EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2027 INSURANCE RATES

October 30, 2026

Manitoba Public Insurance Corporation's (MPI) Exhibits

Ex. #	MPI-1	Manitoba Public Insurance (MPI) - 2026 General Rate Application and cover letter filed – June 24, 2026
Ex. #	MPI-2	Letter to PUB re Notice Regarding Election Financing Act Clearance – June 25, 2026
Ex. #	MPI-3	MPI Risk Appetite Statement Summary of Changes as of June 24, 2026 – July 2, 2026
Ex. #	MPI-4	MPI Risk Appetite Statement as of June 24, 2026 – July 2, 2026
Ex. #	MPI-5	MPI Risk Appetite Statement Blackline as of June 24, 2026 – July 2, 2026
Ex. #	MPI-6	MPI Portfolio Attribution March 31, 2026 – July 2, 2026
Ex. #	MPI-7	MPI Compensation Disclosure Report 2025 with PWC Letter – July 2, 2026
Ex. #	MPI-8	MPI Reserve Imbalance Narrative (with attachments) – July 15, 2026
Ex. #	MPI-9	Updated RI Figures 4, 14 and 15, RI Appendix 1 Table 4 – August 6, 2026
Ex. #	MPI-10	Appendix 18-1 and Appendix 18-6 10-Year Summary Corporate Information Technology Costs – August 6, 2026
Ex. #	MPI-11	EXP Appendix 17 Basic Deferred Development and Amortization Costs – August 6, 2026
Ex. #	MPI-12	RMF Appendix 5 and 6 - Risk Appetite Statement (Blackline and clean versions) – August 6, 2026
Ex. #	MPI-13	Figure EXP-1 (blackline and clean version) – August 6, 2026
Ex. #	MPI-14	Part V IT Appendix 3 IT Risk Registry (updated/redacted) – August 6, 2026
Ex. #	MPI-15	Revised Part IX INV Appendix 4 Performance Commentary (blackline and clean versions) – August 6, 2026

Ex. #	MPI-16	Part VIII EXP Appendix 23a Supporting Evidence for Recovery of Initiative Related Expenses (redacted) – August 6, 2026
Ex. #	MPI-17	Part VII EXP Appendix 23b (redacted) – August 6, 2026
Ex. #	MPI-18	MPI Responses to Round 1 Information Requests – August 6, 2026
Ex. #	MPI-19	Appendix 3 – Annual Business Plan – September 1, 2026
Ex. #	MPI-20	Appendix 5 – MFR E.8 – Refer to CC (MPI) 1-47 Appendix 1 – September 1, 2026
Ex. #	MPI-21	Blackline and Clean Version of CC (MPI) 1-47 and Appendix 01 – September 1, 2026
Ex. #	MPI-22	Monthly Performance Data, Clean and Blackline Version – September 2, 2026
Ex. #	MPI-23	PUB-MPI I-74 – Claims Forecasting – Comprehensive Entire Theft – September 2, 2026
Ex. #	MPI-24	MPI Investment Strategy Review: Liability Hedging and Asset Allocation Assessment – September 2, 2026
Ex. #	MPI-25	PUB-MPI I-23 – September 2, 2026
Ex. #	MPI-26	Gartner IT Benchmarking Report – September 4, 2026
Ex. #	MPI-27	MNP Major Programs Governance and Risk Advisory Services Agreement – Confidential – September 4, 2026
Ex. #	MPI-28	MNP Statement of Work – Confidential – September 4, 2026
Ex. #	MPI-29	Part V IT Appendix 8 CC-MPI – September 8, 2026
Ex. #	MPI-30	CC-MPI 1-88 Appendix 1 – Q12026/27 BRM Report – September 8, 2026
Ex. #	MPI-31	MPI Responses to Round II Information Requests – September 8, 2026
Ex. #	MPI-32	Attachment A WTW Regime Switching Modelling – September 11, 2026
Ex. #	MPI-33	CC-MPI II-1 – September 11, 2026
Ex. #	MPI-34	PUB-MPI II-48 – Gartner Canada Co. Consulting Agreement – Redacted – September 11, 2026
Ex. #	MPI-35	MPI Board of Directors Meeting Minutes – Revised/Redacted – September 11, 2026

Ex. #	MPI-36	MPI 2026 Annual Summary Report – Major Programs – September 24, 2026
Ex. #	MPI-37	**MPI-CC Information Requests 1-13 – (Responses filed October 1, 2026) September 24, 2026**
Ex.#	MPI-37-1	" " " " Reproducible Calculations and Source Data
Ex.#	MPI-37-2	" " " " Data Vintages and Projection Periods
Ex.#	MPI-37-3	" " " " Model Selections
Ex.#	MPI-37-4	" " " " Mobility and New-Normal Parameter Tests
Ex.#	MPI-37-5	" " " " Collision Development and the Latest Observation
Ex.#	MPI-37-6	" " " " Collision Exposure and Independent Evidence
Ex.#	MPI-37-7	" " " " Comparison with the Authors' Prior Regulatory Work
Ex.#	MPI-37-8	" " " " Attempted and Partial Theft
Ex.#	MPI-37-9	" " " " Vandalism
Ex.#	MPI-37-10	" " " " Property Damage – Other
Ex.#	MPI-37-11	" " " " Coverages with no Proposed Change
Ex.#	MPI-37-12	" " " " Claims Data and Computational Corrections
Ex.#	MPI-37-13	" " " " Merit Rating (DSR): Overfitting and Smoothing
Ex.#	MPI-37-14	" " " " Errata List
Ex. #	MPI-38	Updated New Money Yield – September 25, 2026
Ex. #	MPI-39	MPI 2026 Financial Conditioning Testing Report – September 25, 2026
Ex. #	MPI-40	Information Technology Strategic Planning and Roadmap – Redacted – October 1, 2026
Ex. #	MPI-41	Information Technology Strategic Planning and Roadmap Report – Redacted – October 1, 2026
Ex. #	MPI-42	MPI 2025 Annual Report WEB - October 1, 2026
Ex. #	MPI-43	MPI First Quarter Financial Statements at June 30, 2026 – October 1, 2026

