

# Direct Repair

## Program Guide

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This March 2017 version has been updated with additional information on Direct Repair Plus.

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## 1.0 Introduction and Overview

Direct Repair provides participating shops the opportunity to conduct the First Estimate on eligible claims. It offers MPI customers a choice of service options while allowing the repair shop a greater opportunity to effectively manage workflow, increase the shop's public profile and improve customer satisfaction.

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

There are two levels in the Direct Repair Program: Direct Repair and Direct Repair Plus. Direct Repair Plus has additional types of claims, but also has additional eligibility requirements for participants. See Section 2.2 for more information.

### 1.1 How it Works

Customers report their claim over the phone to MPI. During the call, if the claim is eligible for Direct Repair, 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 the [Find an Accredited Repair Shop](#) search tool at [mpi.mb.ca](http://mpi.mb.ca) to look up and select a qualified Direct Repair shop.

The customer will contact the shop, provide their claim number, and set up an appointment for a First Estimate. When the customer brings in their vehicle, the 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.

### 1.2 Benefits for Repair Shops

Shops can benefit in a number of ways from Direct Repair participation:

- Greater customer satisfaction.
- Shop recognition and prestige – your shop is providing an additional service, and can promote that service. This may lead to greater visibility and better business opportunities.
- Participating Direct Repair shops will be paid a premium for completion of all eligible repairs starting March 1, 2018, even if they do not create the First Estimate.

### 1.3 Benefits for Customers

Direct Repair benefits customers through:

- Increased convenience and greater flexibility.
- A streamlined process that includes less wait time for a First Estimate and completed repair.
- The ability to have all components of the estimate and repair performed at one location.

#### 1.3.1 Find an Accredited Repair Shop search tool

While customers may transact with the repair shop of their choice, MPI's Customer Informed Choice policy provides sufficient information to allow claimants to make informed decisions about their repair options.

Customers can use the [Find an Accredited Repair Shop](#) search tool, accessible from the homepage at [mpi.mb.ca](http://mpi.mb.ca), to determine which shops:

- Are accredited to repair vehicles.
- Are trained and equipped to repair their specific vehicle, including where their vehicle requires OEM certified/qualified repairs or has specialized handling requirements.
- Offer optional programs such as Direct Repair.

In the future, customers will also be able to view:

- Customer service and repair quality ratings assigned to the shop by previous customers.
- Additional information as it becomes available to facilitate selection of the right shop; as these are developed, the Direct Repair Guide will be updated.

## 2.0 Eligibility and Onboarding

Direct Repair is available to all accredited shops that meet the eligibility criteria. Applications for Direct Repair will be accepted as of March 1, 2017. Acceptance is at the discretion of MPI. A key objective of application evaluation is to ensure that each accepted shop has a high probability of succeeding in the program. Once accepted, shops must successfully complete all phases of the Direct Repair program onboarding process. Once operational, shops can promote themselves according to the Advertising Policy and Logo Usage Requirements (see Section 7.0.)

### 2.1 Becoming a Direct Repair Shop

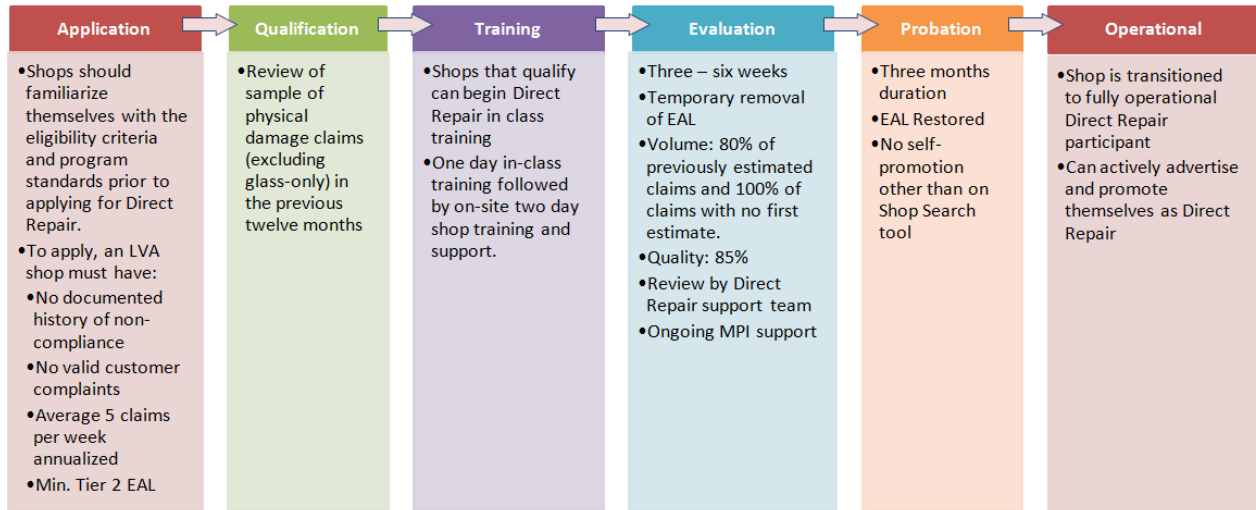
New applicants must meet the following eligibility criteria:

