



MANITOBA
PUBLIC INSURANCE

The Road Ahead

MPI's Multi-Year Corporate Strategic Plan

April 1, 2025

Message from MPI's President and Chief Executive Officer



When I accepted the role of CEO in early 2024, I made a commitment to work with our employees, partners and customers to develop a corporate strategic plan that puts Manitoba Public Insurance on a path toward long-term stability, restored trust and sustainable growth. I am proud to present this plan as a thoughtful approach to reestablishing the stability of our organization and sustaining value for Manitobans. This is a plan that aligns with who we are in serving Manitobans and what we can achieve together.

Our multi-year corporate strategic plan is not about pushing boundaries for the sake of change, but about carefully pacing our work to match our capacity and financial means. It is a plan rooted in responsibility—designed to reach its goals in a reasonable timeframe, without the pressure of rigid deadlines that could compromise our promise to our customers or overstretch our capabilities.

Most importantly, this is a plan that prioritizes people, aiming to restore and reinforce trust both internally and externally.

I am particularly proud of how this plan came together. It was built from within by the people who know our business, our customers and our partners best. This strategy was crafted with input from our 2,000 employees, and we incorporated the voice of Manitobans through our customer research and consultation with stakeholders. This collaborative effort reflects the deep engagement and commitment of our people to provide value to Manitobans and ensures that the plan truly reflects our collective vision. This is not a static document—it is a living, breathing roadmap that will evolve with us as we move forward.



To bring our strategy to life and ensure every employee sees their role in advancing our strategy, we have established five corporate focus areas that serve as a unifying framework for everything we do. These focus areas—**Affordability, Financial Stability, Organizational Effectiveness, Customer Value and Corporate Responsibility**—capture the major impacts we want to achieve and provide a clear connection between our day-to-day work and our long-term success. They reflect the majority of our work that happens across the organization every day, ensuring that everyone, regardless of role, can see how their contributions make a difference.

While our corporate focus areas ensure that every employee's work contributes to MPI's success, our strategic "pillars" represent the dedicated efforts that will materially impact these focus areas in a substantial way:

1. focus on our customers;
2. build engagement and pride;
3. deliver on our promises;
4. strengthen our financials; and
5. be ready for what's ahead.

The pillars serve as an accountability framework, bringing cross-functional teams together to drive key initiatives that go beyond day-to-day operations. Supporting programs are outlined herein, but this document does not go one level deeper to explicitly discuss projects that will be completed as part of the plan. This is intentional, as this higher level of direction allows us flexibility to adapt our project work to support the overall strategy as it evolves alongside MPI.

Together, we have laid a solid foundation that will guide us for years to come. It is through this collaborative spirit, both in the development and delivery of this plan, that I firmly believe we will succeed.

Thank you for your continued trust and commitment. I look forward to building this future together.

With confidence
and gratitude,

A handwritten signature in white ink, appearing to read 'Satvir Jatana'.

Satvir Jatana

MPI Multi-Year Strategic Plan

Vision

Manitoba's trusted auto insurer and driver services provider. Dedicated to road safety for all.

Mission

Exceptional coverage and service, affordable rates and safer roads through efficient public auto insurance.

Corporate Focus

- Affordability
- Financial Stability
- Organizational Effectiveness
- Customer Value
- Corporate Responsibility

1	Focus on our Customers	2	Build Engagement and Pride	3	Deliver on our Promises	4	Strengthen our Financials	5	Be Ready for What's Ahead
1.1	Making Customer Experience with Us Faster and More Reliable	2.1	Creating a Workplace Culture that Supports our Team	3.1	Using Better Data to Make Smarter Decisions	4.1	Improving Financial Planning to Build Trust	5.1	Designing a Service Model for the Future
1.2	Gathering Better and Faster Customer Feedback	2.2	Listening to our Employees to Improve Service	3.2	Keeping our Services Affordable and Sustainable	4.2	Strengthening our Lines of Business	5.2	Adapting Products and Services to a Changing World
1.3	Making Transactions Easier and More Efficient	2.3	Building a More Inclusive and Accessible Organization	3.3	Ensuring Strong Governance for Every Project	4.3	Building Financial Expertise Across our Teams	5.3	Protecting our Technology and Systems
		2.4	Honouring our Commitment to Truth and Reconciliation	3.4	Honouring our Social Contract with Manitobans	4.4	Driving Efficiency Through Continuous Improvement	5.4	Pacing Technology Upgrades to Meet Expectations
		2.5	Building the Workforce of the Future	3.5	Connecting the Dots with Key Performance Indicators				

