

Order No. 99/25

**MANITOBA PUBLIC INSURANCE CORPORATION (MPI OR THE CORPORATION):
PROCEDURAL ORDER FOR THE 2026/27 GENERAL RATE APPLICATION**

July 7, 2025

**BEFORE: Irene A. Hamilton, K.C., Panel Chair
Patrick Ireland, MBA, Member
Kim Sharman, Member**

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SUMMARY

By this Order, the Public Utilities Board of Manitoba (Board) accepts Interveners to the Board's public hearing of the General Rate Application (GRA or Application) of Manitoba Public Insurance Corporation (MPI or the Corporation), for the review and approval of base rates and premiums for universal compulsory driver and vehicle (Basic) insurance to take effect April 1, 2026.

The Board also establishes the Final Issues List and the Timetable for this proceeding, and provides MPI and Interveners with direction with respect to certain procedural matters.

1.0 INTRODUCTION

MPI filed the Application on June 25, 2025. In the Application, to take effect on April 1, 2026, MPI proposes a 2.07% overall increase to compulsory vehicle premium rates. There are no proposed changes to miscellaneous permits and certificates, Basic service and transaction fees, or fleet rebates and surcharges. On September 25, 2025, MPI will file a final rate indication (Final Rate Indication).

MPI is also applying for the addition of Driver Safety Rating (DSR) level +20 for the 2026/27 policy year. MPI is requesting approval to move all DSR discounts one-third of the way toward their actuarially indicated percentages for each positive DSR level and then rounded down to the nearest whole number, with base rates adjusted to off-balance these changes.

MPI is seeking direction to defer approximately \$31 million in accumulated initiative expenses forecasted to be incurred in the 2026/27 rating year into a Regulatory Deferral Account (RDA). MPI is requesting a declaration that the assets in the RDA as of March 31, 2026, including all deferred initiative expenses to be incurred in the 2026/27 fiscal year are of no value and therefore not recoverable from Basic ratepayers.

MPI is also applying for approval to expand the number and range of vehicle rate groups under the Canadian Loss Experience Automobile Rating (CLEAR) system used to establish premiums for specific passenger vehicles and light truck vehicles by adding rate groups 42, 43, 44 and 45, subject, however, to a capping of a maximum increase for any vehicle of +5 rate groups.

The Board held a Pre-Hearing Conference (PHC) at its offices in Winnipeg on Thursday, July 3, 2025, for the purposes of:

1. Considering applications from prospective interveners (Intervenors) and matters related thereto;
2. Considering procedural matters and the issues to be decided by the Board in the GRA, and more particularly, any variations to the Preliminary Issues List approved in Board Order 89/25;
3. Considering the documentation to be filed by MPI on September 25, 2025 updating the rate indication; and
4. Establishing a timetable for the hearing.

This Order arises from the PHC.

The parties seeking Intervener status were asked to:

1. Indicate their constituency and interests;
2. Outline the areas of the GRA that they intend to test;
3. Provide their reasons for requesting Intervener status;
4. Specify their plans to call evidence/witnesses; and
5. Indicate their interest with respect to seeking an award of costs.

The following parties applied for Intervener status within the GRA proceeding:

1. The Consumers' Coalition, comprised of Consumers' Association of Canada, Manitoba Branch and Manitoba Seniors Equity Action Coalition jointly represented at the PHC by counsel, Ms. Katrine Dilay and Ms. Jenessa S Hector, Student-at-Law;
2. Coalition of Manitoba Motorcycle Groups (CMMG), represented at the PHC by counsel, Ms. Charlotte Meek;
3. Duffy's Taxi (1996) Ltd. and Unicity Taxi Ltd. (Taxi Coalition or TC), represented at the PHC by counsel, Ms. Karen Wittman and Ms. Alisen Kotyk;
4. Manitoba Motor Dealers Associations (MMDA) represented at the PHC by counsel, Ms. Jennifer Sokal; and
5. Automotive Trades Association of Manitoba (ATA) represented at the PHC by counsel, Mr. Jordan Kreml.

MPI was represented at the PHC by counsel, Mr. Anthony Guerra, Mr. Steve Scarfone and Mr. Eric Wishnowski.

On June 16, 2025, prior to the filing of the 2026 GRA, the Board issued Interim Procedural Order 89/25, which established a Preliminary Issues List for the GRA, and approved the process for the distribution of Commercially Sensitive Information (CSI). The Board held in Order 89/25 that a Final Issues List would be approved by the Board in this Procedural Order. In addition, the Minimum Filing Requirements (MFRs) for the 2026 GRA were provided to MPI following the issuance of Order 89/25.

The Preliminary Issues List approved by the Board in Order 89/25 was as follows:

1. Requested vehicle rate and any changes to other fees and discounts;
2. Ratemaking:

- a. Rate indication based on accepted actuarial practice in Canada;
 - b. Ratemaking methodology;
 - c. Large loss loading based on Order 4/23, Directive 2; and
 - d. Deferral of development costs;
3. Compliance with Orders 2/25 and 18/25 and 29/25 and any outstanding directives from past orders;
 4. Financial forecast:
 - a. Financial forecast accuracy (2024/25 forecast versus actual results);
 - b. Changes in projected financial results;
 - c. Impact of IFRS Accounting Changes including IFRS 14;
 - d. Investment income forecast;
 - e. Interest rate forecast;
 5. Strategic Plan;
 6. Annual Business Plan;
 7. Capital Management Plan;
 - a. Transfers of Extension excess capital;
 - i. Status of negotiations with Government regarding Driver and Vehicle Administration funding;
 8. Performance of the investment portfolio and the composition of i) the portfolio, ii) benchmark portfolio(s) on a market value and peer universe basis (e.g. asset mix);

9. Cost of operations and cost containment measures;
10. Claims forecasting, including but not limited to PIPP and changes or enhancements to claims forecasting design;
11. Vehicles for Hire (VFH);
12. Driver Safety Rating (DSR), including but not limited to MPI's progress towards a plan for changes to the DSR model, moving vehicle discounts, and driver premiums by one-third of the way to the actuarially indicated percentage, and implementation of Order 4/23, Directive 16;
13. Operational benchmarking;
14. Information Technology (IT) benchmarking and value management;
15. Run-off of prior year claims during 2024/25;
16. Asset Liability Management Study (in accordance with Directives 11.19 and 11.20 of Order 134/21), including implementation;
 - a. Inflation hedging strategy;
 - b. Improving the matching of the impact of changes in interest rates on claims liabilities and on invested assets;
17. Risk Assessment and Risk Management;
18. Changes, if any, to integrated cost allocation methodology since the 2025 GRA;
19. Update on the appointment of an independent expert on brain injuries and the report setting out current scientific knowledge and proven medical best practices and best practicable technology to diagnose, assess and manage brain injuries and compare them to the current practices and procedures of MPI; and

20. Other issues that may arise (depending upon the nature and scope of the issue) based on a review of the application.

The following would require more detailed consideration at the 2026 GRA:

21. Cancellation of Project Nova including, but not limited to:

- a. Results of Release 3 Discovery and decision-making process leading to Project Nova cancellation;
- b. Project closeout including final accounting;
- c. Treatment of capital expenditures, including reusability of previously developed assets, impairments, write-offs and costs deferred for regulatory purposes;
- d. MPI transition, strategy and proposed process to addressing legacy system risk and modernization;
- e. Learnings from Project Nova including but not limited to governance, vendor management, business capabilities;
- f. Steps and costs relating to Release 1 remediation; and
- g. Steps and costs relating to Release 2 remediation.

