Order No. 101/26

MANITOBA PUBLIC INSURANCE CORPORATION (MPI OR THE CORPORATION):

PROCEDURAL ORDER FOR THE 2027/28 GENERAL RATE APPLICATION

July 6, 2026

BEFORE: Irene A. Hamilton, K.C., Panel Chair
Patrick Ireland, Member
Serge Scrafield, Member
Tannis Mindell, 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, 2027.

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 24, 2026. In the Application, to take effect on April 1, 2027, MPI proposes a 2.38% overall increase to compulsory vehicle premium rates. There are no proposed changes to miscellaneous permits and certificates, driver premiums and basic service and transaction fees. As per Order 156/25 MPI will not be filing an updated rate indication or financial forecast but will provide an update to the New Money Yield based on August 31, 2026 data in advance of the hearing of the GRA.

MPI is also applying to move all Driver Safety Rating (DSR) discounts one-half of the way toward their actuarially indicated percentages for each positive DSR level and then rounded down to the next whole number with base rates adjusted to off-balance these changes.

MPI is requesting consideration for recovery from Basic ratepayers of initiative expenses forecasted to be incurred in the 2027/28 rating year which it states is approximately $10.1 Million, as well as a declaration that the balance in MPI's Regulatory Deferral Account as of March 31, 2027 is of no value and therefore not recoverable from Basic ratepayers.

The Board held a Pre-Hearing Conference (PHC) at its offices in Winnipeg on Thursday, July 2, 2026, for the purposes of:

1. Considering applications from prospective interveners (Interveners) 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 75/26;

3. Considering the update to the New Money Yield to be filed by MPI; 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, Mr. Byron Williams; and
2. Coalition of Manitoba Motorcycle Groups (CMMG), represented at the PHC by counsel, Ms. Charlotte Meek;

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

Prior to the filing of the GRA, on June 24, 2026, the Board issued Interim Procedural Order 75/26, 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 75/26 that a Final Issues List would be approved by the Board in this Procedural Order. In addition, the Minimum Filing Requirements (MFRs) for the 2027 GRA were provided to MPI following the issuance of Order 75/26.

The Preliminary Issues List approved by the Board in Order 75/26 was as follows:

The following issues are considered within the scope of the 2027 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; and
    d. Deferral of development costs;

3. Compliance with Orders 156/25 and 30/26 and any outstanding directives from past orders;

4. Financial forecast:
    a. Financial forecast accuracy (2025/26 forecast versus actual results);
    b. Changes in projected financial results;
    c. Impact of IFRS Accounting Changes, including IFRS 20;
    d. Investment income forecast;
    e. Interest rate forecast;

5. Updates to the Corporate Strategic Plan and the development/implementation and alignment of KPIs;

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. Driver Safety Rating (DSR), including but not limited to MPI's progress towards a plan for changes to the DSR model, and moving vehicle discounts by one half of the way to the actuarially indicated percentage, and implementation of Order 4/23, Directive 16;

12. Operational benchmarking;

13. Run-off of prior year claims during 2025/26;

14. Update on Asset Liability Management Study including any information currently available regarding;
    a. Risk Appetite & Portfolio Changes;
    b. ALM Project Progress;
    c. Improving the matching of the impact of changes in interest rates on claims liabilities and on invested assets;

15. Risk Assessment and Risk Management;

16. Changes, if any, to integrated cost allocation methodology since the 2026 GRA;

17. Status update on report to be prepared by experts on Traumatic Brain Injuries (TBI) setting out: current scientific knowledge and proven medical best practices and best practicable technology to diagnose, assess and manage brain injuries; appropriate insurance for victims of TBIs; and a comparison of leading medical and insurance practices to the current practices and procedures of MPI;

18. Update on the revised 5-year IT Strategic Plan and rolling IT roadmap reflecting planning outcomes from post-closure of Project NOVA including IT staffing, vendor engagements, IT expenses, modernization initiatives, Major Programs and IT Projects and Epics planned, initiated, ongoing or completed in the rating years;

19. Information Technology (IT) benchmarking, Value Assurance and Benefits Realization Management (BRM);

20. Road Safety;

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

The following issues are deferred from the 2027 GRA to future applications, or will be the subject of a technical conference or another process:

22. None.

Prior to the PHC, on July 2, 2026, 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 CC

The Consumers Coalition (CC) is comprised of the Consumers' Association of Canada (Manitoba Branch) (CAC) and the Manitoba Seniors Equity Action Coalition. The CAC 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.

