



Second Session – Forty-Third Legislature

of the

**Legislative Assembly of Manitoba**

**Standing Committee**

**on**

**Crown Corporations**

*Chairperson  
David Pankratz  
Constituency of Waverley*



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**MANITOBA LEGISLATIVE ASSEMBLY**  
**Forty-Third Legislature**

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**LEGISLATIVE ASSEMBLY OF MANITOBA**  
**THE STANDING COMMITTEE ON CROWN CORPORATIONS**

**Thursday, January 23, 2025**

**TIME – 9 a.m.**

**LOCATION – Winnipeg, Manitoba**

**CHAIRPERSON – MLA David Pankratz**  
*(Waverley)*

**VICE-CHAIRPERSON – Mr. Tyler Blashko**  
*(Lagimodière)*

**ATTENDANCE – 6 QUORUM – 4**

*Members of the committee present:*

*Hon. Min. Cable, Hon. Min. Wiebe*

*Messrs. Balcaen, Blashko, Mrs. Hiebert,*  
*MLA Pankratz*

**APPEARING:**

*Kathleen Cook, MLA for Roblin*

*Carmen Nedohin, Chair of the Board, Manitoba*  
*Public Insurance Corporation*

*Satvir Jatana, President and Chief Executive*  
*Officer, Manitoba Public Insurance Corporation*

**MATTERS UNDER CONSIDERATION:**

*Annual Report of the Manitoba Public Insurance*  
*Corporation for the fiscal year ending*  
*March 31, 2024*

\* \* \*

**Clerk Assistant (Ms. Katerina Tefft):** Good morning. Will the Standing Committee on Crown Corporations please come to order.

Before the committee can proceed with the business before it, it must elect a Chairperson.

Are there any nominations?

**Hon. Matt Wiebe (Minister responsible for the Manitoba Public Insurance Corporation):** Like to nominate MLA Pankratz.

**Clerk Assistant:** MLA Pankratz has been nominated.

Are there any other nominations?

Hearing no other nominations, MLA Pankratz, will you please take the Chair.

**The Chairperson:** Our next item of business is the election of a Vice-Chairperson.

Are there any nominations?

**Mr. Wiebe:** I'd like to nominate MLA Blashko.

**The Chairperson:** MLA Blashko has been nominated.

Are there any other nominations?

Hearing no other nominations, MLA Blashko is elected Vice-Chairperson.

This meeting has been called to consider the Annual Report of the Manitoba Public Insurance Corporation for the fiscal year ending March 31, 2024.

Before we begin, I would like to remind everyone that questions and comments must be put through the Chair using third person as opposed to directly to members and representatives.

Are there any suggestions from the committee as to how long we should sit this afternoon?

**Mr. Wayne Balcaen (Brandon West):** I'd suggest three and a half hours.

**The Chairperson:** It has been suggested that we sit for three and a half hours.

Is that agreed? [*Agreed*]

Does the honourable minister wish to make an opening statement, and would he please introduce the officials in attendance?

**Mr. Wiebe:** It's my pleasure to be here this morning as the Minister responsible for Manitoba Public Insurance.

As the committee knows, over 50 years, MPI has been committed to safety, reliability and predictable auto insurance for Manitobans. And affordable auto insurance rates, comprehensive coverage and secure licensing and registration services, as well as convenience service options, are essential to the people of Manitoba, and they certainly appreciate the work of MPI.

When Manitoba Public Insurance was before the committee a year ago, the organization had just recently welcomed the two accomplished leaders that

we have at the table here today to their roles, and so they are no strangers to the committee, but I will reintroduce them.

Of course, I have Carmen Nedohin, who is our MPI chair of the board of directors, as well as Satvir Jatana, who is our MPI president and chief executive officer.

Over the past year, I've been pleased to see substantial changes made and a stronger MPI emerging from an especially challenging period that was experienced prior. These challenges are highlighted in this 2023 annual report, which the committee will discuss.

And, of course, they include the largest natural catastrophe—catastrophic event in MPI's history, which folks will remember was a hailstorm that generated over 15,000 claims; MPI's first-ever labour strike, which was perpetrated by mismanagement and dysfunction at the top, and then, of course, prolonged by political interference; and leadership changes and an external organizational review of MPI, which necessitated a reorganization from the top down.

\* (09:10)

These unique issues that MPI has faced are reflected in this annual financial results, including an overall net loss of \$129.5 million in '23-24, driven largely by the overall increase in incurred claims.

But we know there were also positive strides, as well, from implementing a new accounting standards to improving customer service by eliminating the backlogs created by the strike and focusing on restoring the trust with stakeholders and employees.

Thanks to this fresh leadership and to the vision of those at the table today, I'm confident that we are on a new direction when it comes to the organization. I look forward to reviewing this '23-24 annual report today, and I respectfully turn it over to those representatives from Manitoba Public Insurance who've agreed to join us for three and a half hours, or maybe more, here this morning.

Thank you, Chair.

**The Chairperson:** We thank the honourable minister.

Does the critic for the official opposition have an opening statement?

**Mr. Balcaen:** Certainly an honour and a privilege to be here.

I would like to thank all of the staff and the board chair, CEO for being here. I look forward to the next

three and a half hours, or longer, to dive a little bit further into this annual report. My colleagues here, myself, look forward to getting some answers on behalf of Manitobans.

So thank you.

**The Chairperson:** Thank you, Mr. Balcaen.

Do the representatives from the Manitoba Public Insurance Corporation wish to make an opening statement?

**Ms. Carmen Nedohin (Chair of the Board, Manitoba Public Insurance Corporation):** Okay, good morning, everyone.

My name is Carmen Nedohin, and I am very pleased to be here as the chair of Manitoba Public Insurance's board of directors. I, along with other members of the board, were appointed by Minister Wiebe in the fall of 2023. Since then, we, with Ms. Jatana and the corporation's executive team, have been very committed to restoring and strengthening MPI for all Manitobans. And that hasn't been a simple task, as MPI is a very complex organization.

Coming in, we knew we had—we knew that our staff and management had a bumpy couple of years with three CEOs in six years and three board chairs in seven months. Our highest priority as a board was returning MPI to steady organization that is—to a steady organization that is focused on delivering on our mandate. I feel strongly that our commitment has been evident over the past year and our actions have spoken loudly.

Since being appointed, I am incredibly proud of what we have accomplished together with MPI's leadership team, including settling the corporation's first-ever strike as well as receiving and prioritizing the findings of the organizational review, as Minister Wiebe mentioned.

In addition to these important milestones, the board has worked with the executive and senior team on the creation of a new multi-year strategy for the corporation, which sets a new direction for MPI.

And finally, we have received and approved a full year of financial results, including the release of the 2023 annual report, which we're here to discuss today.

Building on these achievements a—is a main focus for our team—has been rebuilding our corporate culture and our relationships with employees and stakeholders. Our shared focus is on ensuring the success of MPI, both as a provider of exceptional

insurance, registration and licensing services for Manitobans and an employer that values, trusts and respects the people who chose to work for us.

I believe I speak for the entire board in saying that we are honoured to have the opportunity to do this important work for the benefit of all Manitobans.

We look forward to the hard work ahead of us, that we will bring greater stability to the organization as we strive to meet evolving customer needs while continuing to build on our renewed relationships with our employers, customers and stakeholders, including those around the table today.

Thank you again for the opportunity to be here today, and I'd like to give the floor to Ms. Jatana.

**The Chairperson:** Thank you, Ms. Nedohin.

**Ms. Satvir Jatana (President and Chief Executive Officer, Manitoba Public Insurance Corporation):** Good morning, and thank you for the opportunity to address the committee today. I do have a few notes.

It is absolutely an honour and a privilege to lead MPI, representing nearly 2,000 team members who are dedicated and passionate about providing valuable products and services to Manitobans. We wholeheartedly believe and understand the responsibility of a Crown corporation in this province and, as both Minister Wiebe and our board chair, Ms. Nedohin, already has mentioned, that we are guided by our commitment to deliver on our mission and vision of providing that exceptional coverage and services, affordable rates and safer roads through public insurance.

And since I last appeared before this committee, we have made significant progress in building a stable organization that delivers on its promises. The foundation of this work has been our effort to rebuild trust and engagement with our employees. I truly believe that our team is our biggest asset in delivering value to Manitobans, and under the guidance of our board, we have made great strides in healing and strengthening the relationship with our team following the first-ever strike in 2023.

Today, there is clarity; there is direction and focus on what is critical for us to deliver on our mandate. And this began with a leadership that is focused in developing a one-year strategy to dedicate to stability. This meant that in the last year we committed to the critical work, stopping many initiatives with limited value added in aligning our demand with our capacity and financial resources. This shared vision of

our annual strategy allowed our team to focus on eliminating backlogs that resulted from the 10-week-long strike.

The largest hailstorm that we experienced and which led to over 15,000 claims that year just on the eve of the strike—that single event had a \$50-million impact on our bottom line and contributed to us ending this year, the year in question, with a corporate net loss of \$130 million.

While we have faced challenges, I'm proud to share that by spring of last year we had cleared the backlog, and we had fully restored services to Manitobans. We also responded to all five recommendations laid out in the organizational review by EY, and those were: we dealt this by having a strategic plan that is aligned with our mission and vision and our purpose; we have restructured our organization to reduce management layers and streamline our operations to ensure that we can respond quickly and effectively to the needs of Manitobans.

The changes resulted in a decrease in the size of our management team by 23 per cent overall, and that returned our management count complement back to 2021 levels.

We have also strengthened our financial capabilities with dedicated financial forecasting and analytics capabilities. Additionally, we are building our capabilities in data by strengthening our data governance, storage and how we access data to make informed decisions. This includes having also the right number of resources dedicated to operational and strategic initiatives. It also means that it meant for us that we needed to rightsize our initiatives and knowing that 90 per cent of our capacity is dedicated to our core operations, so we needed to be mindful as to how many initiatives we took on.

With our one-year stability strategy now under way, our focus turned to creating a detailed, multi-year plan that emphasized the need for financial stability and responsibility, internal alignment and strengthening and protecting our public insurance model. This plan has been built over eight months with our employees' heavy involvement, robust customer research and in consultation with our partners and stakeholders. And this plan goes far greater into detail beyond just a general aspiration—what you would have heard in the last few years.

We have done the hard work of determining the critical actions to achieve our plan and creating a clear ownership for objectives right down to the initiative

levels. Our plan also includes our approach to our four lines of business, including basic extension, SRE and DVA, to ensure that these lines of business can continue to offer that affordable and stable rates with valuable products and outstanding coverage options.

\* (09:20)

And finally, on Nova, we deliberately took a pause to review our missteps, learnings and took the time this year truly to understand what is that we need for the corporation as a whole to ensure Manitobans have a safe and reliable service into the future.

And speaking about safety, MPI is committed to reducing risk on the road and improving driver behaviour behind the wheel, and we do this by our dedication to education, awareness and enforcement to—in working with our partners to ensure that the roads are safe for all Manitobans.

We are building additional capacity throughout the province for our high school driver education program, Driver Z. We have partnered with post-secondary institutes and other organizations to improve access to training in rural and in remote locations.

These are only the few highlights that I wanted to highlight today.

I wanted to just spend the last couple of minutes just talking about looking ahead, and we'll get more into the questioning. And before we go there, perhaps I just can highlight the '23-24 annual results here.

In that year, corporate revenue increased 6.6 per cent, or \$98 million, to \$1.6 billion for the year. Our biggest line of business, which is our basic insurance, was a major contributor in that, posting increased revenue of 28 per cent, or \$229 million, to a total of \$1 billion.

**The Chairperson:** The time for the MPI opening statements is expired.

Is there leave for Ms. Jatana to finish the statement? *[Agreed]*

Leave has been granted.

**Ms. Jatana:** Our—all three insurance lines of business saw increased claim costs last year. Our basic line experienced a 32 per cent rise, or \$334 million, which is totalling of a hundred—sorry, \$1.4 billion for the year. Now, a large portion of this increase is attributed to that single hail event that I mentioned.

Our corporate operating expenses, including commission and premium tax, also increased a small amount of 1.7 per cent, or \$8.8 million, to \$514 million for the year. This was less than anticipated due to the strike and other initiatives that were stopped.

I want to recognize MPI's finance team for adopting and releasing our financial statements under the I-F-R 17. Now, these are the new accounting standards, and probably the largest accounting standards, that organizations of our size faced, or many insurance companies, I would say, faced. And that did have a positive result on the financials in that year.

Our financial statements now have a new look and feel, and this was a large undertaking for our team in a very, very challenging year.

I am truly proud of how far our team has come to restore trust and commitment to the future of our company. It is a future that prioritizes Manitobans' needs while keeping affordability at the forefront.

And in closing, I just want to thank you for the opportunity to be here and share our team's few accomplishments of—in front of you today. And I'll leave you with this: that I truly believe that we have the right people; I am confident in the team that is in MPI, our structure and our strategy for moving forward and in continuation to deliver value in everything we do for Manitobans.

Thank you.

**The Chairperson:** Thank you for those opening words, Ms. Jatana.

The floor is now open for questions.

**Mr. Balcaen:** I wanted to start out some of my questioning today, wondering, through the Chair, looking at last year's sitting of this committee and just to sort out some of the details and concerns that arose at that time.

So in March, honourable Chair, the president and CEO told this committee, and media afterwards, that a rebate was likely and it was just waiting for the audit of the annual report. Come July, that rebate evaporated and was replaced with a 3 per cent increase. At that time, consumer organizations calculated that closer to 4 per cent after they included the additional fees. It then was reported that MPI actuaries were suggesting closer to 6 per cent for this. And finally, the PUB looked at the financials and ordered an increase of 5.7 per cent.

So my question to the CEO is: I wonder if they can walk us through what changed after committee—after the committee rose in March, and what changed after the July rate application that resulted in a 5 per cent increase for Manitobans.

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** There's few questions in that question, so I'm going to try to answer and perhaps you might have to remind me what I miss out, and maybe we'll start from my last appearance here and around rebate.

And in this conversation, we were talking about where the reserves were sitting, what were the actual amounts at that point. And the question started from, you know, can the company issue a rebate and potentially also look for an increase. And I was giving an example that very much could be the case in—but—and I kept saying that this is an example.

So I shared the results of Q2 reserves and at those times, the reserve for basic was well over the threshold that it would garner a rebate. And I also stated that, however, you have to wait for the quarter 4 result to make that direction or that application.

And later on from the media, I was asked the same question again. Of course, as management, it's our responsibility to give you the information that is in front of us, and at that point, the reserves were well over the threshold what would constitute a rebate.

But there was a lot of things that were unknown when I was sitting 'hin'—here in March. One: the strike. We were still dealing with the aftermath of a strike and, coming out of strike, I believe there was close to 20,000 outstanding claims and appointments waiting for us to get to, so there was—the cost was unknown; 85 per cent of our staff was also gone for almost three months, including the finance folks that reconcile your books and do the accounting function. None of that was happening from August into November.

So the results that I had was, I'll say, high-level estimates. And it was not—it didn't account for all of those things that we would normally do if our employees were at work doing all the functions that it requires to run this very complex organization.