22. IT Strategic Plan and IT Expenses, inclusive of modernization initiatives and other major programs and Projects planned for or ongoing in the rating years, other than Nova;

23. Interest Rate Forecast; and

24. Implementation of recommendations from the Organizational Review conducted pursuant to Order-in-Council 94/2023, including findings, and changes and cost consequences in response thereto.

The following issues are deferred from the 2026 GRA to future applications, or will be the subject of a technical conference or another process:

25. Road Safety.

Prior to the PHC, on June 25, 2025, the Board issued a letter with respect to both the GRA and processes implemented by the Board, including MFRs to be followed by MPI, and the scheduling of an Application Overview Workshop (Workshop). At the Workshop, any variations from the Preliminary Issues List to the Final Issues List proposed by the parties were to be discussed and identified.

2.0 APPLICATIONS FOR INTERVENER STATUS

2.1 *Consumers Coalition*

The Consumers Coalition is comprised of the Consumers' Association of Canada (Manitoba Branch) and the Manitoba Seniors Equity Action Coalition. The Consumers' Association of Canada (Manitoba Branch) is a volunteer, non-profit, independent organization working to inform and empower consumers and to represent the consumer interest in Manitoba. The Manitoba Seniors Equity Action Coalition is dedicated to promoting the quality of life and equity among older adults in Manitoba through community education, research and advocacy.

The Consumers Coalition applies to intervene in the GRA to represent the interests of the Private Passenger vehicle customer class. The Consumers Coalition views its primary role as a prospective intervener to be that of assisting the Board in setting just and reasonable rates.

The Consumers Coalition intends to test whether the proposed changes to Basic rates and deductibles are just and reasonable in light of the actuarially indicated rate, financial circumstances of MPI and detailed assessment of its current and future risks. The Consumers Coalition intends to focus on the following key issues:

- The proposed rate indication, including the accuracy of MPI's claims and expense forecasts and the reliability of the underlying methodologies, and whether the rates proposed by MPI are just and reasonable;
- The proposed increase in Basic deductible from \$750 to \$1,000 and its impacts, including the effects on customer rates and affordability, and whether the change is in the public interest;
- The organizational review undertaken by Ernst & Young, in particular an update regarding MPI's responses to findings and implementation of recommendations from the review;
- MPI's corporate strategic plan, including the status of the plan's implementation and costs relating to the plan;
- MPI's budgeting process framework and what measurement it is using to assess performance, whether key performance indicators or objectives and key results;
- The corporation's financial forecast and projected operating expenses including the reasonableness of budgeted FTEs and effectiveness of measures to contain operating and claims costs;
- The treatment of Project Nova costs and MPI's proposed process for the project's cancellation;
- MPI's Information Technology strategy, including planned expenditures and necessity and justification of projects;

- The management and performance of MPI's investment portfolio, including management decision-making, updates to Asset Liability Management (ALM) and inflation hedging strategies, and efforts to improve performance;
- Upcoming and proposed changes to MPI's rating model and processes; and
- The proposed amendments to and future plans for improving the Driver Safety Rating (DSR) system to make DSR discounts and surcharges actuarially sound.

The Consumers Coalition advises that in addition to the list above, it intends to examine a number of other issues including but not limited to ratemaking; actuarial assumptions, alternative rate indications, benchmarking, investment performance and forecasts, progress on long-term strategy for the funding of Driver and Vehicle Administration, the vehicles for hire framework, changes to the fleet program to better reflect cost causation, and ongoing developments in MPI's enterprise risk management.

The Consumers Coalition advises that it works with other Interveners cooperatively and with the Board and MPI to ensure hearing efficiency and effectiveness.

The Consumers Coalition intends to appear throughout the hearing, to participate in the testing of evidence and cross-examination, and to present final argument. At this time The Consumers Coalition does not intend to call any witnesses, but reserves the right to provide expert evidence following receipt of responses to first round Information Requests (IRs).

The Consumers Coalition advises that it will seek an award of costs for its participation in the GRA.

2.2 CMMG

CMMG is a non-profit organization which promotes the safety of Manitoba's motorcyclists. CMMG's four main objectives include: promoting the safety of motorcyclists in Manitoba by encouraging education and liaison with organized safety councils; promoting legislative reform and consult with government officials and representatives; disseminating information to aid in the continued safe enjoyment of two wheeled motorized transportation; and participating in Board hearings to ensure just and reasonable rates for motorcyclists in Manitoba.

The specific issues upon which CMMG intends to focus in this GRA are:

- The overall rate indication being sought by MPI of 2.07%, as well as the rate sought for motorcycles of 6.82%;
- The impact of the deductible increase on the rate indication both overall and specifically for motorcyclists;
- The use of MPI's reserve funds and how transfers between lines of business impact the rate indication;
- The fact that no new plan has been brought forward in this years GRA regarding the management of capital funds;
- MPI's investments strategy;
- Claims forecasting;
- The plans for adjustments to the DSR model, as well as the transition towards an improved DSR scale;
- Operational benchmarking;
- Asset Liability Management Study;

- Changes, if any, to integrated cost allocation methodology since the 2025 GRA; and
- Interest rate forecast.

CMMG intends to appear throughout the hearing, attending on days that are relevant to its interests and will participate in the testing of evidence and cross-examination. CMMG has and will continue to collaborate with other Interveners in an effort to share resources, thereby reducing costs.

CMMG does not anticipate calling any witnesses, but reserves the right to do so should it become necessary. CMMG intends to seek an award of costs.

2.3 Taxi Coalition (TC)

The Taxi Coalition (TC) is a coalition of two independently operated taxi companies in Manitoba: Duffy's Taxi (1996) Ltd. and Unicity Taxi Ltd. Together, the Taxi Coalition represents approximately 80% of the Taxicab Vehicles-for-Hire (Taxi VFH), and 22% of the Accessible Vehicle VFH in Manitoba. If granted Intervener status, TC intends to consult with smaller taxi dispatch companies throughout Manitoba to ensure broad representation of the Taxi VFH interest.