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

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

- 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 organizational review undertaken by Ernst & Young, in particular updates 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, costs relating to the plan and its focus on affordability;

- MPI's budgeting process framework and key performance indicators used to assess performance, as well as alignment to the strategic plan;

- MPI's financial forecast and projected operating expenses including the reasonableness of budgeted FTEs and effectiveness of measures to contain operating and claims costs;

- MPI's Information Technology strategy, including planned expenditures, necessity and justification of projects and the newly formed Enterprise Project Management Office;

- The management and performance of MPI's investment portfolio, including management decision-making, the transition towards an Outsourced Chief Investment Officer model, the 2026 Asset Liability Management (ALM) study and inflation hedging strategies, as well as efforts to improve performance;

- Proposed changes to the Canadian Loss Experience Automobile Rating (CLEAR) groups and impacts on rates;

- Implications arising from the amendments to the Manitoba Public Insurance Act for the Basic Insurance Model;

- MPI's Road Safety Strategy 2030, including planned expenditures, adequacy of public engagement and focus of the strategy;

- The treatment of Traumatic Brain Injuries, including the status of reports prepared by experts on best practices for adequately insuring victims of Traumatic Brain Injuries; and

- The proposed amendments to and future plans for improving the Driver Safety Rating (DSR) system to correct the actuarial soundness of DSR discounts and surcharges.

CC 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; the Regulatory Deferral Account; benchmarking; investment performance and forecasts; progress on a long-term strategy for funding Driver and Vehicle Administration; the Indigenous Action Plan, and ongoing developments in MPI's enterprise risk management.

CC advises that it works with other Interveners cooperatively and with the Board, MPI, and Interveners to ensure hearing effectiveness and efficiency.

CC intends to appear throughout the hearing, to participate in the testing of evidence and cross-examination, and to present final argument. At this time CC 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).

CC also advises that it will be supported by the Consumers Advisory Panel. This group has worked with the CAC in the past in support of its interventions in the past four Applications. CC indicates that it may also conduct focus groups or other public engagement to inform its position on relevant issues.

CC advises that it will seek a costs award for its participation in the GRA. Should the results of the engagement process provide value to CC's intervention, then CC may seek recovery of these costs through the final cost application process.

2.2 CMMG

CMMG is a non-profit organization which is active in the motorcycle advocacy community. CMMG has four main stated objectives: to promote the safety of motorcyclists by encouraging education and liaising with organized safety councils; to promote legislative reform and organize events with government officials and representatives; to disseminate information to aid in the continued safe enjoyment of two-wheeled motorized transportation; and to participate in Board hearings to ensure just and reasonable rates for motorcyclists in Manitoba.

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

- The requested vehicle rate and any changes to other fees and discounts;
- Ratemaking:
    - The overall balanced indicated rate change being sought by MPI of +2.38% which after DSR impact, CMMG states is 5.56%;

  - CMMG notes that MPI is seeking a balanced indicated rate change for motorcyclists of 3.88%. After DSR impact CMMG states that the motorcycle rate change is 8.22%;
  - CMMG intends to examine the ratemaking methodology employed by MPI to ensure just and reasonable rates for motorcyclists;
- Compliance with Orders 156/25 and 30/26 and any outstanding directives from past orders;
- Capital Management Plan
  - CMMG intends to examine how capital transfers from the Extension line of business have been used by MPI and its impact on the rate indication being sought by the Corporation;
- Performance of the investment portfolio
  - CMMG participated in the ALM Technical Conference held in April. CMMG intends to examine this issue before the Board and provide commentary on MPI's progress towards an improved investment strategy;
- Claims forecasting;
- Driver Safety Rating (DSR)
  - CMMG intends to review the progress made on the DSR model and provide commentary regarding MPI's future plans to move the model towards actuarially accurate discounts;
- Asset Liability Management Study

- CMMG participated in the ALM Technical Conference and intends to examine MPI's plan and progress with respect to the Investment Strategy moving forward;

- Road Safety
  - CMMG will examine the issue of Road Safety with a particular focus on issues affecting the motorcycle class. CMMG actively participated in the Road Safety Technical Conference providing the motorcycle perspective for various road safety issues.