And hence why I kept repeating that we have to wait for the quarter 4 results because I was seeing that by spring, we should know what our true cost, what our true financials would be now that our team was back at work.

So that's kind of the—how I would respond to that question and why I said what I said. Again, it was—

I never went on the record saying that there was a rebate coming. I referenced that if the reserves were over 120, MPI would apply for a rebate through the PUB process.

And I believe the round—your second question around AAP, maybe I'll—and there might be—I'll allow you to maybe ask further questions. But our AAP is made up of what is the claim cost, what is our operating cost, what is the investment yields, and all of those things make up what is our revenue requirement for the upcoming year.

\* (09:30)

And that would be the AAP—that 6.77 was what we—what our rate indication or AAP was at the time of our application to the PUB.

**The Chairperson:** Thank you, Ms. Jatana.

**An Honourable Member:** Yes, thank you—

**The Chairperson:** Any questions need to be directed through the Chair.

**Mr. Balcaen:** I appreciate that answer.

Just as a follow-up, honourable Chair, I'm wondering how far backlogged was MPI at the time if, months later, they didn't know what the financial—their true financial outlook would be?

**Ms. Jatana:** You know, I know from the outside of the business, you can say, how can a—10 weeks such—create such a mess in an organization like MPI? And not to undermine the business of other organizations, but I will say, for example, Manitoba Liquor & Lotteries, when they went on a strike, perhaps Manitobans made the decision not to drink for 10 weeks and not to consume or buy alcohol.

Insurance is a little different. Our customers still have that coverage, our customers still experience collisions, our customers still have the driver testing needs and our customers still need MPI. There is no one to pick up the slack when MPI almost shuts its doors for 10 weeks. And I can't even put it into words what was truly the impact on the organization.

And I keep, you know, stating that we, I would say, cleared the backlog, and what happens, the customers that we were supposed to serve from August to November were still waiting and that pushed the customers that we need to attend when we got back to work or when I—our staff got back to work. So the backlog impact, quite honestly, is—in some portions of our business, still has impacted us today.

Driver fitness is an area that, you know, even with putting additional bodies, additional team members once we were back in—out of the strike, are still struggling with the—what the strike has caused us.

So as much as, you know, it—if—we don't have the liberty to say that because MPI was on strike, we're not serving you. Those services were still required.

And we also need to be mindful, you know, we didn't get the flexibility to add a whole bunch of more people after our team members—we're still working with the same number of FTE coming out of strike. So our team members, while keeping services live for the customer that's in front of them today, also had to make room and time for the customers that we did not attend to for the three months that we were not there.

So yes, I wish we were able to have all of those answers and all of those backlogs cleared and financial books up to date. When I was sitting here, I think it was like late February, it was earlier, so it was really not even three months after the strike. So I'm—yes, I guess maybe that's where I'm—I apologize that we were not able to do things that were beyond our control and get to the results that everybody was looking for.

But I thought we did a fair job of explaining to Manitobans as to what the challenges we were facing and what the results were.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Thank you—sorry. Appreciate the answer provided.

Through the Chair, just wondering, the PUB calculated a rate—pardon me—that was almost double what MPI initially requested. Much closer to what was reported internally by the actuaries and what was suggested.

So what was the process that caused that significant change for Manitobans?

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** So maybe I'll—so this GRA and PUB is a nine-month process in the organization, and probably over 50 FTEs, 50 resources, are dedicated to this work from February to end of December, until we get the order. And we start that in February by looking at the claims data that—December end.

So last year, we would have done the same thing. We start that process, and we start analyzing as to what is our rate required based on the historical numbers. Please keep in mind December end numbers

were still being figured out, being sorted out, as I said, with the claim cost and not truly understanding our cost, what it would be.

So our AAP at the rate of the filing was 6.77. Our request to the PUB was 3 per cent, and we recognize that it was less than what the rate indication was, but we were comfortable in asking for that for a number of reasons. Our starting point was always what is the requirement. And the difference between three and 6.7 is a \$32-million shortfall in revenue—basically, what we were asking for. But we were comfortable in asking that for a number of reasons.

One, we had a plan in place to, I'll say, tighten our own belt to reduce our costs, operating costs, reduce our expenses where within our reach. And also looking at the overall financial results of the organization, knowing that our competitive line of business—our extension line of business—would garner a profit, and generally, the profit from extension line of business benefits basic.

And it was not an easy ask for management to go forward to the board and say we should ask for less than and departure from our process what we've always followed. But we did that knowing that in the last five years, we've had a rate reduction every year, and it was about 15 per cent over the last five years. And knowing that Manitobans are struggling, affordability is needed in these times, and MPI's mission is to provide affordable rates.

So for all those reasons, we were comfortable with asking for less than what the rate indication was. But we never—we were always transparent what the rate indication, what our ask, why our ask, and we felt that we provided the best reason for the PUB to consider. And we respect and appreciate that PUB doesn't just look at our rate indication, they also have their own actuarial team that also puts a rate indication forward, along with the CAC.

So there's, you know, there's three sets of actuarial teams that helps PUB determining what should be the right rate for the following year.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Well, thank you very much for the answer. I appreciate the details.

Honourable Chair, I'm just wondering if the CEO could advise us which of those three actuaries that were referred to, you generally take the most advice from.



I'm assuming the internal staff that prepare an actuary that suggests closer to 6 per cent would have been one to look at, but could you expand on that a little bit further? Sorry, could the CEO expand on that a little bit further, honourable Chair?

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** So I take the advice from our internal actuary. That's who puts our rate indication forward, AAP, and that's what goes into our application.

What I was referencing earlier—earlier about the PUB, PUB looks at our requested rate along with their own actuarial team and also the intervenor, which is the CAC.

\* (09:40)

So three different actuarial teams presents this to the PUB, and ultimately PUB makes the decision. But as far as this, you know, myself as the CEO for MPI, I take my team's information and direction from my team as to what that rate should be and could be.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Thank you very much for providing that information.

Honourable Chair, we've heard a few times now that the August 2023 hailstorm had far-reaching impacts on the overall financial health of MPI. What kind of timeline is there, I'm wondering, around a major event before the total costs are known?

And at committee, it was reported that the storm claim was \$100 million, but \$60 million would be recovered through reinsurance. So a little bit lost; \$40 million in claims shouldn't generate a 5.7 per cent increase, so I imagine there was many other factors in play.

Wondering if I could get all of those factors. There's been some mention, but all of the other factors that moved a 15 per cent rebate over five years to a 5.7 per cent increase over a one-year period.

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** So the hail—the one-time hail in Winnipeg was roughly around \$120 million. Of that, we have—the direct impact on was—on our statement was \$50 million, so meaning that we recovered the \$70 million through our reinsurance program.

And I am so sorry, I blanked out on the second part of your question.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** It's all right. So it was, you know, the timelines that go along with this, so how long until you get the—sorry. Wondering how long does MPI take to get the actual impacts of the overall financial health of MPI?

As I'm saying, the Chair had mentioned—or sorry, the CEO had mentioned a 15 per cent rebate over the five years and then a 5.7 per cent increase over the one year, so how long does it take to get the actual financial pictures when this happens?

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** So, you know, claims is—maybe I'll just walk through the process.

When we say, you know, we came out of the strike with close to 20,000 claims, we estimated—so we can say we cleared our backlog by opening up claims by doing the estimation of a claim. But sometimes, you know, it can take up to a year and a half for those vehicles to be repaired. So our life of our claim can be anywhere from two months to a year and a half.

Matter of fact, you know, speaking to the repair industry, they're still fixing the vehicles from that hail claim, and we're not finished yet. So the—and what we also experienced that the longer it takes for the vehicle to be repaired, regardless whether MPI has already done the estimation, the cost continues to evolve; inflation and all of those other things.

Until the claim is settled, we will never know what the true cost of that claim is. Hence why, you know, our team does the best they can in reserving for unknown and what those costs could be, but it is our best guess.

And just to—going back to the claims incurred for the year in question, our budget was \$1.1 million. That's what we would have built the rate ask for the previous year in—the year that's in question. Our actual claim was 1.38, so, you know, well over almost \$300 million greater than what we would have anticipated in claims. Now, there's lots of things that, you know, just post-COVID we've seen severity continue to increase in double digits, from parts and labour hours. And part of that is the vehicles are getting far more complex.

You know, I share this example many times that a same claim in 2016 that would cost us \$1,000 is costing \$1,600 and it's—yes, the inflation has an impact but what we're also finding: newer vehicles are far more complex, have far more parts. So to repair that

small dent on a bumper, sometimes it is requiring them to open up the whole bumper and put this humpty dumpty back together, which is impacting the claims, in severity, for us.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Yes, thank you for that answer. I appreciate the detail that goes into a lot of this and there must be many factors that are taking place when you're looking at the claims.

So my next question, honourable Chair, is along those lines. You know, looking at some of the double-digit increases over the year since COVID and claims that have gone up, wondering if MPI uses any sort of predictive analysis or what tools are used to look at the costs that are going to happen between the time the claim is initiated to the time the claim is concluded, so that Manitobans aren't caught off guard or so that MPI financials aren't caught off guard.

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** Absolutely. There are a number of things we do to understand where the future is going with vehicles and that includes from understanding the type of vehicles in Manitoba. We generally have a fleet that's about six to seven years old, so our vehicles are generally older than perhaps some other jurisdictions. So we keep an eye on that, as our, you know—as all of the complexity entered the market yet or not.

In addition, too, we work with our partners in the repair industry: vendors like Mitchell who, you know, provide some insight, what they're seeing in North America and how would that impact MPI.

In addition, too, we have a very capable team that looks at the trends and past history and forecast trends, and hence why we put our rate indication in. So there's a lot of—a lot that goes behind that, but absolutely that is a top of mind for us as an insurance company. But—and what the prediction is—that we are going to face—continue to increase and arise in severity. And, you know, there is some indication that it will continue as—like I said, we generally have a little bit of an older fleet so—but we're doing everything within our control in ensuring that we are not part of the problem; in terms that we're estimating claims in a timely fashion.

We have controls and measures to ensure that we pay the right amount for the claim and not a dollar more or a dollar less. We work very collaboratively with the repair industry to ensure that, you know, what can we do to remove any barriers that we can be part of a solution.

So it's the business we are in and that is: there is a dedicated claims team, analytics team, actuarial team that puts all of their focus in understanding and predicting future. Predicting future; one thing is certainty in that, is that you're never going to be exactly right. You're never going to absolutely estimate everything but you create a structure to know what's ahead of you, but it doesn't necessarily—I—nobody can sit here and say, in three years from now, this is exactly where the severity—but we have an understanding where it's going.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Appreciate that. Just a little bit further on that, I'm wondering on the analytics side because it is something that, as we say, we can never predict the future a hundred per cent.

\* (09:50)

Is there any investment from MPI going forward on whether it be AI or whether it be analytical tools, software—those sort of areas?

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** Yes, as technologies and tools change around us, MPI is always open to looking at that. I'll say, in general, our approach is to be the fast follower and not necessarily, you know, be out of the gates—be the first one, because with that comes risk. We are a public insurance company. We are mindful that utilizing and adopting some of these tools also have risks, so we want to do these things carefully and methodically, keeping Manitobans' safety and privacy and all of those things in mind.

But our team is looking at all of those things that you mentioned and also working with our peers to know if they're a little bit ahead of us, what their learning is, that maybe we—sometimes we can learn from others' mistakes rather than be the first one to make those.

So absolutely.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Going back to some of the opening statement that was provided, we talked about cybersecurity and the security of data and information that individuals have and trust corporations or any entity to hold that information.

This year, we've seen a number of breaches, including one at the school divisions that had, you know, devastating effects, so I'm wondering what sort of investment MPI is making regarding cybersecurity

so that the ratepayers in Manitoba, the people that are trusting their data and their information, can be assured that they are not going to be subject to some sort of cyberattack for themselves and also for the corporation, to make sure that the corporation isn't the subject of these attacks that could cost millions or billions of dollars.

**Ms. Jatana:** You know, providing safe, reliable product is, I'll say, at the forefront of everything we do. We recognize that we hold a lot of personal and health information of Manitobans, so we take that responsibility very seriously.

In terms of what we do, we have a dedicated cybersecurity team in place to ensure that our systems are adding to that safety and reliability. And I'm, you know—and that goes far beyond just what we do but also the brokers we work with to ensure that we hold them accountable, to ensure that their systems are reliable and as—that safety and privacy is not compromised.

In addition, we also have a dedicated privacy team in play in our organization. So—and I'm pleased to say that there's an annual investment that we make through our operating expenses to ensure that we continue to evolve our processes, our system, knowledge for our team to ensure that, you know, safety and security is not just through the tools and through the solutions but also in everything we do and how we access, how we store and how we use the data of Manitobans.

So I'm—you know, I'm quite pleased with the progress we have and success we've had. In addition to that, you know, we also look at to ensure that our systems that we use meet those needs and hence why, you know, we invest in the technology type of a product and projects to ensure that our systems can continue to offer that peace of mind for Manitobans, not just today but also into the future.

And there is a detailed plan today, and there is a detailed plan for the future to ensure that we can deliver on that commitment.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Thank you for that because it is very important for the corporation, and for Manitobans, to make sure that their data is safe and their information is safe. As you mentioned, not only personal information but personal health information is stored because of the information that is provided, so an investment into data security is very important, honourable Chair.

So having investigated some of these crimes in the past, I'm wondering if MPI has been subject to any cyberattacks or data breaches that haven't been reported publicly.

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** What I would say—that we follow all legislation, directive, policies. Where we are required to report, we would report.

So if it has not been reported, maybe that answers your question, but we follow what we are required to in those instances.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Through the Chair again, I'm wondering—it's—just wanted to get a clearer answer on this. The CEO suggested that where it needs to be reported, it's reported, but I'm wondering if there has been any unreported cyberbreaches or attacks within the organization.

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** You know, to the best of my knowledge, no.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** I would like to cede the floor to my colleague from Winkler—sorry, Morden-Winkler to ask a few questions.

**The Chairperson:** Thank you, Mr. Balcaen.

**Mrs. Carrie Hiebert (Morden-Winkler):** I do have a couple of questions about our Driver Z program in our province. I—how many driver—how many current spaces are available in our province right now for Driver Z?

**The Chairperson:** Thank you, Ms. Hiebert. *[interjection]*

Ms. Jatana.

**Ms. Jatana:** My apologies. I love giving an explanation because sometimes contexts matter in these conversations.

So prior to COVID, we used to have close to 11,000 seats across Manitoba with kind of a 60-40 ratio, meaning that 60 per cent for Winnipeg and 40 per cent for rural and outside of Winnipeg.

When COVID hit, obviously that number went down for all the right reasons, but what happened in that time—we lost driver instructors that facilitate this training. And because the COVID lasted forever, felt

like, those individuals found jobs in other markets. And coming out of COVID, we struggled to bring our levels to what it used to be before COVID.

