



Third Session – Forty-Third Legislature

of the

Legislative Assembly of Manitoba

**DEBATES
and
PROCEEDINGS**

**Official Report
(Hansard)**

*Published under the
authority of
The Honourable Tom Lindsey
Speaker*



Vol. LXXX No. 22 - 1:30 p.m., Wednesday, March 4, 2026

MANITOBA LEGISLATIVE ASSEMBLY
Forty-Third Legislature

Member	Constituency	Political Affiliation
ASAGWARA, Uzoma, Hon.	Union Station	NDP
BALCAEN, Wayne	Brandon West	PC
BEREZA, Jeff	Portage la Prairie	PC
BLASHKO, Tyler	Lagimodière	NDP
BRAR, Diljeet	Burrows	NDP
BUSHIE, Ian, Hon.	Keewatinook	NDP
BYRAM, Jodie	Agassiz	PC
CABLE, Renée, Hon.	Southdale	NDP
CHEN, Jennifer	Fort Richmond	NDP
COMPTON, Carla	Tuxedo	NDP
COOK, Kathleen	Roblin	PC
CORBETT, Shannon	Transcona	NDP
CROSS, Billie	Seine River	NDP
DELA CRUZ, Jelynn	Radisson	NDP
DEVGAN, JD	McPhillips	NDP
EWASKO, Wayne	Lac du Bonnet	PC
FONTAINE, Nahanni, Hon.	St. Johns	NDP
GOERTZEN, Kelvin	Steinbach	PC
GUENTER, Josh	Borderland	PC
HIEBERT, Carrie	Morden-Winkler	PC
JOHNSON, Derek	Interlake-Gimli	PC
KENNEDY, Nellie, Hon.	Assiniboia	NDP
KHAN, Obby	Fort Whyte	PC
KINEW, Wab, Hon.	Fort Rouge	NDP
KING, Trevor	Lakeside	PC
KOSTYSHYN, Ron, Hon.	Dauphin	NDP
LAGASSÉ, Bob	Dawson Trail	PC
LAMOUREUX, Cindy	Tyndall Park	Lib.
LATHLIN, Amanda	The Pas-Kameesak	NDP
LINDSEY, Tom, Hon.	Flin Flon	NDP
LOISELLE, Robert	St. Boniface	NDP
MALOWAY, Jim	Elmwood	NDP
MARCELINO, Malaya, Hon.	Notre Dame	NDP
MOROZ, Mike, Hon.	River Heights	NDP
MOSES, Jamie, Hon.	St. Vital	NDP
MOYES, Mike, Hon.	Riel	NDP
NARTH, Konrad	La Vérendrye	PC
NAYLOR, Lisa, Hon.	Wolseley	NDP
NESBITT, Greg	Riding Mountain	PC
OXENHAM, Logan	Kirkfield Park	NDP
PANKRATZ, David	Waverley	NDP
PERCHOTTE, Richard	Selkirk	PC
PIWNIUK, Doyle	Turtle Mountain	PC
REDHEAD, Eric	Thompson	NDP
ROBBINS, Colleen	Spruce Woods	PC
SALA, Adrien, Hon.	St. James	NDP
SANDHU, Mintu, Hon.	The Maples	NDP
SCHMIDT, Tracy, Hon.	Rossmere	NDP
SCHOTT, Rachelle	Kildonan-River East	NDP
SCHULER, Ron	Springfield-Ritchot	PC
SIMARD, Glen, Hon.	Brandon East	NDP
SMITH, Bernadette, Hon.	Point Douglas	NDP
STONE, Lauren	Midland	PC
WASYLIW, Mark	Fort Garry	Ind.
WHARTON, Jeff	Red River North	PC
WIEBE, Matt, Hon.	Concordia	NDP
WOWCHUK, Rick	Swan River	PC

LEGISLATIVE ASSEMBLY OF MANITOBA

Wednesday, March 4, 2026

The House met at 1:30 p.m.

The Speaker: O Eternal and Almighty God, from Whom all power and wisdom come, we are assembled here before Thee to frame such laws as may tend to the welfare and prosperity of our province. Grant, O merciful God, we pray Thee, that we may desire only that which is in accordance with Thy will, that we may seek it with wisdom, know it with certainty and accomplish it perfectly for the glory and honour of Thy name and for the welfare of all our people. Amen.

We acknowledge that we are gathered on Treaty 1 territory and that Manitoba is located on the treaty territories and ancestral lands of the Anishinaabeg, Anishinewuk, Dakota Oyate, Denesuline and Nehethowuk nations. We acknowledge Manitoba is located on the Homeland of the Red River Métis. We acknowledge northern Manitoba includes lands that were and are the ancestral lands of the Inuit. We respect the spirit and intent of treaties and treaty making and remain committed to working in partnership with First Nations, Inuit and Métis people in the spirit of truth, reconciliation and collaboration.

Please be seated.

Speaker's Statements

The Speaker: Prior to routine proceedings, I have a couple of statements for the House.

First, members may have noticed some changes in the Chamber today and I'm pleased to share with the House that several Indigenous cultural items previously gifted to the Legislative Assembly will now be on permanent display within the Legislative Chamber.

You may recall that we have previously had these items on display in the Chamber during session for special occasions such as Manitoba Day.

As one step in the Assembly's ongoing journey towards reconciliation with Indigenous communities in Manitoba, I've decided to keep these items on permanent display in the Chamber. The beaded mace runner will hang above the Speaker's throne while the star blanket cushion will be on display in the cushion to my left.

The mace runner depicts the imagery found on the Treaty medal gifted during the making of the numbered

treaties and symbolizes the relationship between First Nations and the Crown and the sacred promises made during treaty making.

Those sacred agreements serve as the foundation of the essential relationship we all still have and have the responsibility to honour as long as the sun shines, the grass grows and the water flows. Signatories to Treaty 1 received this medal on Treaty 1 territory, which includes the lands that we are meeting on today. In the spirit of reconciliation, the star blanket is recognized as a gift to mark the beginning of partnerships and goodwill between Indigenous and non-Indigenous communities.

The star blanket cushion is a symbol of honour, respect and connection, and is presented to mark significant life events offering warmth, comfort and spiritual protection of the recipient. Both of these gifts were created by the very talented Deb Desjarlais and they were presented to the Assembly in 2010 by the Treaty Relations Commission of Manitoba and the Assembly of Manitoba Chiefs.

You will also notice in the display case a polar bear carving created by Johnny Manning. Johnny is originally from Kinngait, formerly known as Cape Dorset, and now resides in Iqaluit. The carving was presented to us in 2023 by Deputy Speaker George Hickes of the Legislative Assembly of Nunavut. And members may know that the Deputy Speaker Hickes is the son of Manitoba's former Speaker, George Hickes.

Along with the carving is a Métis sash, presented to our Assembly in 2023 by the Manitoba Métis Federation. Initially created as a multi-purpose tool, the sash has become a fundamental symbol of the Métis people, representing their unique identity and preserving their history in each interwoven thread. This specific sash was created as part of an international Indigenous initiative between the Manitoba Métis Federation and Indigenous artisan co-operative in Colombia, in the town of Guatavita, near Bogotá. This project created 15 jobs for Indigenous weavers in Colombia and a Red River Métis business in Winnipeg worked with local artists in Manitoba to add the unique patch.

To celebrate this occasion, we are joined in the Speaker's Gallery today by Deb Desjarlais, her daughter Virginia Desjarlais and Ken Daniels. We're also joined

by Commissioner Loretta Ross from the Treaty Relations Commission of Manitoba, Minister David Beaudin representing the Manitoba Métis Federation, the national government of the Red River Métis.

We also have joining us in the gallery staff from the Treaty Relations Commission: Chantel Jackson, Brittany Thomas, Tammy Field and Emily Keough.

On behalf of all honourable members, I welcome you to the Assembly and thank you.

I would also like to take a moment to recognize the Manitoba Legislative Assembly's inaugural art exhibition titled *At the Heart of This Land*. The exhibition was inaugurated at a special event on Friday, January 30, 2026, with speeches and ceremony by elders, knowledge keepers and community members. The exhibition remained on display until February 13, 2026.

* (13:40)

This project showcased the work of seven Indigenous artists from across and beyond the province, inviting a reclamation of space and an 'amplification' of Indigenous voices within the Manitoba Legislative Building, at the heart of Turtle Island.

The pieces selected for this exhibition tell their story of this land and those who inhabit it. Seven elders and knowledge keepers from across and beyond the province were consulted in making these selections, including: Elder Ed Azure; Elder Joe Bunn; grandmother Sherry Copenace; Elder Douglas Flett; Elder Gayle Gruben; Elder Norman Meade; and Knowledge Keeper Lucy Antasen [*phonetic*].

Blending traditional and contemporary styles, the talented artists Sandra Cook, Lily Gautron, R.F.J. Noel, Justine Prouleaux [*phonetic*], Fredrick Lyle Spence, Jedrick Thorassie and Matthew Vukson voiced stories of land, loss, resurgence and kinship through expressions of beadwork, sculpture and painting.

This exhibition was curated by Claire Normandeau, the Assembly's visitor tour program manager. This project would not have been possible without the hard work and dedication of Claire and our visitor tour program Indigenous Tour Officer Shay Jolicoeur and, of course, our Sergeant-at-Arms Dave Shuttleworth, as well as many staff helpers from various Legislative Assembly branches.

Claire and Shay are in the gallery today, and, of course, Dave is at his post here with us. I ask all members

to show their appreciation to these three for their hard work and dedication to this project.

We also extend our sincere thanks to the Indigenous organizations and community members who made this project possible by connecting us with elders, artists and knowledge keepers.

These two projects highlight the deep Indigenous connections to the land on which this building stands. Together these initiatives are early steps in the Manitoba Legislative Assembly's commitment to ongoing, meaningful and reciprocal reconciliation and the decolonization of Indigenous—of institutional spaces.

Thank you.

And now I have another statement for the House, not quite as long this time, but as important perhaps.

Members may also notice that we have live picture-in-picture ASL interpretation of House proceedings on our Assembly broadcast today, as you can see on the screens behind me. You may recall that we successfully tested this on December 3, 2025, and I'm proud to announce that the Legislative Assembly is now able to provide this service for all House proceedings moving forward.

We do not yet have the ability to provide ASL interpretation in committee for all meetings, but with proper notice we could arrange for ASL interpretation for specific committee meetings.

I've said many times that the work we do in this Chamber truly matters, and I remain committed to ensuring that our proceedings are open and accessible to every Manitoban.

This would not be possible without the hard work and dedication of the Legislative Assembly's Digital Media Branch, IT team, Hansard Branch, Chamber Branch and the Clerk's Office.

There are other initiatives under way to make the Assembly more accessible and inclusive, and I look forward to updating the House on those projects as they are completed.

Thank you.

ROUTINE PROCEEDINGS

Hon. Nahanni Fontaine (Government House Leader): Could you please canvass members for leave to waive rule 131 and replace it with the following, with this change to be in effect for the duration of the 43rd Legislature:

Motion for First Reading

131 Every Bill is to be introduced by a motion that specifies the title of the Bill. The motion must be decided without amendment or debate, but the mover may speak for up to one minute to explain the purpose of the Bill.

The Speaker: Is there leave to waive rule 131 and replace it with the text read by the Government House Leader, with this change to be in effect for the duration of the 43rd Legislature? Is there leave? *[Agreed]*

Leave has been granted.

Routine proceedings.

INTRODUCTION OF BILLS**Bill 4—The Constitutional Questions Amendment Act**

Hon. Matt Wiebe (Minister of Justice and Attorney General): I move, seconded by the First Minister, that Bill 4, The Constitutional Questions Amendment Act, be now read a first time.

Motion presented.

Mr. Wiebe: I'm pleased to rise in the House today to introduce Bill 4, The Constitutional Questions Amendment Act. The bill amends The Constitutional Questions Act to require that whenever a Legislature passes an act that invokes section 33 of the Charter—the notwithstanding clause—the Lieutenant Governor-in-Council must seek the Court of Appeal's opinion on whether the relevant provisions of that act violate the Charter.

Anytime section 33 is invoked, it should be subject to robust public discussion. This amendment will help better inform public debate and assist in the democratic process, making it mandatory for the LGIC to seek Court of Appeal's opinion whenever the Legislature invokes the notwithstanding clause, allows input from the courts. Judicial commentary can provide voters with reliable and impartial information.

I'm pleased to present this bill to the House for its consideration.

Thank you, Honourable Speaker.

The Speaker: Is it the pleasure of the House to adopt the motion? *Agreed? [Agreed]*

The motion is accordingly passed.

Bill 214—The Official Time Amendment Act, 2025

Mr. Ron Schuler (Springfield-Ritchot): I move, seconded by the member for Borderland (Mr. Guenter), that Bill 214, The Official Time Amendment Act, 2025, be now read a for a first time.

Motion presented.

Mr. Schuler: I am pleased to rise today and introduce Bill 214, The Official Time Amendment Act, which would discontinue the seasonal time change from daylight savings time.

With neighbouring provinces like Saskatchewan already on a year-round daylight savings, British Columbia announcing that this spring will be the last time their clocks move forward and Alberta looking to follow suit, there has never been a more advantageous time to make this change.

I have every confidence this bill will have the support of all members of this Legislature.

* (13:50)

The Speaker: Is it the pleasure of the House to adopt the motion? *[Agreed]*

The motion is accordingly passed.

Introduction of Guests

The Speaker: And it's been brought to my attention that we have some students in the gallery. Not sure how long they're going to be here, so I'll take the opportunity to introduce them. They're from Elwick school and they are part of the Indigenous leadership club and they are guests of the honourable member for Burrows (Mr. Brar).

We welcome you here today.

We also have seated in the public gallery from Red River College Polytechnic 18 students under the direction of Paul Bourget. And this group is located in the constituency—the honourable member for Notre Dame (MLA Marcelino).

And we welcome you here today.

COMMITTEE REPORTS**Standing Committee on Crown Corporations
First Report**

Mr. Tyler Blashko (Chairperson): Honourable Speaker, I wish to present the first report of the Standing Committee on Crown Corporations.

Clerk (Mr. Rick Yarish): Your Standing Committee on Crown Corporations presents the—

Some Honourable Members: Dispense.

The Speaker: Dispense.

Your Standing Committee on Crown Corporations presents the following as its First Report.

Meetings

Your Committee met on January 20, 2026, at 9:00 a.m. in Room 255 of the Legislative Building.

Matters under Consideration

- *Annual Report of the Manitoba Liquor and Lotteries Corporation for the fiscal year ending March 31, 2025*

Committee Membership

- *Mr. BLASHKO*
- *MLA CORBETT*
- *MLA LOISELLE*
- *Mr. NARTH*
- *Mrs. ROBBINS*
- *Hon. Mr. SIMARD*

Your Committee elected Mr. BLASHKO as the Chairperson.

Your Committee elected MLA CORBETT as the Vice-Chairperson.

Officials Speaking on Record

- *Gerry Sul, President and Chief Executive Officer, Manitoba Liquor and Lotteries Corporation*

Reports Considered and Passed

Your Committee considered and passed the following report as presented:

- *Annual Report of the Manitoba Liquor and Lotteries Corporation for the fiscal year ending March 31, 2025*

Mr. Blashko: Honourable Speaker, I move, seconded by the honourable member for Transcona (MLA Corbett), that the report of the committee be received.

Motion agreed to.

Standing Committee on Legislative Affairs First Report

Mr. Tyler Blashko (Chairperson): Honourable Speaker, I wish to present the first report of the Standing Committee on Legislative Affairs.

Deputy Clerk (Mr. Tim Abbott): Your Standing Committee on Legislative Affairs—

Some Honourable Members: Dispense.

The Speaker: Dispense.

Your Standing Committee on Legislative Affairs presents the following as its First Report.

Meetings

Your Committee met on December 11, 2025, at 1:00 p.m. in Room 254 of the Legislative Building.

Matters under Consideration

- *Annual Report of Elections Manitoba for the year ending December 31, 2024*

Committee Membership

- *Mr. BALCAEN*
- *Mr. BLASHKO*
- *MLA COMPTON*
- *Mrs. COOK*
- *Mr. OXENHAM*
- *Hon. Mr. WIEBE*

Your Committee elected Mr. BLASHKO as the Chairperson.

Your Committee elected Mr. OXENHAM as the Vice-Chairperson.

Officials Speaking on Record

- *Tracy Nysten, Acting Chief Electoral Officer*

Reports Considered and Passed

Your Committee considered and passed the following report as presented:

- *Annual Report of Elections Manitoba for the year ending December 31, 2024*

Mr. Blashko: Honourable Speaker, I move, seconded by the honourable member for Kirkfield Park (Mr. Oxenham), that the report of the committee be received.

Motion agreed to.

Standing Committee on Legislative Affairs Third Report

Mr. Tyler Blashko (Chairperson): Honourable Speaker, I wish to present the third report of the Standing Committee on Legislative Affairs.

Clerk (Mr. Rick Yarish): Your Standing Committee on—

Some Honourable Members: Dispense.

The Speaker: Dispense.

