



MANITOBA
PUBLIC INSURANCE

Direct Repair

Program Guide



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1. Introduction and Overview

Direct Repair (DR) provides participating repair shops the opportunity to conduct the first estimate on eligible claims. It offers shops a greater opportunity to effectively manage workflow, increase public profile, and improve control over repair cycles and customer intake, all to better serve customers and increase repair volume.

The DR program is a voluntary program open to all accredited light vehicle repair shops that meet the eligibility criteria and successfully complete the onboarding process.

1.1. How Direct Repair Works

A customer reports their claim over the phone to MPI. During the call, if the claim is eligible for the DR program, the customer is asked if they would like to go to a repair shop for their estimate and bypass an MPI service or claim centre. If they agree, they are directed to contact their DR shop of choice and make an appointment for their estimate and repair.

When the customer brings in their vehicle, the DR shop performs an estimate of the damage, following MPI Estimating Standards, business rules, policies, and procedures. The shop walks the customer through the estimate and books a repair appointment (if the customer wants the shop to repair the damage).

Repair shops will accept all customers seeking an estimate from the shop, but must understand that the customer is not obligated to repair their vehicle at the DR shop, even if the shop performs the estimate.

If the shop has no intention of repairing the vehicle, the shop must advise the customer of this prior to booking an estimate appointment.

1.2. Customer Benefits

The DR program benefits customers through:

- Increased convenience and greater flexibility
- A streamlined process for first estimates and completed repairs that removes the need to attend an MPI service centre for an estimate (after registering the claim, the customer can go to a DR shop for their estimate and repairs)

Customers may still need to visit MPI for an adjuster appointment.

- The ability to have all components of an estimate and repair performed at one location

1.3. Repair Shops Benefits

The DR program may benefit repair shops by:

- Allowing shops to perform the first estimate
- Reducing the number of supplements, since the shop creates the First Estimate
- Increasing the shop's profile as a high performance shop reaching DR levels
- Providing a better opportunity to manage shop workflow, customer intake, and repair cycles
- Improving the customer service experience

1.3.1. Find an Accredited Repair Shop Search Tool

MPI developed a tool to assist customers in finding repair shops in their area, without directing a customer to a specific shop.

Customers can use the [Find an Accredited Repair Shop Search Tool](#), accessible from the homepage of mpi.mb.ca, to determine which shops are:

- MPI accredited to repair MPI claims
- Trained and equipped to repair specific vehicles, including where a vehicle requires OEM-certified/qualified repairs or has specialized handling requirements
- Part of the DR program

2. Your Obligations

2.1. As a DR shop in the DR program, you will:

- a) Maintain your light vehicle accreditation agreement in good standing to continue your participation in the DR program.
- b) Continue to meet or exceed the DR eligibility criteria, as outlined in [Section 4.1 – Becoming a Direct Repair Shop](#).
- c) Provide a comprehensive and accurate First Estimate or accurate supplement of the damage incurred as part of a customer's physical damage claim (as required by MPI, using the proper damage recording processes and applying the appropriate MPI Estimating Standards and business practices, as per this Program Guide, and the [Policies & Procedures](#) on the MPI Partners website). This includes the obligation to find and report all damage to the light vehicle in accordance with the processes as set out on the MPI Partners website.
- d) Keep your appointment and client schedule up to date.
- e) Ensure all your representatives involved in the DR program and supporting processes and practices undertake any training and review all documentation, policies and procedures, Estimating Standards, and processes, as deemed necessary by MPI for each function that those representatives perform for you in order for you to participate in the DR program.
- f) Comply with the parameters associated with your then current Tier.

- g) Contact your assigned Shop Relationship Advisor if you have any questions related to the DR Program, and follow the policies and procedures for contacting MPI regarding questions related to a specific physical damage claim.
 - h) Meet with your assigned Shop Relationship Advisor in accordance with [Section 5.1 – Shop Responsibilities](#).
 - i) Ensure that your shop representatives who have performed First Estimates are available and will work with MPI to explain their estimates to MPI, and to attend internal MPI claim dispute resolution processes, civil, criminal, or other court or administrative proceedings in order to provide testimony related to their First Estimates or services when required.
 - j) Not turn away or refuse to take a customer seeking a First Estimate from your shop.
- 2.2. There will be no additional compensation paid to you by MPI for provision of the First Estimate, other than for services provided under the [Light Vehicle Accreditation Agreement](#), which are listed on the MPI Partners website. All other charges will be related to the repair functions as detailed on MPI's final, approved estimate or supplement.
- 2.3. The completion of the First Estimate is required to establish the following information:
- Which areas and associated damage are part of the current physical damage claim for which the First Estimate or supplement is being created
 - Which areas and associated damage are not part of the current physical damage claim or prior damage which may or may not be part of a prior physical damage claim
 - Preparation of a complete accurate First Estimate for the purposes of establishing reparability or total loss determination
- 2.4. If a vehicle is initially assessed as being repairable (i.e., not a total loss), you may proceed with the repair process per the conditions of your then current Tier and Earned Approval Limit; otherwise, you may only proceed via the standard MPI review and approval process for physical damage claims.
- 2.5. Prior to commencing a First Estimate, if your initial assessment of the physical damage claim is as a total loss, you shall follow the regular policies and procedures on the MPI Partners website for contacting MPI for directions on the proper disposition of the vehicle.
- 2.6. If the total value of the completed estimate (including all supplements) is over the current actual cash value (ACV) threshold, you shall follow the policies and procedures on the MPI Partners website for contacting MPI for directions on the proper disposition of the vehicle and await direction before proceeding with ordering any parts or commencing repairs. You understand that you may not be reimbursed for any unauthorized repair work and costs associated with repairs for a vehicle where the total repair costs are in excess of the current ACV threshold amount for that vehicle. In this instance, unauthorized work includes activity that would normally fall under your then current Earned Approval Limit.
- 2.7. The First Estimate is to be prepared per MPI's then current Estimating Standards, guidelines, and policies and procedures that describe how to complete an accurate estimate and accurate supplement on the MPI Partners website.

- 2.8. If the customer's vehicle is safely drivable, or temporary repairs can be made to make it safely drivable, you must allow the customer to continue to drive the vehicle until you can complete any outstanding repairs. Any costs to complete temporary repairs must be per an approved estimate, or require prior approval from MPI, and will be exempt from the Earned Approval Limit.
- 2.9. You understand that the customer is not obligated to have their vehicle repaired at your DR shop even if you provide the First Estimate to the customer.

3. MPI's Obligations

- 3.1. If available, MPI may provide you with additional information regarding the physical damage claim, including but not limited to loss details, for the purpose of assisting you to make informed decisions regarding the cause and extent of damage as described by the customer.
- 3.2. MPI will arrange for any training, including providing all materials, Estimating Standards, policies and procedures, and processes MPI identifies as necessary for you to participate in the DR program. Any changes of use to the Mitchell products will be communicated to you as required under the [Light Vehicle Accreditation Agreement](#).
- 3.3. MPI will continue to use the established processes for processing and authorizing payment under the Light Vehicle Accreditation Agreement. Your continued proper use of the Mitchell products is necessary for timely and complete payment for your completed services.
- 3.4. MPI will provide your individual DR shop measures results within the service standard time as indicated on the MPI Partners website.
- 3.5. You will be assigned a Shop Relationship Advisor, who will contact you to review your shop measures results and any other indicators describing your performance, the impact of the DR program on your DR shop, and handle any questions you have regarding the DR program.
- 3.6. Notwithstanding anything else in this Program Guide, MPI reserves the right to perform any estimates in its sole discretion.
- 3.7. Upon joining the DR program, you will be assigned to a Tier with an associated Earned Approval Limit. MPI reserves the right to make changes to the Tiers, Earned Approval Limits, and other privileges associated, and you may not use the Light Vehicle Accreditation Agreement's dispute resolution provisions to appeal any issues related to them. You will be notified of updated versions in accordance with the notification requirements within the Light Vehicle Accreditation Agreement.

4. Eligibility and Onboarding

The DR program is available to all accredited shops that meet the eligibility criteria. Acceptance is at the discretion of MPI. Once accepted, shops must successfully complete all phases of the DR program onboarding process. The eligibility criteria and the onboarding process are designed to help shops become successful in the program.

4.1. Becoming a Direct Repair Shop

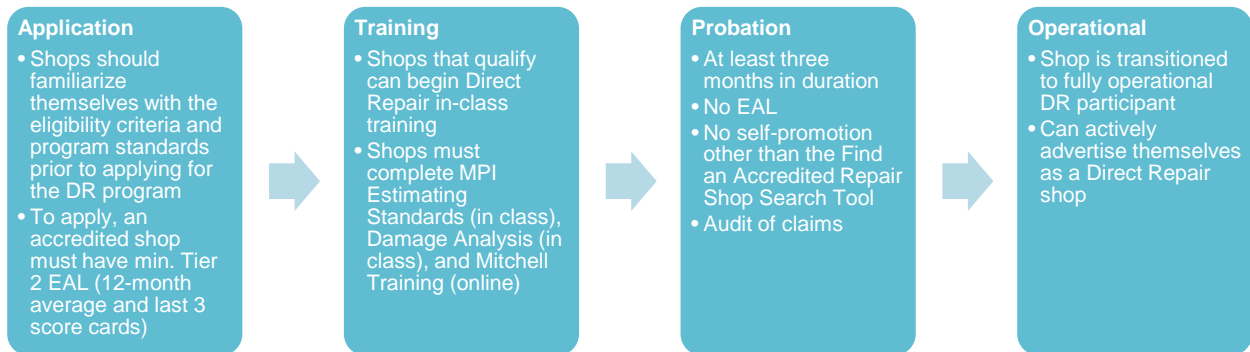
New applicants must meet the following eligibility criteria:

- The applicant must be an accredited repair shop under the Light Vehicle Accreditation Agreement.
 - Participants must follow the Estimating Standards, business rules, policies and procedures, as set out on mpipartners.ca.
 - Participants, like all MPI accredited repair shops, must complete proper repairs in a cost-effective manner and meet all safety and quality standards.
 - Participants must receive access to business systems and software to be able to perform estimates on MPI customers' vehicles.
- The applicant must not have a history of non-compliance with MPI policies, procedures, or standards within the previous twelve months (six months for newly-accredited shops) that resulted in a verbal or written warning.
- The applicant must not have valid customer complaints that include issues of improper or incomplete repairs in the last six months that MPI feels would impact the shops ability to be a DR shop. A valid customer complaint is one that has been escalated to the MPI Accredited Repair department for resolution and the shop has been directed to undertake activities to resolve the matter.
- The applicant must have met the requirements for Tier 2 or higher as defined in the [Performance Recognition Program Guide](#), using the rolling 12-month performance results for the year immediately preceding the date of application. For newly accredited shops, a rolling six-month period applies. Tier 2 requires a minimum composite score of 60 percent, and an absolute Ask-Approve Variance of 2.63 percent or less.
- The applicant must have a positive trend of their 3-month rolling average Tier 2 or better over three consecutive scorecards as a CE shop. (This ensures the shop can maintain shop measures through supplementing MPI estimates.)
- MPI reserves the right to:
 - Accept you into the DR program.
 - Deny you entry into the DR program.
 - Require you to agree to a Corrective Action Plan prior to you entering into the DR program.

If you are accepted into the DR program, the following sections of this Program Guide will apply to you effective on the date determined by MPI in your application process.

4.2. Direct Repair Onboarding

DR shops undergo a four-stage onboarding process to become fully operational in DR:



*Shops must maintain a rolling 3-month average throughout the onboarding phases.

4.3. Application

To ensure that interested shops are able to enroll in the program efficiently, MPI accredited repair shops should familiarize themselves with the eligibility criteria outlined in [Section 4.1 - Becoming a Direct Repair Shop](#) and program standards outlined in [Section 5 - Program Standards](#) prior to applying for the DR program.

