



“When You Talk - We Listen!”



MANITOBA PUBLIC UTILITIES BOARD

Re: MANITOBA PUBLIC INSURANCE CORPORATION (MPI)

2024/2025 GENERAL RATE APPLICATION

PRE-HEARING

Before Board Panel:

Irene Hamilton, K.C.- Panel Chairperson

Robert Gabor, K.C. - Board Chair

Susan Nemec - Board Member

George Bass, K.C. - Board Member

Susan Boulter - Board Member

HELD AT:

Public Utilities Board

400, 330 Portage Avenue

Winnipeg, Manitoba

June 28, 2023

Pages 1 to 73

1 APPEARANCES
2 Kathleen McCandless) Board Counsel
3 Todd Andres (np))
4
5 Steve Scarfone) Manitoba Public
6 Anthony Guerra) Insurance
7
8 Byron Williams (np)) CAC (Manitoba)
9 Chris Klassen)
10
11 Karen Wittman) Taxi Coalition
12 Sharna Nelko)
13
14 Charlotte Meek) CMMG
15
16
17
18
19
20
21
22
23
24
25

	TABLE OF CONTENTS	
		Page No.
1		
2		
3	List of Exhibits	4
4		
5	Opening comments by the Chair	6
6	Opening comments by Board Counsel	13
7	Opening comments by MPI	17
8	Opening comments by CAC (Manitoba)	24
9	Opening comments by CMMG	41
10	Opening comments by Taxi Coalition	49
11	Reply by MPI	56
12		
13	Discussion	59
14		
15		
16		
17		
18	Certificate of Transcript	73
19		
20		
21		
22		
23		
24		
25		

1	List of Exhibits	
2	No.	Page No.
3	PUB-1	Notice of public hearing and pre-
4		hearing conference dated May 23rd, 2023
5	PUB-2	The Public Utilities Board's rules of
6		practice and procedure 14
7	PUB-3	PUB letter to all parties re: MPI 2024
8		GRA timetable, MFRs and IR template -
9		June 15, 2023. 14
10	PUB-4	PUB letter to all parties re: MPI 2024
11		GRA pre-qualifications - June 15, 2023.
12	PUB-5	Board Order number 64/'23 - Manitoba
13		Public Insurance Corporation (MPI or
14		The Corporation): Interim Procedural
15		Order respecting preliminary issues and
16		commercially sensitive information
17		(CSI) process for 2024 General Rate
18		Application for compulsory 2024/2025
19		driver and vehicle insurance premiums
20		and other matters - May 23rd, 2023. 15
21	MPI-1	Manitoba Public Insurance 2024 General
22		Rate Application - June 15, 2023. 35
23	MPI-2	Part VII - ratemaking overview Chapter
24		page 5 of 8 - blacklined and clean -
25		June 27, 2023. 36

1	List of Exhibits		
2	No.	Description	Page No.
3	CAC-1	CAC (Manitoba) Intervener	
4		Application	25
5	CAC-1-1	Attachment A Overview	26
6	CAC-1-2	Attachment B, Description of Expert	
7		Consultants.	26
8	CAC-1-3	Collection of expert curriculum	
9		vitae.	26
10	CMMG-1	The CMMG Intervener application for the	
11		2024 MPI General Rate Application	42
12	CMMG-2	The curriculum vitae of three (3)	
13		experts CMMG intends to retain for	
14		consulting purposes of Valter Viola,	
15		Jeff Crozier, and Jason Wong	42
16	CMMG-3	The CMMG Intervener costs estimate	42
17	TC-1	Application for Intervener status and	
18		Attachment A to the form.	49
19	TC-2	CV of Jeff Crozier.	50
20	TC-3	CV of Jason Wong.	50
21	TC-4	CV of Sylvain Dion.	50
22	TC-5	Taxi Coalition Cost Estimate.	50
23			
24			
25			

1 --- Upon commencing at 9:05 a.m.

2

3 THE PANEL CHAIRPERSON: Good morning,
4 everyone, and welcome to the pre-hearing conference
5 for MPI's 2024/'25 General Rate Application that was
6 filed on June 15th, 2023.

7 I am Irene Hamilton, the Chair of this
8 Panel of the Public Utilities Board. Joining me today
9 in the Hearing room are Board Chair Robert Gabor and
10 Board members Susan Nimec, George Bass, and Susan
11 Boulter.

12 The Board acknowledges that we are
13 gathered on the ancestral lands of the Anishinaabe,
14 Cree, Oji-Cree, Dakota, and Dene peoples and the
15 homeland of the Red River Metis Nation.

16 The Panel is assisted in this General
17 Rate Application by Board secretary Darren Christle,
18 assistant associate secretary Jennifer Dubois, and
19 judicial hearing assistant Kristen Schubert. Kathleen
20 McCandless and Todd Andres will act as Board counsel.

21 As in prior hearings, the Board is also
22 assisted by technical advisors from Cathcart Advisors
23 and Eckler Partners.

24 The Public Utilities Board mandate is
25 to set just and reasonable rates that are in the

1 public interest. The public interest has been defined
2 by the Manitoba Court of Appeal as balancing the
3 impacts of rate increases on consumers with the fiscal
4 health of the Utility.

5 In order to set just and reasonable
6 rates that are in the public interest, the Board will
7 need to hear and consider all of the evidence that is
8 adduced on the record of this proceeding and hear
9 submissions from Manitoba Public Insurance and all
10 approved Interveners.

11 Manitoba Public Insurance is applying
12 to the Board for approval of its premiums charged with
13 respect to compulsory driver and vehicle insurance.
14 This General Rate Application will be conducted in
15 accordance with the provisions of the Crown
16 Corporations Governance and Accountability Act and the
17 Public Utilities Board Act.

18 We will employ throughout the process
19 the Board's rules of practice and procedure which can
20 be viewed on the Board's website. Any questions in
21 terms of locating the rules can be posed to the Board
22 office.

23 In its Application, MPI pro -- proposes
24 no changes to premium rates to take effect April 1st,
25 2024, including no changes to miscellaneous permits

1 and certificates, vehicle and driver premiums, and
2 Basic service and transaction fees.

3 MPI is proposing a revised Capital
4 Management Plan to establish the means and pathway to
5 achieve the 100 percent minimal -- minimum capital
6 test, capital level for the Basic Rate Stabilization
7 Reserve, and specific criteria and processes under
8 which MPI will apply to the Board for a capital
9 rebate.

10 MPI is applying for changes to vehicle
11 discounts avail -- available through the Driver's
12 Safety Rating, or DSR system, with driver premium
13 adjusted to off-balance these charges including making
14 use of DSR level plus 18 in the 2024/'25 rating year
15 and moving all DSR discounts one-fourth of the way to
16 their actuarially indicated target rounded down to the
17 nearest whole number.

18 As always, MPI bears the onus in this
19 proceeding of satisfying the Board that its
20 Application should be granted on the whole of the
21 evidence that it provides.

22 Our objectives for today's pre-hearing
23 conference are: to identify prospective Interveners;
24 to learn the reasons for their intervention; to hear
25 submissions on the issues to be included in the scope

1 of the General Rate Application, and more
2 particularly, any variations from the preliminary
3 issues list which was approved by the Board on May
4 23rd, 2023, in its Interim Procedural Order Number
5 64/'23; to hear requests from MPI or any proposed
6 Interveners for pre-qualification of expert witnesses
7 they intend to call at the public hearings; to hear
8 submissions on improvements to the process for the
9 treatment of commercially sensitive information; to
10 gain an appreciation of any costs awards that may be
11 sought by Interveners; and to discuss and arrive at a
12 timetable for the orderly exchange of evidence and
13 information throughout this GRA process.

14 The Board welcomes public
15 participation. Individuals or groups may submit
16 written comments to be made to the Board. Individuals
17 wishing to submit a brief or express comments at the
18 Hearing should contact the Board through its online
19 comment tool.

20 The Board will consider what weight, if
21 any, should be attached to information received from
22 members of the public which is not sworn or subject to
23 cross-examination.

24 All parties and their representatives
25 and consultants should be aware that the Board intends

1 to live stream the public Hearing proceedings through
2 a link accessible on the Board's website.

3 As such, the use of acronyms is to be
4 discouraged. This would be not only for the benefit
5 of persons watching the live streaming and the
6 benefits, but also for the benefit of the Board
7 members. It will assist the Panel's and public's
8 understanding of the issues and evidence if acronyms
9 are avoided.

10 The Board appreciates that some
11 potential Intervene -- Interveners will be seeking
12 costs awards may not have provided detailed budgets at
13 this time as the approval of Intervener status and
14 approval of the issues for each Intervener has not yet
15 been given.

16 After the Board has issued its
17 procedural Order approving Intervener status and
18 issues, approved Interveners will be required to file
19 their detailed budgets within the time prescribed by
20 the Board.

21 Prospective Interveners should
22 familiarize themselves with the Board's Intervener
23 cost policy which is available on the Board's website
24 and which has previously been circulated to
25 Interveners of record.

1 The Board is continuing with its pre-
2 qualification process for expert witnesses this year.
3 Experts may no longer need to be qualified in the same
4 manner as in previous MPI GRA hearings. Ultimately,
5 the Board will determine what weight, if any, to
6 attach to each expert's testimony.

7 The Manitoba ombudsman has issued
8 privacy guidelines for administrative tribunals. The
9 PUB is mindful of its obligations under those
10 guidelines. Its decisions in respect of the
11 application being considered will be sensitive to the
12 guidelines.

13 Personal information will not be
14 disclosed unless it is appropriate and necessary to do
15 so. However, the PUB advises participants that these
16 proceedings are public and that, as a result, personal
17 information protections are reduced.

18 I will now call upon Board counsel, Ms.
19 McCandless, for introductions following -- followed by
20 MPI's counsel, Mr. Scarfone and Mr. Guerra, to
21 introduce the representatives of MPI who are present,
22 after which I will call upon the prospective
23 Interveners who are present to introduce themselves.

24 Once we have heard all introductions, I
25 will call upon Board counsel to make opening comments.

1 Ms. McCandless...?

2 MS. KATHLEEN MCCANDLESS: Good
3 morning, Madam Chair, members of the Panel. Kathleen
4 McCandless, Board counsel. And to my left of Roger
5 Cathcart, accounting advisor to the Board.

6 THE CHAIRPERSON: Mr. Guerra...?

7 MR. ANTHONY GUERRA: Good morning,
8 Madam Chair. Anthony Guerra, general counsel and
9 corporate secretary for MPI. With me this morning is
10 my co-counsel, Mr. Scarfone. As well, behind me is
11 Mr. Meira, our director of regulatory affairs.

12 I would also like to acknowledge the
13 efforts of Ms. Ganeet Jassal, our regulatory affairs
14 specialist, Ms. Da Silva, our regulatory analyst
15 (AUDIO CUTS OUT).

16 THE CHAIRPERSON: Thank you. Mr.
17 Klassen...?

18 MR. CHRIS KLASSEN: Good morning,
19 Madam Chair, members of the Panel. My name is Chris
20 Klassen, here for the Manitoba branch of the
21 Consumers' Association of Canada. And I'll be joined
22 by co-counsel in the proceeding, Ms. Katrine Delay
23 (phonetic) and Mr. Byron Williams.

24 THE CHAIRPERSON: Thank you. Ms.
25 Meek...?

1 MS. CHARLOTTE MEEK: Good morning to
2 the Board. My name is Charlotte Meek, representing
3 the Coalition of Manitoba Motorcycle Groups. Thank
4 you.

5 THE CHAIRPERSON: Ms. Wittman...?

6 MS. KAREN WITTMAN: Good morning,
7 Madam Chair, members of the Panel. Karen Wittman,
8 appearing on behalf of the Taxi Coalition. Also with
9 me is my colleague, Sharna Nelko.

10 THE CHAIRPERSON: Thank you.

11 DR. DARREN CHRISTLE: Darren Christle
12 and Kristen Schubert, Board staff.

13 THE CHAIRPERSON: Thank you. Ms.
14 McCandless...?

15

16 OPENING COMMENTS BY BOARD COUNSEL:

17 MS. KATHLEEN MCCANDLESS: Thank you.
18 So, just at the outset, everyone will see before them
19 that we have the agenda for today's pre-hearing
20 conference set out. And beyond that, I would just
21 like to enter some PUB exhibits for the record.

22 So, the first Exhibit is PUB-1, and
23 that's the notice of public hearing and pre-hearing
24 conference dated May 23rd, 2023.

25 Exhibit PUB-2 is the Board's rules of

1 practice and procedure.

2 PUB-3 is a letter from Dr. Darren
3 Christle, Board secretary, to MPI and all prospective
4 Interveners dated June 15, 2023, with attachments.

5 And those attachments address such issues as MFRs and
6 the time table for the -- for the GRA and the format
7 to be used for Information Requests.

8 PUB-Exhibit number 4 is a letter from
9 Dr. Christle to MPI and all prospective Interveners
10 setting out the pre-qualification process for expert
11 witnesses.

12 And PUB-5 is Board Order number 64/'23
13 dated June -- May 23rd, 2023.

14

15 --- EXHIBIT NO. PUB-1: Notice of public hearing
16 and pre-hearing conference
17 dated May 23rd, 2023

18

19 --- EXHIBIT NO. PUB-2: The Public Utilities
20 Board's rules of practice
21 and procedure

22

23 --- EXHIBIT NO. PUB-3: PUB letter to all parties
24 re: MPI 2024 GRA
25 timetable, MFRs and IR

1 template - June 15, 2023.

2

3 --- EXHIBIT NO. PUB-4: PUB letter to all parties
4 rre: MPI 2024 GRA pre-
5 qualifications - June 15,
6 2023.

7

8 --- EXHIBIT NO. PUB-5: Board Order number 64/'23
9 - Manitoba Public
10 Insurance Corporation (MPI
11 or The Corporation):
12 Interim Procedural Order
13 respecting preliminary
14 issues and commercially
15 sensitive information
16 (CSI) process for 2024
17 General Rate Application
18 for compulsory 2024/2025
19 driver and vehicle
20 insurance premiums and
21 other matters - May 23rd,
22 2023.

23

24 MS. KATHLEEN MCCANDLESS: And that set
25 out the preliminary issues list and the commercially

1 sensitive information process for this GRA.

2 Prior to hearing from prospective
3 Interveners, I confirmed that each should provide the
4 following information to the Board in order that it
5 can deliberate on and decide intervention: An
6 indication of their constituency and interests; an
7 outline of the areas of MPI's application that they
8 intend to test; the reasons for requesting Intervener
9 status; their plans to call evidence at the hearing;
10 and whether they intend to seek an award of costs,
11 bearing in mind that the proposed budget is to be
12 provided to the Board in accordance with the Board's
13 Intervener cost policy.

14 As always, the Board will apply the
15 criteria set out in the costs policy with respect to
16 the awarding of costs and such decisions are at the
17 sole discretion of the Board.

18 Finally, at the workshop on Tuesday,
19 June 20th, the Preliminary Issues List was discussed
20 and you will hear further comments on the Issues List
21 today. The Panel will be asked to issue as part of
22 the Order following this pre-hearing conference, the
23 final Issues List for the GRA.

24 Those are all my submissions this
25 morning. Thank you.

1 THE PANEL CHAIRPERSON: Thank you, Ms.
2 McCandless. Mr. Guerra...?

3

4 OPENING COMMENTS BY MPI:

5 MR. ANTHONY GUERRA: Thank you, Madam
6 Chair, and good morning -- good morning everyone. I
7 intend to make a few brief statements then outline
8 MPI's position on the Issues List, the pre-
9 qualification of experts, the process for confidential
10 information treatment, Intervener costs and the
11 proposed time table.

12 Further following receipt of
13 representations from My Friends acting on behalf of
14 the Intervener applicants, I intend to outline MPI's
15 position with respect to their applications for
16 Intervener status.

17 THE PANEL CHAIRPERSON: Mr. Guerra,
18 would you please move your mic closer to yourself.

19 MR. ANTHONY GUERRA: Of course.

20 THE PANEL CHAIRPERSON: Thank you.

21

22 CONTINUED BY MPI:

23 MR. ANTHONY GUERRA: My apologies.
24 We're -- for context on June 15th, MPI filed a four
25 thousand eighty-seven (4,087) page General Rate

1 Application. The effort required the direct
2 assistance of more than seventy-three (73) employees
3 and more than six (6) weeks of drafting, reviewing and
4 editing.

5 This was truly an exceptional effort
6 and since this was my first opportunity to do so on
7 the Public Record, I would like to thank Mr. Scarfone,
8 Mr. Meira, Mr. Sol, (phonetic) Ms. da Silva, Ms. Irwin
9 and the other seventy-three (73) employees for all
10 their hard work over these past weeks and months.

11 I would also like to extend my
12 appreciation to all those perspective Interveners,
13 their counsel and consultants who seek to participate
14 in this year's rate application.

15 Interveners represent valuable
16 stakeholders and your contributions are critical to
17 this process. In fact, MPI has adopted many of the
18 recommendations put forward by Interveners over these
19 years and this GRA is no exception.

20 Its form and substance are improved as
21 a result of their critiques. MPI looks forward to
22 highlighting its improvements, as well as receiving
23 Intervener feedback this year.

24 Finally, before I get to our position
25 on the standard pre-hearing conference issues, I would

1 like to take this opportunity to acknowledge our
2 former General Counsel and Corporate Secretary, Mr.
3 Mike Triggs. Mr. Triggs joined MPI as the Director of
4 Legal Services in 2009 and continued in that role
5 until 2016, when he took over the role as our General
6 Counsel.

7 Mr. Triggs was the first executive I
8 met when I joined MPI in 2017. And in nearly six (6)
9 years I spent working with him, I always found Mr.
10 Triggs to be passionate about his work, always
11 approachable and very kind. He cared deeply about MPI
12 and his colleagues. As you may know, Mr. Triggs
13 retired from MPI in February of 2023 and has since
14 embarked in a new and assuredly less stressful
15 adventure.

16 I want to take this time to thank Mr.
17 Triggs for his guidance, advice and encouragement. I
18 took over for him in April, but I would expect that it
19 will take me quite a bit longer to meet the standard
20 that he set.

21 And with that, I'd like to make some
22 comments on the variations to the preliminary Issues
23 List. While I was unable to attend the Issues
24 Workshop on June 20th, I understand that it was very
25 productive in terms of variations to the preliminary

1 Issues List. I believe item 4 on that list, the
2 parties agreed that additional detail should be added
3 to the issue, which pertains to compliance with PUB
4 Orders 4-23 and 35-23, as well as any outstanding
5 directives from past Orders.

6 Specifically, adding modifications to
7 the fleet rebates surcharge allocation and updates to
8 the road safety process and programming. Again, MPI
9 accepts these recommendations and agrees that the
10 final iteration of the issues list should include
11 these additions.

12 The other addition involves Item 5C
13 on the issues list, the financial forecast, and
14 specifically the impact of IFRS 9 and 17. I
15 understand that the parties at the Issues Workshop
16 agreed that the discussion around the impact of IFRS
17 should also include IFRS 14.

18 MPI accepts this recommendation and
19 agrees that the final iteration of the Issues List
20 should also include the addition of IFRS 14 to Issue
21 5C.

22 In terms of the issue of the pre-
23 qualification of experts, MPI understands that none of
24 the perspective Interveners will seek to pre-qualify
25 experts and, therefore, no position will be offered on

1 this issue with respect to them later on in their
2 appearance, however, I can also advise that MPI does
3 not wish to pre-qualify any experts.

4 On the issue of pre -- the process for
5 treatment of commercially sensitive information.
6 Counsel may recall at the -- at the Issues Workshop
7 last week, that Mr. Meira advised of a new initiative
8 developed by his team to provide information about the
9 material claimed by MPI to be confidential and the
10 basis for the claim.

11 MPI heard that M -- that the -- excuse
12 me -- MPI heard from the PUB, last year, that the
13 existing process and time-lines made it difficult to
14 review a voluminous Affidavit in such a short period.

15 MPI listened and on June 19th Mr. Meira
16 circulated, by email, an Excel spreadsheet titled
17 'Confidential Information Tracker to Counsel and to
18 Advisors to the PUB and their Prospective
19 Intervenors'. This tracker identifies the document,
20 whether MPI seeks to redact it, in whole or in part;
21 the summary of the extent of the proposed redactions;
22 and, most importantly, the rationale for the proposed
23 confidential treatment of that document.

24 MPI will update this tracker as new
25 information is filed confidentially with the PUB. The

1 expectation is that this will provide everyone with
2 significantly more time to compare the confidential
3 versions of documents to the rationale provided in the
4 tracker and develop positions accordingly.

5 I would clarify, though, that in the
6 course of preparing its motion for confidential
7 treatment of these documents, MPI may determine that
8 it's appropriate to include additional rationale.
9 However, it is also equally true that MPI routinely
10 reviews its confidential documents and may determine
11 that the rationale for some is no longer applicable.
12 We hope that users will find this tracker helpful and
13 will welcome any feedback on it.

14 Additionally, as Mr. Meira discussed
15 the issues at the workshop, MPI would like to improve
16 the process for the exchange of confidential
17 information requests and responses by asking that
18 participants avoid the use of USB or thumb drives and,
19 instead, adopt the use of our secure FTP site.

20 Regulatory Affairs will work with the
21 participants to ensure that they have access to and
22 are familiar with how this FTP site works to upload
23 their questions and receive responses. By using this
24 process, MPI believes that hours of work may be
25 avoided.

1 And, finally, MPI also hopes to improve
2 the process for the treatment of confidential
3 information by improving the way in which it prepares
4 and files its motion seeking confidential treatment of
5 documents.

6 Historically, MPI filed a paper motion
7 and supporting Affidavit. This year, MPI plans to
8 file an e-book, which will include the motion
9 materials, but also hyperlinks and table of contents
10 for easy access. MPI expects that this will save days
11 of work and, more importantly, permit the filing of
12 the motion days earlier.

13 On the issue of the timetable, the
14 proposed timetable was circulated previously and I
15 understand that it was largely acceptable to the
16 participants of the Issues List workshop. That said,
17 more time was requested to issue Information Requests
18 in respect of confidential treatment of commercially-
19 sensitive information.

20 My understanding is that there were
21 discussions about extending the timeline for Round 1
22 confidential IRs to Tuesday, July 11th.
23 Traditionally, these accommodations have been made off
24 line, but I see no reason why we can't continue with
25 this practice, however, if -- if those wish, we could

1 also add that time line, at that date, so that the
2 time line is reflected as well.

3 I don't believe there is any
4 discussions about having a similar extension for the
5 Round 2 confidential IRs, however, I would note that
6 MPI has historically worked with Interveners to
7 address any such concerns and I would imagine that
8 this could be accomplished once again. Those are our
9 comments for -- for now. Thank you.

10 THE PANEL CHAIRPERSON: Thank you, Mr.
11 Guerra, and congratulations on your appointment.

12 MR. ANTHONY GUERRA: Thank you.

13 THE PANEL CHAIRPERSON: I will now ask
14 the Interveners to provide their opening comments and
15 would ask that you refer, in your submissions, to the
16 issues that were raised by Board Counsel. Thank you.

17

18 OPENING COMMENTS BY CAC (MANITOBA):

19 MR. CHRIS KLASSEN: Good morning.
20 Thank you, Madam Chair, Members of the Panel. As
21 mentioned previously, I'm here for CAC (Manitoba), the
22 Manitoba Branch of the Consumers Association of
23 Canada. I do have a couple of minor administrative
24 matters to begin with, following which, I will propose
25 to provide an introduction to CAC (Manitoba).

1 As requested by Board Counsel, identify
2 the reasons for CAC (Manitoba)'s proposed
3 intervention; canvass CAC (Manitoba)'s areas of
4 interest and the issues to be addressed, including its
5 supporting team of consultants and experts; followed
6 by brief comments on budget, treatment of commercially
7 sensitive information, and schedule.

8 So, to begin, I will propose that CAC
9 Manitoba's Intervener application form filed on June
10 23rd be entered as Exhibit CAC-1, and that its
11 attachments be filed as follows:

12 Attachment A Overview, CAC-1-1;
13 Attachment B, Description of Expert Consultants, be
14 CAC-1-2; and CAC-1-3 be the collection of expert
15 curriculum vitae.

16 And on that note, I'll note that Mr.
17 Scott Greenlay, who I'll describe in more detail in a
18 few moments, shared with CAC (Manitoba) an updated CV
19 after the filing of the Intervener application on
20 Friday, that has been circulated electronically to MPI
21 and Board Staff. And I'll propose that it be that
22 more recent version, filed as CAC-1-3.

23 Thank you, Ms. Schubert.

24

25 --- EXHIBIT NO. CAC-1: CAC (Manitoba) Intervener

1 Application

2 --- EXHIBIT NO. CAC-1-1: Attachment A Overview

3

4 --- EXHIBIT NO. CAC-1-2: Attachment B, Description
5 of Expert Consultants.

6

7 --- EXHIBIT NO. CAC-1-3: Collection of expert
8 curriculum vitae.

9

10 CONTINUED BY CAC (MANITOBA):

11 MR. CHRIS KLASSEN: The Manitoba
12 branch of the Consumers Association of Canada, CAC
13 (Manitoba), is a volunteer, non-profit, independent
14 organization that represents the consumer interest in
15 Manitoba.

16 CAC (Manitoba) works hard to inform and
17 empower consumers to be aware of their rights and
18 their responsibilities as such, and to exercise them
19 in their engagement with the marketplace.

20 CAC (Manitoba) is a branch of the
21 National Consumers Association of Canada, but is
22 financially separate and independently incorporated.

23 CAC (Manitoba) is governed by a Board
24 of Directors, and its policy is guided by the
25 generally accepted consumer rights and

1 responsibilities, which are described in Attachment A,
2 in its application to intervene.

3 For over thirty (30) years CAC
4 (Manitoba) has been activ -- actively involved in rate
5 regul -- rate regulation matters, both before this
6 Board and other regulators, provincially as well as
7 federally.

8 CAC (Manitoba) takes pride in its log -
9 - long-standing record of quality, evidence based
10 advocacy, and notes that it has been particularly
11 engaged in the regulation of MPI, having intervened in
12 every Rate Application, and participated in all
13 technical conferences and other ancillary processes
14 facilitated by this Board.

15 In this proceeding CAC (Manitoba)
16 proposes to represent the interests of all MPI
17 customers, with a particular emphasis on the private
18 passenger customer class. CAC (Manitoba) views the
19 interests of this class, as consistent with those of
20 Manitoba Consumers generally, which it is mandated to
21 serve.

22 In being guided by its Board of
23 Directors, CAC (Manitoba) does draw on its
24 institutional experience in participating in this
25 process, but we note as well, that the Board will be

1 aware that in past proceedings CAC (Manitoba) has
2 relied on an advisory panel, previously described as
3 the CAC (Manitoba) Advisory Panel, and that that group
4 supported CAC (Manitoba)'s participation both in last
5 year's MPI GRA and in the more recent Manitoba Hydro
6 General Rate Application.

7 And CAC (Manitoba) comes to the Board
8 with a similar proposal in this Hearing, but in the
9 interest of transparency, would like to formalize the
10 input of this group, and now refer to it as the Public
11 Utilities Working Group, in the interest of more
12 express -- expressly acknowledging the -- its role
13 with CAC (Manitoba) and its interactions with the
14 Board.

15 The former CAC (Manitoba) Advisory
16 Panel, now the Public Utilities Working Group,
17 consists of stakeholder organizations, some of which
18 became interested in the PUB through Bill 36 advocacy
19 over the past two (2) years or so, and also includes
20 organizations that recognize their stakeholders as --
21 as directly affected by the outcome of this process.

22 It also includes a diverse roster of
23 academics, subject-matter experts and individuals with
24 deep experience in public utility regulation both here
25 and in other jurisdictions.

1 In working together over the past year,
2 the Public Utility Working Group has identified its
3 interests in advocating for consumers as being aligned
4 with CAC (Manitoba)'s goals, and as a result, have
5 found a productive working relationship which has led
6 the Working Group to express an interest in
7 formalizing its role as a support to CAC (Manitoba).

8 CAC (Manitoba) expects that this group
9 will take on what's -- what we'll refer to for the
10 time being as a watching brief, meaning that it will
11 be closely monitoring the proceeding and supporting
12 CAC (Manitoba) in assessing the issues before this
13 Board.

14 In this setting, CAC (Manitoba) would
15 remain the sole Intervener. Recommendations and
16 submissions to this Board would be offered solely by
17 CAC (Manitoba), but where insights from the Working
18 Group are adopted by CAC (Manitoba), that would be
19 expressly noted for the Board.

20 We do note, however, for the Board's
21 information, that the Working Group is considering
22 seeking to be added as a joint Intervener, alongside
23 CAC. If that were to come to fruition, that group
24 would be jointly represented by the Public Interest
25 Law Centre, which would make the appropriate motion on

1 its behalf at the relevant time.

2 And recognizing that that group is
3 still reeling from the conclusion of the Manitoba
4 Hydro GRA process, we're recognizing that they are --
5 we recognize that they are still concluding the
6 discussions about the -- the specific nature of their
7 role. But for the purposes of the Board's
8 information, we note their expected involvement as the
9 Public Utilities Working Group.

10 And ultimately, regardless of whether
11 the Working Group is supporting alongside on a
12 watching brief or whether that group seeks to be
13 acknowledged as a joint Intervener, CAC (Manitoba) is
14 here to ensure that consumers' voices are heard by the
15 Board and by their Crown-owned monopoly insurer.

16 The key issues that CAC (Manitoba)
17 intends to focus on in this proceeding include the
18 proposed rate indication, including the accuracy of
19 MPI's claims and expense forecasts, the reliability of
20 underlying methodologies, and the question of whether
21 the rates proposed by MPI are just and reasonable;

22 (2), MPI's proposed new Capital
23 Management Plan including the question of whether
24 consumers' interests are appropriately balanced
25 against the Corporation's financial health,

1 particularly, with respect to the requirements
2 governing the Corporation's capital adequacy and the
3 issuance of capital rebates;

4 (3), Project NOVA including its
5 projected scope, costs, and benefits, the merits of
6 the Corporation's plan for project implementation, the
7 prudence of the project's management, and MPI's
8 relationships with third-party consultants;

9 (4), the prudence of Manitoba Public
10 Insurance's investment portfolio management including
11 the implementation of recent asset liability, or ALM -
12 - AL management study outcomes and risk assessment;

13 (5), the Corporation's projected
14 operating expenses including budgeted full-time
15 equivalent employees, as well as its corporate
16 budgeting process; and

17 (6), the proposed amendments to and
18 future plans for improving the Driver Safety Rating
19 System, including to correct the actuarial soundness
20 of DSR discounts and surcharges.

21 In addition to those issues of primary
22 focus, CAC (Manitoba) does intend to canvass, as in
23 past proceedings, ratemaking and actuarial
24 assumptions, alternative rate indications,
25 benchmarking, investment performance and forecasts, a

1 Vehicles for Hire framework, changes to the fleet
2 program, and ongoing developments in MPI's Enterprise
3 Risk Management.

4 CAC (Manitoba) does not propose to call
5 evidence at this stage in the process, but we reserve
6 the right to request permission to do so after review
7 of response to Information Requests. And we take that
8 position in the interests of efficiency.

9 CAC (Manitoba) has again assembled a
10 team of experts and consultants to support its
11 intervention. They are described in CAC (Manitoba)'s
12 application and include Mr. Peter Dyck, an accountant
13 and former MPI corporate controller; Mr. Valter Viola,
14 an investment and risk consultant who is managing
15 director and principal at Cortex Applied Research; a
16 team consisting of Ms. Paula Elliott, Mr. Rajesh
17 Sahasrabuddhe, and Mr. Chris Schneider of Oliver Wyman
18 who are experienced actuarial consultants who have
19 been relied upon by this Board in the past two (2)
20 GRAs; and Mr. Scott Greenlay who this Board has not
21 had the opportunity to meet, though he did support CAC
22 (Manitoba)'s intervention in last year's MPI GRA.

23 And Mr. Greenlay is the former national
24 director of IT consulting for a national consulting
25 firm and will be supporting CAC (Manitoba)'s

1 engagement with issues related to Project NOVA and IT
2 initiatives.

3 As in the past, CAC (Manitoba) views
4 its proposed diverse and multi-disciplinary team,
5 again with strict divisions in the scopes of work
6 assigned to each member, has given the Board best
7 value as part of an efficient intervention.

8 Also as in past proceedings, CAC
9 (Manitoba) proposes to work collaboratively with other
10 Interveners including, again, this year by sharing the
11 services of Mr. Viola with the Coalition of Manitoba
12 Motorcycle Groups, and looks forward to working
13 closely with both the Taxi Coalition and the Coalition
14 of Manitoba Motorcycle Groups in ensuring efficient
15 allocation of resources on canvassing issues before
16 the Board and, for example, looks forward to counsel
17 for the Taxi Coalition taking the lead on issues
18 related to (AUDIO CUTS OUT).

19 With respect to costs, CAC (Manitoba)
20 does intend to seek an award of costs and intends to
21 have its participation in this process guided by the
22 Board's requirements for considering applications for
23 costs.

24 We note that a detailed cost estimate
25 on behalf of CAC (Manitoba) has not been provided yet

1 to the Board or other parties. We expect that will be
2 circulated today, and Board staff have been advised of
3 that timing.

4 With respect to the Board's comments in
5 last year's Order and comments from Mr. Guerra this
6 morning regarding the process for the treatment of
7 commercially-sensitive information, CAC (Manitoba)
8 found the Board's direction last year to be rooted in
9 its experience as an Intervener, and CAC (Manitoba)
10 supported those recommendations.

11 On a preliminary basis, we expect that
12 the modifications to process made by MPI in this
13 process to date will be of value and look forward to
14 taking advantage of them to more effectively review
15 MPI's motion for the treatment of confidential
16 information and in CAC (Manitoba)'s canvassing of that
17 information as well.

18 With respect to the Issues list and the
19 timetable, CAC (Manitoba) has no further comments with
20 respect to those documents, recognizing that comments
21 have been shared to date in informal processes both in
22 writing and in the Issues workshop.

23 And subject to questions from the
24 Board, these are opening comments for CAC (Manitoba),
25 and we thank you for your time and attention.

1 THE PANEL CHAIRPERSON: Thank you, Mr.
2 Klassen. Mr. Gabor...?

3 BOARD CHAIR GABOR: Yeah. First, I've
4 got a question for MPI which I guess I should ask
5 before. We've got this that was handed out which is a
6 blackline and clean copy of MPI Exhibit 2, and it's
7 got sort of changes to the -- to the numbers in red
8 and then a clean copy.

9 Is this just supposed to go in the
10 binders, or is this supposed to have an exhibit
11 number?

12 MR. ANTHONY GUERRA: Yes, that's a
13 good question, Mr. Gabor. The -- the -- I forgot to
14 enter the exhibits into the record. There are --
15 there are two (2). That is the second of the two (2).

16 So MPI Exhibit Number 1 would be the
17 General Rate Application on -- filed on June 15th.

18

19 --- EXHIBIT NO. MPI-1: Manitoba Public Insurance
20 2024 General Rate
21 Application - June 15,
22 2023.

23

24 MR. ANTHONY GUERRA: And MPI Exhibit
25 Number 2 would be the clean and blackline version --

1 BOARD CHAIR GABOR: Yeah.

2 MR. ANTHONY GUERRA: -- of Figure RMO-
3 1, which is an error and omissions filing.

4

5 --- EXHIBIT NO. MPI-2: Part VII - ratemaking
6 overview Chapter page 5 of
7 8 - blacklined and clean -
8 June 27, 2023.

9

10 BOARD CHAIR GABOR: Okay. Thank you.

11 Mr. Klassen, maybe it's my mind
12 wandering -- wandering. Is it the Public Utilities
13 Working Group, or is it the Public Utilities Board or
14 PUB Working Group? Because I -- I thought I heard
15 different versions.

16 MR. CHRIS KLASSEN: Thank you, Mr. --
17 Mr. Chair, for the question. I may have misspoken.
18 My understanding is that the -- the group is referring
19 to itself as the Public Utilities Working Group.

20 BOARD CHAIR GABOR: Okay. Yeah. I
21 would have concern if the word 'board' was -- because
22 then it -- it may be misleading.

23 You said they want to be a joint
24 Intervener, but they haven't filed an intervention.
25 So how would they be a joint Intervener?

1 MR. CHRIS KLASSEN: Understood, and I
2 thank you for the question. At minimum, the group is
3 looking forward to being involved as a support to CAC
4 (Manitoba), closely monitoring the proceedings on a
5 watching brief.

6 And recognizing that the name change
7 and the formalization of their participation is in the
8 interests of their transparency before the Board and
9 reflective of their engagement in the process, they
10 are considering requesting legal counsel to CAC
11 (Manitoba) file a motion on their behalf after the
12 Intervener process to be considered as a joint Inter -
13 - Intervener.

14 We recognize that that, if it comes to
15 pass, would be outside of the Board's prescribed
16 Intervener process, and that is part of the group's
17 consideration and would be part of our advice to them.
18 But we note for the Board for today's purposes that
19 that is a procedural option that they are considering.

20 BOARD CHAIR GABOR: Okay. So you put
21 forward the position of CAC (Manitoba). If they did
22 file, is it -- are we to assume it's the same
23 position, or are they going to put forward another
24 position on these -- on these issues?

25 MR. CHRIS KLASSEN: Thanks, and that -

1 - that's a very important question as well and again
2 would be part of their consideration of the -- the
3 procedural logistics of -- of seeking to join as a
4 joint Intervener later in the process.

5 BOARD CHAIR GABOR: Have --

6 MR. CHRIS KLASSEN: To date, the
7 group's interests have been aligned with those of CAC
8 (Manitoba), and we expect that, should they choose to
9 take that step, they would adopt the priorities
10 expressed today by CAC (Manitoba).

11 BOARD CHAIR GABOR: And may I -- and
12 you -- you may not be able to answer the question, but
13 may -- may I be so bold to ask, would they intend to
14 ask for an award of costs at the end, as well?

15 MR. CHRIS KLASSEN: Thanks for the
16 question. And there would be no costs in addition to
17 those otherwise proposed by CAC (Manitoba).

18 And I'll note separately, as a joint
19 Intervener, not only would they not seek additional
20 awards of cost, but they would also not seek separate
21 time for opening or closing submissions or cross-
22 examination. The interests would be canvassed by --
23 jointly by legal counsel for CAC (Manitoba).

24 BOARD CHAIR GABOR: Okay. So, I guess
25 my final question. How is this different than what

1 happens -- happened in the Manitoba Hydro hearing
2 where you have the Consumers' Coalition representing
3 the Consumers' Association, plus Manitoba Harvest,
4 plus the Aboriginal Council of Winnipeg versus
5 something like this?

6 Is there a difference in -- in the
7 approach?

8 MR. CHRIS KLASSEN: I'll suggest that
9 the Consumers' Coalition in the Manitoba Hydro process
10 could be seen as an analogous arrangement between
11 joint Interveners.

12 Should the Public Utilities Working
13 Group seek to be added as a joint Intervener, the
14 example of collaboration between CAC (Manitoba),
15 Harvest Manitoba, and the Aboriginal Council of
16 Winnipeg, as the Consumers' Coalition in Hydro
17 proceedings would be quite similar to what the Board
18 could expect from cooperation between these parties
19 here.

20 BOARD CHAIR GABOR: Okay. Thank you
21 very much.

22 THE CHAIRPERSON: Thank you.

23 MR. STEVEN SCARFONE: Madam Chair,
24 just a question on that procedural issue that Mr.
25 Klassen raised.

1 He mentioned a motion that would be
2 brought if there was a joint intervention by the
3 Working Group. Would that include a motion to extend
4 the time in which to apply with the reasons for not
5 applying within the -- within this prescribed time?

6 That's I guess would MPI -- because
7 this is our first exposure to this, MPI appreciating
8 that they've been involved with the Hydro hearings,
9 but MPIC hasn't yet been exposed to the Working Group.

10 MR. CHRIS KLASSEN: Understood. And -
11 - and, Mr. Chair -- or Mr. Chair and Madam Chair, I
12 thank My Friend Mr. Scarfone for the question.

13 And, yes, we understand that such a
14 motion would be asking the Board to step out of its
15 prescribed process for the approval of Interveners.
16 And the relief sought in such a motion would include
17 an amendment to that prescribed time line necessarily
18 would be our understanding of the process.

19 And again, Mr. Chair and Madam Chair,
20 the procedural logistics of -- of that process are
21 part of this group's consideration of -- of their next
22 steps.

23 And again, recognizing some of the
24 associated challenges with that, an alternative that
25 they are considering is joining on a watching brief

1 which would, again, not have them formally part of the
2 process but closely monitoring alongside CAC
3 (Manitoba) and supporting CAC (Manitoba) in canvassing
4 -- in considering its position and recommendations
5 before the Board.

6 And I thank My Friend for the question.

7 THE CHAIRPERSON: Thank you, Mr.

8 Klassen. Ms. Meek...?

9

10 OPENING COMMENTS BY CMMG:

11 MS. CHARLOTTE MEEK: Thank you, Madam

12 Chair. Good morning to the Board, Board counsel, to

13 MPI, fellow Interveners, and members of the public.

14 As I said before, my name is Charlotte Meek, of the

15 firm DFS Kaneski UnRuh, representing the Coalition of

16 Manitoba Motorcycle Groups who I'll refer to as CMMG.

17 To start with, I'd like to begin by

18 filing exhibits on behalf of CMMG. Could I please

19 have filed as CMMG-1 the CMMG Intervener application

20 for the 2024 MPI General Rate Application; as CMMG-2,

21 the curriculum vitae of three (3) experts CMMG intends

22 to retain for consulting purposes of Valter Viola,

23 Jeff Crozier, and Jason Wong; and then CMMG-3, the

24 CMMG Intervener costs estimate.

25

1 --- EXHIBIT NO. CMMG-1 The CMMG Intervener
2 application for the 2024
3 MPI General Rate
4 Application

5
6 --- EXHIBIT NO. CMMG-2: The curriculum vitae of
7 three (3) experts CMMG
8 intends to retain for
9 consulting purposes of
10 Valter Viola, Jeff
11 Crozier, and Jason Wong

12
13 --- EXHIBIT NO. CMMG-3: The CMMG Intervener costs
14 estimate

15
16 CONTINUED BY CMMG:

17 MS. CHARLOTTE MEEK: My submissions
18 this morning will outline the following: A brief
19 background of the Coalition of Manitoba Motorcycle
20 Groups, including their membership and mandate; the
21 reasons for CMMG's proposed intervention in this
22 year's GRA and what experience or expertise CMMG will
23 bring to the proceedings; the issues proposed to be
24 addressed and examined by CMMG in the Hearing; and
25 then, finally, a brief review of our request for costs

1 and cost-saving measures.

2 The Coalition of Manitoba Motorcycle
3 Groups was formed in 1993 out of a concern for
4 climbing motorcycle insurance interest rates in the
5 province of Manitoba.

6 CMMG has eight (8) Board positions and
7 approximately three hundred (300) members and conducts
8 monthly general meetings.

9 The CMMG is a not-for-profit volunteer-
10 run organization. Since its inception in 1993, the
11 group has expanded its goals more broadly to address
12 other public policy issues facing -- facing
13 motorcyclists in the province.

14 CMMG is regularly in contact with local
15 and provincial government advocating for legislative
16 reform and promoting awareness of motorcycle safety
17 initiatives.

18 CMMG also interacts with local interest
19 groups to share information, organize, and promote
20 group rides and fundraising projects.

21 CMMG is also passionate about
22 motorcycle safety and participates in various forms
23 outside of the GRA process, including the Provincial
24 Road Safety Committee and the External Stakeholder
25 Committee.

1 CMMG is also in regular contact with
2 similar organizations in other jurisdictions and has
3 members who sit on the Board of the Motorcycle
4 Confederation of Canada. And through this work, CMMG
5 is involved in national initiatives on safety issues,
6 licencing, and motorcycle policy.

7 CMMG has been an Intervener in the MPI
8 General Rate Application since its inception in 1993.
9 As a result, the CMMG brings with it a depth of
10 experience regarding insurance rates and the
11 particular impacts for the motorcycle class.

12 CMMG advocates on behalf of over
13 nineteen thousand (19,000) motorcyclists in the
14 province. And given the specific issues affecting
15 motorcyclists and the unique nature of motorcycle
16 premiums, CMMG believes that it is important that
17 motorcyclists have representation at this Hearing and
18 that the Board understand the distinct perspective of
19 the motorcycle class.

20 In this year, CMMG intends again to
21 retain three (3) consultants to assist with their
22 review of the Application which will allow CMMG to
23 provide insightful and meaningful commentary and
24 proposals for the Board's consideration.

25 CMMG will have the assistance of Jason

1 Wong, from Dion Strategic Consulting, providing
2 actuarial consulting. Valter Viola, from Cortex
3 Consulting, will be providing advice and guidance
4 relating to investment strategy. And Jeff Crozier,
5 from InterGroup consultants, who will provide
6 expertise on general matters related to utility
7 regulation.

8 In this year's application CMMG intends
9 to focus its intervention on the following major
10 issues: A review and examination of projected claims,
11 expenses, and discounts, including reasonableness of
12 the rate indication; large loss loading and MPI's
13 compliance with Board Order 4/'23; the Corporation's
14 new Capital Management Plan and whether ratepayers
15 will be fairly and efficiently reimbursed where excess
16 capital is accumulated; MPI's investment strategy
17 employed -- pardon me -- MPI's investment strategy and
18 the ALM study and the impact on ratepayers, and the
19 motorcycle class, in particular; forecasting
20 methodologies employed by the Corporation and an
21 analysis of the reasonableness of the underlying
22 assumptions; and the driver rate -- Driver Safety
23 Rating System, including actuarial soundness of the
24 DSR levels, as well as the DSR model being employed.

25 As in previous years, CMMG may touch on

1 some issues relating to Project NOVA but will likely
2 limit its examination on how the Corporation's
3 progress in this matter impacts other issues that are
4 relevant to CMMG.

5 At this time, CMMG does not anticipate
6 calling any expert witnesses but would reserve the
7 right to do so later in the discovery process, if
8 necessary.

9 CMMG does intend to seek an award of
10 costs at the conclusion of the Hearing. And CMMG has
11 provided a cost estimate with its application.

12 As in previous years, CMMG is committed
13 to reducing costs and avoiding duplication. And to
14 that end, CMMG has already collaborated with other
15 Interveners by sharing consulting resources.

16 All experts being retained by CMMG are
17 also being used by other Interveners. And CMMG
18 expects that the mutual use of these resources will
19 provide significant savings from a cost perspective.

20 We -- CMMG has no comments at this time
21 on CSI materials. We haven't typically in past years
22 been involved in the CSI process. And we don't have
23 any further comments on the time table or the Issues
24 list.

25 And subject to any questions from the

1 Board, those conclude the comments of CMMG.

2 THE CHAIRPERSON: Thank you, Ms. Meek.
3 Ms. Wittman...?

4 BOARD MEMBER BASS: Just before we go
5 on, if I could ask a question.

6 In your reference to the -- the
7 forecasting that you're going to delve into, will you
8 include in that the -- any modelling techniques that
9 might be used? Specifically, I'm thinking about --
10 there's different types, linear or exponential
11 regression. GLM we've heard about a fair bit,
12 generalized linear modelling, but also gradient boost
13 -- boosted modelling.

14 So, you may not know about those but
15 will the experts be looking at that?

16 MS. CHARLOTTE MEEK: Yeah, I can
17 advise -- I appreciate the question, that the experts
18 have -- some of our consultants have been looking at
19 some of the modeling that you mentioned. I know that
20 GLM is something that our actuarial experts are
21 looking at.

22 What I want to ensure is that I know
23 other Interveners, particularly CAC has taken kind of
24 a front seat on those issues, so I don't want to
25 repeat our examination of that issue, so in the event

1 that the DLM modeling has an impact on the Motorcycle
2 Class, then I will be looking at that.

3 I can't tell you at this time how far
4 along we are in determining how much impact it will
5 have on -- on motorcycle rates, so whether we will be
6 doing an in-depth analysis, but it may be something
7 that we -- we look at.

8 BOARD MEMBER BASS: Okay. Thank you.

9 MS. CHARLOTTE MEEK: Thank you.

10 THE PANEL CHAIRPERSON: Ms. Nemec ...?

11 BOARD MEMBER NEMEC: Ms. Meek, I think
12 you said that -- that CMMG, that all experts are
13 shared with other Interveners.

14 MS. CHARLOTTE MEEK: Yes.

15 BOARD MEMBER NEMEC: Can you just
16 expand on sort of each expert and how that, very
17 briefly how, who is -- who is that being shared with.

18 MS. CHARLOTTE MEEK: Absolutely.
19 Thank you for the question.

20 So, as in previous years, Valter Viola
21 who -- will be providing investment advice and he is
22 also being retained, I understand, by CAC. And then
23 Jeff Crozier, also assists the Taxi Coalition, as well
24 as Jason Wong, also assists the Taxi Coalition.

25 Thank you.

1 THE PANEL CHAIRPERSON: Ms.

2 Wittman...?

3

4 OPENING COMMENTS BY TAXI COALITION:

5 MS. KAREN WITTMAN: Thank you, Madam

6 Chair. And good morning to the Board, to Board

7 Counsel, to MPI, to the other Interveners and to

8 members of the public.

9 I am Karen Wittman, of Fast Tripper

10 Wittman LLP and I am representing the Taxi Coalition.

11 I'd like to begin this morning by

12 having a -- a couple of exhibits marked on behalf of

13 the Taxi Coalition. The first would be our

14 application for Intervener status, both the

15 application form itself and the attachment A to the

16 form, which would be Taxi Coalition 1.

17

18 --- EXHIBIT NO. TC-1: Application for Intervener

19 status and Attachment A to

20 the form.

21

22 MS. KAREN WITTMAN: Attached to that

23 application were the CVs of three (3) different

24 experts. We would like to mark each of those. The

25 first is the expert CV of Jeff Crozier, which we would

1 like to mark as Taxi Coalition 2.

2

3 --- EXHIBIT NO. TC-2: CV of Jeff Crozier.

4

5 MS. KAREN WITTMAN: The second is the
6 expert CV of Jason Wong, which we would like to mark
7 as Taxi Coalition 3.

8

9 --- EXHIBIT NO. TC-3: C
V
of Jason Wong.

10

11 MS. KAREN WITTMAN: The next one is the
12 expert CV of Sylvain Dion, which we would like to mark
13 as Taxi Coalition 4.

14

15 --- EXHIBIT NO. TC-4: CV of Sylvain Dion.

16

17 MS. KAREN WITTMAN: And then finally,
18 also attached to our Intervener Application was the
19 Taxi Coalition cost estimate, which we would like to
20 mark as Taxi Coalition 5.

21

22 --- EXHIBIT NO. TC-5: Taxi Coalition Cost
23 Estimate.

24

25 MS. KAREN WITTMAN: In our remarks this

1 morning we intend to address four (4) areas, as
2 requested. First, the description of the Taxi
3 Coalition and its reasons for intervening.

4 Second, an overview of the key issues
5 to be tested by the Taxi Coalition as part of the
6 intervention.

7 Third, our anticipated evidence.

8 And fourth, our comments on costs.

9 So, with respect to the first topic.

10 The Taxi Coalition is a coalition of two (2)
11 independently operated taxi companies, Duffy's Taxi
12 and UniCity Taxi, who together represent approximately
13 80 percent of the taxi cab Vehicles for Hire and 22
14 percent of the Accessible Vehicles for Hire in
15 Manitoba, and who are collaborating for the purposes
16 of intervention on issues of common concern.

17 As in the past, the Taxi Coalition
18 intends to consult with smaller taxi dispatch
19 companies throughout Manitoba to ensure a broad
20 representation of taxi Vehicles for Hire interest.

21 As the Public Utilities Board is aware,
22 the Taxi Coalition has a substantial interest in
23 insurance rates, as taxis pay among the highest
24 premiums of any insurance use and represent among the
25 most acute risk.

1 The Taxi Coalition, therefore, has a
2 material interest in the outcome of this proceeding,
3 including a material interest in the groundwork that
4 may be laid by this proceeding for improving
5 ratemaking and the reasonableness of the Vehicle for
6 Hire framework.

7 The Taxis Coalition part -- Taxis
8 Coalition's participation we submit will also assist
9 in improving the ratemaking process, which is a
10 benefit not just for taxi Vehicle for Hire, but also
11 for all insureds by sending correct price signals.

12 In this regard, the Taxi Coalition's
13 proposed intervention extends beyond only taxis to
14 also include a substantial number of ratepayers.

15 The issues we intend to address our
16 attention on, are the following -- and they've been
17 outlined in detail on our application, but just at a
18 high level, they are as follows:

19 First, the reasonableness of the
20 requested increase in insurance premiums for Manitoba
21 taxis and the increase in public median class rates
22 generally. The Taxi Coalition will also assess taxi
23 rate increases against those proposed for the
24 passenger Vehicle for Hire insurance use, which offers
25 substantially similar services in the personal

1 transportation services market.

2 Second, to assess MPI's compliance with
3 Board Directives stemming from PUB Orders 4/23 and
4 35/23, as well as any outstanding directives from past
5 Orders.

6 Third, Vehicles for Hire and, in this
7 regard, the Taxi Coalition intends to examine the
8 proposed Vehicle For Hire framework, including the
9 pricing for the proposed blanket policy for Vehicle
10 For Hire framework, the technological and data
11 requirements to enable Manitoba taxis to participate
12 in the proposed blanket policy; the timing for the
13 rollout of the proposed Vehicle For Hire framework and
14 its ties with Project NOVA; the implications of the
15 proposed Vehicle For Hire framework on Manitoba taxis
16 as it relates to the Capital Management Plan.

17 The Taxi Coalition also intends to
18 address the ratemaking approaches for Vehicle for
19 Hire, including the appropriateness of the passenger
20 Vehicle For Hire rate subsequent to the Public
21 Utilities Board directed 60 percent increase.

22 The ongoing implications of certain
23 ratemaking approaches for Manitoba Taxis,
24 specifically, and Vehicle For Hire, generally,
25 including credibility and serious loss loading.

1 The proposed changes to loss
2 forecasting methods proposed by MPI and implications
3 for Manitoba Taxis specifically, and Vehicle for Hire
4 generally, and the proposed changes to the new money
5 yield and implications for Manitoba Taxis specifically
6 and Vehicle for Hire generally.

7 We also intend to look at the Driver
8 Safety Rating System on -- and the proposed changes
9 and their affect on Manitoba taxis, including any
10 implications from driver data collection on the taxi
11 business and implications for the revised Vehicle for
12 Hire framework.

13 We also intend to look at the proposed
14 Capital Management Plan in the context of the PUB's
15 mandate to approve just and reasonable rates, while
16 encouraging clarity, transparency and accountability
17 in the context of the new legislative restrictions.

18 As well as the reasonableness of MPI's
19 proposed changes to the fleet program and to assess
20 the progress towards the implementation of a
21 generalized linear model.

22 In terms of evidence, the Taxi
23 Coalition has not yet determined if it will be
24 required to call evidence, and we do not anticipate
25 being in a position to do so until after the responses

1 to the Information Requests have been provided.

2 Consequently, we do not propose to have
3 any witnesses qualified at this time. We have,
4 however, assembled a group of experts to support the
5 intervention, which have been outlined in our
6 application and they include: Jeff Crozier, former
7 MPI head of Regulatory Affairs, Sylvain Dion, an
8 actuary fellow, and Jason Wong, an actuary consultant.

9 And, with respect to Mr. Wong, as was
10 the case in last year's application, given that he is
11 not a fellow actuary, his role would be limited to be
12 -- to providing actuary consulting, primary support in
13 actuarial evidence areas and a general analysis of
14 actuarial issues. Because he would be considered more
15 junior and acting in a more of a support role, his
16 actuarial evidence areas -- sorry, and in actuarial
17 evidence areas, he can offer his expertise and
18 services at a reduced rate.

19 We are in consultation with the other
20 Interveners to ensure that there's no duplication in
21 the expert evidence that is produced and to try and --
22 and minimize costs in that regard.

23 And then the final issue that we would
24 like to address this morning is the issue of costs.
25 The Taxi Coalition does intend to seek an award of

1 costs in relation to its proposed intervention.

2 A draft detailed cost estimate has been
3 submitted with the Intervener application and, as in
4 past years, we intend to collaborate with other
5 Interveners to pursue efficiencies, wherever possible,
6 in order to help reduce costs or split them between
7 the parties.

8 We anticipate that we will be able to
9 allocate primary responsibility of certain issues
10 between the Interveners so as to avoid, to the extent
11 possible, any overlap.

12 Thank you for the opportunity to
13 provide these submissions this morning and subject to
14 any questions that the Board may have, those are our
15 comments.

16 THE PANEL CHAIRPERSON: Thank you.
17 Questions...? Thank you. Mr. Guerra, any response?

18

19 REPLY BY MPI:

20 MR. ANTHONY GUERRA: Thank you, Madam
21 Chair. Just a few brief comments.

22 MPI does not oppose any of the
23 applications that have been put forward before this
24 Panel this morning, however, MPI does wish to confirm
25 that its position on not opposing any of these

1 applications must not be taken as acceptance or
2 acquiescence to any of the preliminary or final
3 budgets proposed by any of these prospective
4 Interveners.

5 Prior to this GRA, MPI notes that the
6 Intervener cost policy required approval of Intervener
7 -- of approved Interveners to file their detailed
8 costs estimates with the PUB following issuance of the
9 procedural Order and outlined that Board Staff were
10 able to provide comments on costs estimates, which
11 were non-binding.

12 While this may no longer be a -- a
13 written requirement two of the three (3) prospective
14 Interveners and, in this case, the CMMG and Taxi
15 Coalition did include preliminary budgets with their
16 applications and we understand, from Counsel from the
17 CAC, that the preliminary budget's expected soon
18 hereafter.

19 And while MPI appreciates that this
20 Panel is not being asked to determine the
21 appropriateness of costs at this stage in the
22 proceeding, it does note that, if MPI does not raise
23 an issue at this stage, that PUB could wro -- rely, in
24 part, on same, when considering whether to approve a
25 cost application aft -- after the hearing, as the PUB

1 did, at page 9 of Order 18-21, which pertains to a
2 cost application by the Taxi Coalition.

3 In this case, a review of the
4 preliminary budget for the Taxi Coalition did raise
5 concerns for MPI; specifically, it noted that its
6 budget is approximately 70 percent higher than the
7 actual costs awarded to this prospective Intervener in
8 the 2023 General Rate Application, in this case, a
9 hundred and eighty-five thousand dollars (\$185,000)
10 compared to a hundred and nine thousand dollars
11 (\$109,000) last year.

12 In this case, MPI also notes that the
13 budget is substantially greater than that of the CMMG,
14 who represents a larger ratepayer group than the Taxi
15 Coalition and advances a business interest and, while
16 increases may be anticipated, warranted and,
17 ultimately, reasonable, given that costs are
18 ultimately borne by ratepayers, MPI will always review
19 the reasonableness of such budgets and application for
20 costs and inform the PUB of any concerns on its end.

21 All this is to say that, depending on
22 how the process plays out, MPI may consider it
23 appropriate to challenge an application for costs by
24 an Intervener where the cost recovery sought does not
25 appear to be reasonable and seeks to avoid any

1 response that it ought to have raised concerns at the
2 time the Intervener applied for Intervener status.

3 To be clear, MPI does not oppose any of
4 the Intervener applications, but it does so on the
5 basis that doing so must not be taken as acceptance of
6 any of the prelimin -- preliminary or final budgets.
7 Thank you.

8

9 DISCUSSION:

10 THE PANEL CHAIRPERSON: Thank you.

11 Does any of the Interveners have a response? Mr.

12 Klassen...? Ms. Meek...? Ms. Wittman...? Thank you.

13 We will now address the preliminary
14 Issues list and any procedural matters. Mr. Guerra,
15 do you have any further comments on the preliminary
16 Issues list or procedures?

17 MR. ANTHONY GUERRA: Nothing further.

18 No. Thank you.

19 THE PANEL CHAIRPERSON: Thank you.

20 Mr. Klassen...?

21 MR. CHRIS KLASSEN: Nothing further.

22 Thank you.

23 THE PANEL CHAIRPERSON: Ms. Meek...?

24 MS. CHARLOTTE MEEK: No. Thank you,

25 Madam Chair.

1 THE PANEL CHAIRPERSON: Ms.

2 Wittman...?

3 MS. KAREN WITTMAN: Nothing further.

4 Thank you.

5 THE PANEL CHAIRPERSON: Thank you.

6 And, as has been indicated, it does not appear that

7 anyone is seeking pre-qualification of expert

8 witnesses, so we will move on from that.

9 And, Mr. Guerra, do you have any

10 experts that you would like pre-qualified?

11 MR. ANTHONY GUERRA: No, we don't.

12 Thank you.

13 THE PANEL CHAIRPERSON: Then, I think

14 our next item is treatment of confidential

15 information. Ms. McCandless...?

16 MS. KATHLEEN MCCANDLESS: Yes. Thank

17 you, and -- and MPI did speak to that in Mr. Guerra's

18 opening submissions. So, I think I'll just summarize

19 for the Board and those in the room what I understand

20 the proposed improvements are.

21 So, first, is the introduction of the

22 confidential information tracker. So, that's

23 essentially a -- a spreadsheet that sets out every

24 time a claim for confidentiality is made in the

25 application, where it can be found in the application,

1 including the reference and, then, the rationale, so
2 that -- and I've -- I've had an opportunity to look at
3 it and it's -- it's quite handy.

4 So, rather than having to go through a
5 whole motion document in September, as the application
6 is updated, we will all be able to see, in a snapshot,
7 where the claim is made and where it can be found in
8 the application and that can be done on an ongoing
9 basis so that it won't all be one -- a big rationale
10 at once.

11 Everyone can have a look at the time
12 and be aware of what those claims are in real time,
13 essentially. So that -- that's process improvement
14 number 1.

15 The second was that MPI has asked that
16 the parties not use thumb drives anymore to send the
17 IRs, just the FTP site.

18 And then the third will be the e-book
19 that's filed with the motion in October, and so
20 that'll have a hyperlink. It's easier than having to
21 go through stacks of paper. And so when -- when
22 there's a claim for confidentiality made again, it
23 would be just be the matter of clicking on a link and
24 then being able to reference that particular piece.

25 So, I -- I understand those are the

1 three (3) proposed improvements. No further comments,
2 and I -- I don't believe any of the other parties had
3 any comments or additional suggestions at this point.

4 THE PANEL CHAIRPERSON: Okay. Thank
5 you. If there are no further comments then we will --

6 MR. STEVEN SCARFONE: Madam Chair, I
7 would add, just in response to Ms. Mccandless'
8 comments, it goes without saying that the -- the
9 tracker we think is going to be a useful tool, but
10 it's not intended, of course, to replace the affidavit
11 that will follow.

12 And -- and so, where at all possible,
13 the Corporation hopes to align its rationale in the
14 tracker with the rationale that it will provide later
15 in its affidavit.

16 And we -- the goal here is to try and
17 reduce the -- the unwieldy process of -- of the
18 confidential motion. It's -- it's -- you know, we're
19 mindful of the comments that the CAC made last year
20 about this being a public hearing, and that -- I think
21 Mr. Williams' words were that if they find anything on
22 the confidential motion offensive.

23 So, we're trying to address that the
24 best we can because we appreciate that when -- when
25 these materials are served upon the Interveners and

1 Board counsel, there's a lot of materials there to --
2 to consider in a very short time frame.

3 But that rationale, I think, is going
4 to be consistent, to the extent possible, as I've
5 said, from the tracker to the affidavit.

6 THE PANEL CHAIRPERSON: Thank you, Mr.
7 Scarfone. Mr. Bass...?

8 BOARD MEMBER BASS: I haven't seen the
9 tracker, like, can someone describe for me whether it
10 includes an explanation for the parts that are going
11 to be claimed as CSI, and how detailed that is and
12 maybe how many different types of -- of reasons there
13 are?

14 MR. STEVEN SCARFONE: Yes, so short
15 answer, good question, is it will and it does. So, if
16 you go to the tracker there will be -- it's
17 spreadsheet, oh, and actually, here it is. You can
18 see that there's a column that includes, for example,
19 the -- the contents of the second last column there.

20 So, where there's a partial redaction
21 of the document, it will identify where in the
22 document the redaction begins and what specifically is
23 -- is redacted. And this is a -- a tracker that all
24 parties will be able to see because it doesn't
25 actually provide the confidential information, it just

1 says where it will be provided -- redaction rather.

2 And then the rationale will be also
3 provided and you can see it there. In some cases
4 there will be multiple rationales for -- for multiple
5 different types of redactions.

6 BOARD MEMBER BASS: Okay. Thank you.

7 THE PANEL CHAIRPERSON: Mr. Gabor...?

8 BOARD CHAIR GABOR: Having not seen
9 the tracker before, in terms of the rationales, is
10 there a different rationale for each of them, or do
11 you have a list of rationales let -- let's say ten
12 (10), and you pick from your list of rationales?

13 MR. ANTHONY GUERRA: We do have --
14 we've developed a -- a sort of canned response to --
15 to some of these, because the -- the reality is that
16 there are only certain -- so many different rationales
17 one can provide for redacting material in these
18 processes.

19 So, you'll -- you will see that some of
20 them are repetition -- or -- or are copies of -- of
21 rationales we've used in other cases, but that's only
22 because the -- the type of redaction is -- is -- just
23 requires that response.

24 BOARD CHAIR GABOR: Yeah. No, I -- I
25 think it's a good idea. I was just going to point

1 out, and we can look at it with, I believe with
2 Manitoba Hydro and -- and the CSI. There's nodding
3 from the back of the row because he noticed it.

4 You know, as -- as we go through it,
5 I'm trying to remember from Manitoba Hydro if we even
6 set out the rationale or we just set out the number,
7 because we have a list --

8 MR. ANTHONY GUERRA: Okay.

9 BOARD CHAIR GABOR: -- and rather than
10 having lengthy rationale explanation after
11 explanation, we have -- I believe there's just a list
12 that is distributed that says, number 1 is this, and
13 then when you get to the column it says 1 or 1 and 4
14 or -- or whatever.

15 So, you know, later on, after the
16 Hearing, I guess we can look at -- at that.

17 MR. ANTHONY GUERRA: Yeah, and -- and
18 we can certainly look at maybe aligning the -- the
19 wording that we use in -- in both cases because I
20 think there would be the same argument there that we
21 could --

22 BOARD CHAIR GABOR: Yeah.

23 MR. ANTHONY GUERRA: -- probably
24 capture that.

25 BOARD CHAIR GABOR: Yeah. Anyways --

1 MR. STEVEN SCARFONE: The one (1)
2 thing we found interesting, Mr. Gabor, and -- and it
3 was thanks to Mr. Meira 'cause he was at Hydro, Hydro
4 doesn't bring, as we understand it, a motion with
5 respect to its confidentiality.

6 So we're wondering how they go about
7 that without bringing evidence before the Board on
8 what's confidential and what's not.

9 BOARD CHAIR GABOR: They file blues
10 (phonetic).

11 MR. STEVEN SCARFONE: Sorry?

12 BOARD CHAIR GABOR: They file the
13 information automatically and then we go through it,
14 but it's a different process for Hydro versus here
15 because the -- you know, and you may wish to talk to
16 Mr. Meira about it, the -- the nature of the
17 confidentiality is completely different --

18 MR. STEVEN SCARFONE: Okay.

19 BOARD CHAIR GABOR: -- because their -
20 - their major focus on confidentiality are export
21 contracts which, you know, nobody gets to see and --
22 and things of that nature.

23 So the -- the kinds of confidential --
24 the kinds of confidential nature are different between
25 the two (2) of them, but certainly, you know, an idea

1 of having similar lists at some point in the future is
2 something we can look at at a later time.

3 MR. ANTHONY GUERRA: Of course. Thank
4 you.

5 BOARD CHAIR GABOR: Yeah.

6 THE PANEL CHAIRPERSON: Mr. Bass...?

7 BOARD MEMBER BASS: One (1) more
8 question. Sorry if I missed this, but I'm wondering
9 where the tracker is. Like is it part or accessible
10 to the Panel through the PUB's box program, or how do
11 we look at it? How does the Panel look at it?

12 MR. ANTHONY GUERRA: So it was
13 circulated by Regulatory Affairs through an email, and
14 every time there's a new document added to it, the
15 tracker will be included with the email that provides
16 that same document as well. So it's -- it's updated
17 that -- that way.

18 If there is a better process to do
19 that, we can also look at that as well.

20 BOARD MEMBER BASS: Is the Panel on
21 the email list?

22 MS. KATHLEEN MCCANDLESS: No, but I
23 gather from Ms. Schubert that, once it's received,
24 it's uploaded to box.

25 DR. DARREN CHRISTLE: Yes.

1 MS. KATHLEEN MCCANDLESS: So it's
2 accessible by (INDISCERNIBLE).

3 BOARD MEMBER BASS: Okay. Thanks.

4 THE PANEL CHAIRPERSON: Thank you.

5 Ms. McCandless, would you speak to the update to the
6 rate indication?

7 MS. KATHLEEN MCCANDLESS: Yes. So the
8 filing in support of the October indicated rate
9 update, I did have an email correspondence with Mr.
10 Scarfone very recently. So in the last few years, MPI
11 has updated the -- the rate in October and provided
12 supporting information.

13 I gather that MPI proposes to file the
14 same schedules that it has in previous years with some
15 additions. And I'll read them into the record, and
16 then Mr. Scarfone can confirm that I've got it right.

17 So in addition to what's -- what's
18 previously been filed, there will be RMO Figure 1, RI-
19 09, RI-10, RI-11, DR-4, DR-5, and DR-6, as well as
20 investments INV-7, INV-8, INV-13, INV-14, and INV-22.

21 Is that correct?

22 MR. STEVEN SCARFONE: That is correct,
23 and no changes to the pro formas from last year.

24 MS. KATHLEEN MCCANDLESS: So these are
25 just additional schedules that will be provided in

1 support. Nothing's being taken away. It's just I
2 believe to make the rate indication in October more
3 robust.

4 THE PANEL CHAIRPERSON: Thank you, Ms.
5 McCandless. Does any of the Interveners have any
6 comments with regard to that process? Mr. Klassen...?

7 MR. CHRIS KLASSEN: Not at this time,
8 thanks, Madam Chair.

9 THE PANEL CHAIRPERSON: Ms. Meek...?

10 MS. CHARLOTTE MEEK: No comments,
11 thank you.

12 THE PANEL CHAIRPERSON: Thank you.
13 Ms. Wittman...?

14 MS. KAREN WITTMAN: No comments, thank
15 you.

16 THE PANEL CHAIRPERSON: Thank you.
17 Questions...?

18

19 (BRIEF PAUSE)

20

21 THE PANEL CHAIRPERSON: Okay. The
22 next matter is the timetable. We've heard some
23 comments with regard to the CSI IR-1s.

24 Is there anything further?

25 MS. KATHLEEN MCCANDLESS: Not that I'm

1 aware. I believe the only proposed alteration would
2 be to maybe carve out that -- that separate deadline
3 for the CSI IRs in Round 1 to July 11th.

4 MR. ANTHONY GUERRA: Which -- which is
5 fine with us if -- if that's the desire.

6 THE PANEL CHAIRPERSON: Okay. Thank
7 you, Mr. Guerra. Mr. Klassen...?

8 MR. CHRIS KLASSEN: For CAC
9 (Manitoba), we appreciate MPI's flexibility in -- in
10 allowing that deadline; Whether that arrangement takes
11 place offline or is -- is added to the schedule, we're
12 ambivalent.

13 For transparency's sake, if folks are
14 open to it, perhaps it does make sense to add to the
15 schedule but, again, we're happy to go with the will
16 of MPI and the Board.

17 THE PANEL CHAIRPERSON: Okay. Thank
18 you. Ms. Meek...?

19 MS. CHARLOTTE MEEK: No comments.

20 THE PANEL CHAIRPERSON: Thank you.
21 Ms. Wittman...?

22 MS. KAREN WITTMAN: No comment, thank
23 you.

24 THE PANEL CHAIRPERSON: Comments from
25 the Board? Thank you.

1 Ms. McCandless...?

2 MS. KATHLEEN MCCANDLESS: Perhaps just
3 one (1) more housekeeping matter. I wanted to make
4 sure that we're clear on the record in terms of the
5 additions to the Issues list, and in particular on the
6 sub-issues to Issue 4.

7 So there will be two (2) -- Issue 4 is
8 compliance with Board Orders 4/'23 and 35/'23 and any
9 outstanding directives from past Orders.

10 The sub-issues would be to carve out
11 specifically the Order from 4/'23 regarding the fleet
12 rebate. So that was Directive 12-16 from Order 4/'23.

13 And the other was with respect to just
14 an update on the response to the road -- the one (1)
15 road safety directive that the Board gave last year
16 which was 12-25, and it's -- it's simply about
17 consultations that are to take place offline in
18 calendar year 2023 and then brought back to the Board.

19 So I just wanted to make sure that
20 everyone's on the same page in terms of what those
21 are.

22 Road safety is not an issue in this
23 year's Issues list. My understanding is that CAC
24 simply wants to be able to ask for an update and some
25 IRs on the progress.

1 BOARD CHAIR GABOR: Sorry, can I just
2 ask --

3 THE PANEL CHAIRPERSON: Mr. Gabor...?

4 BOARD CHAIR GABOR: Ms. McCandless,
5 you said, "carve out." What do you mean, "carve out"?

6 MS. KATHLEEN MCCANDLESS: So just --
7 instead of just four (4), there will be 4(a) --

8 BOARD CHAIR GABOR: Okay.

9 MS. KATHLEEN MCCANDLESS: -- and 4(b)
10 --

11 BOARD CHAIR GABOR: Okay.

12 MS. KATHLEEN MCCANDLESS: --
13 referencing those two (2) particular directives.

14 THE PANEL CHAIRPERSON: Thank you.
15 Any further comments from MPI?

16 MR. ANTHONY GUERRA: That was
17 consistent with our understanding as well, so we're
18 okay with that.

19 THE PANEL CHAIRPERSON: Okay. Thank
20 you. Mr. Klassen...?

21 MR. CHRIS KLASSEN: No further
22 comments, thank you.

23 THE PANEL CHAIRPERSON: Thank you.
24 Ms. Meek...?

25 MS. CHARLOTTE MEEK: No comments.

1 THE PANEL CHAIRPERSON: Thank you.

2 Ms. Wittman...?

3 MS. KAREN WITTMAN: No comments, thank
4 you.

5 THE PANEL CHAIRPERSON: Thank you.

6 Thank you very much, everyone, for your participation
7 this morning. I believe that we have covered all the
8 matters that the pre-hearing conference was intended
9 to cover, and so I'm adjourning this hearing. Thank
10 you.

11

12 --- Upon adjourning at 10:12 a.m.

13

14

15 Certified Correct,

16

17

18 _____

19 Wendy Woodworth, Ms.

20

21

22

23

24

25