What I can say: we're getting close to that. In '23-24 we were back to 9,000 seats, but we know that we needed to do more and get those numbers up. So since—in the last, I'll say, five, six months, we've taken other measures to get that level to where it needs to be. As of January we have increased the instructor pay, I believe, by 30 per cent. That should help us attract, recruit more instructors.

In addition to that, we're working with post-secondary educators to make that training available so we can have more instructors ready for this type of role. In addition, we are also funding those instructors or paying for their training with a return in service so we can increase the number of instructors.

The success of this program is that we need instructors in some of these rural and remote—outside of Winnipeg, in the—but we're not sitting there. We're working on what we can today, while we improve the number of instructors.

So today we're asking Winnipeg instructors to travel outside of Winnipeg to provide that training in some of the communities within reach. We're also looking at, you know, condensing the training to provide more opportunities and we are getting some success with that, so that's kind of our plan. But I like the number to be close to what it used to be, and I'm confident that with this strategy, with this plan, that our team has been working really hard, we'll get there, yes, in a reasonable time.

\* (10:00)

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Hiebert:** So knowing that students in rural areas need a car to drive around and they don't have access to public transit is a big concern specifically for rural areas in my constituency, as well, and many, many students have to travel miles away to get to the community.

So my question would be just how does MPI decide how many spaces are available in different areas of the province specifically? So if there's a higher population, how do you decide where there's the highest need and allocate those people specifically to those areas?

**The Chairperson:** Thank you, Mrs. Hiebert.

**Ms. Jatana:** So we do look at kind of where the need is, but, like I said, need is one factor. If we don't have driver instructors or we don't have schools supporting that, then it—there is a barrier. So we're working on kind of reducing that barrier.

Another thing I should mention that in those locations we're actually making, now, vehicles available for the instructor as well to reduce that—another barrier. And if you look at kind of that 60-40 ratio that, you know, in Winnipeg we're spending about 60 per cent, and the 40 per cent is in the rural, one would say that's perhaps not reflective of the population. But we know that our rural communities need more support, and we're working on that plan.

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Hiebert:** So currently, right now, in Morden, for example, a student could sign up for in-person or online classes locally through their local program, but those classes are also recommended to students as far away as Killarney, and driving an hour away, like, west of our community.

So my question would be, how do we ensure that students locally are able to get those classes in a timely manner and they don't have to wait because people are being directed from all over the province in the rural areas specifically?

**The Chairperson:** Thank you, Mrs. Hiebert.

**Ms. Jatana:** Well, let me share the good news with you that my team just shared with me that we're putting nine new rural instructor candidates through the training, and once they are successfully kind of completed the training, we are dedicating three of them into Brandon, one in Teulon, Killarney, Stonewall—two in Stonewall—sorry—and Roblin and Russell. So what that will do, that will allow Killarney students to get the local support that they need so they are not travelling to a community over and taking those seats.

So we recognize there was 20-some communities that were needing of that support, and we're slowly but surely, you know, dealing with the needs of the communities.

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Hiebert:** That's great information, and that's great to hear that that's what's happening.

So my concern would be, I guess, because we've got those students already coming to this area here, if we start sending them to Brandon, Brandon's already

overloaded with wait times. And throughout Manitoba there's serious concerns, obviously, but there was an article in the Brandon Sun back in October that quoted parents that were treating the spots like concert tickets. They were—and I'm sure that people in the room are probably familiar with that situation—but there were people waiting up to 8 o'clock at night the night before for their children to put them into Driver Z program the next day.

So that would be my—like, what is being done to expand access to these programs? And she did—was mentioned what they're doing, but if we start putting the students from the rural areas to Brandon, how is that going to help alleviate, even if we do add some more teachers? That's just a big concern specifically for that community.

**Ms. Jatana:** Maybe I'll start with, yes, these classes tend to be like a concert ticket, and part of it is it's a great way to get your child to get a driver licence, and I'm—both of my kids went through this as well. And part of it is, it's, you know, a \$50 cost and allows a great opportunity for students to learn through process and we also see a higher success rate. So it's a program that is in very much a lot of demand.

MPI invests over—I believe over 5 and a half million dollars into this program, which we're so proud of, and we've been committed to this program for a very long time. We're not suggesting that the rural communities travel into Brandon, but we recognize that that sometimes happens, hence why I was mentioning that communities where we are building additional capacity so students are not going into other communities and taking those local seats and—you know, we're working on that.

In terms of the lineups and, you know, one of the things we're trying to do is more communication and there's—you can never communicate enough. One of the issues is that customers end up lining up, so they wait 'til the day those classes are available. Then what they're doing, they're establishing customer identity and they're registering for the class, and it's a two separate transaction.

In Manitoba, you can establish customer identity from the age of 14. So, if anybody's listening, I would really encourage parents to establish their children's identity in advance of that class opening so that day, when the class is open, you don't need to line up. You don't need to be in the line at 4 a.m. You can call our contact centre. You can call a broker and they can probably even book it online over the phone so you

don't need to, but unfortunately, there's bit of a misunderstanding as to why those lineups.

Now if you're establishing your identity, it's a longer transaction, so absolutely—and what's causing and sometimes, you know, I might be waiting fifth in line and the first four took so long, by the time I'm in—it is, there's a limited seats, absolutely, so the seats do go very quickly and there's a large demand.

So I don't know if that helps but that's kind of what we're dealing with in terms of this, but we are committed to bringing that—what it used to be, close to 11,000, but it will take us time, right? It takes, like, six to nine months for the instructor to go through the training and be knowledgeable to really be efficient. So it's—and with some—our additional measures of increasing pay, making vehicles available, paying for their training, I'm hoping that we can see a solution.

But can I sit here—that we will ever have enough to—for every student? And that's the choice that we as Manitobans have to make, that—you know, should MPI be investing more in that? And please keep in mind, this is, you know, 5 and a half million dollars is part of the—our overall operating expenses. So we try to balance in providing this service, but also keeping in mind that how do we balance the need for fiscal prudence and having that operating cost also remain somewhat stable year over year.

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Hiebert:** Thank you for that information. This is great—questions that I'm asking on behalf of our parents in our province. So this is great information and I appreciate the advice there.

So in Brandon, specifically, if you use the course finder, parents are directed that there is a single intake at Crocus Plains, but it's full. So in—as opposed to in Winnipeg, where individual schools are offering sometimes two in-person classes available, plus a virtual, we talked about, you know, increasing the amount of support and teachers that are going to be going to that area. But currently, until things are getting caught up, we have students that need to take driver's ed and we need to—have students that can't get to school and stuff.

So what would be—what would you say to, specifically, to those parents right now in this situation that are—that can't put their child in?

**The Chairperson:** Thank you, Mrs. Hiebert.

**Ms. Jatana:** I don't know if I can say enough or if I can give immediate solutions to a problem that sometime is just beyond MPI's control.

\* (10:10)

What I will say: MPI is doing everything that we should to reduce barriers and to improve the availability. And as I share many of these measures, you know, we're partnering with the ACC in Brandon to make that training available. We're increasing—we increased wages by 30 per cent to attract instructors. We're making vehicles available. We're educating customers that—please don't stand in line to establish identity; you don't need to be freezing in a winter cold.

So I empathize with all of that and we are committed. We're going to—you know, this is a priority for MPI, and we will continue to work on that to deliver on our objective. Yes, and I ask maybe, you know, if there's a way for local communities to want to be an instructor, great; call us. We have a dedicated team that can walk you through the process at how do you become an instructor. We have many options to enable that training and make it, I'll say, you know, available to you, even free of cost.

So yes, we will be—we'll continue to work on this day by day, and hopefully by next year when we're sitting here, this is not a conversation that—we addressed it.

But, like I said, for all of these things need to fall into places for us to tackle this, and MPI is doing what it should. And perhaps once we have more instructors, we can increase our numbers.

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Hiebert:** Just—we were talking about cost, and I just wanted to know if there is a—if MPI has undertaken any analysis of driving history for those students that have taken Driver Z ed or students that haven't, if there's an analysis of what the outcomes of that is.

**The Chairperson:** Thank you, Mrs. Hiebert.

**Ms. Jatana:** Definitely. We look at a number of things. We look at how many complete the training. We do have some students that drop, you know, from in class once they get a knowledge test, they may not or they may not finish the program.

But the measures that we really—it really matters to us is that we look at the pass rate. So between '22 and '24, what we find in Driver Z, that 84 per cent pass rate on the knowledge test and 57 per cent on the road test. So by comparison, when it comes to just

customers directly coming to us without that type of a program, you see a 58 per cent pass rate on knowledge tests and 34 on the road test. So we know that this training program is effective. It's a great way to mould young minds to road safety and this, you know, rules of the road.

And hence why, you know, we—and it's very cost-effective, as well. I recognize that our families sometimes need that support, hence why, you know, there is a large demand, not just of its success, but also its cost-effectiveness.

**The Chairperson:** Thanks, Ms. Jatana.

**Mrs. Hiebert:** Just a question about, specifically, across the province, we have a lot of newcomers coming to our communities and they are coming in—some of them don't have driver's licences; some of them do have driver's licences from different countries; English isn't their first language.

So what—does MPI have any programs, or how do they service those specific people that are wanting to come into our—or coming into our communities and wanting to get their driver's licences, and how do we help them and how does that worked?

**The Chairperson:** Thank you, Mrs. Hiebert.

**Ms. Jatana:** Yes, I agree with you that, you know, when we look at actually some of our DVA transactions and—we are seeing a huge increase in transactions. I'll just share with you, like, knowledge tests back in 2020, we used to do about 52,000. In 2024, that's 112,000, so double the demand on the DVA services.

Road tests, we used to complete about 50,000 road tests back in 2020. In 2024, 105, so just—double the demand in those areas.

And you're absolutely right that we do have new Canadians. The way we assist Canadians: one is where there is opportunity for us to provide, and our employees represent the community that we serve. So we do have employees that speak multiple languages or different languages or language of the customer's need. So where possible, we provide that.

We also look at, in our driver testing and driver knowledge, keep language plain, at a level that can be understood and can be read and understood. But we recognize there's further investment that can be made. But I'm—I don't know if that is kind of one of the major concerns I'm hearing, as English is often a common language that is spoken. But if there is a

need, that's something that MPI would be happy to explore further.

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Hiebert:** Just would like to ask the—if the minister would have any input on what—maybe if he's working with any immigration programs or anything about that, specifically with the same question: if there's something being done specifically for new immigrants to that effect.

**The Chairperson:** Thank you, Mrs. Hiebert.

**Mr. Wiebe:** Well, thank you for the question, and I just wanted to start by thanking the member for bringing up the issue of Driver Z, of the program that, you know, I think is so essential.

We heard from the CEO about not only the importance of it, you know, in terms of what's offered to community but when we're talking about road safety, really, the Driver Z program has been instrumental in ensuring that new drivers have sort of that basis, that foundation from which to be good drivers for their entire lives. And so it fits very well with the mandate of MPI with regards to road safety.

I would also say that I think Driver Z also fits very well with the mandate of the government, when it comes to ensuring that affordability is a primary focus. Driver Z is accessible in terms of the costs for families. The CEO was just mentioning that she's been through the program with her family, and I can report that my daughter is just starting to enter that time frame, and as parents, I can say we're quite excited about this new frontier; maybe a bit nervous but certainly excited about the opportunity to maybe skip out on some of the driving around that, as many parents know, is a big part of a teenage person's life.

And so, you know, it really is vital to the service that MPI provides. So it is an important issue. And I also appreciate that the member's bringing forward that specific viewpoint from rural Manitoba because as much as I talk about the importance of driving for young people in my life, if we were, you know, further removed from services or, you know, in my case, lessons or other opportunities, I would say that driving for folks in rural settings is even more vital. And so that's why we want to make sure those drivers are getting a good education and that they are—you know, that they're also getting it at an affordable rate.

With regards to the impact of new Canadians, in terms of ensuring that everybody is getting that education, not just our young people but for newcomers

to Canada as well, we've seen certainly, you know, a lot of interest in the program, making sure that folks understand the importance of learning the rules of the road in Manitoba, understanding how to be a good driver. And there's a lot of interest in it, and I think that's certainly borne out in the numbers that you've been privy to with regards to the interest in the Driver Z program.

What we want to ensure though is that, you know, this remains accessible to everybody. When they come, whether they're newcomers, whether it's somebody who's a young person here in Manitoba, we want to ensure that it's accessible.

\* (10:20)

And so, our—in our conversations and the information that the CEO has shared with me as minister and I think has been quite public about, we want to ensure that we're staying live to the changing needs within community. And that's certainly been a, you know, a primary focus for us, understanding what those changing needs are and then rebuilding some of the loss that we had, the—as the CEO mentioned, during the pandemic.

But I would even argue—and maybe the CEO didn't go quite this far—but I will, you know, I would argue and I would suggest to members that the disruptions that we've seen, again, that were—have been spoken about at the committee, have had longer term impacts. And I would say Driver Z is, you know, a prime example of that.

The dysfunction at the top of the corporation in terms of leadership, direction, you know, a focus on affordability and delivering results and delivering good customer service, without that guidance, we've certainly seen programs suffer. And, you know, the driver training in general, we've seen serious gaps.

So that's going to continue to be a focus, I understand, from the corporation, and we welcome that focus. We think that there's a real opportunity to build on the successes, but it's going to take work. It's going to take the additional training measures that we brought in with our education partners. It's going to take additional information about what the needs are and how we can better service folks, which is, I think, speaks to the member's question. And I think that's really going to be the focus, again, with affordability always at the forefront, affordability for Manitobans and better training to Manitobans.

So I appreciate the line of questioning. I think this is something that, you know, we're very passionate

about. I know the corporation has done a lot of work to fix the damage. And now, going forward, I think we have a solid plan that, hopefully, as the CEO said, you know, when we come back next year for this committee—or maybe even earlier, in the Chamber during question period—you know, hopefully these are—the member sees the progress and sees the results for, you know, not just her community but really for all Manitobans.

**The Chairperson:** Thank you, Minister Wiebe.

**Mrs. Hiebert:** The minister just referred to rural, you know, rural kids and different situations that different drivers will come across and challenges that rural students would have specifically. With the curriculum, is there, like, a—when does the curriculum get re-evaluated? Is that a regular thing that we do? What do kids learn and how does that get re-evaluated? Does it at all?

**The Chairperson:** Thank you, Mrs. Hiebert.

**Ms. Jatana:** Yes, and I'm happy to speak to that. And, you know, I should've—I—just the new Canadians, I—it dawned me—on me that I should've answered that little bit of a fuller response.

One is we do offer a knowledge test, though, in 30 languages. And when it comes to driver examining, like I said, we are—our employees do reflect the community that we serve, or we try to or try our best. And the second, for new Canadians, MPI actually works with a—Citizens' Bridge here in Winnipeg who assist newcomers and, of course, individuals with low income, and they provide training for class 5.

So we recognized that, you know, that that was a new need and something that we just signed an agreement last year. And so far, you know, we've invested over 500 in that programming, and we'll continue to monitor that to help, again, newcomers and individuals with low income to secure that driver's licence.