Any MPI accredited light vehicle repair shop that meets the eligibility requirements can apply. The [Direct Repair Application](#) form, available on the MPI Partners Website, must be completed and sent to SRA@mpi.mb.ca.

Upon receipt by MPI, MPI will confirm the shop's application was received within 24 business hours. Then, the application form will be reviewed to confirm the shop meets the minimum eligibility requirements.

Shops should talk to their Shop Relationship Advisor, or email SRA@mpi.mb.ca with any questions about applying for the DR program.

4.4. Training

In the Training phase, shops must meet training prerequisites, and then complete all other training requirements.

The Training stage provides participants with critical knowledge and skills to:

- Effectively use current software when writing a First Estimate and supplements.
- Perform damage analysis on all type of MPI claims.
- Adhere to the MPI Estimating Standards when writing a First Estimate and supplements.
- Positively influence shop measures.
- Adhere to all requirements of the DR program.

Shops are responsible for ensuring that the number of personnel completing all training is appropriate for the volume of claims processed by the shop (see [Section 4.1.3 – Who Should Attend Training](#) for more information).

4.4.1. Prerequisites

The following training must be successfully completed by a minimum of one employee per participating shop prior to enrolling in DR training.

4.4.1.1. MPI Estimating Standards

This course provides the framework or standards for estimating decisions. This training ensures consistent application of the standards, which leads to more accurate and consistent outcomes. MPI Estimating Standards is a requirement of the Light Vehicle Accreditation Agreement. There are no registration fees and repair shop staff will receive I-CAR credit for successful completion.

Training Outcome

By the end of this course, participants will be able to:

- Use the MPI Partners website to locate Estimating Standards resources
- Apply the Estimating Standards accurately to an estimate
- Identify the most common errors made when applying Estimating Standards and implement solutions
- Recognize and interpret the applicable forms

Delivery

- Classroom-based instructor-led training
- Approximately four hours

4.4.1.2. Mitchell Training

These courses provide the foundational knowledge and skills necessary for writing accurate and complete MPI First Estimates and supplements in RepairCenter. Participants will be required to complete and review the following on the MitchellU training platform:

- **Manitoba Public Insurance Direct Repair Course:** This course provides step-by-step instructions for the revised DR workflow, including an interactive demonstration. This course includes a knowledge check with a passing score of 90% or above to receive a certificate of completion.
- **Manitoba Public Insurance Direct Repair Workflow Guide:** This document is a downloadable instruction guide for the end-to-end DR workflow. The guide includes best practices, tips and notes of interest.

- **Manitoba Public Insurance Direct Repair Program Overview:**
This document is a high level overview of the DR program and provides an introduction to the revised workflow.
- Mitchell Job Aids for MPI workflow:
 - Manitoba Public Insurance – MAPP Tips and Tricks
 - Manitoba Public Insurance – Final Submission and Payment
 - Manitoba Public Insurance – Parts Coding
 - Manitoba Public Insurance – Supplement and Recycled Parts

Training Outcomes

By the end of this course, participants will be able to:

- Navigate the current estimating and repair software interfaces and basic options
- Follow the MPI workflow for estimate creation using Mitchell Connect
- Access and use the Instructional Workflow Guide for the end to end MPI workflow

Delivery

- Register online through MitchellU
- Online self-paced
- Approximately four hours

4.4.2. Required Training Courses

Once the prerequisites are met, participating repair shops must complete the two DR training courses in the order listed below.

4.4.2.1. Direct Repair Damage Analysis

Understand the basics in the DR workflow and learn damage analysis methods and techniques required to complete estimates and supplements for eligible claim scenarios, especially those involving prior unrepaired damage, overlapping claims, and inconsistent loss details.

Training Outcomes

By the end of this course, participants will be able to:

- Know where to find the information to complete a DR estimate
- Assess information and messages provided in the dispatch report
- Manage customer expectations and ensure the customer is part of the process
- Perform damage analysis on complex claims (e.g., prior damage, overlapping claims, and inconsistent loss details)
- Apply Estimating Standards when writing First Estimates

- Complete the in-class post test, which practices guiding the attendee to the vehicle areas requiring clarification to ensure compliance of the DR program

Delivery

- Classroom-based instructor-led training
- Approximately four hours
- Direct Repair On-Site Claims Process

This on-site training will challenge participants to apply critical thinking skills, prioritize decision making, and formulate strategies to positively influence their productivity. Shops will apply knowledge and skills acquired during the previous DR courses through exercises, case analysis, and hands-on experience. The Damage Analysis course is a prerequisite for Direct Repair Claims Process.

Training Outcomes

By the end of this course, participants will be able to:

- Create accurate First Estimates using Mitchell applications and MPI procedures
- Analyze estimates for the proper application of MPI Estimating Standards
- Demonstrate the DR claims process from beginning to end
- Evaluate the relationship between the claims process and shop measures
- Understand the importance of the customers involvement

Delivery

- Facilitated on-site at the repair shop (meeting space required)
- Approximately four hours of instructor-led training
- Up to 2 days on-site coaching of DR claims process

4.4.3. Who Should Attend Training

The matrix below provides guidelines for repair shops when registering staff for training. It is recommended that shop estimators take all courses.

For MPI Estimating Standards, visit mpipartners.ca for information on course availability and registration. For all other DR training, contact your Shop Relationship Advisor to schedule training.

Job Function Staff performing the functions below should attend the corresponding training	Estimating Standards	MitchellU	Direct Repair Damage Analysis	Direct Repair On-Site Claims Process
Customer first contact		•		
Download RepairCenter Assignment		•		•
Review loss details with customer	•	•	•	•
Contact person for MPI adjuster	•	•	•	
Contact person for MPI estimator/reviewer	•	•	•	•
Perform estimate / enter estimate data	•	•	•	•
Vehicle teardown			•	
Parts entry / rules	•	•		•
Photos / Activity Log	•	•		•
Supplements	•	•	•	•
Submitting FRA / close out procedure	•	•		
Use MPI policies, procedures regularly	•	•		
Works with OEM repair procedures	•	•		•
Works with MPI forms	•	•		

In order for a repair shop to successfully complete the Training phase and move into the Probation stage, the shop must complete all elements of training.

4.5. Probation

The Probation phase lasts at least three months. During this time, a shop will:

- Maintain performance at Tier 2 or higher

The Probation passing decision is based on the last scorecard making up the 3 months of probation.

- Maintain consistency of accurate and complete estimates and supplements.
- Have their Earned Approval Limit temporarily removed so all reviews are approved by MPI.

During the Probation stage, shops may advertise themselves as DR shops **only to their existing customers**, following the guidelines [Section 9.1 - Advertising Policy](#). Shops in Probation will be included in the list of DR participants on the [Find an Accredited Repair Shop Search Tool](#) at mpi.mb.ca.

MPI uses Mitchell products to process submission and approval of repair estimates and supplements. It is critical that these products are up-to-date and properly configured on each workstation at the repair shop.

If a shop fails the Probation phase, the Probation phase may be extended past three months or the shop may be removed from the DR program.

4.6. Operational

Upon successful completion of the Probation phase, shops become fully operational DR participants and can actively advertise themselves as DR shops according to [Section 9.1 – Advertising Policy](#).

Shops must continue to follow the program standards (see [Section 5 – Program Standards](#)) and maintain an Earned Approval Limit (EAL) of Tier 2 or higher to maintain their DR status.

Shops who fail to comply with the program standards or maintain Tier 2 may be exited from the DR program at the sole discretion of MPI. (See [Section 7.2 – Performance Review](#) and [Section 7.4 – Exit from Direct Repair Program](#) for more information).

5. Program Standards

Eligible claims, shop responsibilities, program standards, and their relation to shop measures are outlined below.

Eligible claims are identified on the dispatch report as “Estimate Responsibility: DR Shop”.

Example messaging: “Refer to the notes for further direction if there is a hold on repairs or the action to contact the adjuster.”

Claim eligibility can be more than just the claim type so shops are expected to follow the dispatch report and contact their Shop Relationship Advisor for support if required.

5.1. Shop Responsibilities

To achieve success in the DR program, a participating shop will:

- Maintain the MPI Light Vehicle Accreditation Agreement in good standing.
- Continue to meet or exceed the eligibility criteria as set out in [Section 4.1 – Becoming a Direct Repair Shop](#).
- Prepare comprehensive, accurate, and complete First Estimates and supplements of physical damage using MPI’s proper damage recording processes, Estimating Standards, business rules, and policies and procedures. The requirements for writing an accurate First Estimates are outlined in [Section 6 – First Estimate Requirements](#).
- Keep customers’ appointment schedules and update as required.
- Ensure shop personnel involved in and supporting the DR program are trained and knowledgeable with all documentation, Estimating Standards, business rules, policies and procedures, and processes related to DR.
- Contact a Shop Relationship Advisor with any questions.
- Meet with a Shop Relationship Advisor to review shop measures.
- Ensure that staff who write estimates are available to explain their estimate when required to MPI and the customer.
- Not refuse to create a First Estimate on a DR-eligible claim if requested by a customer, even if the customer chooses to repair their vehicle elsewhere.

- If shop isn't capable of repairs and feels it will affect the estimate quality, a shop must contact a Shop Relationship Advisor for direction prior to accepting the estimate.
- Shops have the right to refuse a repair for a customer. Shops are expected to let the customer know prior to booking the estimate appointment if they don't intend on repairing the vehicle for the customer.

5.2. Shop Measures

Shops must maintain Tier 2 or higher performance. Full details on shop measures can be found in the [Shop Measures Information Guide](#), and information on the Performance Recognition program is available in the [Performance Recognition Program Guide](#). Both guides are available on the MPI Partners website.

5.3. Program Standards

There are three key quality standards in the DR program:

- Quality of Estimate
- Quality of Service
- Quality of Repair

Each of these standards are associated with one or more shop measures, and are monitored and documented through the estimate and supplement approval process, site visits, review of submitted final invoices for payment, audit processes, and at other times as determined by MPI.

5.4. Quality of Estimate

All First Estimates and supplements submitted by shops are required to comply with MPI [Estimating Standards](#), be complete, and accurately reflect the insured damage specific to the customer's vehicle under the claim. First Estimates and supplements must be submitted and approved before a shop begins repairs.

The guidelines for completing a First Estimate, including evaluating potential total losses, can be found in [Section 6 – First Estimate Requirements](#).

There are three shop measures associated with quality of estimate:

- Ask-Approve Variance
- Supplement Ratio
- Alternate Parts Usage

5.5. Quality of Service

In the DR program, a shop interacts with the customer on three principal occasions.

Not following the steps below can impact the customers experience and the quality of a shop's estimates. The shop measure associated with Quality of Service is the Net Promoter Score.

1. Customer calls the shop to schedule the estimate. The shop will:
 - Confirm the claim's eligibility for the DR program.
 - Gather general information about the damage.
 - Explain the estimating process.
 - Schedule the appointment.
 - Retrieve the appraisal assignment from RepairCenter any time after the estimate appointment is scheduled and confirmed.
2. Customer visits the shop for an estimate appointment. The shop will:
 - Get the customer's authorization to complete the estimate (Authorization to Estimate on the [Final Repair Account Signature Sheet](#)).
 - Inspect the damage with the customer and review the loss details noted in the dispatch report (appraisal assignment).
 - Write the First Estimate.
 - Review the estimate with the customer.
 - Explain the next steps.
 - Schedule a repair appointment, if the customer wants to have their vehicle repaired at the shop.
3. Customer visits the shop for a repair appointment (same as any other claim). The shop will:
 - Get the customer's authorization to complete the repair (Authorization to Repair on the [Final Repair Account Signature Sheet](#)).
 - Schedule a repair appointment.
 - Review the approved estimate with the customer, noting any changes from the First Estimate.
 - Update customer of any changes to the estimate throughout the repairs.
 - Repair the vehicle.
 - Have the customer sign the Certification of Repair on the [Final Repair Account Signature Sheet](#).

For more information, refer to [Section 6 – First Estimate Requirements](#).

5.6. Quality of Repair

DR program participants are required to complete proper repairs that are safe and reliable, and to provide warranties for their work.

The shop measures associated with Quality of Repair are Repair Records on File and Repair Accuracy. For more information, please refer to the [Shop Measures Information Guide](#) on the MPI Partners website. More information regarding proper repair can be found in the [Light Vehicle Accreditation Agreement](#).

6. First Estimate Requirements

There are several steps involved in providing a First Estimate – from the time the customer contacts the repair shop to schedule an estimate to completion of the repair assignment. The phases are:

- Schedule the Estimate Appointment
- Retrieve the Estimate and Inspect the Vehicle
- Write the Estimate
- Review Estimate Results with the Customer
- Complete the Estimate and Repair the Vehicle
- If applicable, Potential Total Losses, discuss the next steps with the customer.

Detailed step-by-step [Direct Repair Claim Procedures](#) are available on the MPI Partners website.

7. Program Management

Program management is essential to maintain DR program standards. This section outlines MPI's DR program management methods and practices.

7.1. Monitoring

Estimates and invoicing are monitored and documented for compliance on the items below. Monitoring is conducted through:

- Estimate/supplement approvals
- Claim audits
- Shop inspections
- Performance reviews
- Other audit processes, as determined by MPI

Issues identified in Category 1: Estimates and Category 2: Billings may result in a performance review or other action as required. In addition, concerns identified in an audit may result in recoveries for failing to comply with MPI policies and procedures.

7.1.1. Category 1: Estimates

- Estimate/Supplement Quality (compliance, use of long expansion, dispatch instructions, application of labour rates).
- Recycled and aftermarket parts usage (MAPP use)
- Submitting for non-existent/unrelated damages (damage consistent with loss details)
- Judgment times
- Total-loss indicator
- Repair vs. replace
- Customer complaints
- Confirm type of loss
- Photos (attachments)
- Documenting multiple claims (prior claims)
- Betterment and allowances applied
- Items broken on removal

7.1.2. Category 2: Billing

- Billing for labour not performed or parts not supplied
- Billing unrelated damages
- Repair quality issues, including not following proper repair policy
- Billing for non-existent damages
- Commencing repairs prior to submitting estimate or supplement
- NAGS glass
- Wheel repair and replacement discount lines and labour hours
- Sublet invoices
- FRA sheets/photos
- Deductible
- Taxes
- Manually entered part prices
- Checked used prices
- Manually entered bumper pricing
- Manually entered aftermarket parts
- Chip resistance material application
- Bumper bracket

7.1.3. Inspections and Reviews

- Any estimate or supplement you have prepared for the DR program may be randomly selected by MPI for review at any point in the repair process, including but not limited to in-progress or completed repairs.
- Any estimate or supplement you have prepared for the DR program that has been approved by the Mitchell products based on the total value of the estimate, up to and including your current Earned Approval Limit, may be randomly selected by MPI for review as part of MPI's on-going quality assurance process. MPI will notify you if you have not provided an accurate estimate.
- MPI or its representatives shall conduct regular reviews of a random sample of your DR program physical damage claims approved by the Mitchell products and paid to you.
- Each month, MPI will conduct a review of a portion of all estimates, the proportion being determined at MPI's sole discretion, submitted by your DR shop to MPI, where the total value of each estimate is up to and including your current Earned Approval Limit, and where each estimate is automatically reviewed and approved. Where the review determines any portion of an estimate has been paid, which would otherwise not have been approved if reviewed manually, or identifies an amount has not been included by you in the estimate for which you were entitled to be paid and would otherwise have been added to the estimate and approved by MPI, MPI may in its sole discretion, seek reimbursement from, or make payment to you, according to the process more fully described on the MPI Partners website.
- As part of the DR program, parts invoices and customer authorization signatures need to be uploaded to the Mitchell products along with the estimate. These documents must be retained in accordance with the [Light Vehicle Accreditation Agreement](#). MPI reserves the right to request copies of these documents at any time, with or without prior notification.

7.2. Performance Reviews

Shop Relationship Advisors review a DR shop's performance when the shop's 3 month rolling average is below the Tier 2 requirements for the DR program. Performance reviews include claim audits and shop inspections, claims of interest, and shop measure reviews. This provides insight into the effectiveness of a repair shop's operations and supports the repair shops by bringing attention to areas requiring improvement. The review can include, but is not limited to:

- Estimates and supplements written as per MPI Estimating Standards, business rules, policies and procedures
- Shop measures
- Severity (average cost of repair per incident)
- Repair quality, accreditation issues, and customer issues (if not addressed by the shop)
- Shop measures claim data

7.2.1. Performance Review Process



7.2.2. Corrective Action Plan

If a shop is not meeting program standards, a Corrective Action Plan may be required. This plan outlines objectives, how a shop expects to achieve the objectives, and a timeline for achieving the objectives. Shop Relationship Advisor will assist shops in developing Corrective Action Plans, and provide support to shops. MPI monitor milestones in the plans. Unacceptable slippage on milestones may result in an exit from the DR program.



**Corrective Action Plan
Initiated**

- Shop is placed in a Corrective action plan.
- SRA provides Repair shop with a CAP form to document the action plan to follow through on and milestones.
- CAPs are a minimum of 3 months.
- Shop has lost Tier placement and Earned approval limits.
- Shop remains on DR during CAP.
- Shop takes the necessary actions to correct performance issues.
- Performance Review sent to shop via email each month of the CAP.
- SRA reviews PR with the shop to provide insights to performance concerns

**Corrective Action Plan
Month 1 review**

- Performance Review sent to shop via email each month of the CAP.
- SRA reviews PR with the shop to provide insights to performance concerns.
- Shop and SRA review action plan and milestone and provides progress status.

**Corrective Action Plan
Month 2 review**

- Performance Review sent to shop via email each month of the CAP.
- SRA reviews PR with the shop to provide insights to performance concerns.
- Shop and SRA reviews action plan and milestone and provides progress status

**Corrective Action Plan
Month 3
Review and decision**

- Final Performance Review sent to shop via email.
- SRA reviews PR with the shop as well as the action plan and milestone and provides progress status update.
- Decision is made based on the current card meeting a 3 month rolling average of Tier 2 or greater as well as completion of all actions required as noted on the CAP form.
- If pass, shop remains on DR and EAL is reinstated.
- If fail, shop follows the DR exit and reentry process.

7.3. Exit from Direct Repair Program

A shop may be exited from the DR program by MPI decision or by shop choice.

A DR shop's failure to meet milestones in a Corrective Action Plan may also trigger exit, as follows:

- Shop Relationship Advisor will recommend exit.
- MPI leadership will review the recommendation and make a decision.
- The shop will be informed of the decision. Shops have a right to appeal, as outlined in [Section 7.6 – Appeal Process](#) below.

A shop may voluntarily withdraw from the DR program by giving 30 days written notice.

After exiting the DR program, a shop will cease all program-related promotions as per [Section 9.1 – Advertising Policy](#). The shop will no longer appear in Direct Repair searches on the [Find an Accredited Repair Shop Search Tool](#) at mpi.mb.ca.

If your participation in the DR program is terminated in accordance with this Program Guide or the [Light Vehicle Accreditation Agreement](#), and you want to re-enter the DR program, you will need to re-apply according to the current DR program application process at the time of re-application, and re-qualify for all entry portions of the DR eligibility criteria that are in place at the time of re-application.

7.4. Direct Repair Program Re-entry

Shops exited from DR can re-apply to the program once all current DR eligibility criteria is met (see [Section 4.1 – Becoming a Direct Repair Shop](#) for complete requirements). This provides MPI with the confidence that the shop is supplementing claims properly and following all other MPI policies and procedures.



DR Exit

- DR shop has failed their Corrective Action Plan.
- Failed to provide 3 months of maintaining Tier 2.

Shop Requests DR Entry

- Shop fills out DR application to start the process flow.
- Creates historical records of number of times a shop has been exited and reapplied.
- Shop can return to DR if the next two requirements have been met.

12 Months Average of Tier 2

- 12 months of Tier 2 shows a shop can write supplements the MPI way.
- A shop can be meeting the 12 month criteria yet be failing over the most recent months which would increase risk in probation failure and additional work for MPI and shops.

3 Consecutive Scorecards

- Require 3 consecutive scorecards meeting Tier 2 rolling 3 month average to ensure shop is trending in the right direction.
- Performance can fluctuate at times which is why this requirement is in place to allow shops to show that recent performance is meeting DR criteria.
- Supports a shop has recently shown they can process an MPI estimate properly as a CE shop.

Training Requirements

- Once accepted into DR, the Shop Relationship Advisor will assign Estimating standards, DR Damage analysis training and any other necessary training prior to the start date.

3 months Probation

- Following the DR onboarding process all shops are placed in a 3 month probation prior to receiving external advertising rights.
- Why?
 - Increases accountability on a shop to have the right process in place.
 - Allows MPI to monitor and evaluate the shops ability to complete a DR first estimate the MPI way. Previous Measures weren't judging the shops DR ability but their CE ability.
 - The facilities Measures and overall performance(customer and MPI interaction) will then be evaluated as a DR shop writing first estimates which can vary from a CE shop supplementing Measures performance.

7.5. Appeal Process

Accredited repair shops may appeal any MPI decision regarding their performance. The first step to resolve a concern is to discuss it with your Shop Relationship Advisor.

If a consensus cannot be reached through discussions, and if the shop feels that their performance has not been accurately reflected by MPI, the shop can request an appeal. If consensus still cannot be reached, the dispute resolution process outlined in Article 18 of the Accreditation Agreement can be invoked by the repair shop. This is a formal procedure that is used to review the shop's issue and to determine if a change in decision is warranted. A Shop Relationship Advisor can answer any questions about the process.

8. Support

MPI is committed to providing support for shops participating in the DR program.

8.1. Shop Support

Each shop has a designated Shop Relationship Advisor who functions as a liaison between the shop and MPI for all performance-related activities.

Shops are encouraged to contact their Shop Relationship Advisor anytime they have questions or require assistance on:

- DR program eligibility
- Creation of First Estimates to MPI standards
- Performance improvement

The following contacts are available to DR participants:

- Partner Support: 1-855-882-4313
(shops will be asked to enter their Registered Account Number)
- Email: SRA@mpi.mb.ca

Information on additional types of support can be found at mpipartners.ca.

8.2. MPI's Obligations to Direct Repair Shops

A Shop Relationship Advisor will:

- Review monthly shop measures.
- Review overall shop performance.
- Review the impact of the DR program.
- Answer any questions.
- If available, provide participants with additional claim details to assist them in making informed decisions.
- Arrange for DR-related training and provide all necessary materials, standards, policies, procedures and processes.

8.3. Court and Regulatory Appearance Fees

Accredited repair shop representatives may sometimes be required to attend MPI claim dispute resolution process. This can include civil, criminal or other court or administrative proceedings, to provide testimony related to their estimates or services.

When required, MPI reimburses the representative's repair shop at an hourly rate for appearance and calls as well as travel-related expenses. If you receive an appearance request, talk to your Shop Relationship Advisor or email SRA@mpi.mb.ca with any questions you may have. Your advisor can supply you with details of the policy and the Court and Regulatory Appearance Reimbursement Application form that you will need to complete and submit to MPI.

8.4. Issues Resolution

Accredited repair shops may appeal certain disputes with MPI in accordance with its accreditation agreement and this policy. The accreditation agreement identifies certain disputes which may not have to follow this policy.

The first step to resolve a dispute is to discuss it with the appropriate MPI representative. Refer to the [Issues Resolution](#) page on the MPI Partners website for expected resolution timelines, and levels of escalation.

9. Advertising Policy and Logo Usage Requirements

DR shops can advertise their participation in the program as a means of raising their shop's public profile, following the guidelines below. DR program participants are required to adhere to the advertising policies below, which outline the use of MPI's Direct Repair logo and the standards that must be followed when using it.

Shops with multiple locations may only advertise the DR program at locations participating in DR.

9.1. Advertising Policy

9.1.1. Use of MPI Intellectual Property

DR program participants shall not use any MPI names, logos, or any other trademark, logo, business name, or trade name which is owned and/or used by MPI ("MPI Intellectual Property") without complying with this advertising policy and without specific approval from MPI. Any MPI Intellectual Property that is provided to you and any modifications to same and all associated intellectual property will remain the property of MPI. For the avoidance of doubt, modifications made by you to MPI's Intellectual Property shall be owned by MPI.

9.1.2. Use of MPI Logos and Advertising

DR participants may use the Direct Repair logo within the requirements specified below. No logo or registered trademark of MPI may be advertised in conjunction with the products, company name or corporate identification of competing automobile insurers.

9.1.3. Obtaining MPI Logos

All DR participants must request and obtain the Direct Repair logo from MPI's Creative & Digital Engagement Services department directly. They cannot obtain a logo from any other source, including but not limited to a sign maker, a design house, advertising agency or any other third party.

To obtain our logos, please contact MPI's Creative & Digital Engagement Services at creative@mpi.mb.ca.

9.1.4. Approval for Usage

All use of the Direct Repair logo in advertising and promotional material (print, signage, web, etc.) must be approved by the Creative & Digital Engagement Services department **before** said material is used, published, produced, and/or printed.

DR participants shall submit electronic PDF proofs to creative@mpi.mb.ca for review/approval.

Approval of all creative advertising elements includes but is not limited to:

- Print advertising
- Letterhead
- Broadcast (radio and television advertising)
- Interior and Exterior signage
- Vehicular signage
- Outdoor advertising
- Digital, such as:
 - Advertising posted on DR participant's website;
 - Electronic newsletters;
 - Digital advertising posted on the world wide web or through social media;
 - Video advertising posted on the world wide web or through social media; and,
- Any other forms of advertising that may be developed.

Each new creative element a DR participant proposes to use must be approved.

Elements that have previously been approved can be used again without approval as long as there have not been substantive changes made to the element since it was last approved.

9.1.5. Directing Customers

When describing the DR program, all public advertising must **explicitly state** and clearly direct customers to:

- Call MPI first to report their claim;
- Obtain an eligible claim number from MPI; and,
- Call {DR shop name} to book an estimate and to arrange for repairs.

9.1.6. Promotion, Promotional Material, and Information

MPI may promote the availability of the Accreditation program or the DR program and advise qualifying customers of these services by providing customers a list of accredited shops and DR participants in their area that are both qualified and have the technical expertise to complete the required repairs to their light vehicle.

MPI may, at its timing and discretion, choose to introduce or make an overall message for the entire province, and may invite the light vehicle repair industry to participate in these activities.

MPI may provide informational materials to DR participants for distribution and display at their premises in the form of brochures, posters, and/or other items.

Promotional and other material/information shall be displayed and distributed at the designated location in accordance with the specifications provided by MPI.

9.1.7. General Promotion, Programs, and Events

DR participants can identify themselves as Direct Repair shops in accordance with the advertising policy and logo usage requirements, including usage on letterhead and other business correspondence.

DR shops can identify themselves in all media formats provided that such identification is making proper use of the MPI Intellectual Property. As a basic rule, DR shops must use the Direct Repair materials in the form and design as set out by MPI in this document or as instructed to them when so provided with the materials.

9.1.8. Badges and Signage

Material such as door decals identifying the shop as a Direct Repair shop may be made available to DR participants by MPI on a cost recovery basis to the DR participant.

Other badges or signage of MPI Intellectual Property that DR participants create is at their own expense. Prior approval of design is required in accordance with this policy.

9.1.9. Incentives

Solicitation of business through offers of draws, raffles, rebates, giveaways, contests, or other incentives is prohibited.

9.1.10. Sponsorships

The Direct Repair logo, wordmark, or tagline may not be used by DR participants in any form to sponsor charitable events, promotions, events, galas, etc., unless special request is made to and granted by MPI at least thirty (30) days in advance of such event.

9.1.11. Customer and Reputational Protection

Further, should a DR participant at any time be deemed to be in violation of this policy or the accreditation agreement, the DR participant will comply with MPI's directions which may include, but are not limited to:

- Removing and ceasing to use all permitted Direct Repair signage;
- Ceasing all advertising immediately; and
- Ensuring all communication with customers does not include reference to the DR program.
- Paying for any costs associated with removing signage, ceasing advertising, and updating communications.

9.2. Logo Usage Requirements

9.2.1. Direct Repair Logos

A consistent image is important because it promotes professionalism and reliability. These qualities are valued to all customers, whether they deal with MPI directly or with one of the DR partners.

All DR participants in good standing, as defined by the DR program, are eligible to use the Direct Repair logo.

Our Direct Repair logo is composed of the title "Direct Repair", a stylized "M" symbol inside a solid circular background (representing MPI) and associated tagline "Accredited Estimate & Repair".

The logo must not be cropped, so as to obscure or remove the stylized "M" symbol and tagline "Accredited Estimate & Repair" from the image.

Always use the official, digitally supplied artwork as provided. Never attempt to recreate the logo.

9.2.2. Obtaining Our Direct Repair Logos

To obtain our logo, please contact MPI's advertising department at creative@mpi.mb.ca.

When you submit a request for a logo, you will need to provide the following information:

- The name of the business partner you represent;
- The physical address of the shop
- Your name and contact details;
- A brief description of the intended use for our Direct Repair logo;
- The colour of the logo you require (e.g., black, reversed, etc.); and
- The format of the logo file you require (e.g., JPEG, EPS, etc.).

9.2.3. Obtaining Approval for Usage

All usage of our Direct Repair logo in material (print, signage, web, etc.) produced by a DR participant must be approved by the [Creative & Digital Engagement Services](#) department **before** said material is published, produced, and/or printed.

9.2.4. Acceptable Versions

The current versions of our Direct Repair logo are the only versions authorized for use. There are three approved versions of the logo:

9.2.5. Colour Version

The preferred way to reproduce the logo is using the colour version on a white field. Never reproduce this version over anything other than white.



9.2.6. Grey Version

When colour is not available, use the grey version of the logo.



9.2.7. Black Version

Use this version only when colour is unavailable. For black and white reproduction over a background lighter than 25% black, use the black logo.



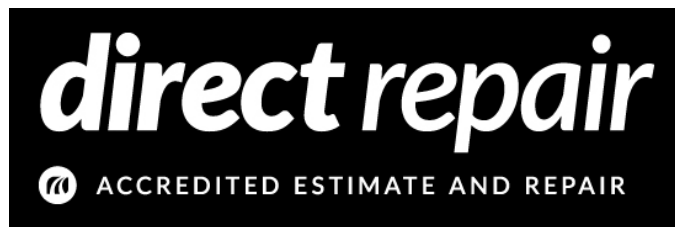
9.2.8. Reverse Version

This is the alternative way to reproduce the logo: reversed out of a solid colour or photograph. For black and white reproduction over a background darker than 25% black, use the white reverse logo. When placing the logo over a photo, use the reverse logo.



9.2.9. White Version

Use the white reverse logo only when a one colour, reverse version is required.



9.2.10. Colours

The three authorized colours for our Direct Repair logo are:

1. PMS 144 Orange: 0/51/100/0
2. PMS 3115 Teal: 59/0/14/0
3. 70 % Black

Pantone 3115
CMYK: 59,0,14,0

Pantone 144
CMYK: 0,51,100,0

9.2.11. Placement

The space between Direct Repair logo components (the title and the tagline) must not be altered. The logo must remain intact as a single image and the components must not be separated.

Never reset the typeface in the logotype, reposition, or alter the scale of any of the logo elements in any way. The logo's proportions must be maintained at all times.

Resizing the logo must not result in skewing or stretching.

9.2.12. Minimum Size of Logo

To protect the legibility of the logo, it must never be reproduced in sizes smaller than those shown here:



9.2.13. Staging the Logo

Always maintain the minimum clear space around the logo to preserve its integrity. To maintain clarity and impact, the logo must never appear to be linked to or crowded by copy, photographs, graphic elements, or the edge of the layout.



Minimum white space around the logo.

10. Termination of the Direct Repair Program

- 10.1. MPI may cancel the DR program, or any portion thereof, at any time in its sole discretion, and shall provide you notice of such, and the application of this Program Guide and your ability to perform Direct Repair First Estimates will be deemed to be terminated upon the receipt of such notice.
- 10.2. MPI may terminate or suspend the application of this program to your shop for any reason by giving thirty (30) days' prior written notice to you.
- 10.3. You may withdraw from the DR program by giving thirty (30) days prior written notice. MPI shall notify you in writing that your participation in the DR program has been terminated.
- 10.4. In addition to its rights under this Program Guide, and without restricting any other remedies available, MPI may, at its sole option, immediately suspend or restrict your ability to participate in the DR program, or any portion thereof, and/or terminate participation in the program if:
 - 10.4.1. You make an assignment for the benefit of creditors or take any other action for the benefit of creditors, become bankrupt or insolvent, or take the benefit of or become subject to any legislation in force relating to bankruptcy and insolvency; or,
 - 10.4.2. In the opinion of MPI, you have failed to comply with or breached any other term or condition of this Program Guide, or your Accreditation Agreement.
- 10.5. Upon written notice of suspension or termination of the application of this program, you shall cease to prepare First Estimates, cease to participate in the DR program, and you shall follow all additional directions from MPI required to cease participation in the DR program. If termination of this Program Guide is made pursuant to Section 10.4, MPI may also refuse to do direct business with you in accordance with the [Light Vehicle Accreditation Agreement](#).
- 10.6. If your Accreditation Agreement is terminated for any reason under the [Light Vehicle Accreditation Agreement](#), your Direct Repair Application is also terminated as of the date of the termination of the Accreditation Agreement.
- 10.7. Termination of the application of this Program Guide shall not terminate the [Light Vehicle Accreditation Agreement](#).
- 10.8. You may use the [Light Vehicle Accreditation Agreement](#)'s dispute resolution provisions to appeal a termination of your DR shop's participation in the DR program, but you may not appeal a decision to terminate under Section 10.1 of this Program Guide.

11. Notification

Notwithstanding anything else in this guide, MPI may deliver updates to any Estimating Standards, guidelines, documentation, Policies & Procedures, processes, and advertising rules related to the DR program to you electronically to an email address of your choosing, until the MPI Partners website is established for dissemination of such updates, or in any other manner that MPI deems appropriate.

12. Appendices

12.1. Related Materials

Under the new Light Vehicle Accreditation Agreement, several new programs are being introduced to ensure physical damage claims are handled efficiently and seamlessly for Manitobans. The following documents provide related and supplemental information to this guide:

1. [Light Vehicle Accreditation Agreement and schedules](#), available on the MPI Partners website.

The LVAA provides the overall framework of how the accredited repair shops interact and do business with MPI.

2. Performance Recognition:

[Performance Recognition Program Guide](#), available on the MPI Partners website.

This guide provides full details on Performance Recognition.

3. [Shop Measures Information Guide](#), available on the MPI Partners website.

The Shop Measures Information Guide outlines the purpose and calculation of shop measures.

4. [MPI Policies & Procedures](#), available on the MPI Partners website.

MPI policies and procedures related to light vehicle physical damage claims are posted at <https://mpipartners.ca/LightVehicles/PoliciesProcedures/index.html>.

5. [Direct Repair Claim Procedures \(end to end\)](#), available on the MPI Partners website.

Step-by-step procedures for the entire DR process including writing the estimate and completing the repairs.

12.2. Direct Repair Application Form

A fillable PDF of the [Direct Repair Application form](#) is available on the MPI Partners website.