MPI's Mission and Vision

MPI's mission and vision statements help define what kind of organization we are working to be today and where we want to go in the years ahead. As the world changes around us, MPI is responsible for preparing and protecting Manitoba's public auto insurance system so it can continue to serve Manitobans for generations to come.

These foundational statements help define our core purpose, and we felt it was the right time to review them as we built our new strategy. As a result, we've made slight adjustments to reflect the efficiency we are focusing on today, and the strength of our ongoing commitment to road safety for all Manitobans.

Our values remain unchanged with the introduction of this strategic plan. Just as our mission and vision continue to guide who we are, our core values - Striving for Excellence, Providing Value to Manitobans, Doing What's Right, and Investing in People - remain constant. These values define our organizational identity, reinforce our commitment to customers and partners, and guide how we deliver our work every day.

Our mission

Exceptional coverage and service, affordable rates and safer roads through efficient public auto insurance.

Our vision

Manitoba's trusted auto insurer and driver services provider. Dedicated to road safety for all.





Building the Strategy

We built our new corporate multi-year strategy in three steps:

- 1. Understand what we already do.** We took the time to analyze all the work currently underway at MPI to understand where we were focusing our energy.
- 2. Define where we want to go.** Working with our employees and using feedback from partners and our customers, we identified gaps and found opportunities to build stronger relationships, improve our operations and better serve Manitobans.
- 3. Plan the best way to get there.** We put ideas into motion, building a roadmap and defining our goals in a structured plan that will help move MPI forward in a responsible way.



The Foundation of our Plan

Over the course of 2024, we engaged with our employees, customers and stakeholders to shape MPI's Multi-Year Strategy. Through over 60 workshops with nearly 200 employees, customer surveys, and partner consultations, we ensured our plan reflects the voices of those we serve. From these meaningful discussions, five strategic pillars emerged as the foundation for our path forward:

1. Focus on our Customers

We put customers at the center of everything we do, working to truly understand their evolving needs and expectations. By providing affordable, accessible, and reliable products and services, we continually strive to enhance the customer experience. Our commitment includes actively seeking customer feedback, simplifying processes, and making meaningful improvements that ensure our services provide true value to Manitobans.

2. Build Engagement and Pride

Our people are essential to delivering exceptional outcomes. This pillar is about growing an inclusive, supportive workplace where employees feel empowered and inspired to contribute their best work. By investing in employee growth, facilitating open communication, and recognizing contributions, we aim to build strong internal engagement that leads to better results, greater effectiveness, and a lasting sense of pride and ownership in our collective success.

3. Deliver on our Promises

Reliability, affordability, and trust are foundational to our work and integral to meeting Manitobans' expectations as a responsible corporate citizen. This pillar guides us to continuously improve our organizational effectiveness through disciplined planning, strategic use of data and information for

decision making, and strong execution. By fulfilling our social contract and commitments to stakeholders and customers, we ensure accountability in delivering affordable products and services that create lasting value, uphold public trust, and demonstrate corporate responsibility.

4. Strengthen our Financials

Financial stability is key to responsibly serving our customers and community for the long term. Through this pillar, we are committed to prudent financial management, transparent budgeting practices, and thoughtful allocation of resources. We continuously seek opportunities to manage costs, improve efficiency, and organizational efforts are dedicated to long-term value and line-of-business sustainability. This disciplined approach allows us to strategically invest in our future, meeting both current and future obligations.