Ex. #	MPI-44	PUB Pre-Ask 01 – October 8, 2026
Ex. #	MPI-45	PUB Pre-Ask 04 – October 8, 2026
Ex. #	MPI-46	CC Pre-Ask 03 – October 8, 2026
Ex. #	MPI-47	PUB Pre-Ask 02 Response with Appendices 1 and 2 – October 9, 2026
Ex. #	MPI-48	PUB Pre-Ask 03 Response – October 9, 2026
Ex. #	MPI-49	PUB Pre-Ask 05 Response – October 9, 2026
Ex. #	MPI-50	PUB Pre Ask 09 Response with Appendices 1 and 2 – Redacted – October 9, 2026
Ex. #	MPI-51	PUB Pre-Ask 06 Response – October 9, 2026
Ex. #	MPI-52	PUB Pre-Ask 07 Response – October 9, 2026
Ex. #	MPI-53	PUB Pre-Ask 08 Response – October 9, 2026
Ex. #	MPI-54	CC Pre-Ask 01 Response – October 9, 2026
Ex. #	MPI-55	CC Pre-Ask 02 Response – October 9, 2026
Ex. #	MPI-56	Hail Claims Response Presentation – October 13, 2026
Ex. #	MPI-57	Undertaking 01 Response – October 13, 2026
Ex. #	MPI-58	CC 1-73 Blacklined and Clean – October 13, 2026
Ex. #	MPI-59	Road Safety Presentation – October 13, 2026
Ex. #	MPI-60	Expenses, Financial Forecasting & Capital Management Presentation – October 14, 2026
Ex. #	MPI-61	Information Technology Strategic Planning and Roadmap – Redacted – October 14, 2026
Ex. #	MPI-62	Information Technology Strategic Planning and Roadmap Report – Redacted – October 14, 2026
Ex. #	MPI-63	Information Technology and Governance 2027 GRA Presentation – October 15, 2026
Ex. #	MPI-64	PUB Pre-Ask 02 Blackline and Clean Versions – October 15, 2026
Ex. #	MPI-65	Claims Forecasting Presentation – October 16, 2026

Ex. #	MPI-66	Undertaking 6 Response with Appendix 1 – October 19, 2026
Ex. #	MPI-67	Undertaking 4 Response – October 19, 2026
Ex. #	MPI-68	Basic Ratemaking Presentation – October 19, 2026
Ex. #	MPI-69	Undertaking Response 7 with Workbook – October 20, 2026
Ex. #	MPI-70	Undertaking Response 8 – October 20, 2026
Ex. #	MPI-71	Undertaking Response 2 – October 20, 2026
Ex. #	MPI-72	Undertaking Response 3 – October 20, 2026
Ex. #	MPI-73	Undertaking Response 5 – October 21, 2026
Ex. #	MPI-74	PUB Pre-Ask 6 – October 21, 2026
Ex. #	MPI-75	PUB Pre-Ask 7 – October 21, 2026
Ex. #	MPI-76	PUB Pre-Ask 8 – October 21, 2026
Ex. #	MPI-77	Undertaking Response 11 – October 21, 2026
Ex. #	MPI-78	Undertaking Response 9 – October 23, 2026
Ex. #	MPI-79	Undertaking Response 10 with Appendix 1 – October 23, 2026
Ex. #	MPI-80	Undertaking Response 14 – October 23, 2026
Ex. #	MPI-81	Undertaking Response 12 – October 23, 2026
Ex. #	MPI-82	Undertaking Response 13 – October 23, 2026
Ex. #	MPI-83	Undertaking Response 10 – October 26, 2026
Ex. #	MPI-84	MPI Closing Submissions – October 29, 2026

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2027 INSURANCE RATES

October 30, 2026

The Public Utilities Board's (PUB) Exhibits

Ex. #	PUB-1	Board Order 75/26 - Manitoba Public Insurance Corporation (MPI or The Corporation): Interim Procedural Order Respecting Preliminary Issues List and Commercially Sensitive Information (CSI) Process for 2027 General Rate Application for Compulsory 2027/2028 Driver and Vehicle Insurance Premiums and Other Matters – June 2, 2026
Ex. #	PUB-2	PUB letter re: MPI 2027 GRA - Timetable, MFRs and IR Template – June 24, 2026
Ex. #	PUB-3	PUB letter re: MPI 2027 GRA - Pre Qualifications – June 24, 2026
Ex. #	PUB-4	The Public Utilities Board's Rules of Practice and Procedure – July 2, 2026
Ex. #	PUB-5	Notice of Public Hearing – July 2, 2026
Ex. #	PUB-6	Board Order 101/26 - Manitoba Public Insurance Corporation (MPI or The Corporation): Procedural Order for the 2027/2028 General Rate Application – July 6, 2026
Ex. #	PUB-7-0	**PUB-MPI Round I Information Requests 1-131 (Responses received August 6, 2026) – July 13, 2026**
Ex. #	PUB-7-1	" " " " " Board, Investment and Audit Committee meeting minutes
Ex. #	PUB-7-2	" " " " " Affordability
Ex. #	PUB-7-3	" " " " " Safety Incentive Program
Ex. #	PUB-7-4	" " " " " Data Error
Ex. #	PUB-7-5	" " " " " New Money Yield
Ex. #	PUB-7-6	" " " " " Initiative Expenses - Sensitivity of the rate
Ex. #	PUB-7-7	" " " " " Initiative Expenses - Accuracy or Potential Volatility