Terms of the curriculum, MPI is responsible for not just administering, but also keeping up. And this curriculum, Driver Z, was updated in 2019, and that's where we went from booklets to online and we expanded the program to offer, of course, online training and plus the in-class and also the in-car.

So that program was revamped. And it's probably—I'll say others have actually looked at our program, and it is something that we continue to monitor to ensure that it meets the needs of our customers. And when—and we still make changes to

that program, as well, and should that program ever—you know, and like I said, we continuously monitor that to ensure it's relevant, current and serves the customers of Driver Z.

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Hiebert:** So my question would be, with the differences, the curriculum—is there a different curriculum or is there changes made specifically for different situations? For example, students who drive gravel roads, things like that. Is that something is added to the curriculum in different areas? Just a question about that, yes.

**The Chairperson:** Thank you, Mrs. Hiebert.

**Ms. Jatana:** It's been a while since I managed this portfolio, but I do believe it speaks—there is some videos that talk about travelling on gravel roads and the speed in—versus other type environment. So it factors all of that, yes.

But I will go back and confirm with my team that that is still the case.

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Hiebert:** Just a little—I have students—or I have sons who went through driver's ed, too, and how important it is to have those learning curves—make sure that they're—they work well with the child—the student that needs those specific skills.

There's a lot of gravel roads in our—in rural—mostly in rural Manitoba. So I would just encourage that that should be something that should actually be practised when they're in their car, taking the car, just because it's very different from a roundabout in Winnipeg compared to a gravel road in the rural areas. It's just important for us to make sure we cover all the safety issues that we can, and that would be my encouragement.

But I would like to hand it over to my colleague here.

**The Chairperson:** Thank you, Mrs. Hiebert.

**Mr. Balcaen:** Well thank you—sorry—adjust this so that I can actually hear and I don't get the feedback. I appreciate the answers on Driver Z.

I have a few follow-up ones. Specifically on maybe the political side is when there was an unfortunate death of a young driver on a gravel road, the minister, who was the critic at the time, committed to enhancing gravel road training for new drivers.



That was one of the suggestions and impacts that he brought forward.

I'm just wondering if the CEO was saying that this has not happened since those recommendations came forward from the then-critic.

**The Chairperson:** Thank you, Mr. Balcaen.

**Mr. Wiebe:** Well, thanks very much for the question.

Again, I want to thank the member for Morden-Winkler (Mrs. Hiebert)—can't forget about Winkler—Morden-Winkler for asking the question here today.

You know, and I think it does speak to the specific needs of rural communities, you know, just a basic understanding of the dynamics. We've seen too many tragedies in—on our roads and our highways, our provincial roads in Manitoba. And we need to ensure that our drivers are getting the best training that they possibly can.

So with regards to the question that the member for Brandon West (Mr. Balcaen) asked, I think it's an important issue. I think you heard our CEO talk about the importance of good training, and when it comes to specificity about the handbook and exactly what is in the training course, I think, again, what you heard from the CEO is that she's committed to re-examining that, bringing that back. And in terms of information to the committee or information to myself, I'm happy to report that back, and maybe it might—well, let's not wait until next committee hearing next year. This could be a conversation that we have offline. I'm also happy to answer it in question period if that's the best forum as well.

But I think it's an important issue, and I'll just—you know, just reiterate I think the member's on a good track in terms of the importance of this issue, and so I'm happy to report back to her and ensure that she—or to the member for Brandon West, ensure that they understand, you know, some of the steps that we've taken internally on that particular issue.

**The Chairperson:** Thank you, Minister Wiebe.

**Mr. Balcaen:** I appreciate the political answer, but I'm wondering if the CEO can answer the question that I posed that the minister at the time had brought up the fact of the unfortunate death of an individual on the roads because of driving on the gravel and the training.

\* (10:30)

Has there been any direction given in the past 15 months of this minister's role to bring that into a mandatory part of the training for MPI?

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** You know, in my conversation with the minister, it's very evident to me that road safety is a very important and critical component. And there is—you know, we probably have a regular conversations about driver's ed and improving road safety, and I know his, you know, this government's passion around stopping impairment or reducing risk, and we've taken a lot of great measures in improving road safety.

You know, the organization is very thankful for some of the measures that we have put in place, and one of those great successes I want to share with you is that what was happening prior to a couple of months ago, I'll say, we would have unprepared drivers coming to our doors for testing sometimes. And there was no rigour in place they could, you know—and my view is sometimes they're using us as a training ground, not as a testing ground. And what that does, when they're not prepared for the road test—first, what I'm passionate about is safety of our own team members. It puts our team members' safety at risk when they're getting in the vehicle with them, taking them for a test. And we see injuries, direct injuries, to our employees from that; (2) they are also putting others' safety at risk on the road.

So we worked with this government to put a policy in place that, first, we want you to be prepared when you come for testing; (2) if you fail three times, then we are going to ask you to get training, five hours of training, before you rebook the next appointment. And that has provided a great lift. We're already seeing some early wins, and we want to work more of these types of measures.

In addition to that, I know we work closely with the government to ensure that we have campaigns that—education and awareness through campaigns that support all the province. It's not just for Winnipeg. We have—we serve all of Manitoba.

So we look at more communication geared to communities. So outside of Winnipeg, we will focus on seat belts because we know that is an issue. We know that driving on the gravel road is a concern, so we talk—and we know there's others. You know, you can't have, kind of one solution fit all. So we do—for our education and awareness, we try to tailor it to the community. In some of the remote, I'll say, northern

communities, we have even gone as far as offering high visibility vests and gear so when they're travelling in the dark, they can be seen.

So, you know, we approach road safety from many angles, and there's no kind of a one solution that will resolve everything. We recognize it's in a— it's a commitment, it's an investment, and it's a mindset, I'll say, for my team and I, that road safety—and it matters to us. I'm a Manitoban. I live here and it's important to me that the roads that I'm travelling, my community, my family, my kids are travelling, is safe, and we have a responsibility in keeping those roads safe.

So it is—I'll say it's a passion of customer service, and road safety is a true passion of mine, and I'm glad to have that support from our board and from government to be able to deliver on that.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Coming from a past emergency responder background, I appreciate the dedication to road safety. I know the Chair and myself have probably been to literally hundreds and hundreds of accidents, and some fatal and some serious and significant injuries. So whatever we can do to reduce those is great.

But I'll ask—I didn't hear an answer if there has been a change to the curriculum that the minister and then-critic had brought forward about gravel road driving, if that has been implemented since this government came into power in October of 2023.

**The Chairperson:** Thank you, Mr. Balcaen.

**Mr. Wiebe:** Yes, so I'll just reiterate to the member for Brandon West (Mr. Balcaen), we're happy to bring that information back. I don't think we have it right at our fingertips. We're talking about the 2023 report here, so if he's asking about specificity within the first six months—less than six months of my—the new board, the new CEO, with regards to the 2023 report, I don't think that particular information is reflected in the report. So I'd—we have to go back and see that.

What I'm committed to, I guess, again, I'll just reiterate, is to the member, I'm happy to further this conversation. It's a good one. It's a good question. But I think in terms of what the updates to the curriculum are, you heard directly from the CEO that she doesn't have that information—hasn't reviewed that, specifically, in advance of this committee because we're talking about the report that we have in front of us.

**Mr. Balcaen:** I guess I'm just left slightly confused or wondering based on the answers that I've received.

I think I was—committee was told here that 2019 was the last update of the curriculum, so I guess my question is, you know, the request to have this gravel road training put in there, I'm taking it that the answer would be no, then, if the last update was 2019.

**The Chairperson:** Thank you, Mr. Balcaen.

**Mr. Wiebe:** So again, I want to be clear that we're happy to have this conversation. I think this is a good one.

Maybe not in this format, in this forum, just because I don't think that this speaks directly to the annual report that's before us. And so, you know, the expectations of bringing together the team here, I think there's a lot of questions that we certainly can go through in terms of the overall structure of MPI, the financials, of course, which are laid out before us here, and I think there's a lot of information that we certainly are happy to get details on.

But with regards to the member's specific question, I'm happy to report back to him—although, maybe not, because it sounds like maybe the member's already decided what he thinks the answer might be, so he can let me know if he still wants to have this offline conversation or further conversation again whether individually, with regards to communication from my office, or in the—in question period. If he wants to continue to ask those questions and get those answers, I'm happy to do that. If he has decided he knows the answer, then that's okay too. He can let us know.

But certainly, there is a lot of information here, and I want to ensure that the member is—as he said, he's confused; we're helping—hopefully helping by having the officials here to help him understand the dynamics of the corporation, you know, the substantial dysfunction and mess that's been left with regards to how it's reflected in the 2023 report, then we're happy to go through those details, you know, this morning.

And then, let's circle back. Let's have that conversation. And again, I appreciate the member for Morden-Winkler (Mrs. Hiebert) who has brought the issue forward. I think she's on the right track about the importance of road safety.

**The Chairperson:** Thank you, Minister Wiebe.

**Ms. Jatana:** I did get a chance to check with my team.

So gravel road training is mandatory and part of the in-car training as part of Driver Z, and the curriculum is reviewed on a regular basis. The major

change was done in 2019, and as needs and environment change, we continue to evolve that program.

So it is not the exact same from a starting point, but I will tell you that it is meeting the needs. It is one of our success stories, just from the results of uptake, pass rates, success rate of the program is a direct reflection of the credibility of the program.

**The Chairperson:** Thank you, Ms. Jatana.

\* (10:40)

**Mr. Balcaen:** I appreciate the opportunity to discuss this further, because it really is relevant to Manitobans. Because the safety is—as the CEO has said and the board chair has said, and I know it's a priority—is safety for all Manitobans that are on the road, you know, whether they be road users, drivers or pedestrians, or people that are using mobility devices or what have you. So very relevant to make sure that we talk about this.

I'm wondering if we can talk about the success rate that you talked about about, driver's ed a little bit further: 84 per cent pass rate and 60 per—67 per cent road test pass rate with Driver Z or driver education versus 58 per cent pass rate for the written and 34 per cent for the road test, I believe, were the statistics that were given. So it clearly proves that driver's ed or Driver Z is impactful and makes Manitoba roads safer, and I would suggest that safer roads equal less claims, less accidents and everything else.

So is there a commitment from the board or from the CEO or from government to fund further spots and really exponentially increase the number of trainers and opportunities for our young drivers to make Manitoba roads safer?

**Ms. Jatana:** First, I want to say MPI is absolutely committed to road safety. And before we look at—it has impact on claim costs. The first thing: it saves lives, and that, too—you can't put a value on that. We would all pay more if we could save every life. And this is a—so I don't want to undermine, kind of, the importance of safety.

These are ratepayers' dollars that we spend, and we spend it very responsibly, and we will continue to increase the number as we are able to recruit instructors—have that. And that's the first thing we need to tackle, right? Today, we could say we can spend another \$5 million, but if we don't have instructors, unfortunately, then it goes nowhere.

So we're tackling this issue at the grassroots by ensuring that we have salaries, wages that are competitive and attractable to individuals wanting to choose this as a field of occupation, to improving the training and making training accessible and really putting people into a successful start by paying for their training, by making vehicles available in certain communities.

So MPI is committed, and we will continue to respond to the needs of our customers.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** I thank you for that answer and, you know, the dedication to road safety, and saving Manitobans is certainly, I think, everybody's responsibility. It doesn't just land on MPI. It lands on every driver. It lands on every individual here.

But you talked about the responsible dollars being spent, and these are ratepayer dollars. So is there any longitudinal studies or even studies locally that shows the return on investment for driver education versus accidents versus tickets versus payout of claims? It would seem to me that there would be a significant return on investment of ratepayers' dollars if we invested more money into driver education, as I believe you said—I believe the CEO said earlier, to mold the minds of the young drivers and the safety that they can be afforded.

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** Yes, there was a study done in my time a while ago that did showcase that trained drivers are better on the road because it reduces risk and saves lives and, of course, has an impact on claims and cost, all of those things. Those studies are—you have to kind of take it with a grain of salt a little bit because it's difficult to measure—how do you put a dollar on prevention; that, you know, because I had that knowledge, I didn't make that choice behind a vehicle, which didn't lead to a claim cost.

But from a stats, there are some evidence that the safer the drivers on the road, the safer the roads, the less the collision. It has a less impact, not just on insurance dollars, just overall on the entire ecosystem, right? There's medical, there's others, there's—we do, you know, find that there's a number of ways that, you know, there's education, there's enforcement, there's infrastructure, and I think you said it earlier that—it was mentioned that, you know, road safety is everybody's responsibility.

MPI is one of the three-legged stool in safety, and we do that through education, through awareness, through promoting safe choices on the road, through our campaign and Driver's Ed and others' road safety initiatives. And we also work with our law partners, enforcement side, to ensure and fund some campaigns, also, to keep risky drivers off the road. We work with the City and with the Province in providing data that also supports the infrastructure, so road safety. And, of course, the minds of Manitobans, that they make smart choices that—so we work with all those parties, and like I said, we'll continue to do that.

And we're talking about Driver Z, but, you know, when you look at our road safety overall funding, this is one of the components, but there's many other things we also do to improve road safety in some of those that I had highlighted earlier.

**Mr. Balcaen:** Just a few more questions on the Driver Z or driver's ed before we move on to the next topic, because, as the minister said, there's many, many areas of MPI and limited time to have the committee and these discussions.

So the CEO had mentioned Citizens' Bridge here in Winnipeg. I wonder if I could get just a little bit more information, or what the Citizens' Bridge does here in Winnipeg.

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** Absolutely. So we—you know, we signed an MOU back in 2024—March 2024—with Winnipeg North End Community Renewal Corporation to expand the Citizens' Bridge class 5 adult training program for, again, low-income earners and new Canadians.

Now, through this collaboration with, you know, large newcomer settlement, Indigenous and low-income organizations in Winnipeg, Citizens' Bridge facilitates connection between individuals and various resources, and one of them being class 5 training. So what they have is they have instructors who provide in-car and in-class lessons to individuals with barriers accessing driver licensing, understanding a link between holding a driver licence and, of course, sustainable employment.

And MPI, to date, has funded over \$500,000—it's actually \$525,000—to Citizens' Bridge. So it's a relationship that we're committed and we are seeing some good results from it.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Appreciate the answer—a little bit more understanding.

CEO had mentioned that, of course, MPI is focused on all of Manitoba, not just Winnipeg. My question is, is this program offered outside of Winnipeg?

**Ms. Jatana:** Yes, thank you for that question. I'm—I was here just talking about Winnipeg.

\* (10:50)

So in the North, we partnered with college of the North, and we also funded them in—we have a three-year funding arrangement, you know, over 463 in year one, 495 in year two and a total of almost a million dollars. And what they do—they provide training and access to driver licence in remote and northern communities where often access is a concern or understanding navigating the whole licensing process can be a challenge. So we're partnering with them.

We've also partnered with ACC in Brandon to also make more accessibility to driver licence. So, like I said, we're mindful that we serve all of province and we ensure that our products are available throughout Manitoba. Sometimes it's directly from us through our brokers, and other times, we have to look at new ways like some of these recent relationships that we're establishing with these third parties to make licensing accessible.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Yes, great information to find out where the dollars are going to and everything else.