Your Standing Committee on Legislative Affairs presents the following as its Third Report.

Meetings

Your Committee met on January 27, 2026, at 9:00 a.m. in Room 255 of the Legislative Building.

Matters under Consideration

- *Annual Report of the Manitoba Seniors' Advocate dated November 28, 2025*

Committee Membership

- *Hon. Min. ASAGWARA*
- *Mr. BLASHKO*
- *Mrs. COOK*
- *MLA CORBETT*
- *MLA PANKRATZ*
- *Mr. WOWCHUK*

Your Committee elected Mr. BLASHKO as the Chairperson.

Your Committee elected MLA PANKRATZ as the Vice-Chairperson.

Officials Speaking on Record

- *Leigh Anne Caron, Seniors' Advocate*

Reports Considered and Passed

Your Committee considered and passed the following report as presented:

- *Annual Report of the Manitoba Seniors' Advocate dated November 28, 2025*

Mr. Blashko: Honourable Speaker, I move, seconded by the honourable member for Waverley (MLA Pankratz), that the report of the committee be received.

Motion agreed to.

Standing Committee on Legislative Affairs Second Report

MLA Shannon Corbett (Chairperson): Honourable Speaker, I wish to present the second report of the Standing Committee on Legislative Affairs.

Deputy Clerk (Mr. Tim Abbott): Your Standing Committee on—

Some Honourable Members: Dispense.

The Speaker: Dispense.

Your Standing Committee on Legislative Affairs presents the following as its Second Report.

Meetings

Your Committee met on December 16, 2025, at 10:00 a.m. in Room 254 of the Legislative Building.

Matters under Consideration

- *Annual Report of the Manitoba Advocate for Children and Youth for the fiscal year ending March 31, 2025*

Committee Membership

- *Ms. BYRAM*
- *MLA COMPTON*
- *MLA CORBETT*
- *Hon. Min. FONTAINE*
- *MLA LOISELLE*
- *Mrs. STONE*

Your Committee elected MLA CORBETT as the Chairperson.

Your Committee elected MLA LOISELLE as the Vice-Chairperson.

Officials Speaking on Record

- *Sherry Gott, Manitoba Advocate for Children and Youth*
- *Alison Carrey Bilous, Senior Policy Analyst, Manitoba Advocate for Children and Youth*

Reports Considered and Passed

Your Committee considered and passed the following report as presented:

- *Annual Report of the Manitoba Advocate for Children and Youth for the fiscal year ending March 31, 2025*

MLA Corbett: Honourable Speaker, I move, seconded by the honourable member for Lagimodière (Mr. Blashko), that the report of the committee be received.

Motion agreed to.

Standing Committee on Crown Corporations Second Report

Mr. Diljeet Brar (Chairperson): Honourable Speaker, I wish to present the second report of the Standing Committee on Crown Corporations.

Clerk (Mr. Rick Yarish): Your Standing Committee on Crown—

Some Honourable Members: Dispense.

The Speaker: Dispense.

Your Standing Committee on Crown Corporations presents the following as its Second Report.

Meetings

Your Committee met on January 20, 2026, at 1:00 p.m. in Room 254 of the Legislative Building.

Matters under Consideration

- *Annual Report of the Manitoba Hydro-Electric Board for the fiscal year ending March 31, 2025*

Committee Membership

- *Mr. BRAR*
- *MLA DELA CRUZ*
- *Mr. NARTH*
- *MLA PANKRATZ*
- *Mrs. ROBBINS*
- *Hon. Min. SALA*

Your Committee elected Mr. BRAR as the Chairperson.

Your Committee elected MLA PANKRATZ as the Vice-Chairperson.

Officials Speaking on Record

- *Allan Danroth, President and Chief Executive Officer, Manitoba Hydro-Electric Board*
- *Jamie Wilson, Chair of the Board, Manitoba Hydro-Electric Board*
- *Alastair Fogg, Vice President & Chief Financial Officer, Manitoba Hydro-Electric Board*

Reports Considered and Passed

Your Committee considered and passed the following report as presented:

- *Annual Report of the Manitoba Hydro-Electric Board for the fiscal year ending March 31, 2025*

Mr. Brar: Honourable Speaker, I move, seconded by the honourable member for Thompson (MLA Redhead), that the report of the committee be received.

Motion agreed to.

Standing Committee on Crown Corporations Third Report

Mr. Diljeet Brar (Chairperson): Honourable Speaker, I wish to present the third report of the Standing Committee on Crown Corporations.

Deputy Clerk (Mr. Tim Abbott): Your Standing Committee—

Some Honourable Members: Dispense.

The Speaker: Dispense.

Your Standing Committee on Crown Corporations presents the following as its Third Report.

Meetings

Your Committee met on January 22, 2026, at 9:00 a.m. in Room 255 of the Legislative Building.

Matters under Consideration

- *Annual Report of Efficiency Manitoba for the fiscal year ending March 31, 2025*

Committee Membership

- *MLA BEREZA*
- *Mr. BRAR*
- *MLA CORBETT*
- *Mr. DEVGAN*
- *Mr. KING*
- *Hon. Min. MOYES*

Your Committee elected MLA CORBETT as the Vice-Chairperson.

Officials Speaking on Record

- *Colleen Kuruluk, Chief Executive Officer, Efficiency Manitoba*
- *Duane Nicol, Board Chair, Efficiency Manitoba*
- *Michael Stocki, Vice President of Efficiency Programs, Efficiency Manitoba*

Reports Considered and Passed

Your Committee considered and passed the following report as presented:

- *Annual Report of Efficiency Manitoba for the fiscal year ending March 31, 2025*

Mr. Brar: Honourable Speaker, I move, seconded by the honourable member for Transcona (MLA Corbett), that the report of the committee be received.

Motion agreed to.

Standing Committee on Crown Corporations Fourth Report

Mr. Diljeet Brar (Chairperson): Honourable Speaker, I wish to present the fourth report of the Standing Committee on Crown Corporations.

Clerk (Mr. Rick Yarish): Your Standing Committee on Crown—

An Honourable Member: Dispense.

The Speaker: Dispense.

Your Standing Committee on Crown Corporations presents the following as its Fourth Report.

Meetings

Your Committee met on January 27, 2026, at 1:00 p.m. in Room 254 of the Legislative Building.

Matters under Consideration

- *Annual Report of the Manitoba Centennial Centre Corporation for the fiscal year ending March 31, 2025*

Committee Membership

- *Mr. BRAR*
- *Mrs. COOK*
- *MLA DELA CRUZ*
- *Mrs. HIEBERT*
- *Hon. Min. KENNEDY*
- *MLA LOISELLE*

Your Committee elected Mr. BRAR as the Chairperson.

Your Committee elected MLA LOISELLE as the Vice-Chairperson.

Substitutions received during Committee proceedings:

- *Mrs. ROBBINS for Mrs. HIEBERT*

Officials Speaking on Record

- *Robert Olson, President and Chief Executive Officer, Manitoba Centennial Centre Corporation*
- *Alan Goddard, Board Chair, Manitoba Centennial Centre Corporation*

Reports Considered and Passed

Your Committee considered and passed the following report as presented:

- *Annual Report of the Manitoba Centennial Centre Corporation for the fiscal year ending March 31, 2025*

Mr. Brar: Honourable Speaker, I move, seconded by the honourable member for Radisson (MLA Dela Cruz), that the report of the committee be received.

Motion agreed to.

Standing Committee on Public Accounts Second Report

Mr. Kelvin Goertzen (Chairperson): Honourable Speaker, I wish to present the second report on the Standing Committee of Public Accounts.

Deputy Clerk (Mr. Tim Abbott): Your Standing Committee—

An Honourable Member: Dispense.

The Speaker: Dispense.

Your Standing Committee on Public Accounts presents the following as its Second Report.

Meetings

Your Committee met on January 13, 2026, at 1:00 p.m. in the Chamber of the Legislative Building.

Matters under Consideration

- *Auditor General's Report – Efficiency of Court Services for the Provincial Court of Manitoba dated July 2023*

Committee Membership

- *Mr. BRAR*
- *MLA CHEN*
- *MLA COMPTON*
- *MLA DELA CRUZ*
- *MLA DEVGAN*
- *Mr. EWASKO*
- *Mr. GOERTZEN (Chairperson)*
- *MLA LAMOUREUX*
- *MLA MALOWAY (Vice-Chairperson)*
- *Mr. OXENHAM*
- *Mrs. STONE*

Substitutions received prior to Committee proceedings:

- *MLA PANKRATZ for MLA CHEN*

Officials Speaking on Record

- *Tyson Shtykalo, Auditor General*
- *Jeremy Akerstream, Deputy Minister of Justice and Deputy Attorney General*
- *Charlotte Price, Assistant Deputy Minister, Courts*

Reports Considered and Passed

Your Committee considered and passed the following report as presented:

- Auditor General's Report – Efficiency of Court Services for the Provincial Court of Manitoba dated July 2023

Mr. Goertzen: Honourable Speaker, I move, seconded by the honourable member for Springfield-Ritchot (Mr. Schuler), that the report of the committee be received.

Motion agreed to.

**Standing Committee on Public Accounts
Third Report**

Mr. Kelvin Goertzen (Chairperson): Honourable Speaker, I wish to present the third report of the Standing Committee on Public Accounts.

Clerk (Mr. Rick Yarish): Your Standing Committee on Public–

Some Honourable Members: Dispense.

The Speaker: Dispense.

Your Standing Committee on Public Accounts presents the following as its Third Report.

Meetings

Your Committee met on January 13, 2026, at 3:30 p.m. in the Chamber of the Legislative Building.

Matters under Consideration

- Auditor General's Report – Preparing Incarcerated Individuals for Transition from Custody dated March 2025

Committee Membership

- Mr. BRAR
- MLA CHEN
- MLA COMPTON
- MLA DELA CRUZ
- MLA DEVGAN
- Mr. EWASKO
- Mr. GOERTZEN (Chairperson)
- MLA LAMOUREUX
- MLA MALOWAY (Vice-Chairperson)
- Mr. OXENHAM
- Mrs. STONE

Substitutions received prior to Committee proceedings:

- MLA PANKRATZ for MLA CHEN

Officials Speaking on Record

- Tyson Shtykalo, Auditor General
- Jeremy Akerstream, Deputy Minister of Justice and Deputy Attorney General
- Todd Clarke, Assistant Deputy Minister, Correctional Services

Reports Considered and Passed

Your Committee considered and passed the following report as presented:

- Auditor General's Report – Preparing Incarcerated Individuals for Transition from Custody dated March 2025

Mr. Goertzen: I move, seconded by the honourable member for Springfield-Ritchot, that the report of the committee be received.

* (14:00)

Motion agreed to.

The Speaker: No further committee reports?

Tabling of reports?

MINISTERIAL STATEMENTS

Invasion of Ukraine–Fourth Anniversary

Hon. Ron Kostyshyn (Minister of Agriculture): Honourable Speaker, I rise today to observe the fourth anniversary of the invasion of Ukraine.

Since February of 2022, the people of Ukraine have resisted the Russian aggression. When Russia invaded Ukraine, they also threatened the democracy and the stability of the region.

The last four years have caused death and destruction. But Ukraine's political military leaders have demonstrated their great courage. So to have the Ukrainian—the people of Ukrainian.

Ukrainians seek to preserve their independence and they are fighting for their heritage and proud history. Ukraine has been underestimated by their enemy.

Honourable Speaker, the people of Manitoba want freedom for Ukraine. And the invasion is unjust. And war is unjust.

Many Ukrainian descendants call Manitoba their home and we too want lasting peace in Ukraine. Our several generations, Ukraine-Manitobans have grown and prospered. They have opened the doors and their hearts to those refugees.

This anniversary weighs deeply in our community. It was warmed by soul to see so many Manitobans demonstrate the generosity in the time of need.

If you are from Manitoba, there is a good chance that you have a Ukrainian connection and know someone who does. We recognize the threat to Ukraine's independence and is a threat to our own Ukrainian responses to a testament to the power of resistance and action. It is important to stand up for what we know what is right.

We observe the terrible invasion. We encourage Manitobans to remember the people of Ukraine. For the Ukrainians who have come to Manitoba in search for peace and stability, I encourage you: May we find that you seek opportunities.

Honourable Speaker, in solemn occasion, I would ask all those present to join me in a moment of silence, of reflection and remembrance of the people of Ukraine.

Slava Ukraini. [*Glory to Ukraine.*]

The Speaker: Is there leave for a moment of silence once all members have responded? [*Agreed*]

Mr. Wayne Ewasko (Lac du Bonnet): Honourable Speaker, February 24 marks four years since Russia launched its brutal and unprovoked full-scale invasion of Ukraine.

More than 1,400 days have passed since that escalation began. That's 1,400 days of courage and resilience from the Ukrainian people in the face of relentless aggression.

This war is a direct assault on democracy, sovereignty and the rule of law. It is an attack on the fundamental freedoms we cherish. We believe deeply in freedom, in self-determination and in standing steadfast against those who would undermine these principles.

When the invasion began four years ago, I was grateful that our PC government offered immediate support to Ukraine.

Our whole-of-government Ukrainian Refugee Task Force and tireless work with organizations like the Ukrainian Canadian Congress, led by Joanne Lewandosky, her board and staff, ultimately helped newcomers settle, find career opportunities, make community connections, receive social supports like daycare and ultimately find a sense of belonging here in our beautiful province, not to miss mentioning the

thousands of Manitoba volunteers who opened up their arms and their hearts and their homes.

We were able to welcome 30,000 displaced Ukrainians and families, the highest per capital intake in all of Canada. And none of this would have been possible without Manitobans coming together to welcome them, again, with open arms and hearts.

Because of that, our newcomer friends have brought incredible value to our province and have strengthened Manitoba's profound connection with Ukraine.

Early in that conflict, we had committed more than \$800,000 in direct humanitarian aid. And then, since then, we invested millions to help people resettle and rebuild their lives right here in Manitoba.

Honourable Speaker, we know that this war has left deep scars in the hearts of millions across the world. As Manitobans, as Canadians, we understand that respecting national sovereignty—

The Speaker: The honourable member's time is expired.

An Honourable Member: Leave.

The Speaker: Is there leave for the honourable member to finish his statement? [*Agreed*]

Mr. Ewasko: I thank all of members here in the Manitoba Legislature.

As Manitobans and as Canadians, we understand that respecting national sovereignty and defending democratic institutions are not optional values; they are foundational; they are principles worth standing up for.

Today I encourage all Manitobans to reflect on the painful truths of war. Politics and ideology aside, we must stand, and we will stand, united by our shared humanity.

On the fourth anniversary of the war we reaffirm our solidarity with Ukraine, with Ukrainian Manitobans and with all those who believe that freedom is worth defending.

Slava Ukraini. [*Glory to Ukraine.*] Glory to Ukraine.

Thank you, Honourable Speaker.

The Speaker: Now rise for a moment of silence.

A moment of silence was observed.

Thank you.

Further ministerial statements?

MEMBERS' STATEMENTS

Women in Science: Development, Outreach and Mentorship

Hon. Nahanni Fontaine (Minister responsible for Women and Gender Equity): I rise to honour the extraordinary women behind WISDOM, Women in Science: Development, Outreach and Mentorship.

WISDOM is more than a program at the Rady Faculty of Health Sciences at the University of Manitoba. It's a declaration that the era of women's brilliance being overlooked and their discoveries minimized and their leadership dismissed is over.

For generations science has been shaped within systems that excluded women, particularly racialized and gender-diverse folks. Brilliance has never been the issue; barriers are. WISDOM understands this. Grounded in mentorship, solidarity and unapologetic ambition, WISDOM is dismantling the myth excellence in science has one single face or one single voice. In spaces long lined with the portraits of men, these women are not simply asking for a seat at the table; they are redesigning the table altogether.

When I met with the powerful women of WISDOM earlier this year, I did not just see researchers and mentors. I saw architects of a new scientific culture in Manitoba, one rooted in equity, collaboration and courage.

They are leading cutting-edge research. They're mentoring the next generation. They're challenging biases. And Manitoba is stronger because of them.

I am so incredibly proud and honoured to know each and every one of you. I'm asking my colleagues to join me in celebrating these bold, brilliant, barrier-breaking women in sciences.

Miigwech.

Allison Balasko, Marith Been, Riley Greenslade, Chelsea Lukawy, Courtney Marshall, Lea Soliman, Nuzhat Tabassum, Gunjan Thapar, Rushie Tyagi.

Health Care in Manitoba

Mr. Obby Khan (Leader of the Official Opposition): Honourable Speaker, I rise today after spending time back in my constituency of Fort Whyte and all across Manitoba these past few months. I attended community events from all over. I met with families. I listened to parents, grandparents, kids, community members, health-care workers and everyone in between.

* (14:10)

Everywhere I went, one issue came up over and over again, and that is failing health care under this NDP government. Manitoba families deserve access to care they can count on, but in today's emergency rooms under this NDP government, they simply cannot.

Four families are grieving right now: Genevieve Price died in November after waiting 30 hours in the ER; Stacey Ross died in January after waiting 11 hours in an ER; Judy Burns passed away on January 21 after waiting in an ER; and lastly, six-month-old Luca Teng died after waiting 10 hours for treatment in an ER.

Honourable Speaker, these are not statistics, these are Manitobans, and these are families that have been torn apart by this failing NDP government. When families walk into an emergency room they do so at one of the most vulnerable moments in their lives. They assume help will be there when they need it most.

Today, Manitobans are no longer confident in that assumption. This is not about partisanship, it's about trust. The Premier (Mr. Kinew) has broken that trust when he broke his promise to fix health care. Families are simply questioning: Why is the health-care system worse under this NDP government?

Leadership requires more than excuses. It requires urgency, accountability and decisive action before the next family suffers the same tragic loss. Manitobans need leadership, not excuses. Manitoban families deserve access to care they can count on and, Honourable Speaker, we will continue to raise their voices in this House until this Premier and NDP government take that matter seriously.

Thank you, Honourable Speaker.

Tyndall Park Community Splash Pad

MLA Cindy Lamoureux (Tyndall Park): Honourable Speaker, I rise this afternoon to talk about the Tyndall Park community splash pad. I wrote to the minister on February 2 and was grateful to hear back just earlier today.

The Minister for Municipal and Northern Relations has shared that Manitoba provides annual operating and capital funding to City-proposed capital projects that align with provincial priorities.

I am told that the majority of the City's proposals were funded, and typically they are; but this year the government decided to redirect the funds for the splash pad to different projects outside of the North End.

Honourable Speaker, I want to give the government the benefit of the doubt and make sure that they are aware of the impact of the situation. Not only are

the funds no longer available, but many people, including constituents, City Council, the community centre and children in particular, were expecting it.

Construction was to begin this spring. In fact, last year, in May 2025, stakeholder engagement and the students' designs input were all completed.

Students from Tyndall Park Community School participated in voting on features and creating 3D renderings of the new splash pad. They had so many thoughtful design questions and provided valuable input for the project. They even had questions on sustainability, budgeting and where the funding was coming from.

They voted overwhelmingly for an ocean theme where the predominant colours would be blue, teal, fuchsia pink and kelly green and how there could be water features such as tunnels, buckets, spray blasters, loops and creatures.

Honourable Speaker, this goes beyond conversation. A groundbreaking ceremony and construction were set to begin this May and that is why I am asking that the government reconsider their decision to redirect the funding and bring it back for the Tyndall Park splash pad.

Thank you.

Rare Disease Day

Mr. Konrad Narth (La Vérendrye): This past weekend, Manitobans recognized Rare Disease Day, a day to raise awareness for families living through what is often called the diagnostic odyssey.

I want to acknowledge the important work of the Canadian Organization for Rare Disorders, which advocates for families navigating complex medical journeys.

Today in the gallery we are joined by my constituents Jordana Friesen and her two-and-a-half-year-old son Beau. Beau is living with an undiagnosed disorder, and for the past two years Jordana and her family have been searching for answers for their little boy.

They are currently waiting for results, now eight months into what was expected to be a six-month timeline. This came after already waiting eight months just to see a developmental specialist.

In their search for answers, the family even travelled to Florida to participate in genetic research, highlighting the difficult reality that many Manitoba

families must look beyond our provincial system to access timely diagnostic and specialized care.

I would also like to recognize another family from my constituency, Sara Chambers and her young daughter Kendall. Kendall is 18 months old and lives with a rare genetic disorder often known as butterfly skin, a condition that causes extremely fragile skin.

While these families are deeply grateful for the professionals who support them, much of the co-ordination, research and advocacy has fallen on the families themselves, often at significant financial and emotional cost.

Honourable Speaker, as we reflect on Rare Disease Day, let us recommit ourselves to reducing diagnostic wait times and improving access to testing and care, so families like theirs are not left navigating these journeys alone.

I ask all members of this House to join me in recognizing little Beau and Kendall together with their families to let them know that by being here they are doing an amazing job advocating for their children as well as the many other Manitobans living with rare diseases.

Education System Funding

Mr. Mark Wasyliv (Fort Garry): Honourable Speaker, public education ensures that every Manitoba child has access to learning, regardless of income, race, ability or background. A public education system expresses the values and priorities of Manitobans.

Sadly, under this Premier (Mr. Kinew), public education has been neglected. In fact, the Province is getting out of the business of funding our schools.

At one time in Manitoba the Province paid 80 per cent of the education bill with the remaining 20 per cent being paid by homeowners through the education property taxes.

The Province has been underfunding public education for years and when they haven't frozen funding, they've only raised funding based on the consumer price index, a much lower sum than actual costs of schools.

This amounts to a cut. This means that school boards have had to do two things: (1) raise education property taxes to make up for the shortfall in funding; and (2) to make cuts to programs and services.

Since this Premier took office, in Pembina Trails alone, Winnipeg south families have been hit with a shocking 17.2 per cent increase in their taxes.

But what's even more shocking is the Province is no longer paying for Winnipeg south schools. There is no longer an 80-20 split. In fact, in 2020-2025, the school year, the Province paid a meagre 41 per cent of the bill; families paid 59 per cent. The next year it dropped to 38 per cent; families paid 62 per cent. This year, that share dropped to 35 per cent while families paid 65 per cent.

In no world is it fair for one school division in one part of the province to pay 65 per cent of the cost of their schools based on property taxes. It means that, depending on where you live in Manitoba, the Province pays a different and greater share of your children's schooling.

The people of south Winnipeg deserve fairness and to be treated equally. I'm calling on this Premier to immediately reinstate 80 per cent provincial funding for each school division in this province. And if he won't, Manitobans deserve to know why.

Introduction of Guests

The Speaker: Prior to oral questions there's some more guests in the gallery I'd like to introduce.

I would like to draw the attention of all honourable members to the public gallery where we have with us today Jordana Friesen, Sara Chambers, Kendall Chambers, who are guests of the honourable member for La Vérendrye (Mr. Narth).

And, on behalf of all honourable members, we welcome you here today.

ORAL QUESTIONS

Health-Care Wait Times Patient Deaths—Call for Public Inquiry

Mr. Obby Khan (Leader of the Official Opposition): Honourable Speaker, Stacey Ross did everything right. She didn't feel good so she went to the hospital. On January 4, she was forced to wait 12 hours before being sent home without any treatment, medicine or answers.

On January 15, she went back to the same hospital. She waited 11 more hours before her oxygen levels dropped and she was sadly put on life support where she passed away. Her sister, Sheri Ross, met with the medical director of the hospital and it says that she was told effectively that the wait time was what took her sister's life.

I wrote a letter to the Premier on February 3 urging him to act on health care during a time of obvious

crisis and direct a public inquiry into the health-care system.

Will the Premier call that public inquiry today?

* (14:20)

Hon. Wab Kinew (Premier): Honourable Speaker, my heart goes out to the family. I've had the opportunity to speak to Morgan, the daughter, and I've got to say, I was very, very moved by the grace and the intelligence and the open heart that she showed at not only talking through some of the challenges that she wanted to see addressed in the health-care system, but also in offering suggestions on some of the initiatives that our government, working on behalf of you, the people of Manitoba, should promote.

And so, of course, we've taken that advice very seriously. We're on the side of you, the patient. We're on the side of you, the health-care worker. We're on the side of you, the Manitobans who want to see health care improve in our province, and so we'll always take the time to speak to family and to hear the concerns. We'll, of course, always also follow up that listening exercise and that concern sharing—

The Speaker: Member's time has expired.

The honourable Leader of the Official Opposition, on a supplementary question.

Mr. Khan: Honourable Speaker, Judy Burns was 68 years old and required urgent care on January 15 of this year. Her daughter went to the hospital with her and saw her mom's condition deteriorate. She says, and I quote: They didn't really take anything serious. End quote. This is the daughter of Judy Burns, who passed away shortly afterwards.

Genevieve Price was 82 years old when she needed urgent care, but she was forced to wait over 30 hours in ERs in Manitoba under this NDP government. This is now three families that have lost their loved ones waiting for care in Manitoba ERs under this NDP government. The Premier says he's listening. He says he was moved by the daughter of a Manitoban who passed away.

Will he move to call a public inquiry today like all three families are asking for?

Mr. Kinew: You know, on behalf of the province of Manitoba, I want to take the time to extend our deepest sympathies and condolences to the family members and to the folks who are very passionately asking for answers for what happened.

In situations like the ones that are being brought forward to the floor of the Legislature here today, one of the challenges is that not only is the family grieving, but also you have those questions of what if, which compound that journey for them.

And so that's why we follow up these conversations and the outreach that—carried out by the Minister of Health and others on our team, in addition to myself—with action. The action that folks want is for us to continue ensuring that there's the staff to deliver the care that is needed, whether that is emergency, urgent, acute, primary, secondary, tertiary care, surgeries, diagnostics. These are the areas that we're focused on. Of course, we are going to proceed very tenderly—

The Speaker: Member's time has expired.

The honourable Leader of the Official Opposition, on a final supplementary question.

Mr. Khan: Sympathies and condolences are not a public inquiry. That's what the families are asking for. Why will the Premier not call a public inquiry? Timely health care is a basic right and expectation for all Manitobans, and this NDP government is failing Manitobans when it comes to that basic right of health care.

Health-care wait times, emergency wait times, surgery wait times, emergency room closures in rural Manitoba, chronic staffing shortages in major hospitals: everywhere you look in Manitoba, health care is worse under this NDP government. No one should feel—or, fear—of uncertainty when they go to the ER that their loved one might pass away.

Will the Premier admit today that health care is worse off under his NDP government, or will he continue to play the blame game and put Manitobans' lives at risk?

Mr. Kinew: No, I won't, because Dr. Nichelle Desilets, the head of Doctors Manitoba, says that health care is better today than it was in 2023.

That said, we are in a transition period where we have to show the utmost of sensitivity and compassion for people who come forward, such as the examples we've heard about here today, and ask for those details that might provide greater solace or perhaps to bring closure or perhaps to spur on a new era of advocacy for families.

And so we know that there are critical incident investigations under way in which some of these families will be getting needed updates. There are other follow-ups that our government is taking, but

first and foremost, our commitment each and every day is to keep making health care better for you, the people of Manitoba.

The Speaker: The honourable Leader of the Official Opposition, on a new question.

Mr. Khan: Honourable Speaker, I'm going to quote Darlene Jackson from the Manitoba Nurses Union, and she says, quote: The Kinew government has been in power for two and a half years and can no longer blame the Tories. End quote.

Under the NDP, three hospitals in Manitoba—*[interjection]*

And you can hear, Honourable Speaker, and Manitobans can hear, sadly, as I talk of Manitobans passing away waiting for care, the NDP heckle. They want to laugh at quoting Darlene Jackson who says health care is worse now; they want to laugh at Manitobans.

Three hospitals are—*[interjection]*

The Speaker: Order.

Mr. Khan: —greylisted now under the NDP government for the first time in history. Health care is worse under the NDP government, and they want to heckle in the House, Honourable Speaker. I'm asking the question that the families have asked me to ask on their behalf.

Will the Premier call a public inquiry into the deaths of their loved ones while they waited for health-care treatment under this—

The Speaker: Member's time has expired.

Mr. Kinew: Having spoken to some of the family members in question, I can share with you, Honourable Speaker, and with the people in the gallery here today and all those watching question period, that we're committed to listening to the desires that they have for answers, to working through the processes before them, to provide those answers and, perhaps most importantly, to take action to continue the work of improving health care in Manitoba.

Doctors Manitoba is a representative organization of all physicians in Manitoba, and they say health care is better today than it was in 2023. However, that provides our government with no comfort or indication that our work is anywhere close to done.

In fact, there is so much to do to repair the legacy of closed emergency rooms or fired staff, but also to keep up with an aging population; to keep up with

growth in Manitoba, a growing population; and to keep up with all the needs that have been laid bare through COVID and around mental health.

The challenges—

The Speaker: Member's time has expired.

The honourable Leader of the Official Opposition, on a supplementary question.

Mr. Khan: When Chad Griffin [*phonetic*] died in the HSC ER on January 7, 2025, a critical incident review was done. In May 2025, some of those results released, and this failing Health Minister promised to act on those recommendations, and that would prevent any future incidences of Manitobans dying in waiting rooms.

Well, that promise has now been broken four times. Stacey Ross, Judy Burns, Genevieve Price and Luca Teng have all died waiting for health care under this NDP government and broken promises by this failing Health Minister. That is why a critical incident review is not enough and the families are calling for a public inquiry.

Will the Premier listen to the families and commit to a public inquiry today so that no more Manitobans need to die waiting for health care under his NDP government?

Mr. Kinew: You know, I had the opportunity to speak with Chad Griffin's [*phonetic*] family in the Portage area, and I was very moved by their experience. I would say with respect that the member opposite does not know the details of what happened in that instance, and therefore he is not in a position to make a comparison across that and other incidents in the public health-care system.

That said, what is important for our government is to always be there for families when they go through a difficult period. It's to always be humble enough to face the need for continued action and, most importantly, to keep our word to keep improving health care for everyone in Manitoba.

The first step in doing so was hiring back staff. They fired more than 300 nurses. We've added 1,200 back as part of 35 net-new—3,500 net-new health-care workers. This is the start. We are in a transition period. We're going to keep working with families who experience difficult moments while we deliver on better health care for you.

* (14:30)

The Speaker: Member's time has expired.

The honourable Leader of the Official Opposition, on a final supplementary question.

Mr. Khan: I might not know all the details as I'm not the Premier or the Health Minister, but I do know how to say his name properly. It's Chad Giffin.

One of the most heart-wrenching stories I've ever experienced in the Chamber was listening to the father of a six-month-year-old, Luca Teng, who died waiting for health care under this NDP government. Luca's father and I chatted on the phone, while he cried and begged and pleaded for answers for a six-month-year-old son who had to wait over 10 hours for treatment under this NDP government. His son passed away, sadly, but his father asked for answers. He asked for a public inquiry to why his six-month-year-old baby boy had to die.

Will the Premier stand up and answer that question for Luca Teng and his family today?

Mr. Kinew: To little Luca's parents, I just want to say my heart goes out to you. Sounds like he had a beautiful baby boy and your family did an amazing job showing love and support for him during his time here. I also want to thank you for your advocacy and for speaking out in the media. I know that when families do this, it's not something that is taken lightly.

I really wish that we had the ability to heal your son, and I really hope that we'll be able to work with you to bring healing and closure to your family. In immediate instance, that means ensuring that you get the answers that you are asking for. In the medium to long term, it means making sure that that is followed up with action. Continued action to staff up health care, continued action to restore services and continued action to meet the needs of Manitobans and health care today and tomorrow.

Manitoba's Health-Care System ER Wait Times and Hospital Security

Mrs. Kathleen Cook (Roblin): Under this NDP government, an unprecedented three major hospitals have been greylisted by the Manitoba Nurses Union. Home care is in shambles, ER wait times are at record highs, and tragically, since this Legislature last met, at least four Manitobans have died seeking emergency care. Front-line workers have been sounding the alarm for months.

Can the minister explain why, after two and a half years of NDP government, health care is objectively worse by almost every metric?

Hon. Uzoma Asagwara (Minister of Health, Seniors and Long-Term Care): Honourable Speaker, we take very seriously the responsibility of fixing the monumental damage that was done to health care under two terms of a PC government.

As the Premier (Mr. Kinew) has already stated, we've taken a number of very important steps to start that work: hiring record numbers of health-care workers, 3,500—over 3,500; record numbers of doctors from the highest numbers we've seen across North America, right here in Manitoba; and adding back more infrastructure that was cut by the PCs.

Now we know that's just the start. There is so much more work for us to do as a government. We're committed to doing that work. Members opposite have a lot of atoning to do for their harm to the health-care system. At some point, I hope they do so.

The Speaker: The honourable member for Roblin, on a supplementary question.

Mrs. Cook: Honourable Speaker, as we sit here in this Chamber, ER wait times at St. Boniface are currently 15 hours. At HSC, they are 10 hours. These are higher wait times than Manitobans have ever seen. Front-line workers fear for their safety at work and feel entirely unheard by this minister and this government. Manitobans need leadership, not more excuses, not more blame game.

Will the Minister of Health explain why they are more focused on dodging responsibility than making hospitals safer and ER wait times shorter?

MLA Asagwara: Honourable Speaker, when we formed government, our No. 1 priority was fixing the damage the PCs did to health care, and it remains our top priority. I understood when I came into this role that fixing health care was going to be a huge, huge challenge, and we faced that challenge head on.

We've taken a number of very important steps and we recognize there's much more work to do, Honourable Speaker. But I don't want you to take my word for it. I want you to take the words of the Leader of the Opposition, and I quote: Now, I'm not going to stand up and promise you that we're going to fix health care in one term. Can't be done. We need to be very clear that not one government in one term is going to fix health care. I think we need to be open and honest with Manitobans and realize that this is a very, very big problem we have here in this province. End quote. The Leader of the Opposition.

The Speaker: The honourable member for Roblin, on a final supplementary question.

Mrs. Cook: In the face of this minister's—*[interjection]*

The Speaker: Order.

Mrs. Cook: —inaction, MNU has now voted overwhelmingly to greylist a third major hospital, St. Boniface, a move that this minister just outright dismissed, telling media, quote: MNU has brought forward a whole lot of demands. This is kind of what we've seen from them before when a previous NDP government came into power. And this is what MNU did. Unquote.

Keep in mind, this is the same Premier (Mr. Kinew) who showed up for a meeting with MNU 20 minutes late and left after 12 minutes.

How does the minister justify this absolute refusal to be accountable and this astounding failure of leadership?

MLA Asagwara: Honourable Speaker, in 2023, the president of the Manitoba Nurses Union, Darlene Jackson, was quoted saying, we filed of—request under The Freedom of Information and Protection of Privacy Act a few months ago to see how many institutional safety officers had been hired to health-care facilities in the province. That number was zero. End quote.

Honourable Speaker, since we formed government in the fall of 2023, we have hired nearly 130 institutional safety officers to the front lines of our health-care system. We know that there's a lot of work to do. We do not take that work lightly whatsoever.

But the Leader of the Opposition was around the Cabinet table cutting health care and the member for Roblin was advising Heather Stefanson to take no action to make hospitals safer.

The Speaker: Member's time has expired.

Security Concerns at Manitoba Hospitals Staff and Patient Safety

Mr. Wayne Balcaen (Brandon West): It seems no families are safe under this NDP's take on public safety. Right now, three hospitals are greylisted by the nurses union, largely citing violence and workplace conditions. Never in the history of this province have three hospitals received this designation. And the minister isn't even embarrassed at their failure, instead chooses to take shots at the unions.

So who's failing Manitobans? Is it the Minister of Health who can't keep staff safe? Is it the Minister of Justice (Mr. Wiebe) who can't keep—[interjection]

The Speaker: Order.

Mr. Balcaen: —repeat violent offenders behind bars? Or is it the whole of the NDP government's failure of all Manitobans?

Hon. Uzoma Asagwara (Minister of Health, Seniors and Long-Term Care): Honourable Speaker, I welcome that question because it gives me another opportunity to point out that Manitobans were failed for seven and a half years by the previous PC government. That member sits in a caucus with many folks who were around the Cabinet table cutting health care, refusing to take any steps whatsoever to make our hospitals or communities safer. In fact, they actually took steps to make our communities and hospitals less safe.

And he continues to sit in a caucus with folks who undermine and minimize the importance of the steps that we are taking based on what health-care workers are asking us to: 128 institutional safety officers, weapons detectors, amnesty lockers. We have taken a number of steps, with much more on the way.

Now, I'd encourage the member opposite to look to his left, maybe look to his right, and ask his colleagues why they didn't take a single step—

The Speaker: Member's time has expired.

The honourable member for Brandon West, on a supplementary question.

Mr. Balcaen: Talk to any nurse and there's a good chance that they will have multiple stories of workplace violence to share with you. And it's commonplace, but truly unacceptable.

What is relatively new is the increase in violence, not just in the unit, but on the way to and from work. Both HSC and St. Boniface were greylisted after sexual assaults in parkades associated with those facilities. The nurses union has put forward extremely reasonable list of actions.

Why has this NDP government chosen not to act on those recommendations?

MLA Asagwara: Honourable Speaker, our government has been listening to nurses from day one—actually, before day one. We've taken a number of steps.

* (14:40)

We have 24-7 police presence at Health Sciences Centre in that emergency department, in addition to the over 60 institutional safety officers at that site. We've taken several steps to enhance the Safe Walk and Safe Ride program at both those sites, and we were just very recently happy to announce that we've introduced the SAFE app, which is an app that all health-care workers and folks on site at St. Boniface and HSC and across the province can have right at their fingertips to make sure that they're taking steps to keep themselves safer and know what's going on around them.

Again—I can't emphasize enough—this conversation should have been had seven years ago around the PC Cabinet table. They failed to do it. We're doing it now.

The Speaker: The honourable member for Brandon West, on a final supplementary question.

Mr. Balcaen: It isn't just staff left on their own with this minister at the wheel. Maria Capizzi was in the St. Boniface Hospital when another patient attempted to suffocate her. According to Maria's son Tony, the assailant was known to staff, and I quote: One of the staff told me that this guy is a repeat customer. End quote.

Is it standard policy to have a 94-year-old woman share a room with a 49-year-old male with known histories of violence?

MLA Asagwara: Honourable Speaker, I want to be very, very clear. There is no place for violence against health care workers; zero tolerance for violence against the people who provide care to Manitobans each and every day. And, quite frankly, zero tolerance for violence in health care. What happened is utterly unacceptable and it is something that we take very, very seriously.

There are policies in place, but I have asked for every single regional health authority to make sure they review and go over those policies to ensure that whenever a situation like this happens, we do everything we can to learn from that and do better moving forward. We have a zero tolerance for violence in health care and our government is taking steps to make sure that everybody is safe when they're accessing or providing health care in this province.

Security Concerns at Manitoba Hospitals Request for Mental Health Services

MLA Jeff Bereza (Portage la Prairie): Honourable Speaker, Manitoba's health system is in crisis; patients

waiting weeks and months for psychiatric beds or community placement. Families are now sitting in overcrowded ERs while nurses are forced to manage violent offenders and high-risk mental-health cases with no supports.

Honourable Speaker, will this minister acknowledge that the failure to expand mental health capacity is directly contributing to emergency room gridlock and the greylisting of three Manitoba hospitals?

Hon. Bernadette Smith (Minister responsible for Mental Health): What I will say to that member is: Underfunding all across the board from a former government is what's contributed to what's happening today.

Cutting emergency rooms, selling off social housing, not funding harm reduction. We see these, you know, contributing to what we're seeing today. We're taking a different approach. We're supporting wrap-around supports. We've housed 186 people. These are folks that needed intensive care and support. These are folks that are doing well. We're seeing that folks that needed mental health psychiatry, these are folks that these folks didn't support and we're going to continue to stand up, support these folks—

The Speaker: Member's time has expired.

The honourable member for Portage la Prairie, on a supplementary question.

Criminal Activity in Manitoba Housing Units Security Concerns for Residents

MLA Jeff Bereza (Portage la Prairie): Honourable Speaker, this crisis is not only affecting front-line staff. It's affecting families all over Manitoba. I'm hearing from residents of Manitoba Housing who are deeply concerned about what's happening in their buildings. They're also concerned about the criminal activity openly operating with no visible action from this government. Families are trying to raise children and vulnerable residents are caught in the middle of an escalating drug and mental health crisis.

Honourable Speaker, what is this government doing right now to protect law-abiding families in Manitoba Housing? *[interjection]*

The Speaker: Order.

Hon. Bernadette Smith (Minister of Housing, Addictions and Homelessness): Miigwech, Honourable Speaker. *[interjection]*

The Speaker: Order.

Ms. Smith: I'll continue on what I was saying.

They've created this problem; we are fixing it. Over 2,000 units we've brought back—*[interjection]*

The Speaker: Order.

Ms. Smith: —into Manitoba Housing.

When we took over this file, it was like walking into Detroit in the 1980s. There were suite takeovers from gangs, which they turned a blind eye to; businesses are telling us that washrooms are being used to use drugs.

We're listening to the businesses. We're making sure that these folks are getting the supports that they 'nuid' so that they can get into treatment. These folks never did that. We're doing the work. We're supporting. We're making sure our streets are safer by putting 36 new officers—

The Speaker: Member's time has expired.

The honourable member for Portage la Prairie, on a final supplementary question.

Security Concerns at Manitoba Hospitals Request for Mental Health Services

MLA Jeff Bereza (Portage la Prairie): Greylisting doesn't happen inside a vacuum. It happens when staffing levels fall well below safe thresholds. Nurses are telling us they're burnt out and leaving because they're repeatedly placed in unsafe situations, managing violent offenders and complex mental health issues.

Honourable Speaker, what—*[interjection]*

The Speaker: Order.

MLA Bereza: —concrete steps is this minister taking? *[interjection]*

The Speaker: Order, please.

The Honourable Minister of Families (MLA Fontaine) needs to come to order.

MLA Bereza: What concrete steps is this minister taking right now to reduce the mental health backlog that is driving ER strain and the high, high wait times?

Hon. Bernadette Smith (Minister responsible for Mental Health): I want to thank that member for that question. It gives you an opportunity to lift up our FACT and ACT teams, who are doing amazing work to support people right in the community, something that they didn't do. We're investing in mental health workers; over 100, we're putting into the system, something they never did.

We're also ensuring that our youth are supported in the schools, in the communities. We're actually setting up a huddle right in Portage la Prairie, so you can thank this government for supporting the youth in their community. We're going to continue to make sure that there's supports right here in Manitoba, something that they failed to do. We're going to continue to do the work.

Health-Care Spending by Government Concerns Regarding Patient Outcomes

Mrs. Lauren Stone (Midland): Honourable Speaker, this government's spending is out of control, and Manitobans have nothing to show for it but more waiting, more suffering and more tragic outcomes. This NDP has budgeted so poorly, they needed an extra \$200 million on top of their already \$1.6-billion deficit. Yet health care is getting worse, not better.

So where is all this money going, Honourable Speaker? Because it's sure not going to the bedside.

Hon. Adrien Sala (Minister of Finance): Honourable Speaker, we know that when we came into government, the former government had left Manitobans with a \$2-billion deficit to clean up. That's a giant hole that we need to climb out of, and we're doing good work.

We've shown, budget after budget, progress in getting to that balanced budget goal in '27-28. But not only that, we're doing the work of creating fiscal sustainability after they left us a mess; but we're also investing in health care, of course making life more affordable and cleaning up the mess that they left for Manitobans.

We're going to doing that work of ensuring fiscal sustainability while we fix a health-care mess they left for Manitobans.

The Speaker: The honourable member for Midland, on a supplementary question.

Mrs. Stone: Honourable Speaker, \$9.3 billion for health care does not solve an ineffective Premier (Mr. Kinew) and an ineffective minister.

Today at noon a patient at St. Boniface had an estimated wait time of 15 hours. A \$200-million unbudgeted special warrant, and Manitobans get 15 hours of waiting in agony.

Manitobans are sick of waiting. It's been two and a half years. Manitobans deserve leadership, not excuses.

How many more hours do Manitobans have to wait for the NDP to start taking health care seriously:

18 hours, 20 hours, 30 hours? What's the number, Honourable Speaker?

Hon. Uzoma Asagwara (Minister of Health, Seniors and Long-Term Care): Honourable Speaker, we take health care seriously every hour of every single day on this side of the House. Maybe if they had done that for even one hour of one day in seven and a half years, we wouldn't be where we are in health care in Manitoba.

We are doing the work of cleaning up the mess they made. How we do that work is staffing the front lines, first and foremost. In our budget, we had \$770 million dedicated to the staffing wages of health-care workers in this province, Honourable Speaker. The bulk of the resources that we brought forward are for people at the bedside.

Contrast that to a failed PC government that froze the wages of health-care workers year over year over year, fired them from their jobs and drove them out of this province. We will take no lessons—

The Speaker: Member's time has expired.

* (14:50)

Mrs. Stone: Honourable Speaker, and what's that Health Minister's record with that \$9.3 billion in health care? Four tragic deaths in two months, Manitobans waiting in agony with record-high wait times at hospitals. Higher wait times, three greylisted hospitals and families that are dealing with unbelievably tragic circumstances. That's where that \$9.3 billion has come from.

Clearly, we have an ineffective Premier and an ineffective Health Minister that are in way over their heads, have an inability to budget and an inability to run the departments and improve health care for the needs of Manitobans today.

So when will Manitobans finally get leadership, not just words, not just photo ops, but action? Because that's what Manitobans and that's what our health-care system deserves today.

MLA Asagwara: Honourable Speaker, the president of Doctors Manitoba has made clear that health care in Manitoba is better today than it was in 2023. The president of Doctors Manitoba also says what we say on this side of the House: there is far more work to do as we move forward. There is so much work to do.

Because the reality of it is the PCs spent seven and a half years trying to destroy the health-care system,

trying to destroy the public health-care system that Manitobans and that Canadians depend on.

Honourable Speaker, every single budget is going to see massive investments in Manitobans' top priority, and that is health care. We're going to keep hiring record numbers of health-care workers, adding record numbers of beds and doing what the failed PCs would not do for seven and a half years; that's put—

The Speaker: Member's time has expired.

North End Winnipeg Funding for Infrastructure Projects

MLA Cindy Lamoureux (Tyndall Park): Honourable Speaker, as per my member's statement, last month on February 27, the Premier (Mr. Kinew) delivered a statement highlighting this government's hopeful investments into a number of new community programs and projects.

'Deslite'—despite there being plans for a groundbreaking ceremony and construction to begin this May, many people, including constituents, City Council, the community centre and children in particular are now being let down. The government has redirected funds from what would have been a splash pad for residents in Tyndall Park to projects outside of the North End.

Will the minister reconsider their decision to redirect this funding?

Hon. Glen Simard (Minister of Municipal and Northern Relations): I'd like to thank the member opposite for that question.

Since we came in the office, we stopped the fights: Brian versus Brian, Heather versus Scott. Those weren't UFC titles. That was that government and us.

And since we came into government, we have increased—we've increased funding to cities: \$94 million for strategic infrastructure in the city of Winnipeg alone, \$7 million on—no strings attached, to invest in the things that they need to invest in, like spray pads. When we make strategic infrastructures, we are going for very impactful, NEWPCC, generational investments for the city of Winnipeg. We—

The Speaker: Member's time has expired.

The honourable member for Tyndall Park, on a supplementary question.

MLA Lamoureux: Honourable Speaker, I am concerned with how North End infrastructure is being neglected.

For example, I talk about the splash pad and how that money has been redirected. But also look at the Seven Oaks hospital. We have been waiting for an emergency room for years. The government campaigned on a promise to reopen it; however, as we approach the end of their first mandate, the government has been completely silent on it.

Can this minister tell us why they're proposing new infrastructure projects before delivering on the commitments already made to the North End?

Mr. Simard: We are coming to the table with dollars. We are coming to the table with year-over-year municipal operating grants. I said it last session—or, actually, it was two sessions before where they didn't ask a question about municipalities. And I said zero plus zero plus zero plus zero equals zero. And that was their record on municipal operating funding.

You can make the leap to what they did for infrastructure. We are coming to the table year over year, 2 per cent, 2 per cent, 2 per cent, 2 per cent to municipalities. We are investing in infrastructure. We are investing in communities because we know that these recreational infrastructure projects that are happening all across the province make a difference to making our province the great place it is to live in. And we will continue to work with municipalities, with—

The Speaker: Member's time has expired.

The honourable member for Tyndall Park, on a final supplementary question.

MLA Lamoureux: Honourable Speaker, at the end of the day, there seems to be this impression that the North End continues to not get their fair share from this government.

When the government starts saying things like no to the splash pad and delaying an emergency room at the Seven Oaks hospital, it speaks to the government's lack of action. And frankly, Manitobans deserve better.

Honourable Speaker, will the government reverse their North End infrastructure decisions and fund the splash pad and reopen Seven Oaks emergency room?

Mr. Simard: We are committed to working with local leadership. Municipalities and cities are mature levels of government who make decisions for themselves and then work with the Province to be able to make those high-impact value investments that we continue to make.

When you talk about the largest project in Manitoba's history at the North End water treatment

pollution control centre, that is our government stepping up to the plate to make sure that those things get done.

Not only that you can have clean water in the North End, that you have good transportation corridors in the North End, that you have good recreational facilities in the North End. We are doing that work. And we are taking care of the people who live in those areas of the city, not just in the North End—

The Speaker: Member's time has expired.

Access to Primary Care Manitoba Ranking

MLA Carla Compton (Tuxedo): Honourable Speaker, did you know that Manitobans now have the best access to primary care in the country?

With every Manitoban now having access to a family doctor, and because of our amazing family doctor retention rates, Manitobans everywhere have access to consistent, personalized, high-quality primary care.

Can the Minister of Health, Seniors and Long-Term Care please tell Manitobans a bit more about this exciting milestone?

Hon. Uzoma Asagwara (Minister of Health, Seniors and Long-Term Care): What a great birthday present for my colleague, the member for Tuxedo, Honourable Speaker.

Manitobans now have the best access to primary care in the country: 90 per cent of Manitobans are connected to a family doctor, and that is because of our amazing doctor–family doctor retention rates. Manitobans absolutely everywhere have access to consistent, high-quality, personalized primary care right here in Manitoba.

Persons with Disabilities Access to Health Care

Ms. Jodie Byram (Agassiz): Honourable Speaker, it isn't just bedside where this government is failing Manitobans when it comes to accessing health care and programming. One constituent I spoke with who lives with a disability has moved back home to Manitoba from out of province so he can have family supports, and he is floored at the hoops and the challenges here in Manitoba.

Why is the minister content with offering less than our neighbouring provinces and making it so hard for severely disabled people to get the help that they need here in our province of Manitoba?

Hon. Nahanni Fontaine (Minister responsible for Accessibility): I'm pleased to get up and answer that question in this first day of session.

I do want to just give a shout-out to our Health Minister, who works incredibly hard at ensuring that they are fixing the utter damage and devastation of every single member opposite over the span of seven and a half years where they twiddled their thumb, they buried their head in the sand and they hoped that health care would just fix itself as they closed ERs, they cut services, they fired 'nurses'—nurses.

They absolutely devastated the system, and our minister is working 18 hours a day, every single day to fix—

The Speaker: Member's time has expired.

And just like that, the time for oral questions has expired.

Petitions? Grievances?

* (15:00)

ORDERS OF THE DAY

GOVERNMENT BUSINESS

Hon. Nahanni Fontaine (Government House Leader): Can you please call the start of second reading of Bill 3, the MPI corporation amendment act, followed by the start of second reading of Bill 6, The Sign Language Recognition Act.

SECOND READINGS

Bill 3—The Manitoba Public Insurance Corporation Amendment Act

The Speaker: It has been announced that we will now go to second reading of Bill 3, the—I would remind members that the Speaker is standing and speaking.

We will now go to second reading of Bill 3, The Manitoba Public Insurance Corporation Amendment Act, brought forward by the Honourable Minister of Justice.

Hon. Matt Wiebe (Minister responsible for the Manitoba Public Insurance Corporation): I move, seconded by the Minister responsible for the Public Service Delivery, that Bill 3, The Manitoba Public Insurance Corporation Amendment Act, be now read a second time and be referred to a committee of this House.

Motion presented.

Mr. Wiebe: Well, thank you for the opportunity—*[interjection]* Thank you very much to my honourable colleagues. Please sit.

I am pleased, Honourable Speaker, to rise to introduce, for second reading, Bill 3, The Manitoba Public Insurance Corporation Amendment Act, which, for those following along at home, is actually the second time that we've introduced this bill at second reading.

We know that this is an important piece of legislation because Manitobans enjoy some of the lowest auto insurance rates in Canada and that's delivered through our public insurance system. I'm pleased to be here today to present this bill for consideration, which further protects Manitoba's current insurance model and ensures affordable and stable auto insurance rates, while also retaining the important regulatory independent oversight by the Public Utilities Board.

Any person who holds a driver's licence in Manitoba is subject to our driver safety rating scale. That system—that scale, Honourable Speaker, you'll know, runs from a -20 demerits to a +19 merits, with an additional step coming very shortly. And every newly licensed Manitoban starts out at that level zero, unless they have a driving experience from a reciprocal jurisdiction, in which case they may start even as high as +10.

For every year of safe driving, then, that a driver undertakes, they will move up one level on the scale. At-fault claims or convictions will see them move down between two and 15 levels, depending on the severity of that infraction. A person who has a positive driver safety rating receives a significant discount on their licence renewal, and a person whose rating is in the negative will pay a surcharge.

MPI also uses the driver safety rating to determine the price a person must pay to insure most types of vehicles. So a person with a positive DSR rating will be given a discount on the insurance for any vehicle which is registered to them, and a discount increases higher up the scale that they go. And a person, of course, in the negative, gets no discount.

Because of this comprehensive system, Manitobans have a model that represents the driver safety rating of each individual driver on our roads. That's already incorporated, and because of our public insurance model, we're able to implement that in a province-wide way that impacts everyone on our roads.

Normally, if the discount is calculated for the person on the—who's driving with the DSR, that would be an impact on insurance rates broadly. Because we

have that important system, the registered owner model has become the one that Manitobans rely on. We—it's worked well since the inception of the public corporation, and, of course, we're working every day to improve it further.

It's a key part of our public insurance system. And so that's why it's an important part of making our public insurance model even stronger.

In fact, Honourable Speaker, it's so ingrained in the way that Manitobans understand our public insurance model that when surveyed—when MPI conducted a survey on how people's driving records should impact the cost of insurance, they indicated that twice as many Manitobans favoured the registered owner model compared to alternative models that were considered.

Again, this model is consistent with a public insurance model, not a private insurance model like other systems favour. So what are those alternative systems? What are the systems or the schemes that members opposite may want to consider? Well, of course we know that's the primary driver model, where a person's vehicle premium discounts are determined based on the driver's record of the person who's declared the primary driver rather than, of course, its registered owner.

This would be a complicated process, Honourable Speaker, one that involves a number of steps and additional red tape. So, applying for insurance would, you know, force someone to then make a declaration that they are the one who's typically driving the vehicle. Anyone who is driving the vehicle outside of the majority of the time that they've indicated would be held to account. There would be an—a complicated system potentially where that declaration is part of the process for handling claims and they could be result—the result could be that they could be denied coverage.

So if someone else is driving your vehicle—if you're driving one of your family member's vehicles—you could potentially not be covered. Requiring those people to be listed in a policy would require a significant increase to premiums because now, of course, that would include the household—including younger people and new Canadians who may not have established a driving record to be listed.

All this to be said, Honourable Speaker, what it means is, is that it would be a more complicated and potentially costlier system, especially for those who are new to driving.

We believe that the public model is one that reflects a sharing of risk and a sharing of reward for all Manitobans. It is the best option for maintaining accessibility, affordability and simplicity, and it's the one that Manitobans already know and understand.

That's why it's important for our government to set that very clearly in legislation. And this act today would go a long way in clarity and setting that direction for the corporation going forward.

As I said, Honourable Speaker, members opposite have talked about a more complicated and more costly system. And, you know, I took the time since we last introduced this bill to really ponder why would it be that a party would be advocating for a system that's more expensive, that provides worse coverage for Manitobans, that's more complicated and involves more red tape and is completely unfavourable for the public here in Manitoba. Why would they stand up against such a bill that would clarify and entrench our already existing system in legislation?

The only thing I can come up with, Honourable Speaker, is that because the other system favours a private insurance delivery, that this is part of their continued drive to privatize not only our Crown corporation in terms of insurance, but all Crown corporations here in this province. That's been their goal for the history of their party. They can't stand that we have such an effective public insurance corporation. And they're doing everything that they can at every turn to undermine that system and to bring in that private model, which, as I said, Manitobans just clearly reject.

So maybe I'm wrong. Maybe members opposite will stand up and they'll say, no, it's actually because the model's more expensive. That's why we support a registered owner—or a registered driver model. Maybe they're going to say it's because it's more complicated and we like red tape. Maybe they're going to say it's because they see that there's some, you know, opportunity to raise rates for all Manitobans.

You know, they can go ahead and put that on the record and until they do, we'll see what they're really all about, Honourable Speaker, and that is a drive to privatize Manitoba Public Insurance, a drive to undercut the advantages that we have in this province because of that public insurance corporation.

* (15:10)

And really, because we have the opportunities and advantages of these Crown corporations protecting all Manitobans—you know, a Crown corporation that

I want to remind folks that we rebuilt after the devastation from the previous government.

We're on the right track. We're going to protect low rates, better customer service and a public insurance model for Manitobans that will last into the future.

Thank you, Honourable Speaker.

The Speaker: The honourable Government House Leader, on House business.

Hon. Nahanni Fontaine (Government House Leader): I have a list of names I would like to be added to Hansard immediately following my member's statement from earlier today, and I seek leave for this to happen.

The Speaker: Is there leave for the list of names the member referenced to be added to Hansard immediately following her member's statement from earlier today?

Is there leave? [*Agreed*]

Questions

The Speaker: So now, a question period of up to 15 minutes will be held. Questions may be addressed to the minister by any opposition or independent member in the following sequence: first question by the official opposition critic or designate; subsequent questions asked by critics or designates from other recognized opposition parties; subsequent questions asked by each independent member; remaining questions asked by any opposition members. And no question or answer shall exceed 45 seconds.

The floor is now open for questions.

Mr. Trevor King (Lakeside): My first question, Honourable Speaker: If MPI's CEO has acknowledged there is no completed data comparing the registered owner and primary driver models, on what evidence is the minister claiming this bill improves affordability?

Hon. Matt Wiebe (Minister responsible for the Manitoba Public Insurance Corporation): Well, again, the member opposite maybe only focused on the privatization of MPI. What we did is we looked at other jurisdictions that are delivering a public insurance model and we see that the advantages are extended across those jurisdictions as well.

Manitobans were clear. They don't want to see this primary driver model imposed on them by members opposite. They want us to protect MPI and protect their affordable rates.

Mr. King: Without a completed pricing study ordered by the Public Utilities Board, how can Manitobans be assured this legislation will not lead to higher premiums in future years?

Mr. Wiebe: Well, again, the member opposite knows full well that the gathering of that data, these studies that he's calling for, would cost ratepayers millions of dollars, all to come to the same conclusion. That is, is that our current system works well. It protects new drivers, it protects new Canadians, it protects young people who are just starting to drive. Honourable Speaker, it's about protecting rates for all Manitobans, not just the wealthy like the members opposite want to focus on.

Mrs. Carrie Hiebert (Morden-Winkler): Honourable Speaker, why is the government proceeding with legislative changes before the data required by the Public Utilities Board has been collected and publicly tested?

Mr. Wiebe: Well, Honourable Speaker, as I said, millions and millions of dollars required to pull together data which we can easily access from other jurisdictions. We can see very clearly: privatized insurance models are more expensive. They're more expensive for the vast majority of folks and especially for those who are new drivers, new Canadians, newcomers and young drivers. That evidence is clear.

Members opposite are just pushing for this privatized model without considering what Manitobans actually want, and that's protecting our public insurance model.

Mr. King: Well, if affordability is truly the goal, why is the government constraining the independent regulator whose mandate is to ensure rates are just and reasonable?

Mr. Wiebe: Well, as I said, the Public Utilities Board is an important part of the process, and we work with them every single year to ensure we're delivering the lowest rates we absolutely can.

Now, under the members opposite, rates were skyrocketing because the corporation was in turmoil. There's a revolving door of CEOs. They caused a strike at MPI for the first time ever. And, you know, they left us with a lot of mess to clean up.

We are fixing that mess. We're getting the corporation back on track. But at the same time, we're doing so in a fiscally responsible way and in a way that delivers affordability to all Manitobans.

Mrs. Hiebert: We care about affordability for families. So how does the legislating—how does legislating around the Public Utilities Board order and a Court of Appeal ruling improve affordability for Manitoba families?

Mr. Wiebe: Yes, it's a great question, Honourable Speaker, and I'm happy to walk the member opposite through this.

So, essentially, this model is—it shares the risks inherent in insurance. It allows the ability of Manitoba Public Insurance, which already administers our driver licensing program, to leverage that ability to go after individuals who are unsafe on the road and ask them to pay a little bit more. But it protects that overall affordability which Manitobans have come to rely on.

Under members opposite, I think that that's at risk; I think Manitobans would see a weakened MPI. And why do I think that, Honourable Speaker? Because it was true when they were in power.

Mr. King: Has MPI produced any cost comparison data showing that the registered owner model results in lower premiums than a primary driver model?

Mr. Wiebe: Honourable Speaker, yes, we've looked at other jurisdictions. I've already said that here in the House. Maybe the member opposite wants to pick up the phone and call somebody in Calgary. He wants to call somebody who has a young driver turning 16 and going to get their car insured. Ask them how that process goes. Ask them how much they have to pay in a jurisdiction where they have private insurance.

That's the kind of model that members opposite are pushing for us to adopt. I don't agree with that, Honourable Speaker, and in fact, Manitobans don't. That's why the surveys show it's a completely unpopular stance. Why are members opposite so focused on privatizing MPI?

Mrs. Hiebert: Will safer drivers continue subsidizing higher risk drivers under this system, and how is that fair to—or affordable?

Mr. Wiebe: Again, Honourable Speaker, happy to go through this in a little bit more depth if members opposite are having trouble following along.

Because MPI administers the driver safety rating system, we already have a metric that allows us to go directly to those drivers who are unsafe on the roads. We're ensuring that they're paying more. And I wouldn't suggest, Honourable Speaker, that everybody pull out their latest MPI statement and show us where you land on the driver safety rating. I would

imagine there are some members in the House who pay a little bit more. And hopefully there's a lot that get a big discount because they're safe drivers. That's the kind of thing that we want to do to protect our roads and protect a public insurance model.

Mr. King: I—member opposite claims that we're having a hard time understanding the answers, but yet I think they're just having a hard time understanding the questions.

Has the minister reviewed any independent actuarial analysis demonstrating that the registered owner model is more cost-effective? I'm not sure how much more simpler we could ask that.

Mr. Wiebe: Yes, so not only does MPI have an incredible team of actuarial experts and the capacity to ensure that we're delivering the best rates possible for Manitobans. I love sitting down with them and getting, you know, all those numbers and just poring through them—one of my favourite things to do.

But even better than that, Honourable Speaker, we have implemented a board at MPI. After the failed board under the PCs drove the corporation into the dirt, we've managed to build up that board, put in some capacity that can actually protect Manitobans' interests, and they're doing amazing work. So shout-out to the board at MPI. Shout-out to all the team that does the hard work over there.

We're protecting Manitoba Public Insurance.

Mrs. Hiebert: Does the government have data showing that registered owners typically have a higher driver safety rating than primary drivers of their vehicles?

Mr. Wiebe: See, again, Honourable Speaker, I think the member opposite is almost getting there but not quite putting the two together, and the reason is, is because we have the advantage of having a public insurance model that has ability to implement something like the driver safety rating.

* (15:20)

That driver safety rating allows us to charge those drivers who aren't—you know, haven't been the best—the safest drivers on the road and ensure that they pay a little bit more.

So nobody's subsidizing anyone other than taking the risk and spreading it out in terms of reward for all Manitobans. That reward is lower rates, affordability that is an advantage in Manitoba, and one that we want to protect and they want to break.

Mr. King: I'm going to try a much shorter question here. Maybe I'll get an answer from the minister.

Does overriding the PUB create long-term affordability risk by moving—by removing independent actuarial oversight?

Mr. Wiebe: You know it's funny—members opposite, now all of a sudden defenders of the PUB. When they were in power, of course, they set rates at the Cabinet table rather than listening to the PUB. We won't do that, Honourable Speaker. We respect the work of the PUB.

But what the PUB was asking was for clarity; was for direction for the corporation. That's what this bill is about. By standing in the way, they're creating instability. Again, I know why they want to do this. They want to weaken MPI. They want to weaken our Crown corporations. They want to focus on privatization. We're focused on supporting those corporations that deliver an affordability advantage to Manitobans that they understand and like.

Mrs. Hiebert: I would just ask the member opposite to speak to me with respect like he does to all of the other colleagues.

Has the minister consulted consumer advocates or senior groups about whether the list legislation will lower premiums and can you table that information, please?

Mr. Wiebe: Yes, Honourable Speaker, I mean no disrespect to any member in the House and especially the member for Morden—member for Morden-Winkler (Mrs. Hiebert). I—she knows that I have a lot of respect for her, and if it came across that I wasn't, I truly apologize.

Honourable Speaker, yes, of course we're doing consultations, and we look forward to passing this bill here today at second reading. Invite folks to come down to the Legislature to understand better our plan, to hear our perspective and that focus on affordability. I think Manitobans understand that, and we look forward to hearing from them when this bill gets called to committee.

Mr. King: I'll ask what affordability protections remain for ratepayers if the PUB's authority over methodology is limited by statute?

Mr. Wiebe: Well, you know, I could imagine that if a PC government came in and tried again to pry or disrupt the Crown corporation with a goal to privatize it, you know, it—there would probably be a very key role for the PUB to play in stopping those actions, and

I would imagine the PUB happy to play those—that role.

Otherwise what the PUB does, of course, is ensure that Manitobans are getting the best deal, the best rates, and when they see the affordability advantage that we bring forward through MPI, they know that's what we need to protect.

They're—we're working with them, we respect them, and we want to continue to work with the PUB.

Mrs. Hiebert: How does the government respond to concerns from the Consumers' Association of Canada and Seniors' Advocate that this bill entrenches cross-subsidization and undermines fairness?

Mr. Wiebe: You know, again, Honourable Speaker, we deliver the most affordable rates—some of the most affordable rates across Canada to not only, as I said, new drivers and new Canadians and newcomers to the country, not just to families like mine, which, of course, we do as well, but we also ensure that the rates that we deliver are the most affordable to seniors as well.

That's why we're very proud of our driver safety rating which actually allows—the scale is now increasing by another point, which means that there'll be an even bigger discount, or a better protection of the discount, that seniors will see. We want to work with seniors' groups because we know they've got the same goal as us, and that's the most affordable rates across all Manitobans.

Mr. King: I'll ask the minister: Could locking one risk model into statute increase the likelihood of larger rate corrections later if actuarial realities shift?

Mr. Wiebe: No, happy to bring the member up to speed. This is the same system that he has lived his entire life using. Every Manitoban has only used this system. We are not changing anything, and in fact, we're protecting and entrenching that in law.

What could actually impact the rates that Manitobans pay? Well, maybe a billion-dollar boondoggle in Project Nover [*phonetic*]-Nova. Maybe disruption at the board level. Maybe a revolving door of CEOs. Maybe a strike at MPI. Those are the reasons why rates could potentially go up.

Under our government, we're protecting MPI, and we're going to protect Manitobans' rates.

Mrs. Hiebert: Given that the Court of Appeal affirmed the PUB's jurisdiction, how does bypassing that authority strengthen confidence in rate setting?

Mr. Wiebe: Again, what we are hoping all Manitobans can see is unanimity in the House and the Chamber, support from all parties to clarify the government's position that affordability is the most important thing that MPI can provide to Manitobans. That's certainly our position. That's been our government's position since day one. That's why we've been fighting every single day for lower rates, for better protections for consumers and for a strong public insurance model in Manitoba.

I invite members opposite to join us in this journey, to put this clarity before the PUB and before—

The Speaker: Member's time has expired.

Mr. King: Now, what precedent does legislating around the PUB set for future interference and rate setting for other regulated utilities?

Mr. Wiebe: I guess he's worried, Honourable Speaker, that we're going to lower rates even more with MPI, and it's going to be—we're going to bring in zeros or something.

Look, we work with the actuarial experts at MPI. We work with the board. We work with the corporation and its leadership. And then, of course, we respect and work with the PUB. That's what we do every single day. But it's clear that we need to set direction from government on the importance of the driver model that we—the primary owner model that we have.

And, Honourable Speaker, this bill is simple. It protects that value proposition. It protects our affordability advantage. Members opposite should get on board and support this good piece of legislation.

The Speaker: The time for questions has expired.

Debate

The Speaker: The floor is now open for debate.

Mr. Trevor King (Lakeside): I'm honoured to be able to stand today to speak to Bill 3 as the critic for the Manitoba Public Insurance Corporation to the Manitoba Public Insurance Corporation Amendment Act.

Honourable Speaker, at its core, this bill has been presented as an affordability measure. Affordability is the defining issue for Manitoba families today. Across this province, households are facing sustained financial pressure: the cost of groceries has risen, housing costs have increased, interest rates have climbed, energy costs have moved upward. Families who once had breathing room in their monthly budgets now find that room shrinking. In that environment, every policy

decision that affects household cost matters. Manitobans expect their government to take affordability seriously.

When legislation is introduced and framed as an affordability measure, Manitobans deserve to see the evidence that supports that claim. Affordability cannot be declared into existence. That principle should guide every decision we make in this Chamber when it comes to policies that affect the cost of living.

Honourable Speaker, Manitoba Public Insurance is not just another public entity; it is a major Crown corporation. It is a billion-dollar insurance company that provides coverage to nearly every driver in this province. Every year, Manitobans collectively pay hundreds of millions of dollars in premiums to MPI.

For many households, automobile insurance is not a small or incidental expense; it is one of the largest recurring costs they face each year. For families with multiple vehicles, for rural residents who rely heavily on transportation and for young drivers just starting out, insurance premiums represent a meaningful portion of their household budgets.

* (15:30)

Mr. Tyler Blashko, Deputy Speaker, in the Chair

Because of that reality, any legislative change affecting how risk is assessed and how premiums are calculated must be approached carefully. It must be guided by evidence, it must be grounded in fact and it must be subject to independent oversight.

Honourable Deputy Speaker, the governance structure around Manitoba Public Insurance also matters greatly because MPI operates as a public monopoly. Unlike private insurers in competitive markets, MPI does not face competitive pressure. Manitobans cannot shop around for automobile insurance, they cannot compare prices between providers, they cannot move their business to a different company if they believe rates are too high or policies are unfair. That reality makes governance and oversight critically important.

In competitive markets, competition disciplines prices. If one insurer charges too much or structures premiums poorly, consumers move to competitors. Market forces encourage efficiency and fairness. In a monopoly environment, those market forces do not exist. Instead, the responsibility for protecting consumers falls to regulatory oversight.

In Manitoba, that role is performed by the Public Utilities Board. The PUB acts as a surrogate for competition. Where market forces would normally provide discipline, the PUB provides oversight

through evidence-based regulation. It examines rate applications. It reviews actuarial models. It hears testimony from experts. It hears from consumer advocates and stakeholders, and it evaluates—excuse me—evidence presented by the corporation.

Though that—through that process, the PUB determines whether rates are prudent, just and reasonable. The PUB itself explains the importance of this role clearly. Its regulatory principles state: but while state-owned monopolies do not seek to generate a profit, they may charge unfair or unjust rates in the absence of oversight. Regulation and rate setting is intended to ensure that rates are prudent, just and reasonable, that utility service is reliable and safe and that a balance is achieved between customer needs and the revenue requirements of the utility and its creditors. That statement captures exactly why independent regulation exists.

Even when a utility is publicly owned and not designed to generate profits, oversight remains necessary. Without it, decisions affecting rates can become politicized. Evidence may be set aside. Affordability claims may be asserted without empirical support. The Public Utilities Board exists to prevent that outcome.

Honourable Deputy Speaker, I want to be very clear about something. I support public automobile insurance as so does everyone on this side of the Chamber. Public insurance, when governed properly, can provide stability and predictability for drivers. It can avoid some of the volatility that has occurred in certain private insurance markets. Manitoba has historically 'benited'—benefited from that stability. But public insurance only works when Manitobans trust the system. And that trust depends on three things: evidence, independence and transparency.

Manitobans must know that decisions affecting rates are grounded in real data. They must know that independent regulators are allowed to do their work. And they must know that affordability claims are backed by real numbers rather than political messaging. That brings us directly to the legislation before us.

Honourable Speaker, the government has described this bill as protecting affordability. Yet when asked to demonstrate how this legislation will reduce premiums for Manitobans, the government has not provided specific dollar figures. Now, there has been no actuarial comparison tabled in this Chamber demonstrating that the registered owner model produces lower premiums than a primary driver risk model. There has been no completed pricing study comparing

those two approaches. There has been no publicly released analysis demonstrating measurable savings for Manitoba families.

In fact, during PUB proceedings and related discussions, it was acknowledged that the data required—that data—the data required to determine which model is more affordable has not yet been completed. That acknowledgement, honourable Deputy Speaker, I think is significant.

Now, if research has not been completed, then claims of superior affordability cannot be substantiated. Honourable Speaker, the question before us is therefore straightforward: Is it prudent to legislate certainty before completing the analysis required to determine what best serves Manitoba families?

The Public Utilities Board confronted this very issue. In 2022, after years of consultation and review, the PUB directed Manitoba Public Insurance to investigate a primary driver model for 'assesking'—assessing risk and settling premiums. The board concluded the concept warranted further examination. They didn't know which one is better, and neither do we.

That directive did not mandate immediate implementation of a new model. It simply required MPI to conduct the research necessary to determine which model would provide the best outcomes for Manitobans. MPI appealed that directive. Corporation argued that the PUB had exceeded its authority by directing MPI to examine potential changes to its risk classification methodology.

The matter went before the Manitoba Court of Appeal; the court dismissed the appeal. Justice Freda Steel ruled that MPI's challenge had no reasonable prospect of success. The court confirmed that the Public Utilities Board has jurisdiction over MPI's risk classification methodology and premium setting framework. That ruling, honourable Deputy Speaker, to me, was very important, because it affirmed that risk assessment methodology falls squarely within the regulatory oversight responsibilities of the Public Utilities Board.

Honourable Deputy Speaker, in a rules-based system, that decision should have resolved the matter. The regulator issued a directive; the courts confirmed the regulator's authority. The system functioned exactly as it was designed to function. Following that decision, MPI indicated publicly that it would work collaboratively with the Public Utilities Board toward identifying a model that would deliver the greatest value for Manitobans.

That process should have continued. The research should have been completed. The data should have been gathered. The analysis should have been presented publicly. And the PUB should have evaluated that evidence through its normal regulatory process.

Instead, we are now considering legislation that effectively entrenches the registered owner model in statute before that analysis has been completed. That raises important questions about whether this bill is truly about improving affordability for Manitobans, or is it really about something else?

Honourable Deputy Speaker, members opposite once spoke strongly about the importance of independent regulatory oversight in this very context. On March 23, 2022, the member for St. James and now the Minister of Finance (MLA Sala) stated in this Chamber: The real decisions on rates will be made at the Cabinet table. Will the minister step back and commit to not settling rates at the Cabinet table? That is a very valid question at this point and I couldn't have said it better myself.

On May 18, 2022, the same member stated: They are removing rate-setting oversight from the Public Utilities Board and giving their Cabinet complete control; this removes accountability and it removes transparency. Again, that statement sums up our current situation perfectly.

Not to belabour the point, but the NDP have said quite a bit about the importance of respecting the PUB.

* (15:40)

I have another quote: They want to keep raising rates at the Cabinet table and circumvent the Public Utilities Board.

Honourable Speaker, those statements ring true today. Yet today we're considering legislation that does exactly what those members once warned against. On the one hand, the government says it supports an independent Public Utilities Board; and on the other hand, when the Public Utilities Board issues a directive, when the courts confirm that directive, the government legislates around that oversight and moves decision-making authority back towards the Cabinet table.

Now, those two positions cannot exist—cannot co-exist. Honourable Deputy Speaker, affordability is best protected when independent regulators are allowed to complete their work and present their findings.

Consumer advocates have also raised concerns about potential distortions under the owner-based model.

The Public Interest Law Centre, representing consumer and seniors groups, has noted that the current model can sometimes produce situations where safe drivers subsidize higher risk drivers with the same household—within the same household.

Again, the issue is not about endorsing one model over another in theory; the issue is about ensuring that affordability claims are grounded in complete analysis. This all comes down to affordability and the fact that there is absolutely zero objective evidence that the changes proposed in this bill do anything at all. Affordability must be measured, affordability should be verified and affordability must be supported by numbers. The Public Utilities Board exists to ensure that those principles guide the decisions affecting Manitoba ratepayers.

Honourable Speaker—honourable Deputy Speaker, our caucus remains committed to affordability for Manitoba families. We will support measures that demonstrate lower costs. We will support policies grounded in actuarial evidence and sound economic principles. We will support legislation that strengthens transparency and long-term stability.

But we cannot support legislation framed as an affordability solution when there is no empirical foundation supporting that claim. Manitobans deserve evidence. They deserve transparency. They deserve independent oversight.

Public automobile insurance only works if Manitobans trust the system. That trust depends on evidence, independence and respect for the rule of law. It depends on decisions being guided by regulators and actuarial experts, not determined at the Cabinet table.

If this bill proceeds to committee, I look forward to hearing from all Manitobans. Committee is an essential part of our democratic process. It allows citizens, experts and stakeholders to present their perspectives and strengthen legislation through public input.

If the data ultimately demonstrates that the registered owner model is indeed the most affordable and sustainable approach, then that evidence should be presented transparently. If the evidence suggests adjustments are necessary, that too should be addressed openly.

But until the empirical analysis is complete, describing this legislation as an affordability measure remains unsubstantiated. Affordability is too important to be based on assertion.

Honourable Speaker, let me add this, because this is the heart of the affordability question: When government uses the word affordability, Manitobans hear something very specific. They hear, will this lower my costs? Will this keep my premiums predictable? Will this protect me from sudden increases? Will this make the system fairer so that I am not paying for someone else's higher risk?

Affordability is not just a slogan. It is not just a headline. It is not just a talking point that can be repeated often enough that Manitobans are expected to accept it. Affordability is the difference between a family being able to absorb a monthly cost and not being able to—and not being able to absorb it. It is the difference between a young person being able to insure a vehicle and get to work or not. It is the difference between a senior on a fixed income being able to maintain independence and mobility or being forced to cut back.

And when we talk about MPI, affordability is not an abstract concept. It is a bill that arrives in the mailbox. It is a cost that must be paid to legally drive in this province. It is tied to a vehicle that many Manitobans need to get to work, to pick up their kids, to get groceries, to attend medical appointments and to participate in their communities.

So when the government claims this bill protects affordability, the burden is not on Manitobans to simply trust the claim. The burden is on government to demonstrate the claim. Honourable Deputy Speaker, this is why governance matters so much for MPI.

MPI is a public monopoly. It does not compete for customers. Manitobans cannot shop around. There is no market signal that forces MPI to adjust its methods, justify its assumptions or explain its direction in the way a private insurer might—a private insurer must in a competitive environment.

That is precisely why independent regulation is foundational. The PUB is intended to provide discipline where competition cannot. The PUB is intended to require evidence where political pressure might otherwise replace it. The PUB is intended to enforce transparency where closed-door decisions might occur otherwise. That is not an incidental feature of the system; it is the core design.

Honourable Deputy Speaker, if members opposite truly believe in affordability, they must also believe in the process that validates affordability claims, because in monopoly systems, the process is the protection; evidence is the protection; independent

oversight is the protection; transparency is the protection. And that is why it is not enough for the minister to say we support an independent PUB. That statement must be matched by his conduct.

The government supports an independent Public Utilities Board, then it must allow the Public Utilities Board to gather the data, test the models and determine, based on evidence, what is prudent, what is just and what is reasonable.

Honourable Deputy Speaker, we are being told that the registered owner model is the right model. We are being told that it protects affordability. We are being told that it protects stability.

But what is missing is the actuarial work that shows Manitobans, plainly and transparently, what the affordability impact actually is. Where is the comparative pricing study? Where is the analysis showing household impacts? Where is the evidence showing who wins and who loses under each model? Where is the modelling showing the effect on premiums across demographic groups, across regions, across income levels, across multi-driver households, across seniors and across young drivers? Where is that modelling?

Now, during the proceedings before the Public Utilities Board, Manitobans heard something very revealing. The chief executive officer of Manitoba Public Insurance acknowledged during testimony that MPI does not yet have the data necessary to determine whether the registered owner model or a primary driver risk model would ultimately produce better affordability outcomes.

* (15:50)

That is an important admission. It tells us that the very organization responsible for administering the system has not completed the analysis required to determine which methodology would be more affordable, more equitable or more sustainable over time. In other words, the evidence that should guide this decision simply has not been completed.

Honourable Deputy Speaker, if that data existed today, this debate would likely be very short. If the government could table clear actuarial analysis demonstrating that the registered owner model produces lower premiums for Manitoba families than a primary driver model, the discussion in this Chamber would look very different. Members on this side of the House support affordability. If the evidence clearly showed one model delivering better outcomes for Manitobans,

that evidence would be—would naturally guide policy, but that's not where we are.

Instead, we are being asked to legislate certainty in the absence of the very data needed to determine which system is actually better for Manitoba drivers. That is precisely why the work ordered by the Public Utilities Board matters, and why completing that analysis before locking a methodology into statute would better serve Manitobans and the principle of authority—of affordability, sorry.

Now, two models can produce the same average outcome and still have very different affordability impacts for real households. One model might look stable on paper while producing unfair cross-subsidies in practice. One model might suppress premiums for certain higher risk drivers while raising them for lower risk drivers, and that is not affordability and it's not fair.

Honourable Deputy Speaker, we've heard claims that this bill protects Manitoba families from unjustified premium increases. But, again, affordability cannot be asserted, it has to be demonstrated. The government's case is that the bill prevents premium increases—then the government should table the projections. If the government's case is that owner-based models is 'demonstrably' cheaper, then the government should table the comparative modelling. The government's case is that the PUB's work is unnecessary, then the government should say that openly, and explain why an independent regulator is no longer required to validate affordability.

But, instead, what we see is something else. We see a pattern where the PUB issues a directive, MPI appeals, MPI loses, the Court of Appeal confirms the PUB's jurisdiction, and rather than fully respecting that outcome and completing the work ordered by the regulator, we see the legislative action that attempts to entrench the existing approach and reduce the regulator's reach over methodology.

Honourable Deputy Speaker, that creates a fundamental contradiction, because it suggests that the government supports independent oversight only when the oversight agrees with the government's preference. It suggests that the government supports evidence-based regulation only when the evidence leads to a politically convenient outcome. It suggests that the government supports transparency only until transparency requires data that is difficult or uncertain or not yet favourable. That's not independent regulation. That is conditional regulation. And conditional regulation is not regulation at all.

Honourable Speaker, we should not treat risk methodology as a minor technical detail. In insurance, methodology is everything. Risk classification determines who pays what. And because MPI is a public monopoly, methodology must be tested publicly. This must—it must be examined in open proceedings, it must be supported by evidence, it must be subject to scrutiny. That is why the PUB process exists.

Honourable Speaker, it is also important to address another reality. This government is asking Manitobans to accept a bill at face value with absolutely no proof of efficiency. And that is not a small matter, because public confidence in MPI is not automatic, it is earned. It is earned when Manitobans see that decisions are justified, it is earned when Manitobans see that the system is fair. It is earned when Manitobans see that politics is not overriding actuarial judgment, and if public confidence is weakened, the consequences are serious.

When people lose confidence in a system, they question whether they are being treated fairly. They question whether government is using the Crown corporation as a tool for political management rather than sound insurance practice. That erodes trust, and in a monopoly, trust is not opal—optional. Trust is the foundation.

Honourable Speaker, the PUB was established precisely because monopoly utilities, even public monopolies, can charge unjust rates in the absence of oversight. That is not hypothetical; it is a regulatory principle based on experience. It is why the PUB's role is described as ensuring rates are prudent, just and reasonable, not rates that are politically attractive in the short term, but rates that are defensible and sustainable over time.

Honourable Speaker, we should also be honest about what short-term affordability can mean in practice. Sometimes governments seek to keep rates low in the short term by deferring costs. Sometimes that means underestimating future risks. Sometimes it means avoiding necessary 'methodological' updates. Sometimes it means suppressing corrections until later.

Honourable Speaker, that is why the directive to examine a primary driver model matters. It is about whether the current model remains appropriate given the evidence. It is about whether it is fair, sustainable and affordable. And because MPI itself acknowledged that the necessary data has not been completed, it makes no sense to legislate certainty before the work is done. That is not how we would run any other major policy decision affecting household costs. Would not

legislate an outcome before completing the study that tells us whether the outcome is beneficial. We would not claim affordability without the numbers. We would not override independent oversight without explaining why evidence-based regulation is no longer needed.

Honourable Speaker, consultation matters here as well. The PUB process is consultation. It is the mechanism through which a public, consumer advocates, experts and stakeholders participate in scrutiny of rate-setting methodology, the mechanism through which transparency occurs.

Now, I see I'm running out a bit of time here, honourable Speaker.

An Honourable Member: Maybe you'll get leave.

Mr. King: Maybe I'll get leave, but I doubt it.

But I just want to say that the process is valued precisely because it's not controlled by Cabinet. It's not a closed-door conversation; it's an evidence-based regulatory proceeding.

And when government legislates around that process, it effectively reduces the value of consultation and public participation. Honourable Speaker, the members opposite say they are listening. The question is, why are they not listening to the PUB? Why are they not listening to the Court of Appeal? Why are they not listening to the public that participated in PUB hearings? Why are they not listening to consumer advocates who have raised concerns about Bill 3?

If affordability is the true objective, then the proper path is clear: complete the pricing study, table the results, allow public scrutiny and allow the PUB to test the evidence.

Thank you, honourable Speaker.

MLA Jeff Bereza (Portage la Prairie): I rise today to speak on bill—to Bill 2. Let me begin by—with something very clear. Affordability for Manitoba families is our priority. It has to be. There is an affordability crisis in Manitoba. Families are stretched far and thin. Groceries cost more. Housing costs more. Fuel prices cost more. Manitobans expect us to take affordability seriously, not as a slogan, not as a headline, but as a measurable outcome.

We've seen enough people in our grocery stories that will pick up a package of meat and have a look at it and think about it and think about the time when they could afford that and then put it back on the table. Affordability is so critical. The government has framed

Bill 3 as an affordability measure. That is a very significant claim. But when we talk about affordability, especially auto insurance affordability, it must be grounded in evidence, actuarial analysis and an independent oversight. Because when it comes to insurance pricing, good intentions aren't enough. Numbers matter, risk matters and the data matters.

* (16:00)

Let me also say this clearly: If there is a model genuinely lowers premiums for Manitoba, if there is a credible actuary-actuarially sound evidence showing a better system, we will support it. We are prepared to review any well-thought-out, evidence-based initiative that genuinely lowers premiums.

But Bill 3 is being presented as an affordability bill without any completed pricing study to prove that it will. In fact, will it lower the premiums? That is the issue that is before us. The missing pricing study: the Public Utilities Board directed MPI to conduct a pricing study comparing the registered owner model and the primary driver model. That study has not been completed.

The CEO of MPI acknowledged during PUB hearings that she does not have the data to say which model is more affordable. Think about that. Manitobans need and deserve to be able to think about that. If MPI itself cannot say which system costs less, how can the minister claim with certainty that the—this bill will lower premiums?

We are being asked to legislate first and study later. That is absolutely backwards. Insurance pricing is not guesswork. It is actuarial science. It is based on risk modelling, claims history, driving patterns and long-term financial sustainability. When politics overrides actuarial analysis, affordability suffers in the long-term.

There is—respecting the regulator, there is also an important governance principle at play. The Court of Appeal confirmed that the Public Utilities Board has jurisdiction over driver safety rating methodology. That is not a small detail. That is the law. The PUB exists to provide independent oversight to ensure that rates are fair, justified and supported by evidence.

Instead of respecting that ruling and completing the analysis requested, this government is legislating around the regulator. If the independent regulator has asked for data, the appropriate response is not to bypass it. The appropriate response is to provide the data. Transparency in evidence should not be optional

when it comes to the finances of Manitobans. Manitobans deserve to know.

The risk of locking a model into statute: There is also long-term affordability risk embedded in this approach. Bill 3 would lock one risk model into statute.

But driving patterns do change. Claims trends change. Vehicle technology changes. Repair costs change. Insurance systems must retain flexibility to adapt. If government hard codes a risk model into legislation and the underlying data shifts, MPI may be forced into a sharper rate correction later.

And after that—and what does that mean? Bigger increases for families down the road. That is not long-term affordability. That is short-term politics. True affordability means stability. And right now, Manitobans are looking for affordability stability, predictability, gradual adjustments grounded in evidence. Not sudden corrections because flexibility was removed.

Listening to stakeholders: We have also heard from consumer advocates and seniors' representatives who have asked government not to proceed until this data is collected. They're not saying never; they're just saying let's prove the data we're talking about. Collect the data, present the evidence, let the independent regulator assess this. This is a reasonable position and we agree with them.

What are we asking for? Our position here is not complicated. Complete the pricing study, provide actuarial comparison between the registered owner, model and the primary driver model. Allow the Public Utilities Board to review it. Demonstrate with real numbers, real facts, which system is more affordable and more sustainable.

If the minister tables credible evidence showing that the registered owner model is clearly superior and lowers premiums for Manitobans, we are prepared to review it in good faith. But until the evidence exists, which it does not today, Bill 3 cannot credibly describe—can be—Bill 3 cannot be credibly described as an affordability measure. It is policy change in search of proof.

The principle at stake: This debate is about more than one bill; it's about how we make decisions that affect every Manitoba driver. Do we rely on independent analysis or do we rely on political assertion—assertion? Insurance systems are complex. Small adjustments can have a wide ripple effect. If risk is not actuarially reflected, costs do not disappear; they just shift.

And when they shift improperly, somebody is going to pay more. Will that be the Manitoba driver that is paying more? That someone is going to affect many Manitoba families. And we will not support a process that risks higher premiums later because proper analysis was bypassed today.

Affordability is not achieved by declaring something affordable; it's achieved by evidence, transparency, actuarial rigour, independent oversight, long-term thinking. When governments override those principles, short-term narratives can create long-term financial consequences. We as Manitobans cannot afford that.

Affordability for Manitoba families is our priority. We will support any thought-out, evidence-based initiatives that lowers premiums. But Bill 3 being presented as an affordability measure without any complete pricing study to prove it? No. The PUB directed MPI to conduct a pricing study comparing registered owner models. That study has not been completed. Again, evidence is not there.

The CEO of MPI acknowledged PUB hearings that she does not have the data to say which model is more affordable. How can we go to Manitobans without the proper data? The Court of Appeal confirmed that the PUB jurisdiction over driver safety rating methodology. Instead of respecting that ruling and completing the analysis, this government is legislating around the regulator.

Insurance pricing is based on actuarial science. It must reflect the risk. When politics overrides this, affordability will suffer in the long term. That is not long-term affordability; that is short-term politics. If the minister tables credible, actuarial, sound evidence, we are prepared to review it—as I said—in good faith.

* (16:10)

In closing, honourable Deputy Speaker, we support affordability. We encourage affordability. We support lower premiums. We support the people that are struggling out there with grocery costs, with higher fuel costs. We will support evidence-based reform. But Bill 3 has presented as an affordability measure without the completed study needed to substantiate that claim.

If MPI's own leadership cannot say which models cost less, the minister should no way be claiming certainty. Collect the data; respect the regulator; show every Manitoban driver the numbers. If the evidence proves the government's case, again, we'll look at it in responsibility and in good faith. But until then, affordability must be proven, not just promised.

Thank you so much, honourable Deputy Speaker.

Mrs. Carrie Hiebert (Morden-Winkler): I'm privileged to rise today to speak on Bill 3 today, Manitoba Public Insurance Corporation Amendment Act. Thank you for the opportunity to rise and put some words on the record. It's an important thing as the opposition to do that, and it's—I take it as a big honour to be able to be here and to do that.

This is a timely topic, honourable Speaker—or Deputy Speaker, as affordability is at the centre of mind for Manitoba families across the province and a priority of the PC Party. While the NDP have framed this as an affordability bill, there is no data or evidence to support this assertion.

The Minister of Justice (Mr. Wiebe) himself said that this bill would—will save Manitobans money, but when pressed and asked questions earlier today, could not explain how exactly it will save money for our constituents in our province. He could not produce a single dollar figure for us, a single 'actual' report or any analysis to demonstrate that this bill will make auto insurance cheaper for Manitobans.

Yet this bill is framed as an affordability bill, and I think we all know that affordability is what we need to make sure we think about, as our constituents are struggling day to day to make sure they can pay their bills, and auto insurance is—or car insurance is one of those big bills that we have to pay every month.

Honourable Deputy Speaker, this—on this side of the House, we care about families and their ability to put food on the table. Manitobans need real answers to their very real concerns about this affordability crisis that we're in. If the government is serious about supporting families, then affordability measures must be based on evidence, not 'besed' on—based on guesses.

In order for us to make an impact, we need to make sure that we're actually doing the things that matter to bring the costs down for our families. In 2022, after years of consultation, the Public Utilities Board ordered Manitoba Public Insurance to move to what is called a primary driver model for assessing risk and setting insurance premiums. That model is used across most of Canada and is based on a simple and fair principle: the person who drives the vehicle the most should be the one who's driving the—sorry—drives the vehicle most should be the one whose driving record determines the insurance premium.

Safe drivers should pay less, we all agree. That is an affordable thing for us to know. Riskier drivers

should pay more. That is fair, that is logical and that is how insurance works everywhere else.

The PUB's decision followed extensive consultation with consumers, industry experts and MPI itself. The regulator included—concluded that the current system which ties premiums to the registered owner of the vehicle was outdated and unfair. Under that system, a household with multiple drivers could see good drivers paying more simply because the registered owner had a worse driving record. In effect, responsible drivers were subsidizing the riskier ones.

MPI did not like that ruling. It appealed to the Public Utilities Board's decision, arguing that the regulator had exceeded its authority, but the Manitoba Court of Appeal dismissed MPI's challenge outright. Justice Freed [*phonetic*] Steel, writing to—for the court, stated clearly that the PUB had full jurisdiction over MPI's rate settling—setting methodology. She reasoned that appeal had no reasonable prospect for success. In other words, the Public Utilities Board was right. The courts agreed. MPI itself publicly accepted that outcome, saying it would work collaboratively with the Public Utilities Board to develop a model that provided the greatest value for Manitobans, which is the part of affordability that we've talked about. That was the path forward: collaboration, evidence and modernization.

But, Mr. Deputy Speaker, the government has chosen a very different path. Instead of respecting the independent process, they are legislating around it. This bill circumvents this regulatory oversight, specifically designed to ensure premiums are fair, transparent and evidence-based. These qualities matter for affordability. When rates are not aligned with real risk, someone always has to pay the difference, and that someone is most likely a safe driver or a family trying to stretch each dollar. And as legislators, it's our job to make sure we're always putting the families first and making sure that they can afford to pay their bills and their insurance for their vehicle.

Many families choose not to drive a vehicle because of the expensive or high cost of the year insurance for their car, and this is something, especially in Manitoba, that we know families need. If they can afford it, they need to be able to have a car to get around to sporting events for their kids, to go pick up groceries and to go find—go to appointments for doctors. There's just so much we need to do with a vehicle. Affordability for those costs are so important.

The concern that arises here is the lacking—is—sorry, locking MPI into a single legislature—legislative

risk scheme. It eliminates the ability to adjust for changing driver patterns, technology and actual realities over time. Affordability is about ensuring the system can adapt reasonably so that the costs remain stable and predictable. The effect of this is pretty simple: It permanently removes the Public Utilities Board's authority to order MPI to modernize its risk model and could result in large, sudden increases in years ahead. That is not affordability; that is delayed costs. And if we want to be honest and call this bill something for affordability, this right there shows that it is not.

* (16:20)

Deputy—Mr. Deputy Speaker, Manitoba Public Insurance is not just another government department; it's a billion-dollar insurance company that must operate under sound actuarial principles, guided by professional evidence and subject to public scrutiny.

Manitobans depend on MPI for fair, affordable and stable rates. They expect decisions about those rates to be based on facts, not political convenience. We asked questions earlier about that. We asked for data, which we were not provided any, from the minister.

Mr. Deputy Speaker, Manitobans are already feeling the pressure on their household budgets. Families are measure—managing higher grocery bills, higher fuel costs and higher utility payments and higher taxes on their homes and properties. They cannot afford surprises when it comes to their insurance. Manitobans deserve a system that is independently regulated, evidence-based and focused on long-term stability.

The Public Utilities Board mandate is to act as a trusted, respected regulator that contributes to fair rate determinations and long-term, reliable utility services for Manitobans. It's something that we must rely on and know that they're always taking our interests first. So why would this government sideline that independent oversight at a time when families need transparency and certainty the most?

If MPI itself cannot stay which system costs less, how can a minister claim this bill will lower premiums, in turn making life more affordable for our Manitoba families?

Honourable Speaker, I'm not about to—sorry—honourable Deputy Speaker, affordability is not a slogan; it is a measurable outcome. We are just asking for those measurements; we're asking for that data. It is something that can be and should be demonstrated with numbers, modelling and clear projections.

If the government claims this legislation will keep rates lower, then Manitobans deserve to see the comparison—the 'comparative' 'analysis' between the registered owner model and the primary driver model. They deserve to know what the long-term financial implications are for the future rate applications. And for fairness among drivers, we need to make sure that we are not charging the safe drivers for the risky drivers. It should be fair, and we should know for sure.

The Speaker in the Chair

We're not against making sure that we have affordability for our families. We want to make sure that we are doing our due diligence to ensure we have the right path forward so that we know that what we're doing here at the Legislature is going to make a difference for affordability for families. That needs to be our No. 1 priority because affordability today cannot come at the expense of affordability tomorrow.

If actual pressures are ignored or masked, those costs do not disappear. They accumulate, which causes great strain on our families in Manitoba and when, eventually, when they eventually surface, Manitoba families who will bear the burden. Large sudden rate adjustments hurting working parents, seniors on fixed incomes, young people starting out, newcomers trying to build a life in our province. Those are the families we need to protect and make sure that they have affordability measures in place so they can continue to thrive in our beautiful province of Manitoba.

We must also consider fairness within affordability. Safe drivers expect that their reasonable behaviour will be recognized and rewarded. When a pricing model disconnects premiums from actual driving risk, it undermines confidence in the system. Over time, that erosion of confidence can weaken public trust in our public insurance model altogether.

Mr. Speaker, there is also a broader principle at stake here. Public auto insurance in Manitoba has a long—has long rallied on independent oversight to maintain credibility and stability. When governments begin legislating specific rate-setting frameworks rather than allowing expert regulators to assess evidence, it risks politicizing what would—should remain an actuary exercise. Rate design should be determined by data, claims trends, rate—loss ratios and risk exposure, not by political preference.

Families do not benefit from short-term political messaging; they benefit from long-term financial stability. If the primary driver model was ordered because it was more actually reflected risk—individual risk, then Manitobans deserve the clear explanation

for that, supported by the numbers as to why reversing that direction will not shift costs unfairly into—onto others. Transparency will not shift costs unfairly, but it—or—sorry, it will actually back up what legislation needs to be.

On this side of the House, we believe a strong—in strong public institutions, but strong institutions require independent oversight, evidence-based decision making. The role of the Public Utilities Board is to protect Manitobans from political interference and rate setting. That independence is one of the reasons Manitobans have confidence in their insurance system.

Mr. Speaker—Honourable Speaker, affordability also means predictability. Parents budgeting for day-care, mortgage payments and extracurricular activities need to know that their auto insurance will become the—will not become the next unexpected spike in their monthly expenses. They need stable, independently reviewed, rate-setting processes to provide that predictability.

So, I thank you, Honourable Speaker, for the opportunity to put these words on the record on this very timely and important matter. Affordability for families is our top priority, and I always stand up to ensure the legislature—that legislation debated in this House will always support Manitobans.

Thank you.

Mr. Konrad Narth (La Vérendrye): Well, it feels great to be back in this Chamber and it's great that we have the opportunity to be here speaking on legislation that the government brings forward, claiming added affordability for Manitobans, since we know that affordability is the most important issue facing Manitobans today.

And it's somewhat comical, I find, that the NDP government brings forward legislation like this that hasn't had the research, hasn't had the appropriate reviews by those, the professionals, the actuarials, the ones that so crucially need to make the decisions for insurance providers, but instead brought forward based on political ideology.

That's concerning, and that's concerning for me. I don't want to be redundant here. I know many of my colleagues on this side of the House had stated the obvious concerns. Obviously, as stated, we—I think—as all Manitobans, and it should be as legislators on both sides of the House, support increasing affordability in these times of increased pressure for Manitoba households.

* (16:30)

But what I find interesting about the NDP bringing forward affordability legislation or legislation that sets out to streamline process and procedure is that I've lived—I've lived through NDP government in the past, and now serving as a member of the Legislative Assembly of Manitoba with an NDP government again in office and, you know, as my colleague had said here, living through the previous NDP reign of this province and surviving says something about an individual's ability to be a successful business owner in this province.

So I take pride in that I was able to build businesses during that time, but I know first-hand the additional legislation that was brought forward, regulation and red tape through Manitoba Public Insurance, because in the automotive business that I grew up in and had worked in the majority of my life, we had worked very closely with Manitoba Public Insurance and worked for Manitoba Public Insurance.

And I saw that during those times the measures to increase affordability for Manitobans only made things less affordable, more cumbersome and an increased burden on rural Manitobans. Unproportionately, time and time again, that additional burden had fallen on rural Manitobans, and that's what I'm seeing once again.

You know, as stated, affordability is one of the most important issues facing Manitobans, and whether you're in the city, the country, whether you be at the top earning bracket or the lowest, we're seeing the strains. Across our province, families are now watching every dollar they spend, whether it be on groceries, fuel, housing or insurance. Manitobans expect their government to ensure that essential services remain fair, transparent and affordable. And that is why discussions about Manitoba Public Insurance matter so much.

MPI is just—is not just another Crown corporation, it is something that every Manitoban depends on. Every driver in this province pays into that system and every driver deserves to know that the premiums they pay are fair, evidence-based and grounded in sound financial management. So when the government brings forward legislation and calls it an affordability measure, it is entirely reasonable for Manitobans to ask some very simple questions.

The first one, the glaring one, is: Where is the evidence? Because affordability cannot be declared; affordability has to be demonstrated. And, unfortunately, Honourable Speaker, the central problem with Bill 3 is that the government has not

demonstrated that this legislation will actually make insurance more affordable for Manitobans. Affordability must be based on evidence.

And we saw the Public Utilities Board has stated an opinion and the Public Utilities Board exists for a reason. It exists to ensure that rates are fair, transparent and based on independent actuarial analysis, as with any other insurance company. It protects Manitobans from political interference in rate setting and ensures that decisions are made based on evidence. That independent oversight is not a barrier to affordability; it is one of the strongest protections for affordability that we as Manitobans have.

The PUB reviewed the structure of MPI's driver safety rating system and directed MPI to study a primary driver model to better reflect actual driver risk. After hearings and expert evidence, the PUB concluded that linking insurance premiums to the person who actually drives the vehicle may produce fairer outcomes.

MPI, though, challenged that directive in court and the Manitoba Court of Appeal ruled clearly that the PUB does have the authority to direct changes to MPI's risk assessment methodology. The court confirmed the regulator's authority and MPI stated publicly that it would work collaboratively with the PUB to move forward. Little concerned because of the responses to the question period for this bill that we heard from the minister himself.

So we now see that instead of completing the research that the regulator asked for and instead of gathering the data, instead of presenting that evidence, this government has chosen to legislate the current system now into law.

Honourable Speaker, that is not evidence-based policy. That is legislation built on assumption. Even MPI cannot say which model is cheaper. Perhaps the most concerning part of this discussion is that even MPI itself does not have the data needed to support the government's claims.

During the testimony and public proceedings, MPI themselves acknowledged that it does not currently have the completed analysis required to determine which model would produce lower premiums. I think all Manitobans should be concerned at that—concerned about that because that's a trend that we're starting to see under the direction of this NDP government.

That's something that we saw at committee for Manitoba Liquor & Lotteries, the Crown corporation there. That's also something that's come through loud

and clear through committee for Manitoba Hydro, and it's something that's changed and it's something that the board has expressed that is new.

So the muzzle effect that this government has had on our Crown corporations is something that each and every Manitoban should hold this government accountable for.

We, on this side of the House, are here to bring forward exactly the concerns that we have with the operation of this Manitoba government. Of course we're in support of the Manitoba public insurance system and publicly run insurance that it's able to provide, but it needs to be fair and equitable to all Manitobans.

I've brought forward concerns of changes that this government has set into pace shortly after being elected, and those are issues around the SRE policy and registration of commercial vehicles in our province. And the lack of response by this government is downright concerning.

And then when you have the Crown corporation saying that they weren't directed to do the research that the Public Utilities Board had recommended and the courts of Manitoba had also directed of the regulator, we're seeing a trend here and it's a concerning trend.

So let's think about that for a moment. The Crown corporation responsible for providing insurance to Manitobans cannot say which system is cheaper. And yet the government stands in this Chamber and tells Manitobans that Bill 3 will improve affordability based on personal opinion—the minister's personal opinion, I guess. If MPI itself does not have the data to prove that claim, how can the minister make it himself? That is the fundamental issue here.

This bill is being framed as an affordability measure without the evidence needed to support that claim. Insurance pricing must reflect risk, otherwise it's not a viable corporation. You can't have our tax dollars going to fund a model that isn't financially viable.

This bill is being framed, as I say, as an affordability bill. And we know—all of us should know—function within risks and liabilities, whether it be our investments or our insurance policies—that insurance pricing must reflect risk and that it's not a guesswork. That's why many Manitobans, many Canadians, many people around the world have very prosperous jobs as actuaries, because they do very specific, calculated decision making for those corporations.

* (16:40)

Premiums are calculated using data, using risk modelling and long-term financial projections. That is what keeps the system stable and that is what prevents sudden rate spikes, and that is what ensures fairness for all Manitoba drivers.

When governments begin legislating specific pricing structures into law, they remove the flexibility needed for the actuaries and the regulators to adjust the system as risks change. Driving patterns change. Vehicle technology changes, and we're seeing how quickly technology is changing. Accident trends change. Insurance systems need the flexibility to adapt, and, as with the other Crown corporations, the structure that they function within is being muzzled. Locking one model into legislation is going to remove that flexibility, and when systems cannot adjust gradually, corrections often need to happen suddenly. And that's how rate shock happens. That's not long-term affordability, that's short-term politics.

Evidence should come before legislation. And, Honourable Speaker, the reasonable path forward here is actually very simple. It involves collecting the data, completing the price study, present the evidence, allow the independent regulator to review it, and if the evidence shows that the registered owner model is truly the most affordable option for Manitobans, then that evidence should be presented openly and transparently. And I believe every member in this House would welcome that discussion.

But legislating a system before completing the analysis reverses that process. Evidence should guide all of our legislation. Legislation should not ever replace evidence. This concern is not just being raised in this Chamber. Consumer advocates have also raised serious questions about this legislation. Organizations representing Manitoba consumers and seniors have warned that the current registered owner model can distort risk when the person registered as the owner is not the person who's primarily driving the vehicle.

I think this is simple to understand. I don't understand why we saw the back-and-forth dialogue between our side and the minister during the question period for this bill. It makes absolutely no sense. These are very easy questions to answer. Every Manitoban should understand it. You've given the keys to—for your vehicle to your wife. You've given the keys of your vehicle to your husband. You've given the keys of your vehicle to your children, to your friends. These are things that have happened, and I'm sure everyone's experienced a spouse, a friend, a neighbour who's needed your vehicle who's gotten

into an accident. And it's the registered owner who carries the insurance of that vehicle. And that's completely permitted within this system.

So I don't know what the misunderstanding—why it becomes so confusing when the question's asked of the minister about the changes. But the organizations that have voiced their concerns have not taken a position on which model is necessarily better. Their concern is that there's not enough evidence to determine the answers yet because we don't exactly know. And that is why they have urged government to enshrine the current model into law until the research ordered by the Public Utilities Board is completed.

So, Honourable Speaker, MPI itself has acknowledged—and acknowledged it does not yet have the data needed to determine which model produces lower premiums. Consumer advocates are warning that legislating the current model now may prevent the evidence-based review that Manitobans truly deserve.

The responsible path forward is clear: complete the research, present the evidence, allow the independent regulator to review it and then make a decision based on facts. That is how we protect—and truly protect affordability and that is how we maintain fairness. And that is how we ensure Manitoba drivers continue to have confidence in their public insurance system.

Thank you, Honourable Speaker.

Mr. Josh Guenter (Borderland): Honourable Speaker, it's my pleasure to rise this afternoon on Bill 3, formerly bill 49, The Manitoba Public Insurance Corporation Amendment Act, and I would really just like to continue the discussion on Bill 3 and focus on a very simple question that sits at the centre of this legislation, and it's a question that was at the heart of the debate that's been brought forward by my colleagues on this side of the House, and it is which insurance model is actually more affordable for Manitobans.

And that's why we're here, is to advocate for affordability for Manitoba families, and it's why we've raised the concerns we have this afternoon about Bill 3 and brought forward the questions that we have on Bill 3. And I think it is important that everything that we do focuses in on what is really best for Manitoba families and what's most affordable for Manitobans.

And that is the question the government says this bill answers, but when we look closely, the reality is that the data required to answer that question has not

yet been completed. And that's the problem we have this afternoon with this bill. Everyone in this Chamber agrees—or says they do—that affordability matters.

Manitobans are facing real pressure right now. Families are paying more for groceries, housing, utilities and interest on their mortgages, and it's in that context that the cost of owning and operating a vehicle matters more than ever. For many Manitobans, especially those in rural and northern communities, a vehicle is not optional. It is necessary for work, for school, for health care, for daily life. Insurance premiums are therefore not an abstract policy issue. They are a real monthly expense that households must budget for, and that is why decisions affecting MPI premiums should be guided by evidence.

Honourable Speaker, Manitoba Public Insurance is a public monopoly. Unlike private insurers in competitive markets, MPI does not face pressure from competitors. Manitobans cannot shop around for insurance. They cannot compare rates from multiple providers. And because of that reality, independent oversight becomes extremely important.

In Manitoba, the Public Utilities Board plays that role. The PUB acts as a surrogate for competition. It examines evidence, reviews actuarial analysis and ensures that rates are prudent, just and reasonable. The PUB itself explains this responsibility clearly in its regulatory principles. It states that even state-owned monopolies can charge unjust rates in the absence of oversight, and that is why regulation exists. That oversight protects Manitobans.

Honourable Speaker, the current debate revolves around two possible approaches for assessing insurance risk. One model links premiums primarily to the registered owner of the vehicle. Another approach links premiums to the individual who actually drives the vehicle. The Public Utilities Board, the PUB, did not claim to know which model was better. In fact, the board said the opposite. It concluded that further analysis was required and directed by MPI to study the issue. That directive was not radical. It did not impose a new system. It simply required MPI to gather the data necessary to determine which approach produces the best outcomes.

* (16:50)

MPI appealed that directive. The case went to the Manitoba Court of Appeal. The court dismissed the appeal. Justice Freda Steel of the Manitoba Court of Appeal ruled on October 19, 2022, that the challenge—and I quote: The challenge to the PUB's jurisdiction

over the methodology underlying the driver safety rating system has no reasonable prospect of success. End quote.

In other words, the independent regulator has the authority to examine whether MPI's risk model remains appropriate. In a system based on rules and evidence, that should have settled the matter. The regulator asked for the data. The courts confirmed the regulator's authority. The next logical step should have been straightforward: collect the data and evaluate the results.

Honourable Speaker, that is where the debate becomes concerning. During proceedings before the Public Utilities Board, the chief executive officer of Manitoba Public Insurance acknowledged something that should give every member of this Chamber pause. She acknowledged that MPI does not yet have the data necessary to determine whether the registered owner model or a primary driver model would produce better affordability outcomes. The corporation responsible for administering this system does not yet have the analysis required to determine which model is more affordable. That admission is significant, because if the data does not exist yet, then claims about affordability are necessarily speculative.

Honourable Speaker, the issue before us is not really about choosing between two models today. The real issue is that the work required to make that determination has not been completed. And that's been our concern with the—in the line of questioning with the Minister of Justice (Mr. Wiebe) on this bill. The Public Utilities Board asked MPI to collect the information necessary to answer that question. The Court of Appeal confirmed that the PUB has the authority to require that work. But instead of empowering MPI to complete that analysis and present the results publicly, the government has chosen to move ahead with legislation that effectively settles the question before the evidence exists.

That is the heart of our concern. If the government truly believes the current model is the most affordable, then the best way to prove that is to allow the data to be collected and examined. Allow MPI to complete the analysis. Allow the PUB to review the evidence. And allow Manitobans to see the numbers.

Honourable Speaker, if that data existed today, this debate would be very short. If the government could table clear actuarial evidence demonstrating that the registered owner model produces lower premiums for Manitoba families, members across this Chamber would take that evidence seriously.

Affordability is not a partisan issue. It should not be a partisan issue. If the numbers clearly showed that one model delivered better outcomes for Manitobans, that evidence would guide policy.

And I want to be clear about something. Members on this side of the House support affordability measures when they are supported by evidence. If a policy demonstrably lowers premiums, improves fairness and protects long-term stability, we will support it. Affordability is too important to treat as a political talking point. When something works, when the numbers prove it works, Manitobans expect their government to act on that evidence.

But that is not the situation we are in today. Instead, we are being asked to legislate certainty before the analysis has been completed. Honourable Speaker, the government continues to say that this bill protects affordability. In fact, the Minister responsible for MPI stated in this Chamber on October 14, 2025, that—and I quote: "By enshrining the registered owner model in legislation we're protecting affordability for families now and for years to come." And I end the quote. That is a strong claim. But claims about affordability, again, must ultimately be supported by data.

Honourable Speaker, members opposite themselves once spoke strongly about the importance of respecting the independent regulator. On May 18, 2022, the member for St. James (MLA Sala), now Finance Minister, as you—stated in this Chamber, and I quote: They're removing rate-setting oversight from the Public Utilities Board and giving their Cabinet complete control. This removes accountability and it removes transparency. End quote. Those words speak directly to the issue before us today.

Honourable Speaker, the Premier (Mr. Kinew) also spoke about this principle in the past. On April 19, 2021, he stated in this Chamber that Manitobans object when governments attempt to usurp the authority of the Public Utilities Board and use their pen at the Cabinet table instead to set their rates. End quote. The—those comments reflect an important principle: independent regulation exists precisely so that decisions affecting ratepayers are based on evidence and transparent review rather than political direction.

Honourable Speaker, affordability must be grounded in data. Two systems can produce the same average premium while having very different impacts on real households. One system might shift costs between drivers within a household; another might create

cross-subsidies between safer and higher risk drivers. Without data, we cannot fully understand those impacts.

Manitobans are concerned about the course that this government is taking with Bill 3. The Consumers' Association of Canada, the Manitoba branch and the Manitoba—the Consumers' Association of Canada Manitoba branch and the Manitoba Seniors Equity Action Coalition raised concerns about the potential distortions in the current owner-based model. But more importantly, they are asking to see the numbers. They want to see what is truly more affordable for Manitobans. And so do we. That is precisely why the Public Utilities Board directed MPI to conduct further research.

This issue is not about defending one model or attacking the other. The issue is about ensuring that decisions affecting millions of dollars in premiums are based on evidence. It's about ensuring that affordability claims are supported by numbers. It is about allowing the regulatory process to function as intended, because in a monopoly system, that process protects consumers.

The purpose of the PUB process is to evaluate precisely those types of questions. That process involves evidence, expert testimony and public scrutiny. It is designed to ensure that decisions affecting Manitoba ratepayers are transparent and well supported.

Honourable Speaker, it is also worth remembering that short-term affordability and long-term affordability are not always the same thing. Sometimes governments attempt to keep rates low in the short term by delaying necessary adjustments or avoiding methodological changes. But in insurance systems, deferred costs rarely disappear. They tend to reappear later, often in more significant corrections. That is why long-term affordability depends on accurate risk assessment and sound actuarial practices.

Honourable Speaker, the path forward here is actually quite simple: allow MPI to collect the data, allow the analysis to be completed, provide that information to the Public Utilities Board and allow the regulator to determine which approach best protects Manitoba drivers. If the registered owner model is truly the most affordable option, the data will confirm it. If another model performs better, Manitobans deserve to know that as well.

Either way, decisions should be guided by evidence rather than assumption. And if the evidence clearly demonstrates that one approach lowers premiums for Manitoba drivers, then members on this side of the House will support measures that deliver those results. Our priority is simple: policies that actually reduce costs for Manitoba families.

Honourable Speaker, public automobile—thank you, Speaker.

The Speaker: Are there any further speakers?

Some Honourable Members: No.

The Speaker: Then is the House ready for the question?

Some Honourable Members: Question.

The Speaker: The question before the House, then, is second reading of Bill 3, The Manitoba Public Insurance Corporation Amendment Act.

Is it the pleasure of the House to adopt the motion?
[Agreed]

The motion is accordingly passed.

And the hour being 5 o'clock, this House is adjourned and stands adjourned until 10 a.m. tomorrow.

LEGISLATIVE ASSEMBLY OF MANITOBA

Wednesday, March 4, 2026

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