Ex. #	PUB-7-8	"	"	"	"	"	Commission and Premium Tax Expenses
Ex. #	PUB-7-9	"	"	"	"	"	Major Class Loss Cost
Ex. #	PUB-7-10	"	"	"	"	"	Vehicle Rate Group Addition
Ex. #	PUB-7-11	"	"	"	"	"	Generalized Linear Models - GLM for Rate Line Relativities
Ex. #	PUB-7-12	"	"	"	"	"	Generalized Linear Models - Data
Ex. #	PUB-7-13	"	"	"	"	"	Generalized Linear Models - Design of GLM Models
Ex. #	PUB-7-14	"	"	"	"	"	Generalized Linear Models - Model Validation
Ex. #	PUB-7-15	"	"	"	"	"	DSR
Ex. #	PUB-7-16	"	"	"	"	"	Generalized Linear Models - Models Used
Ex. #	PUB-7-17	"	"	"	"	"	Interest Rates - Cash Flow Weighted Average Discount Rate
Ex. #	PUB-7-18	"	"	"	"	"	Interest Rates - Impact on Assets Versus Liabilities
Ex. #	PUB-7-19	"	"	"	"	"	Financial Forecast - Future Rate Changes
Ex. #	PUB-7-20	"	"	"	"	"	Financial Forecast - Future Rate Changes - Revenue Impact
Ex. #	PUB-7-21	"	"	"	"	"	Employee Future Benefits
Ex. #	PUB-7-22	"	"	"	"	"	Revenue - Upgrade Factor
Ex. #	PUB-7-23	"	"	"	"	"	June 9th Hailstorm
Ex. #	PUB-7-24	"	"	"	"	"	Financial Forecast - Break-Even Mandate, Net Income and MCT Trajectory
Ex. #	PUB-7-25	"	"	"	"	"	Revenue Forecast - Upgrade Factor Selection and Rate Group Expansion Revenue
Ex. #	PUB-7-26	"	"	"	"	"	Financial Forecast - Extension Premium Changes
Ex. #	PUB-7-27	"	"	"	"	"	Revenue - Volume Growth
Ex. #	PUB-7-28	"	"	"	"	"	Revenue Forecast - Driver Unit Growth Selection
Ex. #	PUB-7-29	"	"	"	"	"	Revenue Forecast - Reinsurance Premiums Ceded

Ex. #	PUB-7-30	"	"	"	"	"	Financial Forecast - Financial Forecasting Model Validation
Ex. #	PUB-7-31	"	"	"	"	"	KPIs - Budgeting KPIs
Ex. #	PUB-7-32	"	"	"	"	"	Multi-Year Strategy - Strategic KPIs and Performance Benchmarks
Ex. #	PUB-7-33	"	"	"	"	"	Benchmarking KPIs - Performance Benchmarks
Ex. #	PUB-7-34	"	"	"	"	"	Budgeting Process Framework - Operating Expenses
Ex. #	PUB-7-35	"	"	"	"	"	Cost Allocation - Drivers of the Increased Allocation to Basic
Ex. #	PUB-7-36	"	"	"	"	"	Cost Allocation - Drivers of the Increased Allocation to Basic - Appendix 12
Ex. #	PUB-7-37	"	"	"	"	"	Financial Forecasts - Share of Corporate Expenses
Ex. #	PUB-7-38	"	"	"	"	"	Cost Allocation - Onerous Contract and Impairment Allocation
Ex. #	PUB-7-39	"	"	"	"	"	Cost Allocation - Assignment of Costs Among Lines of Business
Ex. #	PUB-7-40	"	"	"	"	"	Regulatory Deferral Account - Integration Costs and IFRS 17 Insurance Contract Boundary
Ex. #	PUB-7-41	"	"	"	"	"	Regulatory Deferral Account - Reconciliation of RDA Balance
Ex. #	PUB-7-42	"	"	"	"	"	Cost Allocation - Regulatory Deferral Accounts and IAS 8 Accounting Policy for Initiative & IT Integration Costs
Ex. #	PUB-7-43	"	"	"	"	"	Compensation - 2027/28 Salary Increase and FTE Reconciliation
Ex. #	PUB-7-44	"	"	"	"	"	Data Processing Expenses
Ex. #	PUB-7-45	"	"	"	"	"	Capital Expenditures - Land and Building
Ex. #	PUB-7-46	"	"	"	"	"	Compensation - Severance and Retirement Provisions
Ex. #	PUB-7-47	"	"	"	"	"	Compensation - Economic Increases and Merit Assumptions
Ex. #	PUB-7-48	"	"	"	"	"	Compensation - Vacancy Allowance
Ex. #	PUB-7-49	"	"	"	"	"	Compensation - Benefits Growth
Ex. #	PUB-7-50	"	"	"	"	"	Data Processing - License Charges Step Change in 2027/28
Ex. #	PUB-7-51	"	"	"	"	"	Data Processing - Data Centre and Cloud Duplication

Ex. #	PUB-7-52	"	"	"	"	"	Data Processing - IBM Security Operations Centre
Ex. #	PUB-7-53	"	"	"	"	"	Data Processing - Consultant Costs and Counts
Ex. #	PUB-7-54	"	"	"	"	"	Initiative Expenses - Initiative Implementation Placeholders
Ex. #	PUB-7-55	"	"	"	"	"	Initiative Expenses - Capitalization of Technology Expenditures
Ex. #	PUB-7-56	"	"	"	"	"	Operating Expenses - Onerous Contract Expense of $37.3 Million
Ex. #	PUB-7-57	"	"	"	"	"	Operating Expenses - 2025/26 Impairment of $15.1 Million
Ex. #	PUB-7-58	"	"	"	"	"	Compensation - Staffing Classification Changes
Ex. #	PUB-7-59	"	"	"	"	"	Financial Forecasts - DVA Operations and Funding
Ex. #	PUB-7-60	"	"	"	"	"	Carried Reserves
Ex. #	PUB-7-61	"	"	"	"	"	Accident Benefits - Weekly Indemnity
Ex. #	PUB-7-62	"	"	"	"	"	Accident Benefits - Personal Care Assistance
Ex. #	PUB-7-63	"	"	"	"	"	Accident Benefits - Exhibit CF-21 from 2026 GRA
Ex. #	PUB-7-64	"	"	"	"	"	Accident Benefits Personal Care Assistance
Ex. #	PUB-7-65	"	"	"	"	"	Bodily Injury
Ex. #	PUB-7-66	"	"	"	"	"	Accident Benefits - Claims Forecasting - Weekly Indemnity
Ex. #	PUB-7-67	"	"	"	"	"	Accident Benefits Other Indexed
Ex. #	PUB-7-68	"	"	"	"	"	Comprehensive Theft
Ex. #	PUB-7-69	"	"	"	"	"	Comparison of Loss Cost Projections
Ex. #	PUB-7-70	"	"	"	"	"	Collision Severity Trend
Ex. #	PUB-7-71	"	"	"	"	"	Accident Benefits - Other (Indexed)
Ex. #	PUB-7-72	"	"	"	"	"	Accident Benefits - Other (non-indexed)
Ex. #	PUB-7-73	"	"	"	"	"	Comprehensive Attempted & Partial Theft