- 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 in the [MPI Partners website](http://mpipartners.ca) at 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 receive access to business systems and software to estimate MPI customers' vehicles.
- The applicant must have no history of non-compliance with MPI policies, procedures, or standards within the previous twelve months (six months for newly accredited shops).
- The applicant must not have valid customer complaints that include issues of improper or incomplete repairs in the last six months. A valid customer complaint is one that has been escalated to the MPI Quality Control Department for resolution and the shop has been directed to undertake activities to resolve the matter.
- The applicant must have processed an average of at least five physical damage claims per week over the past year, excluding glass-only claims.
- 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 per cent, and an absolute Ask-Approve Variance of 2.63 or less.

- The applicant must demonstrate compliance with Estimating Standards, business rules, policies and procedures based on a review of a sample of claims during the last 12 months (six months for a newly accredited shop).

### 2.1.1 Direct Repair Onboarding

Direct Repair shops undergo a five-stage onboarding process to become fully operational in Direct Repair:



MPI Estimating Standards training must be complete before Evaluation phase

### 2.1.2 Application

To ensure that interested shops are able to enroll in the program efficiently, accredited repair shops should familiarize themselves with the eligibility criteria outlined in Section 2.1 and program standards outlined in Section 3 prior to applying for Direct Repair.

Any accredited light vehicle repair shop that meets the eligibility requirements can apply. The application form, located in the appendix (Section 8.2) and online at [mpipartners.ca](http://mpipartners.ca), must be completed and sent to [SRA@mpi.mb.ca](mailto:SRA@mpi.mb.ca).

Upon receipt by MPI, the application form will be reviewed to confirm the shop meets the minimum eligibility requirements.

Talk to your Shop Relationship Advisor, or email [SRA@mpi.mb.ca](mailto:SRA@mpi.mb.ca) with any questions about applying for Direct Repair.

### 2.1.3 Qualification

The qualification stage involves a review of a sample of past physical damage claims (excluding glass-only claims) submitted for payment by the shop during the past 12 months. MPI reviews compliance with program standards for complete, accurate and correct estimates. Identified issues will be reviewed with the shop. Shops will be notified of the result of their application at the end of this phase, and successful shops will proceed to the Training phase.

Manitoba Public Insurance 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.

### 2.1.4 Training

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

- Effectively use Mitchell RepairCenter when writing a First Estimate and supplements.
- Perform damage analysis on all claims.
- Adhere to the Estimating Standards when writing a First Estimate and supplements.
- Positively influence shop measures.
- Follow all requirements of the Direct Repair program.

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

Shops are responsible for ensuring that the number of personnel completing all training is appropriate for the volume of claims processed by the shop.



#### 2.1.4.1 Prerequisites

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

#### **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 technicians 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 site 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 forms

#### Delivery

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

#### Evaluation

- 100% attendance
- Achieve a minimum 64% on a 25-question exam

#### **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 Direct Repair 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 Direct Repair 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 Direct Program and provides an introduction to the revised workflow.
- **RepairCenter Job Aids:**
  - 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 Mitchell Connect interface and basic options
- Employ 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

#### Evaluation

- 100% completion

#### 2.1.4.2. Required Training Courses

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

##### **DAMAGE ANALYSIS**

Learn damage analysis methods and techniques required to complete First Estimates and supplements for all 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:

- Assess information and messages provided in the dispatch report
- Manage customer expectations and interactions
- Perform damage analysis on complex claims (e.g., prior damage, overlapping claims, and inconsistent loss details)
- Apply Estimating Standards when writing First Estimates

##### Delivery

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

##### Evaluation

- 100% participation

## **DIRECT REPAIR CLAIMS PROCESS**

Apply knowledge and skills acquired during the previous Direct Repair courses through exercises, case analysis and hands-on experience. This on-site training will challenge participants to apply critical thinking skills, prioritize decision making, and formulate strategies to positively influence their productivity. 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 Direct Repair claims process from beginning to end
- Evaluate the relationship between the claims process and shop measures

### Delivery

- Facilitated on-site at the repair shop (meeting space required)
- Approximately four hours of instructor-led training
- 1.5 days on-site coaching of Direct Repair claims process

### Evaluation

- 100% participation

## Who should attend

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](http://mpipartners.ca) for information on course availability and registration. For all other Direct Repair training, contact your Shop Relationship Advisor to schedule training.