TC recognizes that VFH is not a significant issue under consideration in this year's GRA, and MPI has not put forward a VFH framework for approval this year. If granted Intervener status, TC intends to take a focused approach and limit its intervention to the extent possible. In its submissions, TC indicated that it intends to test transparency and fairness particularly with respect to MPI's treatment of passenger VFH as compared with other VFH stakeholders.

The specific issues that TC intends to canvass in this GRA include:

- Ratemaking;

- Compliance with Orders 2/25, 18/25 and 29/25 and any outstanding directives from past orders; and
- VFH.

The development of a new VFH framework was also raised as a concern by the TC and concern was expressed that its development ought not be held in abeyance. TC intends to participate in the oral hearing, including cross-examination of MPI witnesses and opening and closing submissions. It intends to collaborate with other Interveners to avoid any duplication of effort.

TC may also adduce evidence, and if so, will make that determination following the receipt of MPI's responses to IRs. TC intends to seek an award of costs.

2.4 Manitoba Motor Dealers Association

Manitoba Motor Dealers Association (MMDA) represents new car and truck dealers in Manitoba. It is the industry advocate with MPI, Government, Apprenticeship Manitoba and other organizations. In this GRA, MMDA is applying to intervene on behalf of its members and has indicated its concern that the proposed rate does not allow MPI to adequately compensate the repair industry in Manitoba. It also intends to demonstrate that the alleged shortcomings in compensation could negatively affect drivers.

MMDA intends to participate with respect to the issues of cost of operations and cost containment measures for claims costs and claims forecasting. It also anticipates that it may participate with respect to the issue of the requested rate. MMDA intends to address the under-insurance of vehicles and the effect that a small increase in compensation paid to collision centres could affect occupant safety and the viability/sustainability of the repair industry in Manitoba.

MMDA intends to participate in the oral hearing, including cross-examination of MPI witnesses and opening and closing submissions, on a limited basis on the issues relevant

to its intervention. MMDA is considering introducing evidence that is relevant to its intervention and intends to seek an award of costs.

2.5 Automotive Trades Association of Manitoba

The Automotive Trades Association of Manitoba (ATA) is a not-for-profit association that represents collision and glass repair shops located in Manitoba. Its members include 160 of the 220 MPI accredited repair shops. ATA's mandate is to enable the automotive industry to survive and prosper by helping members produce quality repair experience for consumers at a fair price for a fair profit.

ATA proposes to address the following issues from the Preliminary Issues List in this GRA:

- Requested vehicle rate and any changes to other fees and discounts;
- Ratemaking, including rate indication based on accepted actuarial practice in Canada and ratemaking methodology;
- Financial forecast, including financial forecast accuracy and changes in projected financial results;
- Claims forecasting; and
- Operational benchmarking.

Further issues that ATA proposes to address in this proceeding that were not included in the Preliminary Issues List include:

- The impact of statutorily imposed minimum wage requirements for repair technicians to an amount above the rates received by collision repair centres from MPI;

- The impact of overhead costs of collision repair centres in comparison to the rates that MPI provides to collision repair centres;
- MPI's forecast in the GRA of rates payable to collision repair centres for repair work in comparison to the true cost of repair work; and
- The inability of collision repair centres to advocate for change in the rates payable by MPI to collision repair centres for repair work other than by making submissions to the Board.

ATA intends to fully and actively participate in the hearing, including attending the hearing, submitting evidence, testing evidence and cross-examining witnesses. ATA intends to seek an award of costs.

2.6 MPI Position

MPI did not object to the applications for intervention of the Consumers Coalition CAC, CMMG, TC, MMDA or ATA, but noted that this should not be interpreted as an endorsement of either the applications or any future claim for costs. With respect to the joint intervention application of Consumers' Association of Canada (Manitoba Branch) and the Manitoba Seniors Equity Action Coalition, MPI questioned whether the costs incurred by the Consumers Coalition would increase, and whether any such increase would be justified.

With respect to TC's application, MPI noted that in this GRA it has not applied for approval of a VFH framework nor does it anticipate presenting a VFH witness panel in the public hearings. In addition, the telematics pilot project is still in progress and the results are not yet available. MPI questioned whether VFH should remain an issue at all in this GRA and therefore questioned whether a more limited scope of participation was appropriate for TC.

With respect to MMDA and ATA, MPI noted that the interests of these two parties overlapped and questioned whether a joint intervention application would be more appropriate in the circumstances. MPI also argued that these applications presented issues that were outside of the jurisdiction of the PUB as the PUB cannot direct MPI on negotiations with its business partners nor can it direct changes in legislation. Given the expanded role of presenters under the PUB's recently revised Rules of Practice and Procedure, MPI noted that the ATA and MMDA's status was more appropriately that of presenter.

3.0 PRELIMINARY ISSUES LIST

Both MPI and the Consumers Coalition suggested that MPI's proposed increase to the Basic deductible be added to the Final Issues List as an item requiring more detailed consideration. MPI also suggested that Vehicle for Hire (VFH) be removed from the Final Issues List and reiterated that it had no data to present in the GRA, was not presenting a VFH framework and did not anticipate presenting a VFH witness panel.

4.0 PROCEDURAL MATTERS

4.1 *Final Rate Indication*

As set out above, in this Application, unlike in the previous GRA, MPI will file an updated overall rate indication prior to the commencement of the public hearings but will not seek approval of this updated rate. MPI indicated that it intends to present arguments at that time in support of its position that it should be entitled to discontinue the practice of filing an updated rate.

4.2 Timetable

MPI and the Interveners were in agreement with the hearing schedule. In the proposed timetable, the public hearings are to commence on October 14, 2025, and continue to October 31, 2025.

4.3 Supplementary Filings

In the overview section of the GRA, MPI included a list of supplementary filings to be filed in late September or early October. MPI noted that it will file the Financial Condition Test chapter as a part of this, however, given that the document relied upon is produced by a third party, MPI volunteered a dedicated place in the timetable for addressing this issue in the hearing.

5.0 BOARD COMMENTS AND DECISIONS

5.1 Interveners

After considering all of the submissions with respect to Intervener applications, the Board grants Intervener status to each of the Consumers Coalition, CMMG, and TC. The Board is satisfied that each of these parties represents a substantial proportion of ratepayers directly affected by this proceeding, and that their contributions will contribute to the Board's decision-making.

TC's Intervener status is limited to submissions regarding a prospective VFH framework and associated timelines, a timeline for status updates as well as the completion of the telematics project, serious loss forecasts in the passenger VFH group, and information regarding the doubling of passenger VFH.

The Board rejects the Intervener applications of MMDA and ATA as the issues they intend to address through their proposed intervention are primarily commercial in nature. The

Board invites MMDA and ATA, either jointly or separately, to make a public presentation at the public hearing.