Ex. #	PUB-7-74	"	"	"	"	"	Comprehensive Entire Theft
Ex. #	PUB-7-75	"	"	"	"	"	Comprehensive Hail (non-Catastrophe)
Ex. #	PUB-7-76	"	"	"	"	"	DSR Relativities
Ex. #	PUB-7-77	"	"	"	"	"	ALM Study
Ex. #	PUB-7-78	"	"	"	"	"	Asset Liability Management - Late Filing of the ALM Chapter and Duration Extension
Ex. #	PUB-7-79	"	"	"	"	"	Investment Governance - WTW Advisory Model
Ex. #	PUB-7-80	"	"	"	"	"	Investment Governance - Investment Management Performance
Ex. #	PUB-7-81	"	"	"	"	"	Investment Strategy - Pending Risk Appetite and Asset Mix Decisions
Ex. #	PUB-7-82	"	"	"	"	"	Investment Performance - Reconciliation of Figure INV-2 and Appendix 4
Ex. #	PUB-7-83	"	"	"	"	"	Investment Performance - Five Year Annualized Return
Ex. #	PUB-7-84	"	"	"	"	"	Investment Income Forecast - Bond Yield and Spread Reversion Assumptions
Ex. #	PUB-7-85	"	"	"	"	"	Investment Income Forecast - Bond Turnover Assumptions
Ex. #	PUB-7-86	"	"	"	"	"	Investment Income Forecast - Equity Return and Dividend Assumptions
Ex. #	PUB-7-87	"	"	"	"	"	Investment Management - Transition of Global Equities Management
Ex. #	PUB-7-88	"	"	"	"	"	Asset Liability Management - Inflation Protection
Ex. #	PUB-7-89	"	"	"	"	"	Investment Performance - Actual Returns Versus Passive Policy and Shadow Portfolios
Ex. #	PUB-7-90	"	"	"	"	"	Investment Income Forecast - Real Estate Return Assumption in the Model Versus the New Money Yield
Ex. #	PUB-7-91	"	"	"	"	"	Interest Rate Forecast - New Money Yield Calculation and Reconciliation to FFI Yields
Ex. #	PUB-7-92	"	"	"	"	"	Investment Performance - Performance Report Updates and Investment Policies Manual Changes
Ex. #	PUB-7-93	"	"	"	"	"	Serving Manitobans - Customer Service Measures
Ex. #	PUB-7-94	"	"	"	"	"	Serving Manitobans - Customer Service Measures - Figure BMK-2
Ex. #	PUB-7-95	"	"	"	"	"	Cost Allocation - ICAM

Ex. #	PUB-7-96	"	"	"	"	"	Risk Appetite - Direction of the March 25, 2026 Risk Appetite Changes
Ex. #	PUB-7-97	"	"	"	"	"	Risk Appetite - Replacement of the Earnings Risk Appetite Thresholds
Ex. #	PUB-7-98	"	"	"	"	"	Top Corporate Risks - Acceptance of Inflation Risk and the Claims Forecast
Ex. #	PUB-7-99	"	"	"	"	"	Top Corporate Risks - Major Program Execution and Finance Capacity Risks
Ex. #	PUB-7-100	"	"	"	"	"	Enterprise Risk Management Policy - Recording and Reporting
Ex. #	PUB-7-101	"	"	"	"	"	Traumatic Brain Injury
Ex. #	PUB-7-102	"	"	"	"	"	IT Benchmarking - Gartner Recommendations Fiscal Year 2025/26
Ex. #	PUB-7-103	"	"	"	"	"	IT Benchmarking
Ex. #	PUB-7-104	"	"	"	"	"	IT Benchmarking - Data Ecosystem
Ex. #	PUB-7-105	"	"	"	"	"	IT Benchmarking - Gartner Master Service Agreement
Ex. #	PUB-7-106	"	"	"	"	"	IT Benchmarking - IT Benchmarking Report
Ex. #	PUB-7-107	"	"	"	"	"	IT Strategy Roadmap Timeline
Ex. #	PUB-7-108	"	"	"	"	"	IT Organizational Update - IT.6 Enterprise Project Management Office (EPMO)
Ex. #	PUB-7-109	"	"	"	"	"	IT Organizational Update
Ex. #	PUB-7-110	"	"	"	"	"	IT.4 Labour Updates - IT.4.3 Skill Gaps and Third-Party Dependencies
Ex. #	PUB-7-111	"	"	"	"	"	Capital Expenditures - Cost of Capital
Ex. #	PUB-7-112	"	"	"	"	"	IT.4 Labour Updates - 2025/26 Update
Ex. #	PUB-7-113	"	"	"	"	"	IT.4.3 Skill Gaps & Third-Party Dependencies - Third Party Dependencies
Ex. #	PUB-7-114	"	"	"	"	"	IT.4.3 Skill Gaps & Third Party Dependencies - Third Party Dependencies
Ex. #	PUB-7-115	"	"	"	"	"	IT.6.5.3 Governance Vendor Oversight
Ex. #	PUB-7-116	"	"	"	"	"	IT.6.4.2 Major Programs Projects Overview (3-Year Focus) - MyMPI Online
Ex. #	PUB-7-117	"	"	"	"	"	IT.6.4.2 Major Programs Projects Overview (3-Year Focus) - Specialty Insurance Services (SIS) Reversion Project