The Foundation of our Plan

5. Be Ready for What's Ahead

Being ready means being proactive yet thoughtful about our approach in a changing world. Through this pillar, we make balanced investments in modernizing our technology, evolving our physical footprint, and enhancing service channels, carefully paced to respect our organizational capacity and resources. We anticipate future trends and build flexibility into our systems and relevance into our products, ensuring we remain current without compromising today's responsibilities. This approach allows us to be effective, resilient, and ready to serve our customers and community well into the future.

Each of these pillars will be led by a member of MPI's Executive Team and be supported by a variety of strategic programs. The work is purposely cross functional; pulling in perspectives from across MPI will help us deliver a comprehensive plan that moves our business forward while engaging our employees, strengthening our relationships with our partners and representing the needs of our customers. The pillars provide the accountability framework that will help us stay focused, adaptable and aligned with our long-term goals.





Corporate Focus

Being clear about where we concentrate our effort is essential to our strategy. By focusing on these five areas, we set direction, align efforts across different teams and ensure every decision is anchored to our shared vision. By working together under these shared priorities, we will build a stronger, more resilient MPI for Manitobans.

1. **Affordability:** ensuring we manage resources responsibly and provide cost-effective products and services to deliver value for Manitobans.
2. **Financial stability:** strengthening our financial foundation to ensure MPI remains sustainable for the long term.
3. **Organizational effectiveness:** creating a positive workplace where employees are set up for success through clear processes, collaboration and technology and seeking diverse perspectives and honest feedback helps build trust and improve employee engagement.
4. **Customer value:** delivering high-quality, reliable service that meets the needs of Manitobans today and in the future.
5. **Corporate responsibility:** acting with integrity and transparency, upholding our public mandate, and making a positive impact in communities we serve.

Measures of Success

To assess the performance and success of this strategy, we will be putting measures in place that align to our focus areas while offering a comprehensive view of our progress. These measures cover a wide range of organizational, financial and strategic areas, including:

- Making insurance affordable for all Manitobans by tracking the average insurance premium in relation to median income in the province.
- Measuring employee engagement to make informed decisions to improve workplace culture and overall performance.
- Achieving a Minimum Capital Test within target in each line of business to ensure we are prepared to handle risks and remain financially stable.
- Evaluating the percentage of work delivered on time and within budget to drive greater organizational effectiveness.
- Continually improving our customer experience to fulfill our promise to deliver value to Manitobans.

By regularly evaluating ourselves in these areas, we will gather actionable insights that will help us continually improve and evolve our strategy. We plan to measure and report on these metrics annually.



Future Truths

Success in strategy is best measured by its impact. If our strategy works, what will change? The following “future truths” describe what MPI will look like when we achieve the impact we set out to make. These statements are aspirational yet grounded in reality, serving as a qualitative benchmark for our progress. They paint a clear picture of the organization we are building—one that is financially stable, operationally effective and trusted by Manitobans.

Each of these Future Truths represents a meaningful shift, ensuring our actions today lead to lasting improvements in how we serve customers, engage employees and fulfill our public mandate:

- 1. Protect our Core Business:** MPI draws inspiration from its core purpose and insights from recent challenges, adapting and improving its operations to serve Manitobans effectively.
- 2. Financial Stability and Responsibility:** MPI prioritizes financial prudence, continuous improvement and stakeholder confidence.
- 3. Demonstrate Aligned Direction and Leadership:** MPI moves forward together under clear and collaborative leadership, committed to a cohesive and customer-centric approach.
- 4. Build a Foundation of Trust and Elevated Employee Experience:** MPI fosters trust through employee development, recognition and action-oriented engagement.
- 5. Strengthen Stakeholder Relationships:** MPI demonstrates the value of stakeholder relationships by being transparent and responsive to stakeholder feedback.
- 6. Operate with Effectiveness, Simplicity and Focus:** MPI executes on planned work by leveraging performance insights, adhering to strategic priorities, addressing technical risk and acknowledging clear guardrails.
- 7. Balance Accessibility, Affordability and Customer Experience:** Access to auto insurance and driver services throughout Manitoba reflects customer needs and offers the most cost-effective options to maintain affordability.
- 8. Purposeful Corporate Social Responsibility:** MPI fulfills its social responsibilities by dedicating efforts to road safety, investing in community well-being and aligning its actions with public expectations.



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