The Board notes that the PUB's revised Rules of Practice and Procedure (Rules), which came into effect on July 1, 2025, have expanded the options available to public presenters, in particular with respect to the ability to provide evidence and sworn testimony capable of being tested by cross examination. In the previous version of the Rules, Rule 28 addressed public presenters as follows:

28. Where a notice of a public hearing has been published, any interested persons or organizations who do not wish to intervene in respect of the proceeding but who wish to make their views regarding the application known to the Board, may provide their views in writing to the Board in advance of the public hearing or may appear during that portion of the public hearing that has been set aside by the Board to hear the views of presenters.

In the revised Rules, public presenters have the option of being affirmed and subject to cross-examination, which enables the Board to afford greater weight to the evidence presented. Rule 17 provides expanded rights and status to presenters:

Presenters

17(1) In any hearing, the board may receive written or oral submissions or evidence from presenters.

17(2) A presenter is a person who wants to share their perspective with the board but who is not a party to the proceeding within the meaning of these rules.

17(3) Each presenter is limited to 15 minutes of submissions or evidence unless the board agrees to extend the time limit.

17(4) The board may require a presenter who makes an oral presentation to make a solemn affirmation in accordance with section 47.

17(5) A presenter is not subject to cross-examination by board counsel or any party unless the board authorizes the cross-examination. If the board authorizes a presenter to be cross-examined,

(a) the board must have regard to the need for parties and board counsel to prepare for the cross-examination; and

(b) the cross-examination is not to be included in the time limit under subsection (3).

17(6) Before giving weight to the evidence of a presenter, the board must consider whether the evidence is reliable, including whether the presenter made a solemn affirmation or was cross-examined.

17(7) A party may organize a panel of presenters in a hearing. Subsections (1) to (6) apply to any presentation made by a member of such a panel.

The Board invites MMDA and ATA to review the new Rule 17 and consider making a presentation, either individually or collaboratively. In the event that MMDA and/or ATA choose to participate as a public presenter in the public hearing, the Board requires that a written submission be filed with the Board at least two weeks prior to the commencement of the hearing.

Attached to this Order as **Schedule "A"** is the rate sheet by which Board counsel and counsel for the Interveners shall have their rates set, according to years of seniority at the Bar.

As always, the Board expects a high degree of co-operation among all Interveners and with Board counsel to avoid duplication and restrain regulatory costs.

In accordance with Board's Interim Intervener Cost Policy (Policy), attached hereto at **Schedule "B"** at Section 9.0, approved interveners must file detailed cost estimates, which follow the requirements of the Policy, with the Board no later than July 22, 2025. Board staff may provide comments on cost estimates but these are not binding. Board approval will only be granted when it determines the cost awards after the hearing. Interveners assume the risk that the Board may assess no costs, or a costs award lower than applied for.

The Board notes that consultants will be providing services to multiple Interveners in this GRA. Accordingly, Interveners using the same consultants must try to avoid duplication

in billing for their services, and must provide the Board with detailed billing information from each consultant.

5.2 Final Issues List

The Board agrees with MPI and the Consumer Coalition's submissions that the increase to the deductible requires a more detailed consideration in the 2026 GRA. Accordingly, the Board adds "Proposed increase to the Basic deductible" to the Final Issues List under "Issues Requiring More Detailed Consideration in the 2026 GRA."

Given the Intervener application of TC, which the Board has granted on a limited basis, the Board finds that VFH should remain on the Final Issues List. However, the Board revises VFH to mirror the scope of TC's intervention as follows: "Vehicles for Hire (VFH), limited to any submissions with respect to VFH framework and expected timelines, results of the telematics initiative and expected timelines, and serious loss forecast in the VFH context".

5.3 Final Rate Indication

While MPI has indicated that it will not seek an updated rate based on August 31, 2025 rates in this GRA, the Board expects that MPI will file the materials normally produced in support of an updated rate indication in recent GRAs. Accordingly, a list of documents to be filed by MPI is attached hereto as Schedule "C".

5.4 Timetable

The timetable approved by the Board is attached hereto as **Schedule "D"**.

The Board has scheduled October 14, 2025 to October 31, 2025, as hearing dates. The Board expects that as this GRA proceeds and the hearing approaches, the witness schedule will be organized to try to complete the hearing as efficiently as possible. Therefore, it is the Board's expectation that some of these hearing dates may not be used, but all days are reserved to permit flexibility in scheduling. The Board reminds the parties

that the Pre-Asks, which are scheduled to be filed on October 3, 2025 with responses to be filed by no later than October 8, 2025, should be limited to those items that could not have been contemplated in the Information Request process. It is expected that Pre-Asks may also pertain to MPI's supplementary filings.

Attached hereto as **Schedule "E"** are the procedures to be followed over the course of the GRA process, and attached hereto as **Schedule "F"** is the IR format to be used by all parties to the GRA. As provided for within the format, the party submitting an IR must reflect the rationale for the question. Similarly, and as also provided for within the format, should a full or partial answer be refused, the party refusing to answer or fully answer the question must reflect the rationale for the refusal.

6.0 IT IS THEREFORE ORDERED THAT:

1. Interveners to the hearing shall be:
 - (a) The Consumers Coalition, which is comprised of the Consumers' Association of Canada, Manitoba Branch and the Manitoba Seniors Equity Action Coalition;
 - (b) Coalition of Manitoba Motorcycles Groups (CMMG); and
 - (c) Duffy's Taxi Ltd. and Unicity Taxi Ltd. (Taxi Coalition or TC), on a limited basis.
2. The Final Issues List for the 2026 GRA shall be as follows:

The following issues are considered within the scope of the 2025 GRA in the normal course:

1. Requested vehicle rate and any changes to other fees and discounts;
2. Ratemaking:
 - a. Rate indication based on accepted actuarial practice in Canada;

- b. Ratemaking methodology;
 - c. Large loss loading based on Order 4/23, Directive 2;
 - d. Deferral of development costs.
3. Compliance with Orders 2/25, 18/25 and 29/25, and any outstanding directives from past orders;
4. Financial forecast:
 - a. Financial forecast accuracy (2024/25 forecast versus actual results);
 - b. Changes in projected financial results;
 - c. Impact of IFRS Accounting Changes including IFRS 14;
 - d. Investment income forecast;
 - e. Interest rate forecast;
5. Strategic Plan;
6. Annual Business Plan;
7. Capital Management Plan;
 - a. Transfers of Extension excess capital;
 - i. Status of negotiations with Government regarding Driver and Vehicle Administration funding;
8. Performance of the investment portfolio and the composition of i) the portfolio, ii) benchmark portfolio(s) on a market value and peer universe basis (e.g. asset mix);
9. Cost of operations and cost containment measures;