Ex. #	PUB-7-118	" " " " "	IT.6.4.2 Major Programs Projects Overview (3-Year Focus) - Specialty Insurance Services (SIS) Reversion Project
Ex. #	PUB-7-119	" " " " "	Approach to Modernization
Ex. #	PUB-7-120	" " " " "	Project & Major Programs - Project Management Governance
Ex. #	PUB-7-121	" " " " "	IT Risk Registry - Risks Removed from Registry
Ex. #	PUB-7-122	" " " " "	Figure IT App 4.1 & 4.2 - IT Personnel & IT Personnel Costs
Ex. #	PUB-7-123	" " " " "	Figure IT App 4-9 - IT Personnel & IT Personnel Costs
Ex. #	PUB-7-124	" " " " "	Figure IT App 4-9 - IT Personnel Costs
Ex. #	PUB-7-125	" " " " "	Figure IT App 4-9 - Average Cost per FTE
Ex. #	PUB-7-126	" " " " "	Figure IT App 4-9 - Average Cost per FTE
Ex. #	PUB-7-127	" " " " "	Corporate Project Listing
Ex. #	PUB-7-128	" " " " "	EXP.4 Corporate Project Funding Summary (CPFS) – Facilities and Technology Infrastructure
Ex. #	PUB-7-129	" " " " "	Figure EXP App 18-2
Ex. #	PUB-7-130	" " " " "	Road Safety - Road Safety Strategy and Road Safety Program Costs
Ex. #	PUB-7-131	" " " " "	Road Safety - Road Safety Strategy and Road Safety Program Costs
Ex. #	PUB-8-0	**PUB-MPI Round II Information Requests 1 - 49 (Responses received September 8, 2026) -**	
Ex. #	PUB-8-1	" " " " "	Requested Vehicle Rate and any Changes to other Fees and Discounts
Ex. #	PUB-8-2	" " " " "	Claims Forecasting – Data Error
Ex. #	PUB-8-3	" " " " "	Ratemaking – New Money Yield
Ex. #	PUB-8-4	" " " " "	Ratemaking – Initiative Expenses
Ex. #	PUB-8-5	" " " " "	Ratemaking – Major Class Loss Cost
Ex. #	PUB-8-6	" " " " "	IT Initiative Expenses and Regulatory Deferral Account - RDA
Ex. #	PUB-8-7	" " " " "	Regulatory Deferral Account – Reconciliation of RDA Balance

Ex. #	PUB-8-8	"	"	"	"	"	Ratemaking – Vehicle Rate Groups
Ex. #	PUB-8-9	"	"	"	"	"	Ratemaking Methodology – Generalized Linear Models
Ex. #	PUB-8-10	"	"	"	"	"	Ratemaking Methodology – Generalized Linear Models – GLM Modelling
Ex. #	PUB-8-11	"	"	"	"	"	Ratemaking Methodology – Generalized Linear Models – DSR
Ex. #	PUB-8-12	"	"	"	"	"	Financial Forecast – Interest Rates
Ex. #	PUB-8-13	"	"	"	"	"	Financial Forecast – Future Rate Changes
Ex. #	PUB-8-14	"	"	"	"	"	Financial Forecast – Employee Future Benefits
Ex. #	PUB-8-15	"	"	"	"	"	Ratemaking/Financial Forecast/Claims Forecasting – June 9th Hailstorm
Ex. #	PUB-8-16	"	"	"	"	"	Financial Forecast/Claims Forecasting – June 9th Hailstorm
Ex. #	PUB-8-17	"	"	"	"	"	Financial Forecast – Extension Forecast – Extension Premium Changes
Ex. #	PUB-8-18	"	"	"	"	"	Figure EXP App 18-2 – Vacancy Allowance
Ex. #	PUB-8-19	"	"	"	"	"	Compensation – 2027/28 Salary Increase and FTE Reconciliation
Ex. #	PUB-8-20	"	"	"	"	"	Cost of Operations and Cost Containment Measures – Data Processing Expenses
Ex. #	PUB-8-21	"	"	"	"	"	Cost of Operations and Cost Containment Measures – Compensation – Severance and Retirement Provisions
Ex. #	PUB-8-22	"	"	"	"	"	Cost of Operations and Cost Containment Measures – Compensation – Vacancy Allowance
Ex. #	PUB-8-23	"	"	"	"	"	Cost of Operations and Cost Containment Measures – Data Processing – Consultant Costs and Counts
Ex. #	PUB-8-24	"	"	"	"	"	Cost of Operations and Cost Containment Measures/Financial Forecast – Initiative Expenses – Initiative Implementation Placeholders
Ex. #	PUB-8-25	"	"	"	"	"	Cost of Operations and Cost Containment Measures/Financial Forecast – Initiative Expenses – Initiative Implementation Placeholders – Figure PUB 1-54d
Ex. #	PUB-8-26	"	"	"	"	"	Cost Operations and Cost Containment Measures/Financial Forecast – Operating Expenses – 2025-26 Impairment of $15.1 Million
Ex. #	PUB-8-27	"	"	"	"	"	Cost Operations and Cost Containment Measures/Financial Forecast – Financial Forecasts – DVA Operations and Funding
Ex. #	PUB-8-28	"	"	"	"	"	Multi-year Strategy – Strategic KPIs and Performance Benchmarks

Ex. #	PUB-8-29	"	"	"	"	"	Multi-year Strategy – Strategic KPIs and Performance Benchmarks – 17 Internal Measures
Ex. #	PUB-8-30	"	"	"	"	"	Accident Benefits – Weekly Indemnity
Ex. #	PUB-8-31	"	"	"	"	"	Accident benefits – Personal Care Assistance
Ex. #	PUB-8-32	"	"	"	"	"	Accident Benefits
Ex. #	PUB-8-33	"	"	"	"	"	Collision, Accident Benefits and Compensation
Ex. #	PUB-8-34	"	"	"	"	"	Investment Governance
Ex. #	PUB-8-35	"	"	"	"	"	Investment Strategy – Pending Risk Appetite and Asset Mix Decisions
Ex. #	PUB-8-36	"	"	"	"	"	Investment Performance
Ex. #	PUB-8-37	"	"	"	"	"	Investment Income Forecast – Equity Return and Dividend Assumptions
Ex. #	PUB-8-38	"	"	"	"	"	Investment Performance – Actual Returns Versus Passive Policy and Shadow Portfolios
Ex. #	PUB-8-39	"	"	"	"	"	Investment Income Forecast – Real Estate Assumption in the Model Versus the New Money Yield
Ex. #	PUB-8-40	"	"	"	"	"	Investment Performance – Performance Report Updates and Investment Policies Manual Changes
Ex. #	PUB-8-41	"	"	"	"	"	Cost Allocation – ICAM
Ex. #	PUB-8-42	"	"	"	"	"	Risk Appetite – Direction of March 25, 2026 Risk Appetite Changes
Ex. #	PUB-8-43	"	"	"	"	"	Risk Appetite – Replacement of the Earnings Risk Appetite Thresholds
Ex. #	PUB-8-44	"	"	"	"	"	Traumatic Brain Injury
Ex. #	PUB-8-45	"	"	"	"	"	Capital Expenditures – Cost of Capital
Ex. #	PUB-8-46	"	"	"	"	"	IT.6.4.2 Major Programs Projects Overview – MyMPI Online
Ex. #	PUB-8-47	"	"	"	"	"	IT Benchmarking – Gartner Recommendations Fiscal Year 2025/26
Ex. #	PUB-8-48	"	"	"	"	"	IT Benchmarking
Ex. #	PUB-8-49	"	"	"	"	"	Top-Down Operating Expense Budget Process
Ex. #	PUB-9-0	**PUB-CC - Intervener Evidence – Information Requests 1-10 - (Responses filed October 1, 2026) – September 24, 2026**					

