Direct Repair Claim Procedures - Potential Total Losses

A vehicle is a potential total loss (PTL) when the estimated cost of repairs exceeds 60% of the vehicle's actual cash value (ACV).

The 60% threshold may vary depending on the peril.
For example, it may be 50% when hail or vandalism causes severe cosmetic damage.

Verify the final **ACV %** in Mitchell Estimating only after you:

- Include the value of **all** claims for the vehicle (may require manual calculation).
- Resolve all compliance issues.
- Save the estimate.

When submitting a PTL in RepairCenter, include:

- An activity note (Sample note: **Potential Total Loss - Mitchell ACV % = x**)
    - o Also indicate if you are repairing multiple claims for the vehicle.
- Photo of centre of dash including audio equipment and climate control
- Photo of driver side door opening with driver seat and driver interior door panel

If the final **ACV %** in Mitchell Estimating is not accurate, submit the estimate to Manitoba Public Insurance for review.

Do **not** start repairs until you receive direction from Manitoba Public Insurance.

To request **tear down payment** on a total loss:

1. Download the last estimate into Mitchell Estimating.
2. Add a **Tear Down** long expansion line item for total tear down labour time.

---

*Do **not** set the **Repair Stage** to **Delivered-Complete** on the suffix 99.*

---

3. Save the estimate.

---

*A compliance warning message opens: **GST/PST long expansion is missing**.*
***Ignore** this message.*

---

4. Enter an activity note about the tear down. List the parts removed. Sample note:

    Tear down - front bumper, fender, wheel.

5. Submit the supplement to Manitoba Public Insurance for approval.

    - Manitoba Public Insurance reviews the supplement, creates a new repair assignment (suffix 02), and assigns it directly to your shop. An estimator contacts you if changes are required.

6. Accept and review the suffix 02 assignment.
7. Set the **Repair Stage** to **Delivered-Complete**.
8. Set the **Repair Stage** for the suffix 99 assignment to **Delivered-Not Complete**.

See the [Tear Downs Estimating Standard](#) for more information.

Manitoba Public Insurance