10. Claims forecasting, including but not limited to PIPP and changes or enhancements to claims forecasting design;
11. Vehicles for Hire (VFH), limited to any submissions with respect to VFH framework and expected timelines, results of the telematics initiative and expected timelines, and serious loss forecast in the VFH context;
12. Driver Safety Rating (DSR), including but not limited to MPI's progress towards a plan for changes to the DSR model, moving vehicle discounts, and driver premiums by one-third of the way to the actuarially indicated percentage, and implementation of Order 4/23, Directive 16;
13. Operational benchmarking;
14. Information Technology (IT) benchmarking and value management;
15. Run-off of prior year claims during 2024/25;
16. Asset Liability Management Study (in accordance with Directives 11.19 and 11.20 of Order 134/21), including implementation;
 - a. Inflation hedging strategy;
 - b. Improving the matching of the impact of changes in interest rates on claims liabilities and on invested assets;
17. Risk Assessment and Risk Management;
18. Changes, if any, to integrated cost allocation methodology since the 2025 GRA;

19. Update on the appointment of an independent expert on brain injuries and the report setting out current scientific knowledge and proven medical best practices and best practicable technology to diagnose, assess and manage brain injuries and compare them to the current practices and procedures of MPI; and
20. Other issues that may arise (depending upon the nature and scope of the issue) based on a review of the application.

The following issues require detailed consideration in the 2026 GRA:

21. Cancellation of Project Nova including, but not limited to:
 - a. Results of Release 3 Discovery and decision-making process leading to Project Nova cancellation;
 - b. Project closeout including final accounting;
 - c. Treatment of capital expenditures, including reusability of previously developed assets, impairments, write-offs and costs deferred for regulatory purposes;
 - d. MPI transition, strategy and proposed process to addressing legacy system risk and modernization;
 - e. Learnings from Project Nova including but not limited to governance, vendor management, business capabilities;
 - f. Steps and costs relating to Release 1 remediation; and
 - g. Steps and costs relating to Release 2 remediation.
22. IT Strategic Plan and IT Expenses and Projects planned for or ongoing in the rating years, other than Nova; and
23. Interest Rate Forecast; and

24. Implementation of recommendations from the Organizational Review conducted pursuant to Order-in-Council 94/2023, including findings, and changes and cost consequences in response thereto.

25. Proposed increase to the Basic deductible.

The following issues are deferred from the 2026 GRA to future applications, or will be the subject of a technical conference or another process:

26. Road Safety; and
3. MPI shall file the documents as set out in **Schedule "C"**, as attached, on or before September 25, 2025, in respect of the Final Rate Indication.
 4. The Timetable attached as **Schedule "D"** shall apply with respect to the hearing of the GRA.

Board decisions may be appealed in accordance with the provisions of Section 58 of *The Public Utilities Board Act*, or reviewed in accordance with Section 36 of the Board's Rules of Practice and Procedure. The Board's Rules may be viewed on the Board's website at www.pubmanitoba.ca.

THE PUBLIC UTILITIES BOARD

"Irene Hamilton, K.C."

Panel Chair

"Darren Christle, PhD, CCLP, P.Log, MCIT"

Secretary

Certified a true copy of Order No. 99/25
issued by The Public Utilities Board



Secretary

SCHEDULE "A"**PUBLIC UTILITIES BOARD OF MANITOBA****RATE STRUCTURE****(Effective as of February 1, 2025)****LEGAL COUNSEL:**

| | |
|---|----------------|
| 20 or more years of relevant experience | Up to \$343/hr |
| 15-19 years | Up to \$291/hr |
| 10-14 years | Up to \$227/hr |
| 5-9 years | Up to \$172/hr |
| Base rate (new lawyer) | Up to \$119/hr |

ACCOUNTANTS:

| | |
|---|----------------|
| 20 or more years of relevant experience | Up to \$291/hr |
| 15-19 years | Up to \$244/hr |
| 10-14 years | Up to \$206/hr |
| 5-9 years | Up to \$167/hr |
| Base rate (new accountant) | Up to \$119/hr |

ENGINEERING SERVICES:

| | |
|---|----------------|
| 20 or more years of relevant experience | Up to \$239/hr |
| 15-19 years | Up to \$212/hr |
| 10-14 years | Up to \$187/hr |
| 5-9 years | Up to \$154/hr |
| Base rate (new engineer) | Up to \$119/hr |

INFORMATION TECHNOLOGY:

| | |
|---|----------------|
| 20 or more years of relevant experience | Up to \$218/hr |
| 15-19 years | Up to \$208/hr |
| 10-14 years | Up to \$198/hr |
| 5-9 years | Up to \$154/hr |
| Base rate (IT Professional) | Up to \$119/hr |

SCHEDULE "B"
INTERVENER COSTS POLICY
FOR GENERAL RATE APPLICATIONS

Purpose of the Intervener Costs Practice Policy

The Manitoba Public Utilities Board (“Board”) provides Intervener costs funding to eligible participants in proceedings pursuant to section 56 of *The Public Utilities Board Act* (the “Act”).

The purpose of this Policy is to set out the Board’s procedure for considering requests for Intervener costs and to provide guidance to Interveners on how to apply for funding of costs for participation in Board proceedings.

This Policy applies to the proceeding for the review and hearing of all General Rate Applications, including in the event of any inconsistency with the Board’s Rules of Practice and Procedure.

1.0 Definitions

In this Policy:

- a) "ACT" means *The Public Utilities Board Act*, R.S.M. 1987 Chapter P 280 as amended from time to time;
- b) “ADVANCE OF FUNDS” means an interlocutory award of costs for monies expended during the review of an application and hearing process, subject to review and variation in a final costs award after the conclusion of the proceeding.
- c) "APPLICANT" means a party who has filed an application with the Board under the Act or its Regulations;
- d) "BOARD" means The Public Utilities Board and where the context requires, includes a

panel of the Board;

e) "HEARING" means a proceeding before the Board wherein a party or parties provide submissions to the Board which submissions may, in the Board's discretion, be preceded by the provision of information and/or evidence to the Board, and includes an Electronic Hearing, an Oral Hearing and a Written Hearing;

f) "INFORMATION REQUEST" means any request made in writing by a party for information or particulars directed to a party in a proceeding;

g) "INTERVENER" means a party other than the applicant who has formally filed for registration in respect of a proceeding and who intends to participate in the production and testing of evidence and whose registration has been approved by the Board pursuant to Rule 27 of the Board's Rules of Practice and Procedure;

h) "MOTION" means a request for a ruling or order in a proceeding or a pending proceeding;

i) "ORAL HEARING" means a hearing at which the parties or their representatives attend before the Board in person;

j) "PARTY" means either an applicant, an Intervener and for the purpose of this Policy, any other person whom the Board determines to be a party to a proceeding;

k) "PRE-HEARING CONFERENCE" means a meeting, which may be held before a Hearing, to set a timetable for the Proceeding, to finalize what matters may be discussed and to identify Interveners;"

l) "PROCEEDING" means a process to decide a matter brought before the Board, including a matter commenced by application;

m) "SECRETARY" means the Secretary or Acting Secretary of the Board;

m) "WRITTEN HEARING" mean a Hearing in which the proceeding before the Board is

conducted entirely in writing.

2.0 Cost Award Availability

- 2.1** The Board may award costs for participation in a proceeding under section 56 of the Act.
- 2.2** Advance of Funds may be available pursuant to Section 4.0 and further to the Board's authority under subsection 47(2) of the Act.
- 2.3** Costs awarded shall be at the sole discretion of the Board.
- 2.4** The Board may award only a portion of the costs being sought by an Intervener.

3.0 Intervener Eligibility for a Cost Award and Board Determination of the Amount of a Cost Award

- 3.1** In any proceeding the Board may award costs to be paid to any Intervener who has:
 - (a) made a significant contribution that is relevant to the proceeding and contributed to a better understanding, by all parties, of the issues before the Board;
 - (b) participated in the hearing in a responsible manner and cooperated with other Interveners who have common objectives in the outcome of the proceedings in order to avoid a duplication of intervention;
 - (c) represented interests beyond their sole business interest; and
 - (d) a substantial interest in the outcome of the proceeding and represents the interests of a substantial number of ratepayers.

- 3.2** In determining whether the Intervener should receive the amount of costs

sought in a costs application, the Board may consider whether the Intervener did one or more of the following:

- (a) made reasonable efforts to ensure that the intervener's evidence was not unduly repetitive of evidence presented by another intervener;
- (b) made reasonable efforts to cooperate with other interveners to reduce the duplication of evidence and questions or to combine the intervener's submission with that of similarly interested interveners; and
- (c) needed legal or technical assistance to take part in the proceeding;

3.3 The Board may award an amount of costs that is less than the amount sought in a costs application, including an award of no costs, where the Board determines that the Intervener did one or more of the following,:

- (a) asked questions on cross-examination that were unduly repetitive of questions previously asked by another intervener;
- (b) presented in oral evidence significant new evidence, not previously provided in the proceeding, that was available to the intervener at the time that intervener pre-filed its written evidence;
- (c) failed to comply with a direction of the Board, including a direction on the filing of the evidence;
- (d) submitted evidence and argument on issues that were not relevant to the proceeding;
- (e) engaged in conduct that unnecessarily lengthened the duration of the proceeding or resulted in unnecessary costs;

- (f) incurred costs that did not assist in the Board's consideration and adjudication of the issues in the proceeding and/or did not contribute to an advancement of the Board's understanding of the issues;
- (g) the Intervener failed to provide notification of a material difference in the amount of the Intervener's cost estimate or the scope of the Intervener's participation at the time the material difference should reasonably have been anticipated; or
- (h) such other factor(s) as the Board considers relevant.

4.0 Advance of Funds Requests

4.1 Advance of Funds may be available in a proceeding before the Board. Interveners must make an application for an Advance of Funds Request to the Board. The Board will consider eligibility and amount for an Advance of Funds by applying Section 3.0.

4.2 An Intervener seeking an Advance of Funds must:

- (a) be an approved Intervener in the proceeding;
- (b) have submitted and received comment from Board staff on the Intervener Cost Estimate;
- (c) complete the applicable portions of the Intervener Costs Award Form, available as a fillable Excel spreadsheet on the Board's website; and
- (d) provide invoices detailing the actual expenditures incurred by the Intervener to the date of the application for an Advance of Funds.

4.3 Board staff will review Advance of Funds Requests for completeness and compliance with the Board's Rules of Practice and Procedure and this

Policy. The application must be filed using the prescribed form. Any applications that are incomplete or not in compliance will be returned. If invoices submitted with the Intervener Costs Award Form are not consistent with the information provided in the form, the application will be returned.

- 4.4** In granting an Advance of Funds request, the Board will provide for a hold back amount, such that a percentage of the costs estimate and/or a portion of the expenditures incurred by the Intervener to the date of the application will be payable as an Advance of Funds. The portion payable is in the full discretion of the Board in consideration of each individual application for an Advance of Funds. Any portion specified by the Board is a percentage of the total amount expended to the date of the application, including fees, disbursements and taxes.
- 4.5** Any Intervener granted an Advance of Funds must track the amount granted and submit the amount granted, including any cumulative amount, in completing the Intervener Costs Award Form, available as a fillable Excel spreadsheet on the Board's website, when applying for a final costs award.
- 4.6** An award of an Advance of Funds will be deducted from the total costs granted in any final costs award.
- 4.7** If the Board awards an Advance of Funds to an eligible Intervener under this section, the Board may issue an Order directing the Applicant to pay the Advance of Funds to the participating party granted Intervener status in the proceeding, unless otherwise supported by documentation.
- 4.8** On consideration of the factors in Section 3.0, the Board may vary or deny costs on the claim for a final costs award filed by the eligible Intervener at the close of the hearing. Where the Board grants a final costs award that varies or denies an amount paid to the Intervener as an Advance of Funds, the Board may set the terms for repayment of the Advance of Funds.

5.0 Professional Fees

- 5.1** Cost awards may include the fees of consultants, expert witnesses and counsel associated with the intervention but shall not include indirect expenses relating to an Intervener's own time, such as wages lost by attendance at the hearing.
- 5.2** The Board expects Interveners to use professional services in a cost-effective manner and to make efforts to avoid duplication of services among legal counsel, consultants, specialists, and expert witnesses. The Board may adjust cost awards where any duplication appears to have occurred.
- 5.3** The Board will award professional fees in accordance with the Board's tariff rates, as set out in Appendix A, unless otherwise provided by the Board, and as updated or revised from time to time. The tariff rate that was in effect at the time that the application in a proceeding was filed shall apply throughout the duration of the proceeding.
- 5.4** The Board's tariff rates are exclusive of applicable taxes.
- 5.5** Legal counsel fees may be awarded in accordance with the fees listed in Appendix A, unless otherwise provided by the Board. The tariff rate that was in effect at the time the application in a proceeding was filed shall apply throughout the duration of the proceeding. Interveners are expected to use legal services in a cost-effective manner, giving regard to the years of experience required to perform tasks.
- 5.6** Consultants are expected to provide services related to their technical expertise and may be paid in accordance with the fees listed in Appendix A, unless otherwise provided by the Board, and as updated or revised from time to time. The tariff rate that was in effect at the time that the application in a proceeding was filed shall apply throughout the duration of the

proceeding.

5.7 Expert witnesses are expected to provide services related to their specialized technical expertise, provide fair, objective and non-partisan opinion evidence, assist in the Board's consideration and adjudication of the issues in the proceeding, and contribute to an advancement of the Board's understanding of the issues. Expert witnesses may be paid in accordance with the fees listed in Appendix A, unless otherwise provided by the Board, and as updated or revised from time to time. The tariff rate that was in effect at the time that the application in a proceeding was filed shall apply throughout the duration of the proceeding.

5.8 The Board may award fees for an expert witness that exceed the tariff rates if the Board determines that the expert witness services are not available at the maximum fee because of the specialized technical expertise required to competently address the issues in a proceeding.

6.0 Disbursements

6.1 Costs awarded may include disbursements directly related to the Intervener's participation in the proceeding.

6.2 Payment of disbursements may be up to the amounts allowed under the Manitoba Government employee rates, approved from time to time, for travel, meals and accommodation. Consideration will be given to providing for different amounts if they can be justified.

7.0 Tax Costs

7.1 GST and PST costs, which are applicable to specific costs and or fees sought to be funded through a cost award and which cannot be recovered through an Input Tax Credit, may be allowed. Interveners seeking an award for tax costs must confirm in their application for an award that the applied-

for taxes are applicable to the costs and/or fees in question and cannot be recovered by the Intervener through an Input Tax Credit.

8.0 Other Costs

8.1 The Board may award any other costs that the Board deems as reasonable and justified for assistance in the Board's consideration and adjudication of the issues in the proceeding and/or to contribute to an advancement of the Board's understanding of the issues.

9.0 Procedure for Applying for an Intervener Cost Award

9.1 Intervener Application

9.1.1 An Intervener applying for costs shall so inform the Board when filing the form requesting to intervene posted on the Board's website for Intervener Applications in the GRA proceeding.

9.1.2 The Intervener Application shall identify any expert witness or consultant the Intervener seeks to retain to assist in the Intervener's participation or provide evidence in the proceeding.

9.1.3 Intervener Applications shall be submitted with copies of curriculum vitae for any experts and/or consultants that the Intervener intends on retaining to assist the Intervener or provide evidence in the proceeding.

9.2 Intervener Cost Estimates

9.2.1 Following the Board's approval of an Intervener Application, the Intervener shall file a detailed cost estimate within the time prescribed by the Board and using the Intervener Costs Award Form available as a fillable Excel spreadsheet on the Board's website.

- 9.2.2 Intervener cost estimates shall include a detailed estimate of the costs and means required for legal, expert, consultant, analyst and other fees, depending on the issues that are the subject of the intervention.
- 9.2.3 Intervener cost estimates shall provide an estimate for the time to be expended by each counsel and all experts and or/consultants for each stage of the hearing, as prescribed in the Intervener Costs Award Form available as a fillable Excel spreadsheet on the Board's website.
- 9.2.4 Interveners shall not include an amount for contingency in the cost estimate submitted to the Board.
- 9.2.5 Cost estimates will be reviewed by Board staff on receipt for completeness and compliance with the Board's Rules and this Policy. The cost estimate must be filed using the prescribed form. Cost estimates that are incomplete or not in compliance will be returned.
- 9.2.6 Board staff will conduct a review of Intervener cost estimates and may provide comments as to whether, in the view of Board staff, all or a portion of the Intervener's cost estimate may be at risk of not being funded. In examining a cost estimate, Board staff will consider whether the estimate is necessary and reasonable taking into account the importance and implications of the file, the amount of documentation involved, the nature of the Intervener's involvement, the degree of complexity of the issues to be addressed by the Intervener, the experience and expertise of the Intervener, and the total cost estimate for the Intervener's costs in the proceeding.
- 9.2.7 The filing of Intervener cost estimates and Board staff's review of

Intervener cost estimates does not guarantee or disqualify an Intervener from eligibility for a cost award. Any comments from Board staff on Intervener cost estimates are not binding on the Intervener or the Board. All cost awards, whether an Advance of Funds or a final costs award, are in the sole discretion of the Board and all applications for cost awards will be considered by the Board in accordance with the criteria in Section 3.0.

9.2.8 The Board will disclose to the regulated entity, or other party who will be asked to pay, the cost estimate amount submitted.

9.2.9 Interveners shall notify the Board of material differences or deviations in the amount of a cost estimate and/or or the scope of the Intervener's participation in the proceeding, with an explanation as to the reason for the difference or deviation.

9.2.10 The amount of any final costs award granted by the Board may be less than the amount included in an Intervener's cost estimate if warranted on consideration of the criteria set out in Section 3.0.

9.3 Interveners seeking an award of costs should attend any Pre-Hearing Conference to advise the Board as to discussions with other Interveners and how they will cooperate with other Interveners to avoid duplication of intervention as required under Section 3.2.

9.4 Application for a Final Costs Award

9.4.1 The Board may hear submissions regarding a final costs award to Interveners during final argument, or may direct such submissions to be made in writing following final argument.

9.4.2 Any Intervener applying for a final costs award shall complete the Intervener Costs Award Form, available as a fillable Excel

spreadsheet on the Board's website, within 30 days of the last day of the hearing, and serve a copy on the Applicant. An application for a final costs award shall include supporting documentation, including detailed invoices.

- 9.4.3 If an Intervener anticipates filing a late Application for a final costs award, the Intervener must notify the Board in writing before the expiry of the 30-day deadline and explain the reasons for the delay. If an Application for costs is incomplete or filed after the deadline, without a valid reason, the total amount reimbursed may be reduced.
- 9.4.4 An application for a final costs award must include an explanation for any increases in costs about the amount contained in the Intervener's cost estimate. The Board may reduce a final costs award where an Intervener failed to provide notification of a material difference or deviation in the amount of the cost estimate or the scope of the Intervener's participation, as provided in Section 3.3(g).
- 9.4.5 Applications for final costs awards will be reviewed by Board staff on receipt for completeness and compliance with the Board's Rules and this Policy. Applications that are incomplete or not in compliance will be returned.
- 9.4.6 The Applicant may forward any comments or objections on applications for final costs awards, as set out on the Intervener Costs Award Form, to the respective Intervener and to the Board within 10 working days after receipt thereof.
- 9.4.7 The Intervener seeking costs shall have a further period of 10 working days, after receipt of any comments by the Applicant under Section 9.4.6, to submit a response to the Board with a copy to the Applicant.

- 9.4.8 The Board will determine an Intervener's eligibility for a cost award and the amount of a final costs award taking into account the criteria established in Section 3.0.
- 9.4.9 Prior to making its determination on a final costs award, the Board may require further supporting documents from the Intervener seeking costs, such as additional information about the Intervener or records supporting particulars of costs.
- 9.4.10 The Board shall issue an order in response to each application for a final costs award, and if costs are awarded, the party ordered to pay the costs shall pay such costs within 15 days of the Board's cost order.
- 9.4.11 Payments shall be made to the participating party granted Intervener status in the proceeding, unless otherwise stipulated and supported by documentation.