Ex. #	PUB-9-1	" " " " " Claims Forecasting – All Coverages
Ex. #	PUB-9-2	" " " " " Claims Forecasting – Accident Benefits – Weekly Indemnity
Ex. #	PUB-9-3	" " " " " Claims Forecasting – Accident Benefits – Other (indexed)
Ex. #	PUB-9-4	" " " " " Claims Forecasting – Accident Benefits – Other (non-indexed)
Ex. #	PUB-9-5	" " " " " Claims Forecasting - Collision
Ex. #	PUB-9-6	" " " " " Claims Forecasting – Comprehensive Attempted & Partial Thefts
Ex. #	PUB-9-7	" " " " " Claims Forecasting – Comprehensive Entire Theft
Ex. #	PUB-9-8	" " " " " Claims Forecasting – Comprehensive Other
Ex. #	PUB-9-9	" " " " " Ratemaking – Expenses
Ex. #	PUB-9-10	" " " " " Driver Safety Rating – Driver Safety Rating Relativities
Ex. #	PUB-10	Board Order 137-26 – September 24, 2026
Ex. #	PUB-11	MPI 2027 GRA Reminder Notice – September 25, 2026
Ex. #	PUB-12	PUB-MPI Pre-Asks 1-9 – September 28, 2026
Ex. #	PUB-12-1	" " " " " MPI Exhibit 31 Round 2 IRs PUB-MPI 2-15
Ex. #	PUB-12-2	" " " " " MPI Exhibit 39 2026 Financial Condition Report
Ex. #	PUB-12-3	" " " " " MPI Exhibit 24 Part IX – Asset Liability Management Slides 16, 17, 18
Ex. #	PUB-12-4	" " " " " MPI Exhibit 24 Part IX – Asset Liability management Slides 20, 21, 33
Ex. #	PUB-12-5	" " " " " MPI Exhibit 24 Part IX – Asset Liability Management Slide 25
Ex. #	PUB-12-6	" " " " " MPI Exhibit 24 Part IX – Asset Liability Management Slide 26
Ex. #	PUB-12-7	" " " " " MPI Exhibit 24 Part IX – Asset Liability management Slides 13, 16, 27
Ex. #	PUB-12-8	" " " " " MPI Exhibit 24 Part IX – Asset Liability Management Slides 13, 14, 22, 31 & PUB-MPI 2-37
Ex. #	PUB-12-9	" " " " " Part VII Rate Indication – PUB-MPI 1-6 and PUB-MPI 1-41
Ex. #	PUB-13	PUB Counsel Book of Documents – October 9, 2026

Ex. #	PUB-14	2026 Road Safety Technical Conference Final Report
Ex. #	PUB-15	Jennifer Hall Presentation – October 14, 2026
Ex. #	PUB-16	Board Order No. 144/26 – October 16, 2026
Ex. #	PUB-17	Board Order No. 146/26 – October 20, 2026

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2027 INSURANCE RATES

October 30, 2026

Consumers Coalition and Manitoba Seniors Equity Action Coalition (CC) Exhibits

Ex. #	CC-1	CC Intervener Application with CV's of P. Dyck, M. Zaman, Risk Consulting, V. Viola, M. Johnson and D. Rainkie – June 30, 2026
Ex.#	CC-2-0	**CC-MPI Round I Information Requests 1 - (Responses received August 6, 2026) – July 13, 2026**
Ex. #	CC-2-1	" " " " " Strategic Plan Execution and Cost Implications
Ex. #	CC-2-2	" " " " " Top-Down Operating Expense Budget Process
Ex. #	CC-2-3	" " " " " Bottom-Up and Alignment Operating Expense Budget Processes
Ex. #	CC-2-4	" " " " " Changes in the Level of Corporate FTEs
Ex. #	CC-2-5	" " " " " MPI's Use of Key Performance Indicators (KPIs)
Ex. #	CC-2-6	" " " " " Claims Cost Control KPIs - response to PUB Order 2/25, Direction 9
Ex. #	CC-2-7	" " " " " Corporate Values Implementation
Ex. #	CC-2-8	" " " " " Indigenous Action Plan Implementation
Ex. #	CC-2-9	" " " " " Change in Remeasurement of Employee Future Benefits
Ex. #	CC-2-10	" " " " " Other Insurance Revenue Line 4
Ex. #	CC-2-11	" " " " " Variance Explanations
Ex. #	CC-2-12	" " " " " Significant Claims incurred increases year over year from 2025/26 through to 2027/28
Ex. #	CC-2-13	" " " " " Insurance Contract liability - Reconciling various charts using fiscal year 2027/28

Ex. #	CC-2-14	"	"	"	"	"	Normal operating expenses growth
Ex. #	CC-2-15	"	"	"	"	"	Compensation Cost Escalation
Ex. #	CC-2-16	"	"	"	"	"	Stability of Basic Allocation Percentages
Ex. #	CC-2-17	"	"	"	"	"	Initiative Placeholder Justification
Ex. #	CC-2-18	"	"	"	"	"	Onerous Contract Expenses
Ex. #	CC-2-19	"	"	"	"	"	Technology cost drivers
Ex. #	CC-2-20	"	"	"	"	"	Cost Allocation Methodology (ICAM)
Ex. #	CC-2-21	"	"	"	"	"	Capitalization Criteria
Ex. #	CC-2-22	"	"	"	"	"	Deferred Development Costs
Ex. #	CC-2-23	"	"	"	"	"	Commission Structure Review
Ex. #	CC-2-24	"	"	"	"	"	Compound Annual Growth Rates
Ex. #	CC-2-25	"	"	"	"	"	Staffing Levels 2025/26
Ex. #	CC-2-26	"	"	"	"	"	Improvement Initiative Staffing
Ex. #	CC-2-27	"	"	"	"	"	3.1 End to End Adjusting Strategy
Ex. #	CC-2-28	"	"	"	"	"	Claims Cost Increase Drivers
Ex. #	CC-2-29	"	"	"	"	"	Valuation Methodologies
Ex. #	CC-2-30	"	"	"	"	"	PIPP Termination Rate & Methodology Update Project
Ex. #	CC-2-31	"	"	"	"	"	Corporate Investment income and Investment Portfolio Assets
Ex. #	CC-2-32	"	"	"	"	"	Expansion of Rate Groups
Ex. #	CC-2-33	"	"	"	"	"	RSR Transfers & Capital Strategy
Ex. #	CC-2-34	"	"	"	"	"	Rate Group Changes and Rate Line Changes

Ex. #	CC-2-35	"	"	"	"	"	Upgrading and other changes
Ex. #	CC-2-36	"	"	"	"	"	Reinsurance Program
Ex. #	CC-2-37	"	"	"	"	"	Risk Appetite Statement
Ex. #	CC-2-38	"	"	"	"	"	Risk Appetite Statement - Part X Appendix 2
Ex. #	CC-2-39	"	"	"	"	"	IT Initiative Expenses and Regulatory Deferral Account
Ex. #	CC-2-40	"	"	"	"	"	Strategic Plan Post Closure NOVA - 2.4 IT Strategy and Alignment of Corporate Outcomes
Ex. #	CC-2-41	"	"	"	"	"	Post Project NOVA Stabilization
Ex. #	CC-2-42	"	"	"	"	"	Executive Team Additions
Ex. #	CC-2-43	"	"	"	"	"	Enterprise Project Management Office (EPMO)
Ex. #	CC-2-44	"	"	"	"	"	Third-Party Dependencies
Ex. #	CC-2-45	"	"	"	"	"	Requirements Management
Ex. #	CC-2-46	"	"	"	"	"	Project Nova Vendor Decisions
Ex. #	CC-2-47	"	"	"	"	"	2027 GRA Loss Cost Forecasts
Ex. #	CC-2-48	"	"	"	"	"	2027 GRA Loss Cost Forecasts - Part VI figure CF-4, page 12
Ex. #	CC-2-49	"	"	"	"	"	Deductible Adjustment
Ex. #	CC-2-50	"	"	"	"	"	Inflation
Ex. #	CC-2-51	"	"	"	"	"	Loss Trends
Ex. #	CC-2-52	"	"	"	"	"	Loss Trends - Part VI Claims Forecasting Appendix 3h table 2
Ex. #	CC-2-53	"	"	"	"	"	Loss Trends - Appendix 3
Ex. #	CC-2-54	"	"	"	"	"	Theft Parameter
Ex. #	CC-2-55	"	"	"	"	"	Credibility

Ex. #	CC-2-56	"	"	"	"	"	Mobility and New Normal Parameter
Ex. #	CC-2-57	"	"	"	"	"	Claims Expenses
Ex. #	CC-2-58	"	"	"	"	"	Anti-Theft Discount
Ex. #	CC-2-59	"	"	"	"	"	Operating Expenses
Ex. #	CC-2-60	"	"	"	"	"	Rate Groups
Ex. #	CC-2-61	"	"	"	"	"	Driver Safety Rating
Ex. #	CC-2-62	"	"	"	"	"	Driver Safety Rating - Part VII Appendix 6 Figure RC App 6-1
Ex. #	CC-2-63	"	"	"	"	"	Loss Development
Ex. #	CC-2-64	"	"	"	"	"	Loss Development - Part VI Appendix 1
Ex. #	CC-2-65	"	"	"	"	"	Loss Development - Loss Development Selections
Ex. #	CC-2-66	"	"	"	"	"	Loss Development - Comprehensive Hail
Ex. #	CC-2-67	"	"	"	"	"	Loss Development - Vandalism
Ex. #	CC-2-68	"	"	"	"	"	Loss Development - Other Reported Claim Counts
Ex. #	CC-2-69	"	"	"	"	"	Loss Development - Property Damage
Ex. #	CC-2-70	"	"	"	"	"	Loss Development - Property Damage - Other
Ex. #	CC-2-71	"	"	"	"	"	Road Safety - Road Safety Program Costs
Ex. #	CC-2-72	"	"	"	"	"	Road Safety - Urban and Rural Collisions
Ex. #	CC-2-73	"	"	"	"	"	Road Safety
Ex. #	CC-2-74	"	"	"	"	"	Road Safety - Road Safety Strategy and Data
Ex. #	CC-2-75	"	"	"	"	"	Road Safety - Vision Zero
Ex. #	CC-2-76	"	"	"	"	"	Road Safety - Traffic Safety Culture

Ex. #	CC-2-77	" " " " "	Road Safety - Indigenous Partnerships
Ex. #	CC-2-78	" " " " "	Road Safety - Community Partners in Road Safety Committee
Ex. #	CC-2-79	" " " " "	Road Safety - Post Crash Response
Ex. #	CC-2-80	" " " " "	Road Safety - Road Safety Training
Ex. #	CC-2-81	" " " " "	Road Safety Evaluation and Monitoring
Ex. #	CC-2-82	" " " " "	Road Safety - Enhanced Enforcement Program
Ex. #	CC-2-83	" " " " "	Road Safety Program Costs
Ex. #	CC-2-84	" " " " "	Explanation of Significant Variances - 2025/26 Comparative
Ex. #	CC-2-85	" " " " "	Enterprise Project Management Office (EPMO)
Ex. #	CC-2-86	" " " " "	Corporate Planning and Governance (CP&G) - Funding Approach
Ex. #	CC-2-87	" " " " "	IT Summit 2026 - Requirements Management Framework
Ex. #	CC-2-88	" " " " "	IT Appendix 8
Ex. #	CC-2-89	" " " " "	Investments - Performance
Ex. #	CC-2-90	" " " " "	Investments - Status of the OCIO's Services
Ex. #	CC-2-91	" " " " "	Investments - Investment Policy Statement Review - Rebalancing Policy
Ex. #	CC-2-92	" " " " "	Investments - OCIO Services Agreement - Asset Mix Rebalancing
Ex. #	CC-2-93	" " " " "	Investments - OCIO Services Agreement - Active Management
Ex. #	CC-2-94	" " " " "	Investments - OCIO's Services
Ex. #	CC-3-0	**CC-MPI Round II Information Requests 1-21 (Responses filed September 8, 2026) – August 19, 2026**	
Ex. #	CC-3-1	" " " " "	Investments – Investment Policies Manual Changes