Is there data available for the \$500,000 investment here in Winnipeg, how many participants that would have impacted for the \$500,000 and, now that you mention over a million for the North, how many participants that would impact there?

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** Absolutely. We ask for that data and we collect that data to ensure that dollars are being spent responsibly, and I don't have that information, but I'm happy to report that back from my team.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Yes, thank you very much for the answers on that.

So I just want to be clear that MPI, the CEO and government will undertake to get back the answers on those questions for the numbers.

**The Chairperson:** Thank you, Mr. Balcaen. *[interjection]*

Ms. Jatana.

**Ms. Jatana:** My apologies.

Absolutely.

**The Chairperson:** Thank you, Ms. Jatana. *[interjection]*

Mr. Balcaen.

**Mr. Balcaen:** Sorry, thank you.

I appreciate that undertaking. I know last committee meeting, there was an undertaking to get back to a number of the answers that had been tabled and then, again, we did some written questions to get some answers back from that and didn't receive specific answers to that. We could actually table a document here for the committee when these answers—or questions were answered.

Just read in here, the question from Mr. Piwniuk was on March 5, 2024 during a meeting of the Standing Committee on Crown Corporations. The president and CEO of Manitoba Public Insurance took multiple matters under advisement and committed to returning substantial answers to the matters raised and reply to the committee through the minister responsible for MPI. The question was: Can the minister produce those materials as well as an explanation for the delay? And the response we got back that was provided is: The matters taken under advisement during the committee meeting in question will be responded to directly in due course.

So I'm wondering—it's been a year now. What is due course when—and when can answers be expected when we, you know, have an undertaking by the CEO to bring these forward?

**Mr. Wiebe:** Yes, I think it's a good question. We want to ensure that the member has access, obviously, at committee, but otherwise in terms of questions that they might have to the CEO, to the chair and to others at the corporation, and so, you know, without having a chance to review all of the material that we have here about, you know, the quality of the questions or the relevancy of the questions, I assume that they're all very relevant and important questions.

And so this is—certainly you've heard from the CEO that we want to get that information to you in a timely way. So I think, you know, we'll give that assurance again to the members and assure that we get this information back to the member as soon as possible.

**The Chairperson:** Thank you, Minister Wiebe.

**Mr. Balcaen:** So I'm just wondering what due course is when committee met a year past and we'll get the answers in due course. So is it the term of government or will it be before the next meeting? Will it be in 60 days? I'm just wondering what the undertaking will be this time, you know, another assurance, another year? I want to make sure that Manitobans get these important answers.

**Mr. Wiebe:** As soon as possible.

**The Chairperson:** Thank you, Minister Wiebe.

**Mr. Balcaen:** As a follow-up, I'm wondering if the minister could undertake to—it's been a year—to get these answers within the next 30 days, and for the new questions that the CEO has undertaken today and as we go forward, if we could get those within 60 days.

**Mr. Wiebe:** Well, you know, I appreciate the member finding a new-found interest in Manitoba Public Insurance, and certainly I assume this is a new role for him so he's eager to understand his portfolio and understand the dynamics.

I'm a bit confused. The documents that were tabled for the committee here are a number of questions, as the member opposite mentioned, are written questions. So we have a question: Could the Minister of Health, Seniors and Long-Term Care (MLA Asagwara) provide a list of all RFSA's signed by the Diagnostic and Surgical Recovery Task Force while the DSRTF was active, broken down by the service, type of facility, with an updated status on whether the RFSA has been renewed for the fiscal year of '24-25?

The member, Ms. Cook—I think I can say the name in the committee here, because that's how it's written, so I—sometimes we get in trouble with this in the Chamber in terms of constituency name and I'd have to sort of make sure I connected the two: the name and the constituency. This is much easier. Ms. Cook, in these written questions asked: Could the Minister of Labour and Immigration (MLA Marcelino) advise how many workers have been brought over and are working in Manitoba, in total, in 2024 thus far through the Philippines recruitment program?

Mr. Johnson likewise asks: Can the Premier (Mr. Kinew) of Manitoba advise upon the makeup and time frame for the establishment of an all-party committee on home care that he has previously committed to creating?

Mr. Johnson further asks: Can the Minister of Health, Seniors and Long-Term Care disclose the date that the parking fees of all Manitoba health-care facilities will be eliminated so as to ensure that, quote, how much is in someone's wallet should not be a barrier to access in this health-care system, end quote, and the total annual offsetting financial resources to facilities from the provincial government. That was to the Minister of Health.

Mr. Guenter asks a question here: In March of 2022, STARS air ambulance services in Manitoba were extended by two years with an extension of its contract. Considering the essential services that STARS provides, especially the peace of mind given to rural Manitobans, can the Minister of Consumer Protection and Government Services (MLA Naylor) provide an update to the status of this contract of the provision of these services to Manitobans?

The—Mr. Khan—oh, apologize, microphone was covered. Mr. Khan asks—

**An Honourable Member:** Just—relevance? Point of order.

#### Point of Order

**The Chairperson:** Mr. Balcaen, on a point of order.

**Mr. Balcaen:** I understand we're here to talk about MPI in the committee that is before us today. So my question is the relevance of going through other questions of other committees. The question was about the MPI and the written questions regarding Manitoba Public Insurance, so I'm just wondering the relevance of reading out the other questions during this committee and, you know, we only have so much time that we've agreed to unless we want to increase the committee time by an hour or so.

\* (11:00)

**The Chairperson:** Thank you, Mr. Balcaen.

This is not a point of order. And so this is a document that was tabled as part of this committee by yourself, and, as the Chair, I do not rule on the quality or the content of answers.

\* \* \*

**Mr. Wiebe:** Thank you very much for your ruling there, mister—honourable Chair. It—while I understand that it isn't a point of order brought up by the—Mr. Balcaen, I would suggest that he thankfully made my point for me, which was: I'm struggling to understand the relevance of the document that was tabled here.

Now, again, I haven't had a chance to review it thoroughly so I'm happy to do that and if there are any outstanding questions, certainly refer them to MPI, and MPI is more than capable of answering those questions.

With regards to his original question or point, with regards to questions that were posed at the last committee and when they might be answered, I understand that a letter was tabled and—or was sent to Mr. Piwniuk on March 11 of last year that potentially the member—the new critic could confer with his colleague about and maybe get that document and then have that document so that he could review it and have those answers.

And then just finally with regards to new questions that are being posed here today, again, I think we've certainly shown a willingness and an eagerness, I would even suggest, to answer questions as fully and transparently as possible. The CEO is an incredibly capable and high-level leader within the corporation and has made herself available here for the committee to answer those questions and she's done a stellar job so far.

And I think we only have, maybe, two and a half more hours or something like that. Maybe less; hopefully less. But we're certainly open to—and again, showing that transparency by making ourselves available for that kind of period of time, I think shows that we're certainly willing to answer those questions.

And then if there are questions that potentially are outside of the annual report or are asking for a level of specificity that's not available at our fingertips or at the CEO's fingertips today, what I'm suggesting or what I am putting on the record for the member opposite is: is that my office, and I would imagine the CEO would echo this sentiment, that we would be more than happy to get an answer to the member opposite as soon as possible.

**The Chairperson:** Thank you, Honourable Minister Wiebe.

**Mr. Balcaen:** I appreciate that, and I just want to reiterate one more time, as soon as possible is very vague answer, so is there a date stamp that we could put on that? Sixty days was my suggestion; I wonder if that is possible?

**The Chairperson:** Thank you, Mr. Balcaen.

**Mr. Wiebe:** Okay, so again, I encourage the member opposite to confer with his colleague, the former critic for Manitoba Public Insurance, to get answered

any potential answers to questions that were posed previously.

Just for the record of the committee, and for the context of the member opposite, the questions—the committee was on March 5 of 2024, last year. The answers that were provided to the member were on March 11. That's six days in between the questions posed and the answers given. And so I hope that the member opposite will take the answer that as soon as possible would be as soon as possible that the corporation could provide those.

Again, I think putting a time frame—let's not extend any amount of time. If we said 60 days and it was available in six, I think that's not helpful either. So I think the member opposite can appreciate that we want to make sure that we get answers as quickly as possible. That's certainly my position and I think you'll hear, right, you'll hear a similar willingness from MPI to meet this, a quickly—a quick a deadline as possible.

**The Chairperson:** Thank you, Honourable Minister Wiebe.

**Mr. Balcaen:** Just for clarity, maybe the question should be: within 60 days. So that, you know, if the answer is there in five or six, that would be fantastic.

**The Chairperson:** Thank you, Mr. Balcaen.

**Mr. Wiebe:** Well, I'm not sure I heard a question there, but I guess it does give me an opportunity to just put on the record how much I appreciate the work that our officials are doing at MPI with regards to being responsive to the committee.

You know, when we're talking about critic roles and previous lives, maybe I was, for a time, the critic for Manitoba Public Insurance. And of course, when we saw the kind of dysfunction at MPI that was perpetrated under the previous government, I think the CEO outlined—and I'm going to try and get these numbers right here: this was three—no—three CEOs over six years. And—oh, now, I did write it down—six CEOs—no—six board chairs over seven months. No. Oh my goodness. Okay, three CEOs in six years and three chairs in seven months. See, I did write it down. And, again, this just is a—the most visible or the most public-facing example of the dysfunction that we had at MPI.

And then, you know, what the result of that was. Well, certainly, we saw mismanagement throughout the organization, and I would suggest there was a real, you know, culture—a hit to the culture at MPI in terms

of employee satisfaction and the agency that our great employees felt. And so, you know, what did that result in? That then resulted in a strike. And the strike that happened at MPI was unprecedented; it hadn't happened before. Totally unprecedented in the corporation's history, and so just by itself, that is a—was a huge hit to the—still the financials that we're contemplating here with regards to the annual report from 2023.

But more importantly, I would suggest, is that not only did the strike—the initial hit of the strike hurt, then when it was wrapped into this political narrative that, you know, tried to pit Manitobans against one another. Again, a—just a fixation of the former Stefanson government to find any kind of way to pit people against each other or suggest that one group of people is hurting other—another group of Manitobans or is causing them damage. And in this case, what we're talking about is employees of Manitoba Public Insurance, one of our jewels, our Crown jewels, when it comes to offering an affordability advantage and predictability—again, road safety, we've heard a lot about that.

So we, you know, to suggest that our employees were to blame for the strike or that there was some kind of division that could be created by, you know, workers standing up and saying we're unhappy with the dysfunction, we're unhappy with the way that the corporation has been operating—just again, is just totally emblematic of how the former Stefanson government operated.

And so then that was—of course, extended the strike and pushed that, you know, that—the impact of the strike out for many months. And it was absolutely vital that, as our first act, we came in and started to clean up the mess by replacing the board—which had been, you know, dysfunctional, which wasn't, you know, seriously taking the impact, was playing along with the government's agenda—and refocus the work of MPI. First, on ending that strike so that we can at least stop the impact in terms of the finances and the corporation itself, and then start to rebuild.

And that's where, of course, we were able to bring in our fantastic CEO who did a ton of work right off the bat to understand the structure, start to make those efficiency moves. You know, I think the CEO at one point here in the committee mentioned, and I think it's worth highlighting for the members of the committee: \$20 million in savings when it comes to efficiencies.

\* (11:10)

We've seen reductions in management levels. We've seen a streamlining of the organization. And all of this is focused on those key pillars that MPI is so laser-focused on right now, and that's affordability, and that's a focus on customer service; the two advantages that you really get from—or you can see with a public insurer.

So, that's the kind of work that the—that we undertook, and it really does highlight, I think, where the vision of the corporation is headed. It speaks to, obviously, the dysfunction that we saw. And again, that's reflected in the 2023 report. So that's certainly—and I know the member opposite has—he's talked about that or he's asked questions about that—you know, how is this dysfunction still permeating or still reverberating through the corporation? That's certainly an important story to tell.

But I think also equally is to just point out the vision that the CEO and the board chair have shown and have really, I think, taken a really strong position on addressing those issues and moving forward and looking what the potential in the future could be.

And so I'm excited by the future and I think this is why, when we give an opportunity to have the CEO here, it just—it's—well, we've been joking a little bit because we've been meeting so much lately. We've been sort of digging into, you know, the—what are the challenges that came out of the 2023 annual report? What can we do moving forward? How can we improve? And it's been sort of more technical and it's been, you know, long meetings. I'll just—maybe I'll leave it at that. There's been long meetings.

And every time I sit down with our team, it's just been absolutely inspiring to hear from them about their vision and about how we can support them. And then, again, coming to the committee now, giving this opportunity for members to spend some time to really dig into what I think it's really helpful. It gives me, you know, joy. I don't know if joy is the right word, but it excites me when I hear about how we're moving forward.

And so I appreciate that the member opposite has asked those questions. And so, when we say, you know, as soon as possible, I hope the member takes us at our word. Six days was a pretty good turnaround in the last go around. Maybe he's asking if we can do it in five this time, and I'm looking over at our folks here at the table. Maybe five days might be unattainable, but I think as soon as possible means exactly what it sounds like. It's going to be as soon as the information

is available and can be provided to the members opposite.

Let's do that. Let's get that information to him, because I think he's going to be excited. He's certainly going to see the challenges. He's going to, you know, acknowledge the challenges and he's going to go: That Stefanson government really messed up. And he's going to probably have a mea culpa. He's going to say, I'm sorry to Manitobans; he's going to say, I—the party that I ran for, the premier that I ran for really messed things up. But today's a new day. He's going to say the NDP's doing a great job and he's going to support the work that we're doing, I'm sure, after he gets the information that he's asking for, and he'll see the vision and come around as well.

And then the next time we come to this committee, you know, hopefully he'll take the word of the officials at the table at their face and not question exactly how long it's going to take for him to get the information.

So I appreciate his interest in this and I do think, again, this is the kind of work that really, I think, benefits all Manitobans. If we could dig into the specific issues as presented in the 2023 report, we can dig into those, the specifics of how the corporation is getting back on track. That serves Manitobans.

And then I'll just finally—I've already said it but I do want to just reiterate, the member for Morden-Winkler (Mrs. Hiebert), you know, bringing that specific perspective, because that's—that is what this is all about. You know, we as members, and of course, members of the government caucus represent all parts of the province and it's always appreciated when they bring ideas or new initiatives to me—and I'm looking at the members. Because literally, the members at this table have done that with me, so I appreciate it.

But they bring a certain perspective on behalf of their constituents that ultimately makes the work that I do as minister better, and then informs, kind of, the work that MPI does. But, you know, the member for Morden-Winkler brought a specific sort of lens and viewpoints to the committee. That was helpful and I think that's really exactly the—excuse me—the kind of work that we can be proud of as—in a committee. That's the kind of work that I'm really excited to do.

So yes, I appreciate that we—you know, this is the kind of back and forth that really is benefiting Manitobans, and I appreciate members opposite for asking these questions.



**The Chairperson:** Thank you, Honourable Minister Wiebe.

**Mr. Balcaen:** Thank you, honourable Speaker, for that. The minister did mention that, you know, we have an hour and a half—or, sorry, two and a half hours left. I think my calculation's an hour and a half at that time. It's very similar to the math that he's been presenting and his government has been presenting since they've come in here, you know, offering a chance of a rebate coming up and then turning that into some additional costs. But I don't want to take 10 minutes for political fodder and to speak on, because I think it's very important that we have the board chair and the CEO here.

So I'd like to turn the floor over to the MLA for Roblin for some questions.

**Mrs. Kathleen Cook (Roblin):** I just want to go back to one of the questions my colleague asked near the beginning of the meeting around the reasons why MPI's request to the PUB was less than what their internal numbers suggested they needed at the time. And she said that one of the reasons they were comfortable with that was that they had a plan in place to tighten their belt internally.

So I just wondered if the CEO could expand on that a little bit and provide some examples of specific initiatives that would be included under that and the savings that could be achieved or have been achieved.

**The Chairperson:** Thank you, Mrs. Cook.

**Ms. Jatana:** Thank you for that question, and absolutely, that's one of the accomplishments I want to highlight of our team.

When I stepped into this role, like I said, my immediate attention was to first, with our board and our executive team and leadership team, really fix the fracture that was created within the organization and address the trust and engagement that we needed with our people first, because they are truly the backbone of our business, and if we don't have the 2,000 people with us, we can't accomplish anything. But very quickly, we realized that Manitobans look to us for providing affordable rates, value products and customer service they can rely on.

So we knew that to bring that clarity, to bring the focus to the organization, you need to take the noise and, I'll say, distractions away. And my predecessors and the organization before my leadership and this board and this leadership team in place had many initiatives. I lost track, but well over 200 initiatives.

And what you're—essentially, when you have so many initiatives on the go, people are confused, there's chaos. And when you try to do everything, you essentially are running in circles and don't accomplish much, and that was very much the case for us. So we eliminated many of those non-value-added initiatives immediately.

In addition, EY review was handed to us on the eve of my appointment, and there was five very good recommendations in that EY: that the corporation needed clear direction, strategy and focus; that the organization needed to ensure that it has the right structure, right number of resources dedicated to operations and strategic work; that MPI needed to build its financial forecasting capability and analytics to ensure that we have visibility into the future and predictions, as we talked about earlier; and that the organization would really benefit from having a workforce planning so that we are keeping in mind what we need to do and how do we prepare for tomorrow.

And we acted on all of those five recommendations because they were solid recommendations. We immediately—I'll say immediately—but soon as we had a visibility and clarity, we realigned our structure. We reduced our management layers. There was multiple layers in the management.

\* (11:20)

We've reduced, we shrunk our management team so that we could be nimble, we could act quickly, decisions—we weren't getting in our own ways. We brought leadership count from 174 to around 140. And I do believe that organizations like ours need structure, need the nimbleness, and we need to act and react quickly.

We also looked at our operating cost, and last year's operating cost, the year in question, was \$408 million. We have reduced that operating cost down to 392, and if I do the quick math, I think it's about a \$16-million reduction in operating cost.

All of these things were done over the summer to tighten our belt, to ensure that this organization is accountable to Manitobans, and we don't spend dollars, I'll say, without that care and concern for affordability and knowing that that is the accountability. That's why we have a public insurance model, is that the rates are affordable because we would—I truly believe that we would lose our responsibility if that's not top of mind. So we absolutely did that, and hence why, like I said, we felt comfortable with the

ask knowing that we were going to make different choices, we had clarity, we had the team and also relying on a forecast of our overall corporate results.

Thank you.

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Cook:** Thank you for that answer.

I guess my question then is: Is the belt-tightening done? Are there further initiatives that you're going to take to reduce costs? Is the CEO going to take further initiatives to reduce costs at the corporation?

And as a secondary question to that, the CEO mentioned eliminating non-value-added initiatives, and I'm just wondering what those were specifically.

**Ms. Jatana:** You know, there's too many for me to mention but I'm happy to provide that information. So I'm not trying to remember all that at a finger point here.

In terms of your question, is the belt-tightening all done; I would say it's never done. My responsibility along with my 2,000 team members is to ensure that we spend ratepayers' dollars with great responsibility. We are accountable and we have a board that is very astute and asks us the hard questions and challenges us to ensure that we have the right resources, right number of resources, right infrastructure to support MPI's needs and essentially what the customers expect for us.

I feel confident where we are, but I can't sit here and kind of talk about what next year, but I can promise you that the same rigour will go into annual budgeting, and we will be happy to explain every dollar we're budgeting and where that's going. We are a Crown corporation. We owe that accountability, that transparency and happy to share that in, like I said, annually as I'm sure this is not the first or the last time I'll be here and I'm happy to talk about annual budgets as it comes.

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Cook:** Thank you and I think we'll look forward to receiving a more comprehensive list of the initiatives that were cut to save money.

I also wanted to go back to one of the questions that was asked around driver education. And I'm not asking this question entirely selfishly, but I do have two middle-schoolers, so I was very interested to learn that you can establish an ID at age 14 to sort of streamline your entry into the program. And I just wondered if the—if MPI has ever done anything to make parents

aware of this because this is the first I've heard of it, and I think there might be an opportunity with schools to get that information out, if there's any plans to do that.

**The Chairperson:** Thank you, Mrs. Cook.

**Ms. Jatana:** You know, joys about talking about MPI is that we're all customers of MPI, so we all have a vested interest to ensure that this public insurance model is here for a long time, and I always say way after we retire—all of us retire from our jobs.

To answer your questions, absolutely. Like I said, there's never enough communication. We have communicated more recently, too, but I—you know, that's something that we'll continue to do that, and perhaps there's opportunity even more to do that. And like I said, we'll do that through the brokers, through—directly to Manitobans through our website, and that's something I can definitely commit to, that—something I'll take back and challenge my teams as to how we can increase that. Because you're right, we don't want anybody sitting in a broker shop at 3:30 waiting for—the office to open to establish that identity when you can do that, you know, at your own convenience and way before that date.

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Cook:** Thank you for that.

In reading the annual report, you know, it's noted that collision claims increased by almost 23 per cent, and bodily injury claims have gone up by 23 per cent. And in her opening comments, the CEO talked about different education and awareness and enforcement initiatives to improve driver behaviour.

And I wondered, you know, there's the ads—there's a line item in the financial statements about the cost of the ads, but I wondered what other initiatives MPI is undertaking to improve driver behaviour and ideally lessen claims.

**Ms. Jatana:** Yes, you know, there are a number.

So first, I want to kind of say our road safety is far more than just the campaign, but I recognize that most Manitobans may only experience that. And our funding is—you know, we often talk about when—through the PUB, often the focus is on what we allocate to basic, but overall funding is, gosh, well over \$15 million, not counting the winter tire program.

Like, the winter tire program alone—I'm going to just get that number, but 30—[interjection]—over \$35 million alone in winter tire loans that MPI—and

that's a great program because we've learned through that program by having that loan through MPI, making winter tires accessible in Manitoba, has, you know, definitely has a direct impact on frequency and severity of claims. So that's just one kind of example.

Outside of that, there's, you know, over \$15 million that is spent for different—from campaigns to educations to driver's ed, to enforcement, to our partnership with post-secondary education and other stakeholders. So, you know, the list is so long that I'm happy to highlight some of that, but I'm also happy to kind of take that away and provide.

But we make road safety a priority at MPI, because that is part of our mission. And the dollars are not just for campaigns; investment is in a lot of other areas as well.

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Cook:** I think any time, you know, any Crown corporation or any department of government is undertaking initiatives like that, there needs to be some examination of how effective those measures have been.

So I'm just wondering if the corporation has undertaken any efforts to measure how effective those initiatives are in improving driver behaviour, or if they plan to.

**Ms. Jatana:** Yes, when we make a decision to invest in a road-safety initiative, whether it's through the enforcement or an individual program, each program, our team—there's a dedicated team within MPI that looks at its effectiveness from dollars spent to return on investment, and it's not always from a claim cost. There are certain—like I said earlier, it's difficult to put a value on saving a life. So you know, you look at individual measures. We also look at some of the outcome from a driver testing side as well.

\* (11:30)

All that to say that there is a rigorous approach internally, but also through the PUB process that we are accountable to, speaking to. And actually, every two years, there is a thorough technical conversation that happens with MPI, PUB and these—its stakeholders in a room. We also present this at the PUB every two years, I believe. And, as part of, also, our annual operating budget we also take a look at kind of what our investment against the—I'll say the benefit to Manitobans.

I'm not going to sit here and say that every dollar is spent can be directly tied to claim costs because you

cannot properly measure, collect or report on prevention of claims. But we are very proud of the work that our team does in the road safety, and it's probably one of the—I'll say the areas that are—we're quite proud of the team, the work that we do in the communities in improving road safety and saving lives in Manitoba.

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Hiebert:** Just wanted to direct—there's been a lot talk about safety and specifically training for commercial drivers after some tragic accidents that we've—happened in the province in Manitoba, in rural areas as well as nationally. And CBC concluded a hidden camera investigation into fraud in mandatory entry-level training provisions in other provinces. What is MPI doing to ensure that training in Manitoba is sufficient and that there is faith that everyone on the road is safe?

**The Chairperson:** Thank you, Mrs. Hiebert.

**Ms. Jatana:** I'm not familiar with the particular example you shared; I'm happy to learn more about it.

MPI does, I'll say, administer, perhaps for lack of a better word, the MELT training and oversight of that program in Manitoba. We do have certain processes in place to hold schools accountable. We also obviously provide the testing opportunities for class 1 in Manitoba. And where there is infraction on behalf of the school, of course, we would take action, the—as well.

**The Chairperson:** Thank you, Ms. Jatana.

**Mrs. Hiebert:** My question is, is there continuity between training and the licensing requirements between provinces; that we know who's coming into our province and if there's any, you know, way of tracking that to make sure we know who's coming in and what they're doing and what they've done in the past and what they've been trained at?

**The Chairperson:** Thank you, Mrs. Hiebert.

**Ms. Jatana:** MELT is a national program, and I do recognize that other provinces have also adopted that. So MELT is, of course, a separate—than when we look at driver licensing, MPI does have a reciprocal agreement with other jurisdictions. So there is a process in place if you are coming into Manitoba and you're converting your driver's licence, that there is a process in place to do that and where there's a reciprocal, that those are some of the things that are determined when we have that agreement, the equivalency, and that the licence that we're converting is similar. And that's why the reciprocal agreement does not extend to all

countries and obviously—so there is a process. And also I don't have on top of my mind right now the—even between US and Canada, there is a full program that talks about where reciprocal agreements can be made where that offer extends to.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Super, thank you very much for the answers to my colleague's questions. And I know we're starting to work down on our time commitment, so just change gears if I can; no pun intended here.

So there was much coverage when MPI released the list of top frauds for last year and largely for the almost comical nature of the absurdity of some of the claims that come through MPI.

How does this list compare—and my question is: How does this list compare to other years? And is the problem with fraudulent transactions getting better? Is it getting worse? Is it getting more complex? Yes—the general nature of these complaints.

**Ms. Jatana:** You know, there was some data that was used in the past that would say that, you know, fraud probably cost 50 extra dollars to all of us in our insurance, and we recognize that fraud exists in every industry and every situation. Our responsibility at MPI is to prevent fraud in the first place by having a claims process in place that we ask the right question, we have all the checks and balances in place, and I have a lot of confidence in our team that they are very diligent in identifying and preventing fraud.

We also have a dedicated team internally that investigates fraud. They work very closely with the—with our claims team. Where there is a suspicion, they investigate, and hence why you would've annually, you would—they don't report everything in that; there's probably few more than what we report, but they highlight the top five or what the number may be.

Every province kind of has their own challenges. Some other jurisdictions deal with more vehicle theft than perhaps we do. The situations are a little different from province, for province. There are some, you know, information we share openly with each other across Canada, but I don't know if I can say everyone's kind of struggling with the same. Like, a couple of years ago, we were dealing with the 'catalac'—what was it, 'catalic' converters issue. Ontario, Quebec tends to deal with high vehicle theft. BC was experiencing that, but then they had some great measures that kind of has brought that down. In Alberta—just has their own issues—I don't want to, you know, the

insurance a little different. But where possible, we exchange information. We rely on best practices.

Our SIU team that is dedicated to fraud investigation, a lot of them are generally from police backgrounds, so they come into these roles with investigation backgrounds. They have the tools, they have the experience and knowledge to investigate these, and they do. They find, you know, they save, I'll say, a lot of money for us as insurance owners and MPI—for MPI annually.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** So yes, I appreciate that. I really do think that the investigators in SIU do a remarkable job for the number that they have and the workload that is put onto them.

So I'm wondering, with the diligence that they do and with the great work of saving Manitobans millions of dollars, and could actually save each one of us \$50 off of our premiums because of the fraud, is there plans to look at taking ratepayer dollars and putting them into programs like this and expanding the SIU or expanding, you know, the members that are there so that we can save Manitobans more money?

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** No—when we—and hence why I said annually, you know, when you are building a budget, you build it from—I'll say zero-based budget often we reference, and you look at kind of needs of the organization, and not just in SIU, but we look at in all areas. You know, do we have the right number of adjusters? Do we have the right number of estimators? Do we have the right number of front-end counter employees to serve? Do we have the right folks in the back?

So, you know, what I can say: that rigour, that process is an annual process and that's something that we are committed to and—at MPI, that we should continue to evolve.

\* (11:40)

Where the greatest needs are, we should ask for that additional resources through our budgeting process. And we'll definitely take your good advice and where resources are needed to be added, at the appropriate time, we will absolutely do that.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Thank you for that, and I look forward to any expansion that may come in the future of that to save Manitobans money. I think fraud to anybody, but a Crown corporation—is reprehensible and needs

to be dealt with expeditiously and held to account. So I do appreciate that.

Next question, Mr. Chair, that I have is that many, many Manitobans were concerned and raised issues with MPI's handling of the risk extension coverage. In fact, multiple individuals have come forward and expressed that they actually had to leave the province, relocate to Saskatchewan or Alberta for this insurance.

So what has MPI done to address these issues and be responsive, proactive as possible for Manitoba businesses, as we want to, you know, ensure that Manitobans stay in Manitoba and don't leave the province because of, you know, issues that we can resolve here.

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** I think the speaker said extension, but I think you mean special risk extension, the trucking insurance?

**An Honourable Member:** Yes.

**Ms. Jatana:** Okay, great.

Yes, I'm happy to talk about that, and I'm glad that—that's a really good question, because it's something that we should all be very concerned about.

Absolutely, MPI's SRE line of business is here to serve Manitoba trucking companies and we're here to provide affordable rates. We're here to provide a valuable product through that line of business.

But I will share that line of business, I'll say, is struggling, and here's why. A number of things happened in this line of business: (1) we all know what happened during COVID. There was a huge demand for trucking across North America, and we saw a lot of trucking companies, a lot of individuals, enter into this as a profession and invested in entering this industry.

Just before COVID, MPI also introduced its third-party liability, the product coverage. It offered up to \$30 million of coverage. So keep that in mind.

We get into COVID. We're having a huge influx in business. And at the same time, over the last four or five years prior to this just last fiscal, last April 2024, MPI did not take any rate action in this line of business, and we could not get the approval for a rate increase.

And in the meantime, our rate is held flat. We're getting new business. Are—we are offering a product that is far superior and far more exposure, especially

into the US long-haul trucking. And during that time, we're starting to now experience large losses in this line of business, and I'll share some numbers with you.

Some of the large losses—and we have—it's a small line of business. It's about \$200-million line of business for us, and it doesn't have a huge reserve either. My CFO probably will correct me, but I'm going to say the reserve is around \$100 million at 300? At its full target, we have about \$100 million, so call that—that's what we have in the savings account for a rainy day.

Over the last—since 2019, on an annual basis, we've had a large loss. Starting in 2019 when we introduced some of those higher products: 5 million—sorry, \$10 million in 2019; another \$16 million in 2020; another \$26 million, large losses, in 2021; 2022, \$48 million—sorry, three large claims. I want to make sure my years are right. And in 2024, we've already had another \$6-million large loss.

And what these large losses are is where our insurer is in accidents south of the border, and these are the ruling of the courts and one-time kind of hit.

So what these large losses have done, you can say, have depleted some of those reserves that our savings is down to half of what we need, sitting at around 50, 60 million dollars. So you don't have enough in the savings to keep this line of business sustainable. On top of it, MPI was not able to do any rate action until last year, and we did a 9 per cent increase to this line of business.

In addition, I'll say through the dysfunction of MPI and perhaps, you know, large number of leadership changes at both at the CEO and board level, all of that, caused us to lose our focus on this line of business, that we started accepting risk that we should have never accepted—risk meaning that individuals, I'll say, pretending to be Manitoba businesses when they are not a Manitoba business, and they came here because they couldn't insure their products in other provinces, so they established, I'll say, temporary residence in Manitoba so they could take advantage of our insurance here.

All of those issues have caused the SRE line of business to where we are today. What I can tell you that this was—I keep saying that everything is a priority, but this was definitely a line of business that was bleeding, and we needed immediate action. So this is what we've done in the last year: (1) we established a clear strategy, and we know that we got ourselves into this hole, and we're not going to get

out with just one kind of lever, so we're looking at many things. We're looking at rate increase; we did a 9 per cent rate increase, and we are proposing another rate increase for the upcoming fiscal year. We limit—we reduced our exposure in alignment with other insurers. So our—we change—we are proposing that we change how much coverage is offered, in align with other. We need to remain competitive.

We're also improving the fleet safety and risk. We invested—this is the great example where we added additional resources to crack down on those businesses that are not Manitoba businesses, and we should not be insuring them. And working with the industry to improve safety and risk to ensure that the customers that we're insuring are keeping safety at top of mind and ensuring that we're insuring the right business, along with ensuring that our team is also capable of delivering on our objects.

All of those things were starting to see a lift. And what I mean by lift: we're going to see this returning into positive over the next three, four years. We did not want a one-year big impact because if we were to look at a one-year fix for this line of business, we'd be looking at 40, 50 per cent increase. And we don't want to do this on the backs of our customers. We're mindful that the trucking industry is an important industry in Manitoba, and we needed to do this with our customers and not to our customers.

So I'm very passionate and pleased to say that there is a thorough plan in place to address this, and we are already—so even this year's results are better than—last year we posted a deficit in this line of business for \$55 million. That's in this report that we're talking about. This year we should have much better results. We're already seeing much better results. And the work is not done here. We still need to do a lot more. But we are committed to sustaining this line of business because this line of business needs to stand on its own. I can still say that the products are competitive.

We actually hear from the trucking industry and brokers that our product was the cheapest product, and that should never be the case. When you're offering a competitive line, you should be competitive, not the cheapest, because that breeds the behaviour that we saw, and that was business coming from other provinces establishing their identity because our insurance was the cheapest. That's one area.

\* (11:50)

We don't need to be the cheapest; we need to be competitive. So, like I said, we're not going to do this to our customers. We're not recommending 40 per cent increase.

And I can also share, when we were held back from not making any product or increase changes, our peers in—I'll say in BC, since 2022, they've done 50 to 60 per cent increase in this line of business; 2020, 10 per cent over three years. We're not doing that here because we are mindful that price affordability matters to Manitobans.

I can sit here, talk about SRE all day because this is file that I will say I lost a lot of sleep in the—my first three, four months of a CEO, and we knew that, very quickly, we needed to put a plan in place so it's sustainable. If this line of business is not self-sustainable, we don't have levers to pull money from other lines to make this profitable. This needs to exist on its own.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Thank you for that explanation and great detail regarding that. I know Manitobans will appreciate it, as I do.

Honourable Chair, I'm wondering if we can go back to the minister's statement earlier, saying that, on March 11, some correspondence was sent regarding those questions. I'm wondering if the minister would be able to table that correspondence for us.

**Mr. Wiebe:** Well, I don't have the documents ready to go in front of us, so I can commit to bringing those back. It might be a little bit quicker though for the member opposite. Maybe he can shoot a quick text to the member for Turtle Mountain (Mr. Piwniuk). Did I get that right? They don't seem to know. Members on the government caucus side seem to be confident that it's the member for Turtle Mountain that we're referencing here. Oh, I can say last names here: Mr. Piwniuk. Well, that might've—makes it easier.

The letter was addressed to Mr. Piwniuk. He would—should have access to it; crack team of researchers that are here at the committee might also be able to access that, but I could certainly provide it as soon as we're done the committee.

**The Chairperson:** Thank you, Honourable Minister Wiebe.

**Mr. Balcaen:** Yes, so technology is great. I've been able to text back and forth. Don't seem to have that. So I, you know, with, again, the crack team that the minister has here, I'm wondering if he would be able to table that correspondence so that, you know,

I can, as new to this committee, I can speak articulately to some of that correspondence. We still have 50 minutes left. I'm sure—30–40 minutes left—I'm sure we can have that tabled.

**Mr. Wiebe:** Well, as I said, I think it's important that we're here to hear directly from the CEO and from the board chair, and I think the work that they're doing right now in answering the substantive questions that have come forward has been admirable—been really stellar, I would even say. And I see some head nods from the opposition even, so there you go. Certainly there are head nods from the government caucus members that are here. They certainly appreciate the work that's being done here.

And of course, in preparation for this meeting, you know, although I don't know all the ins and outs of the process that the CEO and others have taken to prepare themselves to be confident to speak to the report from 2023, I can imagine that there was a lot of work that was done beforehand to research, put together information, gather it in a way that's helpful for the committee and then review a communications plan to how can we best, you know, inform Manitobans.

You know—very, you know, if I could just pull out one example, when we were talking about the Driver Z program, and again, the member for—north Charleswood—Russell—Roblin; always a confusing name for me. We're talking about Roblin avenue here, Roblin street, Roblin road, but not the town of Roblin. Anyway, when she was asking questions, you know, and how can we best communicate to Manitobans about the Driver Z program and about efficiencies that they can help us find, that's the kind of question I think that I know that the team at MPI has put a lot of work into to make sure that they have a solid ability to answer those questions here at committee.

Likewise, I would hope that members opposite would do similar research, that they would prepare themselves to ask relevant and substantive questions. And it sounds like there might have been a communications breakdown between the former critic and the current critic. You know, I know we have, as I said, a crack team of researchers who are joining in on the committee. So that's good—maybe also searching that letter out. But this was a letter that was sent to the member opposite, and so I hope that he has a chance to look at it.

The questions that were posed were all answered, and we'd be happy to get—help him get that

information. If it's a matter of doing some research, we can definitely help them do that.

But unfortunately, because we are talking about the 2023 annual report and the work that we did to prepare for today, I think, was very much focused on that, unfortunately, I don't have that document here to be able to table it.

So I'm happy to help the member get that information. I can certainly join the crack team of researchers on his side to track it down. We'll provide it to you, and then you'll be able to use that to help learn a little bit more about MPI and the process that we have.

**The Chairperson:** Thank you, Honourable Minister Wiebe.

**Mr. Balcaen:** I appreciate the opportunity to ask the question, although I certainly didn't get an answer.

So, I'm wondering on—changing topics here—if the CEO can update us on the current status on Project Nova and the modernization efforts that are supposedly under way, specifically in regards to timelines and staying on budget.

**Ms. Jatana:** Yes, happy to kind of share where we are.

Part of, again, you know, with the new board, with the new leadership team, we looked at kind of last spring as we were looking at a one-year strategy, developing a multi-year strategy to kind of say, what is our shortcoming? And I will say, this is where I think we need to own at MPI that our focus went so much on Nova that we kind of neglected, I'll say, what was all needed for MPI from IT.

What I can say, in the last year—so we—one, we took a pause. We didn't want to continue because we have not been successful, I'll say, thus far. We started this project in 2019, and I've been part of this journey, maybe on the sidelines most of it, and now I have a opportunity to lead. And I do think that there is a lot of missteps from our past—a lot of learnings—and we wanted to really focus on that first and say, how do we deliver on our commitment?

So we took a pause. We did not want to blindly spend additional funds without truly understanding what is that we're building, what are the needs, and how are we going to deliver this? And I'm—I often say that don't overcommit and under-deliver, so we did not want it to be in that situation. So what we did—we have done a thorough review of all of that, and we've, I'll say, have a much better picture today. And we're going through those conversations with our board

right now. And in due time, I would be—when the time is right—I would be very happy to share much more about that.

In addition to that, with our multi-year strategy, one of the things that has been missing or I'll say neglected, for many, many years, we did not look at what else is needed at MPI. How is our overall IT infrastructure and what other opportunities need to—so now we have a plan that we're in the process of having conversations with our board. And when the time is right, I would be very happy to talk about timelines, budget, delivery. But I'm not in that position today.

\* (12:00)

But what I can tell you that we did purposely took a pause to ensure that we were bringing forward something that—to make sense and can allow us to deliver on our commitment.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Thank you for the answer. Of course, I have many questions to drill down a little bit further here, but I'm glad to hear that you won't overcommit and under-deliver, which, you know, I've seen this trend with this government. So I want to make sure that—I'm happy to hear that you won't be doing that as we move along.

So my question is will the review be made public? It's a major project, and Manitobans are deeply interested in this project, because it, of course, is impacting a lot of areas. So that's questioned through the Chair: Will this be made public?

**Ms. Jatana:** There's not a lot that really stays, kind of, behind the curtains at MPI, because who we are. We're a Crown corporation. There's a requirement for us to report through the PUB and through different various venues, such as this one.

What I can share that, you know, we know—like I said, we've been on this train since 2019. And in that, we deliver—or maybe I'll just walk you through what has happened.

We didn't truly know what is that we were asking, what is that we were building. And our first cost was underestimated. We started developing, we rolled out—we started working on Nova. And then in 2022, that budget was rebaselined, because we thought we had a little bit of more clarity.

In 2023, we launched the first release, which impacted, actually, the SRE line of business. And that project went live in January, and by middle of that

year, by July, August, we realized that that system has lots of defects, was not serving the needs of the users, the brokers that operate on the system, and essentially, we kind of had to stop migrating additional policies, additional customers into the system. So half of the customers are in the new system, half were still in the old system. And we put a stop to that, we said we need to address the defects.

Unfortunately, about—within a month, our employees were on strike, including our IT folks that work on these systems, and that caused a further delay and concern for the success of Nova.

We came out of strike and our focus was to serve Manitobans first and clear the backlog. There was a clear mandate that all initiatives were to be put on hold until we deal with the backlog. And I will say, for those eight, nine, probably close to a year, there was a—very little work done and—in terms of Nova or the legacy systems. Our eyes were focused on clearing the backlog.

And in spring of this year, with our new CITO in place, we started dealing with the defects and we're still dealing with the defects of R1. I will say the team has done a tremendous work in the last five, six months, and we're making huge headways, and we have an end in sight to say that system is going to be operational and deliver on the value that it was intended for.

We did launch a small release, second release, which impacts the international IRP, international registration program, which is for the trucking industry that trucks that go south of the border—very small release.

All that to say, we've spent over \$160 million, which is public knowledge and has been discussed through the PUB process. I can't sit here and say that we have realized the full value of that, hence—so far. So hence why we needed to pause. We needed, with this board, with this leadership team, to ensure that we don't just continue to spend ratepayers' dollars without delivering value, and that's what we've been focused on. And like I said, as soon as, you know, we're able to share that fuller plan and where we're at and how we're going to move forward, I look for that opportunity. I recognize that Manitobans are waiting to hear how are we going to deliver on this long-standing Nova for us.

**The Chairperson:** Thank you, Ms. Jatana.



**Mr. Balcaen:** Thank you for that answer. Again, lots to drill down on, and I know we only have 25 minutes here.

So I'd like to find out a couple of things financially. What have the costs been to date to achieve the second phase of Project Nova, and, you know, if the project is paused and—but yet there's still being work done, I'm confused on the—whether it's paused or whether work is being done because the annual report actually talked about Project Nova, and it states MPI continues to make significant progress.

So I'm reading and hearing different remarks on that.

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** Absolutely. I can provide that clarity. Maybe I confused the situation.

So as I said, R1, the first release, like Nova, is very complex. And if I divide into kind of four chunks, the first chunk was delivered in 2023 before the strike, and then, like I said, we had to shut that down kind of halfway through and fix the defects and issues to be—for it to be operationalized.

The second release—the second chunk—is a very small chunk because there is just a small number of customers utilize that. That work had begun in summer of 2023 but all of that work kind of got paused and restarted. We were halfway building through the second chunk—that's second phase. That got delivered last June.

I will say, by—you know, we were already starting to apply the learning from our—the first release in 2023, and the team did a good job of learning and applying that into the second chunk that got successfully rolled, but it's a very, very small.

If I was looking at the whole Nova, the majority of the delivery is still ahead of us. That's the—you know, the third chunk and the fourth chunk. We did not want to start the work on the third because we did not feel that: one, we truly understood our requirement, what is that we needed to build.

So although the dollars were budgeted in this fiscal year to work on that, we did not use those—all those funds. And we did spend some time in planning and understanding the needs and the requirement, but we did not start implementing that Nova.

So it's not that none of the work is done, but I will say, rather than starting to implement something without fully realizing what is that you're trying to

develop, we focused on planning this year. This year was much about planning. And once everybody has a visibility, including our regulator, and we have the endorsement that we have the plan in place and how we're going to approach and move forward, that's when we would feel comfortable.

I truly believe in transparency and openness, along with our board, and we're adopting new ways of working at MPI, and perhaps that's more on us. And I'm—I would be very pleased to share the plan once the board gives us the thumbs-up.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** Thanks for that answer.

I'm suggesting we're somewhere between it's paused and we're making great advances, and we're in some areas, so I—it's still in flux, some of the answers that are coming forward here.

I'm just wondering the cost for this part that I'd asked. What costs are we looking at for this past phase, and what are we looking at for the future, much like we talked about earlier: predictive analysis and that sort of stuff. So, are we budgeting for a worst-case scenario

\* (12:10)

So are we budgeting for our worst-case scenario and hoping for the best, or how are we, as ratepayers and Manitobans and MPI, how is that being looked at?

**Ms. Jatana:** As I said, release 1 and release 2, the cost of that has been \$162 million, approximately. That's what's been delivered. That's what has been the cost thus far.

Out of that 162, a very small portion—very, very tiny portion of that—we have spent in planning the rest of the delivery this year. That is going to be insignificant to what was spent on the first two releases. I'll say 90-some per cent has been for release 1 and 2.

**Mr. Balcaen:** Thank you, again, for the answers, and lots of questions remain from the public. I know I get them constantly on this.

So I guess, right now I'm wondering, you mentioned—or sorry, the CEO had mentioned there's kind of a 50-50 split right now with 50 per cent in one system, 50 in another. Is that causing inefficiencies? Should we be moving ahead faster to make sure that we have 100 per cent in one program or one process so that, you know, there isn't communication

breakdowns, there's not efficiencies that are being wasted?

**Ms. Jatana:** You know, no company ever wants to introduce a solution and be in the situation that we're in. It's causing great hardship for our team, and I would say maybe even inefficiency, but we still are meeting the needs of our customers. And this is a great example of, I'll say, one of the dysfunctions. And maybe, you know, today I'm sitting here as a CEO, but I'm—I agree as a Manitoban.

This is unfortunately the direct impact of multiple CEOs, multiple board chairs, in a very short time. And there was a lot of stop and go. And I can't say that Nova was only impacted by strike. Nova's success has also been greatly impacted by, you know, three CEOs prior to myself since 2019.

And you, I guess, would all understand that every time there's a change at the top, whether it's at the board or the CEO, it causes an organization to pause and rethink and replan and all of that. And as—I hope that I have the privilege of seeing this through and serving Manitobans for a very long time with a stable board and with a stable leadership team, but it is unfortunate that we are in the situation that we're in.

And I understand the frustration, because my team has the same frustration internally. There's been a lot of stops and gos and replan and do things differently, and while we're doing Nova, let's do 20 other things at the same time. Our team takes a lot of pride in what they do and the work—the value they deliver. And our team doesn't want to be—you know, it feels like a bit of a black cloud over our head. And especially the teams that have been working diligently since 2019 on this progress and they take this as a direct reflection on their work. And I can never say enough to them this is not you, this is the situation we put you in, you know.

All I can say that, you know, we feel that we have the right team; we have the right support at the board level. We have the right skillset, both at the board and at executive team, to see this through.

And I do hope that we can stop talking about Nova, that we can start celebrating the successes of Nova.

**The Chairperson:** Thank you, Ms. Jatana [*phonetic*]-Jatana.

So just a reminder to everybody on the committee, we are going to be rising at 12:36, as was agreed

at the beginning of the meeting, and we will need a minute at the end of the meeting to vote on the report.

**Mr. Balcaen:** I couldn't agree more about not talking about Nova and actually putting it into work, but unfortunately we need to talk about it for quite a bit of time to find out the issues that are—we're facing and next steps. Honourable Chair, the CEO mentioned that she'd be happy to release the next steps and the report once that has been granted by the board or the chair.

We have the chair with us, so my question would be when can we expect that permission to be granted so that the CEO can bring this information forward?

**The Chairperson:** Thank you, Mr. Balcaen.

**Ms. Jatana:** You know, we're—I'll say we're in the process of taking that forward. I can't speak for the entire board as to how much time they need to digest that information to make that decision. Obviously, the board chair is here and maybe she can speak for the board, but I also recognize that the tech committee that we first report in to, which is a subset of the board; the members aren't here.

But what I can say, that we are diligently working on the plan. This is not about that us not wanting to share, but there is a cadence, there is a sequence, there is a structure to decision making in a Crown corporation, in any organization; I'm just not in a position to go into detail. It's not the lack of effort so far or the lack of ability to be transparent, but, as you can see, that there's a process for this.

Thank you.

**The Chairperson:** Thank you, Ms. Jatana.

**Ms. Nedohin:** I just wanted to give some assurance to the committee about our board structure. We are very, very pleased that our chair of the technology committee is an entrepreneur who owns a business that's involved in technology. So the oversight that he's been able to provide has been invaluable.

Our board, and I can honestly say this to you: I have been on many, many boards, including two other Crown corporations, the liquor commission and Hydro, and I have never in all of my years seen a board as committed and diligent as this one. The questions that we—they asked, the information that they are requiring, the diligence that they do in preparing for the board meetings is something I've just never seen before.

So it's very—I'm very proud of who that team is. We have an actuary, we have accounting people, we

have former MPI employees, including a former CEO. We have people from rural people as well as the city, and I can assure you that as soon as we have done the due diligence that we want to do on the proposed plan, that we'd be able to make it public. But until such time as all of our board members are really committed to understanding and asking all the questions they do, I can't give you a specific date and time.

**The Chairperson:** Thank you, Ms. Nedohin.

**Mr. Balcaen:** I appreciate the answers, but this is about transparency and was a discussion about transparency and making sure that MPI was open, that they want to share the information. The CEO said she's willing to share the information when the board gives the permission and releases it. So this is—through the board, they're actually not—they're not just members or not just customers of MPI, but they're also owners, as well, because it's a Crown corporation, and through the board and through that transparency that's where the answers come from.

So saying that the board has asked many interesting questions and it's made up of great representatives, well I'm happy to hear that that's your thoughts, but Project Nova has been at the forefront of Manitobans. They've been asking questions, the costs and everything else. And, you know, since 2019–260 weeks; strike was 10 weeks. So, you know, 250 weeks of work that could be done on that and the board asking these questions.

\* (12:20)

So, again, I must ask, will the board give mission—you know, can we have a, again, a time stamp—30 days—and we can get that released so that the CEO, who's very excited to talk about this and to bring this information forward, can get out in front and be transparent with Manitobans?

**Mr. Wiebe:** So I want to give the board chair and/or CEO the opportunity to answer that question because I think they're eager to get that information on the record.

But I just wanted to just take a moment to acknowledge that the member for Brandon West (Mr. Balcaen) is really starting to acknowledge the mess that was left by the previous government. And I appreciate that he's now sort of understanding the scope of the problem.

You know, many people called it a boondoggle under the previous government, but Nova was, you know, was an example of the mismanagement that the

former government really wrought on MPI and thus on Manitobans.

The scale of the mismanagement was certainly eye-opening, I think, to myself, to the new board, I would imagine. As the member for Brandon West mentioned, he's—he heard from Manitobans. We heard from Manitobans, right? That's one of the reasons that the Stefanson government was shown the door, because they understood—Manitobans understood that the challenge that was now before us to clean up the mess of the former government, so, you know, they entrusted us with doing that work.

And I applaud the board and the CEO taking a very, very close look at what those challenges are and what the mistakes that were made were and where that money went, right? That was a lot of money that was wasted of taxpayer and ratepayers' money, Manitobans' money, that went down the drain because of mismanagement, because of the progression of, you know, CEOs and board chairs and just overall mismanagement.

So I'm glad that the member opposite is starting to come—starting to understand the scope of the problem, and I hope he joins us in, you know, calling out the mistakes that were made and then endorsing the work that I think is the challenge going forward. And we're happy to work with him in doing that.

I just—before I turn it over to the board chair and/or the CEO, I just wanted to help the member opposite with his research for that letter. And he can maybe text this over to his colleague and then maybe he'll be able to find it. I was mistaken; I said that it came right away in March, but it actually was sent in June, so there was a delay. And so I want to make sure that we get that date, June 20, and he can now enable the—he can get the crack researcher on the case—who's now left the room, but I'm sure he's diligently listening in, and he can get on the case and/or send a text message. But I think he'll hopefully have that—and we can just get that letter to him also, as I committed to before.

But I just wanted to say those few quick words before I turn it over to the board chair.

**The Chairperson:** Thank you, Honourable Minister Wiebe.

**Ms. Jatana:** I guess I'll just repeat myself that I am committed to being transparent, and that is how our team operates. That's how we should be as a Crown corporation.

But we have not had those fuller—we're in the process; there's many conversations. We don't have a decision at this point.

And soon as we are able to—I've been very open with what our failings have been thus far, what we have delivered, what our missteps, what our dollars spent. I'm sharing what I'm able to.

And as you know, until the plan is baked, I also don't—and you know, just like the last year's example of the rebate, you know, if—our words matter. What we say matters. Our commitment matters. And I don't believe that, you know, we're in a position to talk about the details, but in due time, happy to answer all those questions about the plan forward.

**The Chairperson:** Thank you, Ms. Jatana.

**Mr. Balcaen:** I'll ask the question again. As—you know, I also worked for a board and had to report to a board as the CEO or chief, and, you know, there's lots of conversations between the board and the CEO to bring things to fruition and that are important that we want to get out in front. You know, the transparency is very important. And this committee is the first time that I and Manitobans are hearing that Project Nova is paused, when the report says that it is moving—should say that significant work is under way.

So again, the CEO mentioned that she'd be happy to talk about this, but the board hasn't authorized it. Is there a time-stamp commitment that the board, you know, can bring forward and say, you know, we'll allow the CEO to speak to this in 30 days. We'll have, you know, had the chance to review this—hopefully a month, the board can get together and look at this and allow for some transparency for Manitoba.

**Ms. Jatana:** What the report said and what I said I do believe are accurate. Significant work has been done in fixing R1, which should never have been rolled out the way it was rolled out. Because if you roll out such a major phase and you're stopping four months, five months later because it's causing disruption to your business and you can't migrate all of the customers, that's a huge failure on our part.

Significant work has gone to deliver on the release 2, which was under way when this report was being developed. Significant work has been done to plan the rest of the delivery and truly understand what it is that we're trying to build.

This is not something that we're doing on the side of our desk. We are working diligently to answer the questions and to deliver on our commitment.

I have not taken this plan to the full board as of yet, so I don't believe that the board—you know, it's not about the information not being released. Yes, there's many conversations that have been—the plan is not finalized in a place where we can share openly and in this venue.

But I promise you, soon as we are ready to do that, I would be happy to speak about where we've been, what our missteps have been in greater detail and how do we deliver on Manitobans' commitment that we will make moving.

This is a—you know, I hope that—you know, I've been in this role now—I guess I just will be celebrating my one-year anniversary soon. I'm—and I'm proud of what our team has accomplished in one year, in a short 12-month window. You know, we've developed a focus-clarity alignment. We've built the trust and engagement with our people, with our partners, with our stakeholders, with our regulator. I was quite pleased with the order this year. I know our rate is the only thing we talked about, but this was the first order that I—you know, we didn't get criticized for—pardon me—mismanagement and tone deaf and not understanding Manitobans' needs.

There's been a lot of heavy lifting in the last 12 months, but I recognize that there's a much longer road ahead of us than what we can sit here and celebrate. This, along with many other priorities—I—my personal—I live, breathe and MPI is at top of my mind at all times, along with my team. This leadership team that's in place, along with the board, we are committed to doing the—right by Manitobans, delivering on the product and value that Manitobans expect. And we are responsible for every dollar we spend, and we will be accountable to explaining where those dollars are going to go.

And happy to continue these conversations.

**The Chairperson:** Thank you, Ms. Jatana.

\* (12:30)

**Mr. Balcaen:** I'm glad you're happy to continue the conversation because it is an important one for Manitobans.

So, again, maybe on the third round, I wonder if the chair of the board could answer when the CEO will get permission to talk about this or, you know, is there a commitment to maybe re-form committee again before we have to wait another year for this committee and answers to follow?

**Ms. Nedohin:** What I can tell you is that the reason we got into—when I say we, I'm talking about the corporation—got into the mess they're in, specifically about Nova is that there was not the appropriate due diligence completed before decisions were made to go ahead. And that has a lot to do with former board, former CEOs, et cetera.

Under my watch, and under the watch of this board, we are not going to move ahead on anything until our due diligence is done and until we feel very confident that we have all of the information, all of the knowledge, to make an appropriate decision.

**The Chairperson:** Thank you, Ms. Nedohin.

**Mr. Balcaen:** This through to the board chair: we hear that we won't do this until all the due diligence is done, until the work is ready. You described a board that is well educated and passionate and haven't worked with a board that has this much drive in your many years. So what's the reasonable timeline for this? Is the 30 days a reasonable timeline for Manitobans to get the answers of probably what is the most important question out there? And I'm sure the minister has that, you know, right top of mind as well. And, you know, he'd like to quit talking about this as well, but, unfortunately, we have to continue looking at this.

So is there a timeline that we can look at, 30 days or somewhere in there?

**The Chairperson:** Just a reminder to the committee that we need to rise in four minutes and we also need to vote on the report.

**Ms. Nedohin:** I'll just reiterate what Ms. Jatana said, that we are going to be able to—we will release it completely and fully as soon as we possibly can. I know you want a definitive date, and I wish I could give you that definitive date. While this issue is extremely important, it's not the only issue that the board has to deal with. So we've got many issues that we're dealing with that are extremely important to the corporation as well.

But I can tell you that I'm extremely proud of what this board has been able to accomplish in a very short time, considering that when we first came in, our staff were on strike and that was the first thing that we had to deal with. And since that time we have worked countless hours to make sure that we understand the workings of the corporation, that we have the right team in place and that as we go along, that Manitobans will again—and our staff and Manitobans will again be very proud of this Crown jewel that we have.

**The Chairperson:** Thank you, Ms. Nedohin.

**Mr. Balcaen:** I guess we're getting close to ending time. I should've asked for five and a half hours or six hours because there's so many questions to come here. And yes, working for the corporation, but more importantly, working for Manitobans is—because it is a Crown corporation and Manitobans have that responsibility. And I know that the CEO wants to talk about this, and I just want to encourage the board to meet and to get this out front. It may not be the only issue but it's probably the biggest issue that is facing Manitobans right now.

I heard passionately the CEO is ready to talk about this, so I'm hoping that the chair can provide us a time when the board will meet again, discuss this and allow for some public dialogue.

**The Chairperson:** Thank you, Mr. Balcaen.

**Mr. Wiebe:** Well, and I hesitate to cut off the board chair, because she is doing a fantastic job in answering. I think she's been very clear, though, that, once again, she's eager to move forward on this as well.

And, you know, again, the member opposite is just learning his file, so I know he's—we're hopefully bringing him up to speed on a number of files here. I would imagine he could probably give a former minister or two a call and get a good lowdown on exactly some of the mess that they left as well. So hopefully he can bring that context to the next committee meeting as well.

I'd hope that we'd vote and move on quickly.

Thanks very much, honourable Chair.

**The Chairperson:** Thank you, Minister Wiebe.

Are there any further questions?

Seeing no further questions, I will now put the question on the report.

Annual Report of the Manitoba Public Insurance Corporation for the fiscal year ending March 31, 2024—pass.

The hour being 12:35, what is the will of the committee?

**Some Honourable Members:** Committee rise.

**The Chairperson:** Committee rise.

**COMMITTEE ROSE AT:** 12:35 p.m.

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