CMMG intends to appear throughout the hearing, and to 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 a costs award.

2.3 MPI Position

MPI did not object to the applications for intervention of CC or CMMG.

3.0 PRELIMINARY ISSUES LIST

Neither MPI nor any of the prospective Interveners proposed any changes to the issues list.

4.0 PROCEDURAL MATTERS

4.1 Final Rate Indication

MPI proposes that it will file an update to the New Money Yield based on August 31, 2026 data in advance of the hearing of the GRA.

4.2 Timetable

MPI and the Interveners were in general agreement with the hearing schedule. In the proposed timetable, the public hearings are to commence on October 13, 2026, and continue to October 30, 2026.

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 CC and CMMG. The Board is satisfied that these parties represent a substantial proportion of ratepayers directly affected by this proceeding, and that their contributions will contribute to the Board's decision-making.

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 15, 2026. 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

Having received no proposed amendments to the issues list, the Board approves the issues list initially set out in Order 75/26 as the Final Issues List for this GRA.

5.3 Final Rate Indication

Considering that MPI will be updating the New Money Yield only in advance of the GRA, the Board expects that MPI will update RI-1 New Money Yield accompanied by a narrative of its impact and file same on or before September 25, 2026. The 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 13, 2026 to October 30, 2026, 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.

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; and

   (b) Coalition of Manitoba Motorcycles Groups (CMMG).

2. The Final Issues List for the 2027 GRA shall be as follows:

The following issues are considered within the scope of the 2027 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; and
   d. Deferral of development costs;

3. Compliance with Orders 156/25 and 30/26 and any outstanding directives from past orders;

4. Financial forecast:
   a. Financial forecast accuracy (2025/26 forecast versus actual results);
   b. Changes in projected financial results;
   c. Impact of IFRS Accounting Changes, including IFRS 20;
   d. Investment income forecast;
   e. Interest rate forecast;

5. Updates to the Corporate Strategic Plan and the development/implementation and alignment of KPIs;

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. Driver Safety Rating (DSR), including but not limited to MPI's progress towards a plan for changes to the DSR model, and moving vehicle discounts by one half of the way to the actuarially indicated percentage, and implementation of Order 4/23, Directive 16;

12. Operational benchmarking;

13. Run-off of prior year claims during 2025/26;

14. Update on Asset Liability Management Study including any information currently available regarding;
    a. Risk Appetite & Portfolio Changes;
    b. ALM Project Progress;
    c. Improving the matching of the impact of changes in interest rates on claims liabilities and on invested assets;

15. Risk Assessment and Risk Management;

16. Changes, if any, to integrated cost allocation methodology since the 2026 GRA;

17. Status update on report to be prepared by experts on Traumatic Brain Injuries (TBI) setting out: current scientific knowledge and proven medical best practices and best practicable technology to diagnose, assess and manage brain injuries; appropriate insurance for victims of TBIs; and a comparison of leading medical and insurance practices to the current practices and procedures of MPI;

18. Update on the revised 5-year IT Strategic Plan and rolling IT roadmap reflecting planning outcomes from post-closure of Project NOVA including IT staffing, vendor engagements, IT expenses, modernization initiatives, Major Programs and IT Projects and Epics planned, initiated, ongoing or completed in the rating years;

19. Information Technology (IT) benchmarking, Value Assurance and Benefits Realization Management (BRM);

20. Road Safety;

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

The following issues are deferred from the 2027 GRA to future applications, or will be the subject of a technical conference or another process:

1. None.
2. MPI shall file the documents as set out in **Schedule "C"**, as attached, on or before September 25, 2026, in respect of the update to the New Money Yield.
3. The Timetable attached as **Schedule "D"** shall apply with respect to the hearing of the GRA.