Ex. #	CC-3-2	"	"	"	"	"	Investments – Value Added and Information Ratios
Ex. #	CC-3-3	"	"	"	"	"	Investments – Performance Attribution Report
Ex. #	CC-3-4	"	"	"	"	"	Investments – Value Added and Information Ratios
Ex. #	CC-3-5	"	"	"	"	"	Investments – Asset Class and Investment Manager Performance
Ex. #	CC-3-6	"	"	"	"	"	Investments – Value Added (vs Benchmark)
Ex. #	CC-3-7	"	"	"	"	"	Strategic Plan Implementation and Cost Implications
Ex. #	CC-3-8	"	"	"	"	"	Operating Expense Budget Processes (Top-Down, Bottom-Up and Alignment)
Ex. #	CC-3-9	"	"	"	"	"	Operations – Changes in the Level of Corporate FTEs
Ex. #	CC-3-10	"	"	"	"	"	Operations – MPI's Use of Key Performance Indicators (KPIs)
Ex. #	CC-3-11	"	"	"	"	"	Claims Cost Control KPIs – Response to PUB Order 2/25, Directive 9
Ex. #	CC-3-12	"	"	"	"	"	Variance Explanations
Ex. #	CC-3-13	"	"	"	"	"	Significant Claims Incurred Increases – year over year – from 2025/26 through to 2027/28
Ex. #	CC-3-14	"	"	"	"	"	Corporate Planning and Governance (CP&G) – Funding Approach
Ex. #	CC-3-15	"	"	"	"	"	Driver Safety Rating
Ex. #	CC-3-16	"	"	"	"	"	Loss Trending Procedures
Ex. #	CC-3-17	"	"	"	"	"	Ultimate Losses
Ex. #	CC-3-18	"	"	"	"	"	Road Safety – Traffic Safety Culture
Ex. #	CC-3-19	"	"	"	"	"	Road Safety – Community partners in Road Safety Committee
Ex. #	CC-3-20	"	"	"	"	"	Road Safety – Fatal Collision Review
Ex. #	CC-3-21	"	"	"	"	"	Road Safety – Enhanced Enforcement Program
Ex. #	CC-4	Consumers Coalition Actuarial Evidence – September 18, 2026					
Ex. #	CC-5	Opening Statement – October 13, 2026					

Ex. #	CC-6	Transforming Auto Insurance – October 19, 2026
Ex. #	CC-7	RCS MPI 2027 GRA Actuarial Evidence Presentation – October 22, 2026
Ex. #	CC-8	Closing Submissions – October 29, 2026

EXHIBIT LIST FOR
MANITOBA PUBLIC INSURANCE
2027 INSURANCE RATES

October 30, 2026

Coalition of Manitoba Motorcycles Groups (CMMG) Exhibits

Ex. #	CMMG-1	CMMG Intervener Application including CVs of J. Wong and V. Viola – June 30, 2026
Ex. #	CMMG-2-0	**CMMG-MPI Round I Information Requests 1-16 (Responses received August 6, 2026) – July 13, 2026**
Ex. #	CMMG-2-1	" " " " " Ratemaking Methodology
Ex. #	CMMG-2-2	" " " " " Ratemaking Methodology
Ex. #	CMMG-2-3	" " " " " Ratemaking Methodology – Decrease in Premium
Ex. #	CMMG-2-4	" " " " " Ratemaking Methodology – DSR Upgrades
Ex. #	CMMG-2-5	" " " " " Ratemaking Methodology – Loss Trend
Ex. #	CMMG-2-6	" " " " " Ratemaking Methodology – Coverages
Ex. #	CMMG-2-7	" " " " " Ratemaking Methodology – Basic Deductible
Ex. #	CMMG-2-8	" " " " " Ratemaking Methodology – Declared Values
Ex. #	CMMG-2-9	" " " " " Driver Safety Rating
Ex. #	CMMG-2-10	" " " " " Ratemaking Methodology – 2026 GLM
Ex. #	CMMG-2-11	" " " " " Ratemaking Methodology – DSR
Ex. #	CMMG-2-12	" " " " " Ratemaking Methodology – GLM Outputs
Ex. #	CMMG-2-13	“ “ “ “ “ Motorcycle Collisions
Ex. #	CMMG-2-14	" " " " " Motorcycle Fatalities
Ex. #	CMMG-2-15	" " " " " Driver Training/Motorcycle Training
Ex. #	CMMG-2-16	" " " " " Road Safety Budget

Ex. #	CMMG-3-0	**CMMG-MPI Round II Information Requests 1-7 (Responses received September 8, 2026) – August 19, 2026**	
Ex. #	CMMG-3-1	" " " " "	Pillar 3: Shaping Safer Driving Behaviours – Experienced Rider Course
Ex. #	CMMG-3-2	" " " " "	Motorcycle Collision Analysis
Ex. #	CMMG-3-3	" " " " "	Road Safety
Ex. #	CMMG-3-4	" " " " "	Shadow Portfolios – Risk Metrics for Shadow and Passive Portfolios
Ex.#	CMMG-3-5	" " " " "	Ratemaking Methodology
Ex.#	CMMG-3-6	" " " " "	Ratemaking Methodology – Basic Deductible Increase
Ex.#	CMMG-3-7	" " " " "	DSR
Ex. #	CMMG-4	Closing Submissions – October 30, 2026	