SCHEDULE "C"
DOCUMENTS AND INFORMATION TO BE FILED BY MPI IN SUPPORT OF
FINAL RATE INDICATION

1. Rate Indication Figures RMO-1; RI-09; RI-10 and RI-11;
2. Dislocation Report Figures DR-1, DR-4, DR-5 and DR-6;
3. Pro Formas PF-1, PF-2, PF-3, PF-4, PF-5, PF-6 and PF-7;
4. Extension Pro Formas EPF-1, EPF-3;
5. Investments Figures INV-2, INV-6, INV-8, INV-9, INV-11, INV-14, INV-15, INV-19 and INV-24;
6. Updates to the information provided in response to the following IRs from the 2024 GRA: PUB (MPI) 1-5, PUB (MPI) 1-7 and PUB (MPI) 2-25;
7. Responses to interrogatories from Interveners and the PUB; and
8. Narratives of the material impacts of the updated Pro Formas on the rate indication filed in the GRA.

SCHEDULE "D"**2026/27 MPI GENERAL RATE APPLICATION TIMETABLE**

| Item | 2024 Dates | Day of the Week |
|--|--------------------|------------------------|
| 1. Application Filed | June 25, 2025 | Wednesday |
| 2. PUB Issues Workshop | June 27, 2025 | Friday |
| 3. Notice of Public Hearing Published | June 28, 2025 | Saturday |
| 4. Intervener Registration Deadline | July 2, 2025 | Wednesday |
| 5. Pre-hearing Conference | July 3, 2025 | Thursday |
| 6. PUB Procedural Order Issued | July 7, 2025 | Monday |
| 7. Round One Information Requests Filed (Public) | July 14, 2025 | Monday |
| 8. Round One Information Requests Filed (Confidential) | July 17, 2025 | Thursday |
| 9. Round One Information Responses Filed | August 7, 2025 | Thursday |
| 10. Parties to file motions on Round 1 IRs | August 11, 2025 | Monday |
| 11. Board to hear Motions | August 14, 2025 | Thursday |
| 12. Round Two Information Requests Filed | August 20, 2025 | Wednesday |
| 13. Reminder Notice of Public Hearing Published | August 23, 2025 | Saturday |
| 14. Round Two Information Responses | September 9, 2025 | Tuesday |
| 15. Parties to file any motions | September 12, 2025 | Friday |

| | | | |
|-----|---|--------------------|-----------|
| 16. | Board of hear motions | September 17, 2025 | Wednesday |
| 17. | Hearing Issues Meeting of Counsel | September 18, 2025 | Thursday |
| 18. | Intervener Evidence Filed | September 18, 2025 | Thursday |
| 19. | Information Requests on Intervener Evidence | September 24, 2025 | Wednesday |
| 20. | Rate Update Filed | September 25, 2025 | Thursday |
| 21. | Interveners Information Responses | September 29, 2025 | Monday |
| 22. | MPI Rebuttal Evidence | October 3, 2025 | Friday |
| 23. | Pre-Asks Filed | October 3, 2025 | Friday |
| 24. | Pre-Asks Responses | October 8, 2025 | Wednesday |
| 25. | Oral Hearing commences | October 14, 2025 | Tuesday |
| 26. | Oral Hearing finishes | October 31, 2025 | Friday |
| 27. | PUB Order released for rates only | December 8, 2025 | Monday |
| 28. | PUB Order released for other directives | January 7, 2026 | Wednesday |

SCHEDULE "E"**PROCEDURES TO BE FOLLOWED AT THE
MANITOBA PUBLIC INSURANCE CORPORATION 2026 RATE APPLICATION**

1. Hearing and Rural Meetings:
 - (a) Winnipeg hearing will be held at the Board's office, 4th Floor, 330 Portage Avenue, Winnipeg, commencing on October 14, 2025 at 9:00 a.m. and continuing thereafter as necessary.
 - (b) Rural Meetings (if necessary) – time, location and place to be identified.

2. Hearing Times Each Day:
 - 9:00 a.m. to 12:00 Noon
 - 1:15 p.m. to 4:00 p.m.
 - (amendments may be made by the Board at the hearing)

3. Assigned Sittings: Presenters will be heard commencing at 1:15 p.m. on Monday, October 14, 2025 and continuing that day as necessary.

4. Opening Statements by Board Counsel, Counsel for MPI and Counsel or representatives of registered Interveners.

5.
 - (a) MPI to file its application and supporting evidence.
 - (b) MPI to introduce witnesses. Board counsel and Interveners to cross-examine the Corporation's witnesses (order to be determined).

6.
 - (a) Leading of testimony by witnesses for Interveners, if any, will be in alphabetical order by name of Interveners and updated as necessary.
 - (b) Witnesses to be available for cross-examination by all parties following each presentation.

7. All information requests are to be filed in the prescribed form (attached hereto as **Schedule "E"**) and responded to using the prefixes as assigned by the Board when Interveners are registered (set out in the body of the Order). The party requesting information is to use firstly their prefix followed by the prefix of the party being asked e.g. PUB (MPI), etc. Interrogatories are to be numbered sequentially through 1st and 2nd rounds, e.g. PUB (MPI) 1-3, PUB (MPI) 2-7.

8. All pre-filed evidentiary material to be filed at the commencement of the hearing by Board Counsel using assigned prefixes.
9. All witnesses to highlight their evidence.
10. All witnesses to be sworn or affirmed.
11. Daily transcripts will be available at no charge on the PUB web site (www.pubmanitoba.ca).
12. It is the Board's request that all motions be dealt with pursuant to the Board's Timetable.
13. The Board's Rules of Practice and Procedure (available on the Board's website) dealing with the awarding of costs will apply to all matters before the Board.
14. The Board indicates its willingness to be available for any problems that may arise during the exchange of information at any time, such time to be arranged through Board Counsel.
15. Five (5) paper copies of material are to be submitted to the Board's offices and three (3) copies are to be submitted to Board Counsel at the following address:
Attention: Todd Andres and Kara Moore, Pitblado LLP, 2500 – 360 Main Street, Winnipeg, MB R3C 4H6.
16. Electronic copies of all material including the evidence of parties, are required to be submitted to the Board's e-mail address: publicutilities@gov.mb.ca. Where schedules or other attachments accompany an electronic file, that filing must be discrete and include only the item and schedules to which each refers. The electronic files shall be named in accordance with their parties prefix as per #7. All electronic filings shall be in Adobe Acrobat format, with protection securities allowing printing, content copying, content copying for accessibility and page extraction.

SCHEDULE "F"
INFORMATION REQUEST TEMPLATE

Manitoba Public Insurance 2026/27 General Rate Application

[Party Asking]/[Party Responding] [Round]-[Question No.]

| | | | |
|--------------------------|--|----------------|--|
| Part and Chapter: | | Page #: | |
| Topic: | | | |
| Subtopic: | | | |

Preamble (if any):

Question:

Rationale for Question:

Response: