**[Your Name]**   
[Your Title/Position]   
[Business Name]   
[Address]   
[City, Province, Postal Code]   
[Email Address]   
[Phone Number]

**[Date]**

**Manitoba Public Insurance**   
Winnipeg, MB

Dear Manitoba Public Insurance,

**Re: Concerns Regarding 2025 Rate Card and Lack of Oversight in Rate-Setting Process**

I am writing to express serious concerns regarding the most recent rate card issued by Manitoba Public Insurance.

The recently implemented rate increase is insufficient to meet the inflationary pressures currently affecting all aspects of our operations. Over the past year, we have experienced significant cost increases in materials, equipment, labour, training, and overall business overhead. The current rate card fails to reflect these realities and puts our ability to deliver safe, high-quality repairs at risk.

While I am not satisfied with the revised rates, I will apply them to claims **under duress** to continue serving Manitobans and processing claims. However, I do so with strong objection and under protest, as the current rates do not allow for sustainable or responsible business operations.

I am further concerned that MPI has unilateral authority to set rates without an independent or transparent oversight mechanism. This lack of external review in the rate-setting process is problematic and creates a power imbalance that leaves repairers without a fair voice in determining compensation for their work.

Given the current environment, I may need to make difficult business decisions going forward to ensure that my business remains healthy and profitable. These decisions could include adjustments to the services we offer or changes to our operational structure, as I will need to prioritize the long-term viability of the business over short-term compliance with a rate system that no longer aligns with economic realities.

I urge MPI to reconsider its current approach to rate-setting and to engage in meaningful dialogue with industry stakeholders. A fair, accountable, and transparent system is necessary to ensure that Manitoba’s repair facilities can continue to operate safely and sustainably.

Thank you for your attention to these concerns. I remain committed to working constructively toward solutions that benefit both Manitoba drivers and the collision repair industry.

Sincerely,   
**[Your Full Name]**   
**[Your Title]**   
**[Business Name]**