THE PUBLIC UTILITIES BOARD

"Irene Hamilton, K.C."
Panel Chair

"Jennifer Dubois, CPA, CMA, CTAJ"
Associate Secretary

Certified a true copy of Order No. 101/26
issued by The Public Utilities Board

Associate Secretary

SCHEDULE "A"

PUBLIC UTILITIES BOARD OF MANITOBA

RATE STRUCTURE

(Effective as of February 1, 2026)

LEGAL COUNSEL:

20 or more years of relevant experience	Up to $352/hr
15-19 years	Up to $299/hr
10-14 years	Up to $233/hr
5-9 years	Up to $177/hr
Base rate (new lawyer)	Up to $122/hr

ACCOUNTANTS:

20 or more years of relevant experience	Up to $299/hr
15-19 years	Up to $251/hr
10-14 years	Up to $212/hr
5-9 years	Up to $172/hr
Base rate (new accountant)	Up to $122/hr

ENGINEEERING SERVICES:

20 or more years of relevant experience	Up to $245/hr
15-19 years	Up to $218/hr
10-14 years	Up to $192/hr
5-9 years	Up to $158/hr
Base rate (new engineer)	Up to $122/hr

INFORMATION TECHNOLOGY:

20 or more years of relevant experience	Up to $224/hr
15-19 years	Up to $214/hr
10-14 years	Up to $203/hr
5-9 years	Up to $158/hr
Base rate (IT Professional)	Up to $122/hr

SCHEDULE "B"

INTERVENER COSTS POLICY

FOR GENERAL RATE APPLICATIONS

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APPENDIX A: TARIFF RATES

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;

n) "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. RI-1 New Money Yield; and

2. Narratives of the material impacts of the updated figure RI-1.

SCHEDULE "D"

2027/28 MPI GENERAL RATE APPLICATION TIMETABLE

	ITEM	2026 DATES	Day of the Week
1.	Application Filed	June 24, 2026	Wednesday
2.	PUB Issues Workshop	June 26, 2026	Friday
3.	Notice of Public hearing Published	June 27, 2026	Saturday
4.	Intervener Registration Deadline	June 30, 2026	Tuesday
5.	Pre-hearing Conference	July 2, 2026	Thursday
6.	PUB Procedural Order Issued	July 6, 2026	Monday
7.	Round One Information Requests Filed (Public)	July 13, 2026	Monday
8.	Round One Information Requests Filed (CSI)	July 15, 2026	Wednesday
9.	Round One Information Responses Filed	August 6, 2026	Thursday
10.	Parties to file motions on Round 1 IRs	August 10, 2026	Monday
11.	Board to hear Motions	August 13, 2026	Thursday

12.	Round Two Information Requests Filed	August 19, 2026	Wednesday
13.	Reminder Notice of Public Hearing Published	August 22, 2026	Saturday
14.	Round Two Information Responses	September 8, 2026	Tuesday
15.	Parties to file any motions	September 11, 2026	Friday
16.	Board to hear motions	September 16, 2026	Wednesday
17.	Hearing Issues Meeting of Counsel	September 17, 2026	Thursday
18.	Intervener Evidence Filed	September 18, 2026	Friday
19.	Information Requests on Intervener Evidence	September 24, 2026	Thursday
20.	New Money Yield Update	September 25, 2026	Friday
21.	Interveners Information Request Responses	September 29, 2026	Tuesday
22.	MPI Rebuttal Evidence	October 2, 2026	Friday
23.	Pre-Asks filed	October 2, 2026	Friday
24.	Pre-Asks Responses	October 8, 2026	Thursday
25.	Oral Hearing commences	October 13, 2026	Tuesday

26.	Oral Hearing finishes	October 30, 2026	Friday
27.	PUB Order Released for rates only	December 8, 2026	Tuesday
28.	PUB Order released for all other directives	January 7, 2026	Thursday

SCHEDULE "E"

PROCEDURES TO BE FOLLOWED AT THE MANITOBA PUBLIC INSURANCE CORPORATION 2027 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 13, 2026 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 13, 2026 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.pub.gov.mb.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. Seven (7) 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, Robert Watchman and Simra Joura, 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 2027/28 General Rate Application

Optional Applicant Logo

XXX/XXX X-X

Part and Chapter:		**Page No.:**	
PUB Approved Issue No.:			
Topic:			
Sub Topic:			

PREAMBLE TO IR (IF ANY):

QUESTION:

RATIONALE FOR QUESTION:

RESPONSE:

RATIONALE FOR REFUSAL TO FULLY ANSWER THE QUESTION: