2025	
Ex. #	MPI-13	Revised Response to PUB 2-048 and PUB2_048 Appendix 2 Loss Cost Projections (Excel Document) - September 19, 2025	
Ex. #	MPI-14-0	**MPI-CC - Intervener Evidence - Information Requests 1-7 (Resposnes filed September 29, 2025) - September 24, 2025**	
Ex. #	MPI-14-1	" " " " "	Oliver Wyman - Section 2 – Executive Summary - Section 2.3 – Findings and Conclusions

Ex. #	MPI-14-2	" " " " "	Oliver Wyman - Section 4 – Claims Forecasting - Section 4.1 - Accident Year Weights
Ex. #	MPI-14-3	" " " " "	Oliver Wyman - Section 4 – Claims Forecasting - Section 4.1 - Accident Year Weights - Section 4.2. - Work from Home Adjustment/Simplified Mobility Parameter
Ex. #	MPI-14-4	" " " " "	Oliver Wyman - Section 4 – Claims Forecasting - Time Period Selections
Ex. #	MPI-14-5	" " " " "	Oliver Wyman - Section 4 – Claims Forecasting - Variable Selections
Ex. #	MPI-14-6	" " " " "	Oliver Wyman - Section 5 – Merit Rating (DSR) - Ordered Categorical Variable Approach
Ex. #	MPI-14-7	" " " " "	Oliver Wyman - Section 7 – Vehicle Rate Groups - Revenue Neutrality
Ex. #	MPI-15	Revised CC-MPI I-2 Appendix 1 - Multi Year Strategy - September 25, 2025	
Ex. #	MPI-16	Part XI - FCT Report - September 25, 2025	
Ex. #	MPI-17	MPI 2026 General Rate Application - Rate Update and Supporting Documents - September 25, 2025	
Ex. #	MPI-18	MPI Annual IT Benchmarking 2024/25 Report - September 26, 2025	
Ex. #	MPI-19	PUB (MPI) 1-87 Appendix 1 - Redacted - September 29, 2025	
Ex. #	MPI-20	PUB (MPI) 2-39 Appendix 1 - Redacted - September 29, 2025	
Ex. #	MPI-21	Project NOVA Closeout Report - Redacted - September 29, 2025	
Ex. #	MPI-22	Project Nova - MPI options analysis - CC (MPI) 1-007 Appendix 3 - Redacted - October 1, 2025	
Ex. #	MPI-23	PUB (MPI) 1-63 Appendix 1 - Redacted - October 2, 2025	
Ex. #	MPI-24	MPI 2026 General Rate Application - Rebuttal on Intervener Evidence and Appendix 1 and 2 - October 3, 2025	

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2026 INSURANCE RATES

October 6, 2025

The Public Utilities Board's (PUB) Exhibits

Ex. #	PUB-1	Board Order 89/25 - Manitoba Public Insurance Corporation (MPI or The Corporation): Interim Procedural Order Respecting Preliminary Issues List and Commercially Sensitive Information (CSI) Process for 2026 General Rate Application for Compulsory 2026/2027 Driver and Vehicle Insurance Premiums and Other Matters - June 16, 2025
Ex. #	PUB-2	PUB letter re: MPI 2026 GRA - Timetable, MFRs and IR Template - June 25, 2025
Ex. #	PUB-3	PUB letter re: MPI 2026 GRA - Pre Qualifications - June 25, 2025
Ex. #	PUB-4	Notice of Public Hearing and Pre-Hearing Conference - June 28, 2025
Ex. #	PUB-5	The Public Utilities Board's Rules of Practice and Procedure - effective July 1, 2025
Ex. #	PUB-6	Board Order 99/25 - Manitoba Public Insurance Corporation (MPI or The Corporation): Procedural Order for the 2026/2027 General Rate Application - July 7, 2025
Ex. #	PUB-7-0	**PUB-MPI Round I Information Request Responses 1-106 (Responses filed August 7, 2025) - July 14, 2025**
Ex. #	PUB-7-1	" " " " " IT Strategic Plan and IT Expenses and Projects planned for or ongoing in the rating years, other than Nova
Ex. #	PUB-7-2	" " " " " Requested vehicle rate
Ex. #	PUB-7-3	" " " " " Requested Vehicle Rate - Vehicle Groups
Ex. #	PUB-7-4	" " " " " Ratemaking Methodology - Rate groups
Ex. #	PUB-7-5	" " " " " October Update
Ex. #	PUB-7-6	" " " " " Initiative Expenses
Ex. #	PUB-7-7	" " " " " New Money Yield

Ex. #	PUB-7-8	"	"	"	"	"	Fixed Operating Expenses
Ex. #	PUB-7-9	"	"	"	"	"	Generalized Linear Models - Structure of the GLM To Ensure It Is Aligned with Its Intended
Ex. #	PUB-7-10	"	"	"	"	"	Generalized Linear Models - Levels of DSR used in Different Models
Ex. #	PUB-7-11	"	"	"	"	"	Generalized Linear Models - Relationship Between Two Models
Ex. #	PUB-7-12	"	"	"	"	"	Generalized Linear Models - Rate Line Relativities Model
Ex. #	PUB-7-13	"	"	"	"	"	Generalized Linear Models - Understand The Model Structure
Ex. #	PUB-7-14	"	"	"	"	"	Generalized Linear Models - Rate Line Relativities model
Ex. #	PUB-7-15	"	"	"	"	"	Generalized Linear Models - Whether Non-significant Relativities Are Included and Justifiable
Ex. #	PUB-7-16	"	"	"	"	"	Extension - Ten-year Fiscal History of Extension Overall Average Rate Level Change Indication
Ex. #	PUB-7-17	"	"	"	"	"	Interest Rate - Asset Liability Management
Ex. #	PUB-7-18	"	"	"	"	"	Financial Forecast - The Base Forecast In The 2026 GRA
Ex. #	PUB-7-19	"	"	"	"	"	Investment Forecast - Interest Rate Forecasting Risk
Ex. #	PUB-7-20	"	"	"	"	"	Minimum Capital Test - Risk Stabilization Reserve
Ex. #	PUB-7-21	"	"	"	"	"	Interest Rates - RSR Appendix
Ex. #	PUB-7-22	"	"	"	"	"	Financial Forecast - forecast PF-1 - Forecast EPF-1
Ex. #	PUB-7-23	"	"	"	"	"	Compliance with Order - IASB
Ex. #	PUB-7-24	"	"	"	"	"	Extension Financial Forecast - Extension Profit Margin
Ex. #	PUB-7-25	"	"	"	"	"	Interest Rate Impacts - Basic Claims' Liabilities
Ex. #	PUB-7-26	"	"	"	"	"	Corporate Plan - Internal Audit
Ex. #	PUB-7-27	"	"	"	"	"	Investment Income - Fig. INV-2, Fig. INV – 24, 25, 26
Ex. #	PUB-7-28	"	"	"	"	"	Investment Income - Fig INV-2, Fi, INV-33, Fig. INV-34
Ex. #	PUB-7-29	"	"	"	"	"	Investment Income - Fig INV-2

Ex. #	PUB-7-30	"	"	"	"	"	Investment Income - Bond Portfolio
Ex. #	PUB-7-31	"	"	"	"	"	Investments - Maple Bonds
Ex. #	PUB-7-32	"	"	"	"	"	Investment Performance - Returns Relative to Benchmarks of The Corporation
Ex. #	PUB-7-33	"	"	"	"	"	Investment Performance - Efficiency of The MPI Investment Portfolio
Ex. #	PUB-7-34	"	"	"	"	"	Financial Forecasts - Corporate Expenses
Ex. #	PUB-7-35	"	"	"	"	"	Compensation - Compensation – Salaries
Ex. #	PUB-7-36	"	"	"	"	"	Basic Initiative - Basic Initiatives - 2026 GRA vs. 2025 GRA comparative
Ex. #	PUB-7-37	"	"	"	"	"	Compensation - Vacancy
Ex. #	PUB-7-38	"	"	"	"	"	Compensation - Compensation – 2026 GRA vs. 2025 GRA comparative
Ex. #	PUB-7-39	"	"	"	"	"	Operating Expenses - Operating expense changes
Ex. #	PUB-7-40	"	"	"	"	"	Compensation - Head Count
Ex. #	PUB-7-41	"	"	"	"	"	Operating Expenses - Data Processing
Ex. #	PUB-7-42	"	"	"	"	"	Operating Expenses - Special Services Expense
Ex. #	PUB-7-43	"	"	"	"	"	Special Services Expense - Revised Budget Methodology Top-Down & Bottom-Up Budgeting
Ex. #	PUB-7-44	"	"	"	"	"	Internal Operating Metrics - Budget Framework and Targets
Ex. #	PUB-7-45	"	"	"	"	"	Budget Management - Budget Framework and KPI Targets
Ex. #	PUB-7-46	"	"	"	"	"	Budget Management - Budget Framework and Targets
Ex. #	PUB-7-47	"	"	"	"	"	Key Operating Indicators - Changes In Operating Metrics
Ex. #	PUB-7-48	"	"	"	"	"	Claim Counts - Projected Claim Frequency and Severity
Ex. #	PUB-7-49	"	"	"	"	"	2024/2025 Claims Incurred - Claims Forecasting
Ex. #	PUB-7-50	"	"	"	"	"	Claims incurred Accident Benefits Weekly Indemnity

Ex. #	PUB-7-51	"	"	"	"	"	Claims incurred Accident benefits Other Indexed
Ex. #	PUB-7-52	"	"	"	"	"	Impact of $1000 Deductible
Ex. #	PUB-7-53	"	"	"	"	"	Impact of $1000 deductible
Ex. #	PUB-7-54	"	"	"	"	"	Collision - Claims Forecasting
Ex. #	PUB-7-55	"	"	"	"	"	Work from Home
Ex. #	PUB-7-56	"	"	"	"	"	Collision Claims
Ex. #	PUB-7-57	"	"	"	"	"	Collision - Impact Of Using September Valuation Data For Trending For Collision.
Ex. #	PUB-7-58	"	"	"	"	"	Impact of Interest Rate Changes - Basic Claims Interest Rate Management
Ex. #	PUB-7-59	"	"	"	"	"	17. Risk Assessment and Risk Management - Corporate Risk Assessment
Ex. #	PUB-7-60	"	"	"	"	"	Cost Allocation - Integrated Cost Allocation Methodology (ICAM) – Purification Process
Ex. #	PUB-7-61	"	"	"	"	"	Integrated Cost Allocation Methodology - Allocation of Expenses
Ex. #	PUB-7-62	"	"	"	"	"	Integrated Cost Allocation Methodology - Initiatives Expenses
Ex. #	PUB-7-63	"	"	"	"	"	Compliance with Order - MPI‘s Project Nova impairment
Ex. #	PUB-7-64	"	"	"	"	"	Project Nova - Basic Deferred Development Cost
Ex. #	PUB-7-65	"	"	"	"	"	Compliance with Order - MPI’s Project Nova Impairment of Past and Recovery of Future Unrecorded Initiative Expenses
Ex. #	PUB-7-66	"	"	"	"	"	Compliance with Order - Figure EXP-1 EXP Appendix 19-1 –19.5 EXP Appendix
Ex. #	PUB-7-67	"	"	"	"	"	Operating Expenses - The Impact of WFH on MPI’s Operating Expense Forecast
Ex. #	PUB-7-68	"	"	"	"	"	Multi-year Strategic Plan - Effectiveness of the Multi-year Strategic Plan
Ex. #	PUB-7-69	"	"	"	"	"	Multi-year Strategic Plan - Integrated Corporate Portfolio (ICP) Management - Rate Impact, Returns, and Risk Mitigation
Ex. #	PUB-7-70	"	"	"	"	"	Transfers of Extension excess capital - The Impact of WFH on MPI’s Operating Expense Forecast
Ex. #	PUB-7-71	"	"	"	"	"	Transfers of Extension excess capital - Transfers of Extension Excess Capital

Ex. #	PUB-7-72	"	"	"	"	"	Transfers of Extension excess capital - Potential Needs of DVA For Capital Transfers
Ex. #	PUB-7-73	"	"	"	"	"	Operating Expenses - Basic Deferred Development Costs
Ex. #	PUB-7-74	"	"	"	"	"	Internal Operating Metrics - Changes In Operating Metric
Ex. #	PUB-7-75	"	"	"	"	"	Information Technology Expenses - Changes In IT Costs
Ex. #	PUB-7-76	"	"	"	"	"	DSR Scale - Implications Of Moving the Ds Scale
Ex. #	PUB-7-77	"	"	"	"	"	Basic Insurance Model - Status of the Basic Insurance Model
Ex. #	PUB-7-78	"	"	"	"	"	Operational Benchmarking - Evaluating external benchmarks/comparatives
Ex. #	PUB-7-79	"	"	"	"	"	IT.2 IT Benchmarking - Information Technology
Ex. #	PUB-7-80	"	"	"	"	"	IT Benchmarking - Status of IT Benchmarking Activities
Ex. #	PUB-7-81	"	"	"	"	"	Value Assurance - VA Value Assurance
Ex. #	PUB-7-82	"	"	"	"	"	Value Assurance - Relationship Between VAT BRM Practices and IT Program Management Processes
Ex. #	PUB-7-83	"	"	"	"	"	Lean Portfolio Management / Capital Master Summary - Forecasted Expenditures Noted In The CMS
Ex. #	PUB-7-84	"	"	"	"	"	Lean Portfolio Management / Capital Master Summary - VA Appendix 6
Ex. #	PUB-7-85	"	"	"	"	"	Lean Portfolio Management / Capital Master Summary - clarification of Forecasted Expenditures in CMS
Ex. #	PUB-7-86	"	"	"	"	"	Lean Portfolio Management / Capital Master Summary - MPI Updated Lean Portfolio Management Overview
Ex. #	PUB-7-87	"	"	"	"	"	Project Nova Close Out - Project Nova progress and status
Ex. #	PUB-7-88	"	"	"	"	"	Project Nova Close Out - MPI's Forward-looking Strategy for Replacing Core Legacy Systems
Ex. #	PUB-7-89	"	"	"	"	"	Project Nova Close Out - Status of Activities Key to Closing Out Project Nova
Ex. #	PUB-7-90	"	"	"	"	"	Project Nova Close Out - Closing out Project Nova
Ex. #	PUB-7-91	"	"	"	"	"	Project Nova Expenditures - table outlining 'Nova Program, Contingency, and Ongoing Ops
Ex. #	PUB-7-92	"	"	"	"	"	Project Nova Expenditures - Status of Expenditures of Project Nova.

Ex. #	PUB-7-93	"	"	"	"	"	Project Nova Expenditures - FY25/26 Update of the Nova Budget Overview
Ex. #	PUB-7-94	"	"	"	"	"	Project Nova Expenditures - IT External labor and IT personnel
Ex. #	PUB-7-95	"	"	"	"	"	IT Staffing - GRA 2025 Part V – IT Appendix
Ex. #	PUB-7-96	"	"	"	"	"	IT Skill Gap and Third-Party Dependencies
Ex. #	PUB-7-97	"	"	"	"	"	IT Risk Registry
Ex. #	PUB-7-98	"	"	"	"	"	Lean Portfolio Management Update
Ex. #	PUB-7-99	"	"	"	"	"	Major Programs - Figure IT-5 AACE Internation Project Costs – Estimates
Ex. #	PUB-7-100	"	"	"	"	"	Major Programs - IT-7 '3-year Project Overview' of Major Program initiatives
Ex. #	PUB-7-101	"	"	"	"	"	Major Programs - MyMPI and IRP Online' is noted in 'IT.10.5 Projects Overview (3 Year Focus)
Ex. #	PUB-7-102	"	"	"	"	"	SRE Remediation - Classifying SRE as a Class 5 project
Ex. #	PUB-7-103	"	"	"	"	"	IT Strategy - IT Strategy covering a 5-year horizon
Ex. #	PUB-7-104	"	"	"	"	"	IT Strategy - Application Component
Ex. #	PUB-7-105	"	"	"	"	"	IT Strategy - Renewal and Maintenance
Ex. #	PUB-7-106	"	"	"	"	"	IT Sizing Guides - Usage of The MPI IT Sizing Guides
Ex. #	PUB-8-0	**PUB-MPI Round II Information Requests 1-73 (Responses due September 9, 2025) - August 20, 2025**					
Ex. #	PUB-8-1	"	"	"	"	"	Financial Forecast / ALM
Ex. #	PUB-8-2	"	"	"	"	"	MUSH Bond yield
Ex. #	PUB-8-3	"	"	"	"	"	Real Estate yield
Ex. #	PUB-8-4	"	"	"	"	"	Basic claims portfolio interments
Ex. #	PUB-8-5	"	"	"	"	"	Extension transfers
Ex. #	PUB-8-6	"	"	"	"	"	Towing costs
Ex. #	PUB-8-7	"	"	"	"	"	Rate Groups

Ex. #	PUB-8-8	"	"	"	"	"	DSR Scale
Ex. #	PUB-8-9	"	"	"	"	"	LVAA - Light Vehicle Accreditation Agreement
Ex. #	PUB-8-10	"	"	"	"	"	Duck Creek data issues
Ex. #	PUB-8-11	"	"	"	"	"	Rate Group Changes
Ex. #	PUB-8-12	"	"	"	"	"	Rate Group Changes - Deductible change
Ex. #	PUB-8-13	"	"	"	"	"	Rate Group Changes - Impact on Motorcycles
Ex. #	PUB-8-14	"	"	"	"	"	Rate Group Changes - Classification
Ex. #	PUB-8-15	"	"	"	"	"	Interest Rate Update
Ex. #	PUB-8-16	"	"	"	"	"	Initiative Expenses
Ex. #	PUB-8-17	"	"	"	"	"	Fixed Operating Expenses
Ex. #	PUB-8-18	"	"	"	"	"	Interest Rate - Asset Liability Management
Ex. #	PUB-8-19	"	"	"	"	"	Ratemaking - Generalized Linear Models
Ex. #	PUB-8-20	"	"	"	"	"	Ratemaking - Generalized Linear Models - Difference between two models
Ex. #	PUB-8-21	"	"	"	"	"	Generalized Linear Models - Model Structure
Ex. #	PUB-8-22	"	"	"	"	"	Generalized Linear Models - non-significant relativities
Ex. #	PUB-8-23	"	"	"	"	"	Financial Forecast - net income
Ex. #	PUB-8-24	"	"	"	"	"	Financial Forecast - Reasonableness
Ex. #	PUB-8-25	"	"	"	"	"	Investment Forecast - Interest Rate Forecast
Ex. #	PUB-8-26	"	"	"	"	"	Investment Forecast - Interest Rate Forecast
Ex. #	PUB-8-27	"	"	"	"	"	Financial Forecast - pension plan
Ex. #	PUB-8-28	"	"	"	"	"	Financial Forecast - Revenue Requirement Impact
Ex. #	PUB-8-29	"	"	"	"	"	Compliance with Order

Ex. #	PUB-8-30	"	"	"	"	"	Interest Rate Impacts
Ex. #	PUB-8-31	"	"	"	"	"	Corporate Plan - Internal Audit
Ex. #	PUB-8-32	"	"	"	"	"	Budgeting - Contingencies
Ex. #	PUB-8-33	"	"	"	"	"	Investment Income
Ex. #	PUB-8-34	"	"	"	"	"	Basic Initiative - 2026 GRA vs. 2025 GRA comparative
Ex. #	PUB-8-35	"	"	"	"	"	Compensation
Ex. #	PUB-8-36	"	"	"	"	"	Compensation - Vacancy
Ex. #	PUB-8-37	"	"	"	"	"	Vacancy Management - Surge Capacity
Ex. #	PUB-8-38	"	"	"	"	"	Investment Committee
Ex. #	PUB-8-39	"	"	"	"	"	Investment Performance
Ex. #	PUB-8-40	"	"	"	"	"	Compensation - Head Count
Ex. #	PUB-8-41	"	"	"	"	"	Compensation - Head Count - FTEs
Ex. #	PUB-8-42	"	"	"	"	"	Operating Expenses - Data Processing
Ex. #	PUB-8-43	"	"	"	"	"	Operating Expenses - Special Services Expense
Ex. #	PUB-8-44	"	"	"	"	"	MPI's use of Key Performance Indicators (KPIs)
Ex. #	PUB-8-45	"	"	"	"	"	Corporate Plan - Internal Audit
Ex. #	PUB-8-46	"	"	"	"	"	Budget Management - Revised Budget Methodology Top-Down & Bottom-Up Budgeting
Ex. #	PUB-8-47	"	"	"	"	"	Internal Operating Metrics
Ex. #	PUB-8-48	"	"	"	"	"	Work from Home
Ex. #	PUB-8-49	"	"	"	"	"	Motorcycle Claims
Ex. #	PUB-8-50	"	"	"	"	"	Work from Home - statistics
Ex. #	PUB-8-51	"	"	"	"	"	Work from Home - weekly indemnity analysis

Ex. #	PUB-8-52	"	"	"	"	"	Work from Home - ABO indexed analysis
Ex. #	PUB-8-53	"	"	"	"	"	Work from home and snowfall
Ex. #	PUB-8-54	"	"	"	"	"	Collision and Property Damage
Ex. #	PUB-8-55	"	"	"	"	"	Collision
Ex. #	PUB-8-56	"	"	"	"	"	Impact of increase in basic deductible from $750 to $1000
Ex. #	PUB-8-57	"	"	"	"	"	Cost Allocation - ICAM
Ex. #	PUB-8-58	"	"	"	"	"	MPI's Project Nova impairment - past and recovery of future unrecorded initiative expenses
Ex. #	PUB-8-59	"	"	"	"	"	Project Nova impairment
Ex. #	PUB-8-60	"	"	"	"	"	Financial Forecasts - Corporate Expenses
Ex. #	PUB-8-61	"	"	"	"	"	Operating Expenses - Basic Deferred Development Costs
Ex. #	PUB-8-62	"	"	"	"	"	Information Technology Expenses
Ex. #	PUB-8-63	"	"	"	"	"	Operational Benchmarking - Evaluating external benchmarks/comparatives
Ex. #	PUB-8-64	"	"	"	"	"	IT Benchmarking
Ex. #	PUB-8-65	"	"	"	"	"	Value Assurance
Ex. #	PUB-8-66	"	"	"	"	"	Lean Portfolio Management / Capital Master Summary
Ex. #	PUB-8-67	"	"	"	"	"	Project Nova Expenditures
Ex. #	PUB-8-68	"	"	"	"	"	IT Strategy
Ex. #	PUB-8-69	"	"	"	"	"	IT Strategy - consultants and FTE staffing post Nova
Ex. #	PUB-8-70	"	"	"	"	"	Major Programs
Ex. #	PUB-8-71	"	"	"	"	"	IT Strategy - Major Program initiatives
Ex. #	PUB-8-72	"	"	"	"	"	IT Strategy - status of application component replacements
Ex. #	PUB-8-73	"	"	"	"	"	IT Strategy - Software Contract Information

Ex. #	PUB-9-0	**PUB-CC - Intervener Evidence - Information Requests 1-12 (Responses filed September 29, 2025) - September 24, 2025**					
Ex. #	PUB-9-1	"	"	"	"	"	Oliver Wyman - Claims Forecasting - Work from home
Ex. #	PUB-9-2	"	"	"	"	"	Oliver Wyman - Rate groups - Rate group capping
Ex. #	PUB-9-3	"	"	"	"	"	Oliver Wyman - Driver Safety Rating
Ex. #	PUB-9-4	"	"	"	"	"	Oliver Wyman - Accident Benefits Other Indexed - Accident Year Weights
Ex. #	PUB-9-5	"	"	"	"	"	Oliver Wyman - Loss Cost Projections
Ex. #	PUB-9-6	"	"	"	"	"	Oliver Wyman - Comprehensive Theft
Ex. #	PUB-9-7	"	"	"	"	"	V. Viola - Attribution Models - Tracking error
Ex. #	PUB-9-8	"	"	"	"	"	V. Viola - Attribution Models - Risk Analysis
Ex. #	PUB-9-9	"	"	"	"	"	V. Viola - Attribution Models - Risk Analysis - Interest performance
Ex. #	PUB-9-10	"	"	"	"	"	V. Viola - Attribution Models - Risk Anylsis - RSR and EFB portfolios
Ex. #	PUB-9-11	"	"	"	"	"	V. Viola - Attribution Models - Return
Ex. #	PUB-9-12	"	"	"	"	"	V. Viola - Attribution Models - Risk Analysis - performance
Ex. #	PUB-10	Board Order 127/25 - Motion by Manitoba Public Insurance - Seeking Confidential Treatment of Documents and Information in the 2026/2027 General Rate Application - September 29, 2025					
Ex. #	PUB-11	Reminder Public Notice - Manitoba Public Insurance Corporation - 2026 General Rate Application - dated August 23, 2025					

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2026 INSURANCE RATES

October 6, 2025

Consumers Coalition (Consumers' Association of Canada (Manitoba) and Manitoba Seniors Equity Action Coalition) (CC) Exhibits

Ex. #	CC-1	CC Intervener Application including CV's of P. Dyck, R. Sahasrabuddhe, F. Chan, V. Viola, S. Greenlay, M. Aldor, and D. Rainkie - July 2, 2025
Ex. #	CC-2-0	**CC-MPI Round I Information Requests 1-90 (Responses filed August 7, 2025) - July 14, 2025**
Ex. #	CC-2-1	" " " " " Regulatory Deferral Account (RDA) - Funding of deferred initiative expenses
Ex. #	CC-2-2	" " " " " Strategic Plan - Transparency and Accountability
Ex. #	CC-2-3	" " " " " Key performance indicators to support cost control
Ex. #	CC-2-4	" " " " " Customer experience – overall satisfaction
Ex. #	CC-2-5	" " " " " Status of recommendations implemented and outstanding
Ex. #	CC-2-6	" " " " " PF – 2 Statement of Financial Position - Accounts receivable year over year increase line 7
Ex. #	CC-2-7	" " " " " Historical summary and current situation
Ex. #	CC-2-8	" " " " " Corporate Salary Analysis Figure EXP - 15
Ex. #	CC-2-9	" " " " " Special Services - $5.8 million increase compared to the 2025 GRA
Ex. #	CC-2-10	" " " " " Special Services - 2026/27 MPI expects Special Service expenses to be approximately $3.3 million higher than forecast from the 2025 GRA
Ex. #	CC-2-11	" " " " " Other Expenses – Bad Debt
Ex. #	CC-2-12	" " " " " ICAM

Ex. #	CC-2-13	"	"	"	"	"	Cityplace space plan
Ex. #	CC-2-14	"	"	"	"	"	Implementation vs Ongoing Initiative costs/expenses
Ex. #	CC-2-15	"	"	"	"	"	Figure EXP App 8-1
Ex. #	CC-2-16	"	"	"	"	"	2024/25 budgeted FTE's clarification.
Ex. #	CC-2-17	"	"	"	"	"	2024/25A salary increase of $14.9 million due to FTE changes
Ex. #	CC-2-18	"	"	"	"	"	ICAM changes—Initiative Expenses: Cost Allocators
Ex. #	CC-2-19	"	"	"	"	"	Figure EXP App 18-1 Basic Deferred Development Costs
Ex. #	CC-2-20	"	"	"	"	"	DVA Summary, 2024/25A – Initiative Impairment & Write-Off $27,045,000
Ex. #	CC-2-21	"	"	"	"	"	EXP Appendix 28 Budgeting Framework KPIs
Ex. #	CC-2-22	"	"	"	"	"	EXP Appendix 29 Regulatory Deferral Account
Ex. #	CC-2-23	"	"	"	"	"	Integrated Cost Allocation Methodology (ICAM) Review by KPMG
Ex. #	CC-2-24	"	"	"	"	"	Strategic Plan Implementation and Cost Implications
Ex. #	CC-2-25	"	"	"	"	"	Top-Down Operating Expense Budget Process
Ex. #	CC-2-26	"	"	"	"	"	Bottom-Up and Alignment Operating Expense Budget Processes
Ex. #	CC-2-27	"	"	"	"	"	Changes in the Level of Corporate FTEs
Ex. #	CC-2-28	"	"	"	"	"	MPI's use of Key Performance Indicators (KPIs)
Ex. #	CC-2-29	"	"	"	"	"	Claims Forecasting Team (Committee)
Ex. #	CC-2-30	"	"	"	"	"	Comparison of 2025 GRA to 2026 GRA Figure CF - 3
Ex. #	CC-2-31	"	"	"	"	"	Impact of Increase in Basic deductible from $750 to $1,000
Ex. #	CC-2-32	"	"	"	"	"	Autopac Claims Reported
Ex. #	CC-2-33	"	"	"	"	"	Change of Discount

Ex. #	CC-2-34	"	"	"	"	"	Non-Proportional ULAE
Ex. #	CC-2-35	"	"	"	"	"	New Money Yield (NMY)
Ex. #	CC-2-36	"	"	"	"	"	Figure RI – 4 Rating Year 2026/27 Non-Claims Costs
Ex. #	CC-2-37	"	"	"	"	"	Deductible Change
Ex. #	CC-2-38	"	"	"	"	"	GLM premiums compared to Minimum Biased Procedures (MBP)
Ex. #	CC-2-39	"	"	"	"	"	Upgrade forecast
Ex. #	CC-2-40	"	"	"	"	"	Forecasted HTA Units
Ex. #	CC-2-41	"	"	"	"	"	Comprehensive Loss Trends
Ex. #	CC-2-42	"	"	"	"	"	Work from home adjustment - MPI changed the he loss trend model
Ex. #	CC-2-43	"	"	"	"	"	Work from home adjustment - sensitivity of the new WFH methodology
Ex. #	CC-2-44	"	"	"	"	"	Accident Benefits – Weekly Indemnity - Frequency Trend
Ex. #	CC-2-45	"	"	"	"	"	Comprehensive - Claim Counts
Ex. #	CC-2-46	"	"	"	"	"	Comprehensive - Future Trend
Ex. #	CC-2-47	"	"	"	"	"	Comprehensive - Glass Claims
Ex. #	CC-2-48	"	"	"	"	"	Collision - Frequency Trend
Ex. #	CC-2-49	"	"	"	"	"	Property Damage Third Party Deductible Transfer - Frequency Trend
Ex. #	CC-2-50	"	"	"	"	"	Model Validation - Frequency Trend
Ex. #	CC-2-51	"	"	"	"	"	Driver Safety Rating - DSR Relativity Behaviour
Ex. #	CC-2-52	"	"	"	"	"	Driver Safety Rating - DSR Relativities
Ex. #	CC-2-53	"	"	"	"	"	Driver Safety Rating - MPI's Approach for DSR Relativities
Ex. #	CC-2-54	"	"	"	"	"	Driver Safety Rating - To Test an Alternate Fit

Ex. #	CC-2-55	"	"	"	"	"	Accident Year Weights
Ex. #	CC-2-56	"	"	"	"	"	Rate Groups - The Reasonableness of The Proposed Rate Group Relativities
Ex. #	CC-2-57	"	"	"	"	"	Rate Groups - Consumer Impact and Considerations of Rate
Ex. #	CC-2-58	"	"	"	"	"	Rate Groups - Premium Impacts of Rate Group Movement
Ex. #	CC-2-59	"	"	"	"	"	Loss Cost Projections - The Appropriateness of Ultimate losses Used for Loss Trends
Ex. #	CC-2-60	"	"	"	"	"	Loss Cost Projections - Appointed Actuary Report
Ex. #	CC-2-61	"	"	"	"	"	Third Party Dependencies
Ex. #	CC-2-62	"	"	"	"	"	Skills Framework for the Information Age (SFIA)
Ex. #	CC-2-63	"	"	"	"	"	Addressing contractual obligations
Ex. #	CC-2-64	"	"	"	"	"	Major Programs – projects exceed $3 million
Ex. #	CC-2-65	"	"	"	"	"	Major Program Governance Assessment & Recommendations
Ex. #	CC-2-66	"	"	"	"	"	SRE Remediation
Ex. #	CC-2-67	"	"	"	"	"	Autopac Online – Basic and Extension replacement
Ex. #	CC-2-68	"	"	"	"	"	IT Initiatives - Progress Monitoring
Ex. #	CC-2-69	"	"	"	"	"	IT Major Programs - Dependencies and Resourcing
Ex. #	CC-2-70	"	"	"	"	"	IT.10.2 Governance - Governance Framework
Ex. #	CC-2-71	"	"	"	"	"	IT.6 Business Capabilities - Figure IT-1 Updates to the Business Capability Models Shared in GRA
Ex. #	CC-2-72	"	"	"	"	"	SRE Remediation - Proposed Remediation Activities
Ex. #	CC-2-73	"	"	"	"	"	Benefits Realization Management - Cloud Migration Savings
Ex. #	CC-2-74	"	"	"	"	"	Expenses - Impact of Project Nova cancellation on the overall rate increase request

Ex. #	CC-2-75	" " " " "	Discounting clarification
Ex. #	CC-2-76	" " " " "	Third party investment performance management change
Ex. #	CC-2-77	" " " " "	Asset Liability Management Study - PUB Directives 24 (Inflation Protection) and 25 (Moving to
Ex. #	CC-2-78	" " " " "	Asset Liability Management Study - Real Return Bonds
Ex. #	CC-2-79	" " " " "	Asset Liability Management Study - Shadow Portfolios' Performance Since Inception
Ex. #	CC-2-80	" " " " "	Performance of the Investment Portfolio - Value-added (Performance) Attribution Reports and Commentary
Ex. #	CC-2-81	" " " " "	ERM Framework and Risk Assessments - CAPSA Guidelines for Risk Management for Pension Plan Administrators
Ex. #	CC-2-82	" " " " "	Investment Strategy
Ex. #	CC-2-83	" " " " "	Asset Liability Management Study - Duration of Real Estate
Ex. #	CC-2-84	" " " " "	Asset Liability Management Study - Interest Rate Risk Management
Ex. #	CC-2-85	" " " " "	Credit Spreads
Ex. #	CC-2-86	" " " " "	Basic Insurance Model - Basic Insurance Model changes
Ex. #	CC-2-87	" " " " "	Basic Insurance Model - Authority for Data Collection
Ex. #	CC-2-88	" " " " "	DVA Funding Agreement
Ex. #	CC-2-89	" " " " "	Traumatic Brain Injuries
Ex. #	CC-2-90	" " " " "	Project Nova cancellation - Auditor General Review
Ex. #	CC-3-0	**CC-MPI Round I CI Information Requests - Public Responses to 5 & 9 - Responses filed August 7, 2025**	
Ex. #	CC-3-1	CC-MPI CI I-5	IT.10.3 Project Phase Gating
Ex. #	CC-3-2	CC-MPI CI I-9	IT Risk Management Clarifications
Ex. #	CC-4-0	**CC-MPI Round II Information Requests 1-28 (Responses due September 9, 2025) - August 20, 2025**	

Ex. #	CC-4-1	"	"	"	"	"	Strategic Plan Implementation and Cost Implications
Ex. #	CC-4-2	"	"	"	"	"	Operating Expense Budget Processes (Top-Down, Bottom-Up & Alignment)
Ex. #	CC-4-3	"	"	"	"	"	Changes in the Level of Corporate FTEs
Ex. #	CC-4-4	"	"	"	"	"	Changes in the Level of Corporate FTEs - MPI's use of Key Performance Indicators
Ex. #	CC-4-5	"	"	"	"	"	Regulatory Deferral Account (RDA)
Ex. #	CC-4-6	"	"	"	"	"	Strategic Plan - Transparency and Accountability
Ex. #	CC-4-7	"	"	"	"	"	Key performance indicators to support cost control
Ex. #	CC-4-8	"	"	"	"	"	PF – 2 Statement of Financial Position - Accounts receivable year over year increase line 7
Ex. #	CC-4-9	"	"	"	"	"	Program Nova - Projected, actual and remaining costs
Ex. #	CC-4-10	"	"	"	"	"	Comparison of 2025 GRA to 2026 GRA Figure CF - 3
Ex. #	CC-4-11	"	"	"	"	"	Customer experience – overall satisfaction - Diversified Towing Options
Ex. #	CC-4-12	"	"	"	"	"	Major Programs – projects exceed $3 million
Ex. #	CC-4-13	"	"	"	"	"	Cost of operations -- staffing
Ex. #	CC-4-14	"	"	"	"	"	Comprehensive
Ex. #	CC-4-15	"	"	"	"	"	Model Validation
Ex. #	CC-4-16	"	"	"	"	"	Rate Groups
Ex. #	CC-4-17	"	"	"	"	"	Rate group classification
Ex. #	CC-4-18	"	"	"	"	"	Loss Trend Data
Ex. #	CC-4-19	"	"	"	"	"	Work from Home Adjustment
Ex. #	CC-4-20	"	"	"	"	"	Comprehensive Theft Loss Trend
Ex. #	CC-4-21	"	"	"	"	"	Driver Safety Rating

Ex. #	CC-4-22	" " " " "	Asset Liability Management Study
Ex. #	CC-4-23	" " " " "	Asset Liability Management Study - Real Return Bonds
Ex. #	CC-4-24	" " " " "	Asset Liability Management Study - Shadow Portfolios' Performance Since Inception
Ex. #	CC-4-25	" " " " "	Performance of the Investment Portfolio - Value-added (Performance) Attribution Reports and Commentary
Ex. #	CC-4-26	" " " " "	Asset Liability Management Study - Interest Rate Risk Management
Ex. #	CC-4-27	" " " " "	Third party investment performance management change
Ex. #	CC-4-28	" " " " "	Project Nova closeout – cost tracking and final report timing - Post-closeout financial reporting; reconciliation to portfolio
Ex. #	CC-5	**CC - MPI Round II Information Requests - CC - MPI - CI 2-5 - Confidential now PUBLIC - September 9, 2025**	
Ex. #	CC-6	CC letter to PUB re: MPI 2026 General Rate Application – Independent Expert Evidence - September 18, 2025	
Ex. #	CC-7	CC and CMMG Intervener Evidence - Performance Attribution - V Viola - September 18, 2025	
Ex. #	CC-8	CC Intervener Evidence - Actuarial Evidence - Oliver Wyman Inc. - September 18, 2025	

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2026 INSURANCE RATES

October 6, 2025

Coalition of Manitoba Motorcycles Groups (CMMG) Exhibits

Ex. #	CMMG-1	CMMG Intervener Application including CV's of J. Wong and V. Viola - July 2, 2025	
Ex. #	CMMG-2-0	**CMMG-MPI Round I Information Requests 1-22 (Responses filed August 7, 2025) - July 14, 2025**	
Ex. #	CMMG-2-1	" " " " "	Inflation and Rising Cost of Repair
Ex. #	CMMG-2-2	" " " " "	Increase to the Basic Deductible - Applicability to Motorcycle class
Ex. #	CMMG-2-3	" " " " "	Motorcycle basic insurance
Ex. #	CMMG-2-4	" " " " "	Extension coverage & basic deductible change - Motorcycle extension customers
Ex. #	CMMG-2-5	" " " " "	Motorcycle Indicated Rate Change
Ex. #	CMMG-2-6	" " " " "	DSR surcharges
Ex. #	CMMG-2-7	" " " " "	DSR - Ownership transfer
Ex. #	CMMG-2-8	" " " " "	DSR - Ownership transfer - transfer of Ownership of Vehicles
Ex. #	CMMG-2-9	" " " " "	DSR - Ownership transfer - Prevalence of Ownership Transfer in Relation to DSR Discounts
Ex. #	CMMG-2-10	" " " " "	DSR - Losses by non registered owners
Ex. #	CMMG-2-11	" " " " "	DSR - Improved Driver Behaviour
Ex. #	CMMG-2-12	" " " " "	Basic Insurance Model - Progress towards adjustments in the basic insurance model

Ex. #	CMMG-2-13	"	"	"	"	"	Basic Insurance Model - Data collection
Ex. #	CMMG-2-14	"	"	"	"	"	Basic Insurance Model - Customer Engagement
Ex. #	CMMG-2-15	"	"	"	"	"	Motorcycle Registrations - Motorcycle multi vehicle registration - Mutiple Motocycles
Ex. #	CMMG-2-16	"	"	"	"	"	Motorcycle Registrations - Motorcycle multi vehicle registration - Implications for Motorcyclists who Register Multiple Motorcycles
Ex. #	CMMG-2-17	"	"	"	"	"	Motorcycle collision analysis
Ex. #	CMMG-2-18	"	"	"	"	"	Motorcycle claims frequencies
Ex. #	CMMG-2-19	"	"	"	"	"	Reinsurance Expense
Ex. #	CMMG-2-20	"	"	"	"	"	Rate Group Assignment
Ex. #	CMMG-2-21	"	"	"	"	"	GLM - Driver Safety Rating (DSR) Treatment
Ex. #	CMMG-2-22	"	"	"	"	"	GLM - Appropriateness of The GLM Model and Results
Ex. #	CMMG-3-0	**CMMG-MPI Round II Information Requests 1-4 (Responses due September 9, 2025) - August 20, 2025**					
Ex. #	CMMG-3-1	"	"	"	"	"	Increase to the Basic Deductible - Applicability to Motorcycle class
Ex. #	CMMG-3-2	"	"	"	"	"	Increase to the Basic Deductible - Customer Choice
Ex. #	CMMG-3-3	"	"	"	"	"	Impact of Investment Returns on motorcycle rates
Ex. #	CMMG-3-4	"	"	"	"	"	DSR - Improved Driver Behaviour

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2026 INSURANCE RATES

October 6, 2025

Taxi Coalition (TC) Exhibits

Ex. #	TC-1	TC Intervener Application - July 2, 2025
Ex. #	TC-2	CV of S. Dion - July 2, 2025
Ex. #	TC-3	CV of J. Wong - July 2, 2025
Ex. #	TC-4-0	**TC-MPI Round I Information Requests 1-5 (Responses filed August 7, 2025) - July 14, 2025**
Ex. #	TC-4-1	" " " " " Insurance Uses Relativities
Ex. #	TC-4-2	" " " " " Part VIII – Risk Classification - Insurance Uses Relativities
Ex. #	TC-4-3	" " " " " Part VIII – Generalized Linear Models - GLM
Ex. #	TC-4-4	" " " " " Part VIII – GLM Appendix 1 - GLM
Ex. #	TC-4-5	" " " " " Part VIII – GLM Appendix 10 - GLM
Ex. #	TC-5-0	**TC-MPI Round II Information Requests 1 (Responses due September 9, 2025) - August 20, 2025**
Ex. #	TC-5-1	" " " " " Insurance Uses Relativities - VFH