Job Function <i>Staff performing the functions below should attend the corresponding training</i>	Estimating Standards	MitchellU	Damage Analysis	Direct Repair 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 Evaluation stage, all elements of training must be completed.

### 2.1.5 Evaluation

After completing Training, the shop enters an Evaluation phase for a minimum period of three and a maximum of six weeks.

During this phase, the shop writes First Estimates and supplements and submits them for review and approval. Reviews will be completed by a team assigned to support Direct Repair shops. Shops will receive feedback and coaching on the estimates and supplements submitted, to help build the skills and knowledge to perform accurate and complete estimates.

During the Evaluation phase, a shop's Earned Approval Limit will be disabled, to allow reviews of each First Estimate and supplement submitted. The shop will be listed as a Direct Repair shop on MPI's [Find an Accredited Repair Shop](#) search tool, where customers can search for participating shops.

To complete the Evaluation phase, shops will:

- Complete First Estimates and required supplements for at least 80% of all claims previously estimated by MPI.
- Complete First Estimates and required supplements for 100% of Direct Repair claims where no MPI estimate was previously written.
- Achieve a weekly average score of 85% (see scoring chart below) on First Estimates and supplements for the greater of a minimum of 20 claims, or all claims during a three week period submitted to MPI for review.

<b>First Estimate Review Scoring Chart</b>		
<b>Criteria</b>		<b>%</b>
<b>Photos Sub-total</b>		<b>30</b>
Photos - Mandatory	Odometer	<b>15</b>
	VIN	
	Four Corners	
Photos - Damage	Clarity	<b>15</b>
	Close-ups	
	Notes/Markers	
<b>Activity Notes Sub-total</b>		<b>10</b>
Shop contact name and phone number		<b>10</b>
Explanations and details of prior damage (as required)		
<b>Estimate Sub-total</b>		<b>60</b>
Body of Estimate	Frame time	<b>20</b>
	Repair / section time	
	Refinish time (inc. but not limited to: Tricoat, Zone)	
	Mechanical Items- exhaust / suspension etc.	
	Allowances for prior damage (if applicable)	
Old/Unrelated Damage	No old and/or unrelated damages on First Estimate	<b>10</b>
Repair Time	Reasonable repair times requested on First Estimate	<b>10</b>
	No overlap with other claims	
Compliance	All warnings addressed, inc. betterment, line discounts	<b>10</b>
Tax	Prepaid amount completed	<b>10</b>
Deductible	Checked and corrected	
MAPP Search	Turned on	
<b>Total</b>		<b>100</b>

Shops successfully completing the Evaluation phase and having achieved an Earned Approval Limit of Tier 2 or higher, based on the most recent three-month rolling average score, will enter the Probation phase. Shops that are unsuccessful during the Evaluation phase can re-apply to Direct Repair as a new applicant after six months.

#### **2.1.6 Probation**

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

- Receive an Earned Approval Limit based on shop performance.
- Maintain performance at Tier 2 or higher.
- Maintain consistency of accurate and complete estimates and supplements.

During the Probation stage, shops may promote themselves as Direct Repair shops only to their existing customers, following the guidelines in the Advertising Policy (see Section 7.0). Shops in Probation will be included in the list of Direct Repair participants on the [Find an Accredited Repair Shop](#) search tool at mpi.mb.ca.

#### **2.1.7 Operational**

Upon successful completion of the Probation phase, shops become fully operational Direct Repair participants and can actively advertise and promote themselves as Direct Repair shops according to the Advertising Policy (see Section 7.0).

Shops must continue to follow the program standards (see Section 3) and maintain an Earned Approval Limit of Tier 2 or higher to maintain their Direct Repair status.

## 2.2 Becoming a Direct Repair Plus Shop

Direct Repair Plus is a separate level within the Direct Repair program.

Participants handle additional types of claims of increased complexity, including:

- Vehicles with additional registration types
- Additional insurance coverages, such as lay up
- Requiring validation that vehicle damage is consistent with the peril reported by the customer for such claim types as
  - Collision with animal
  - Hail
  - Attempted theft
  - Vandalism
  - Hit and run

### 2.2.1 Direct Repair Plus Eligibility

Direct Repair Plus is available to all shops that:

- Meet all Direct Repair program eligibility criteria.
- Have successfully completed the Direct Repair program onboarding process and have become fully operational as a Direct Repair shop.
- Attain a minimum average claim volume of 20 claims per week, excluding glass-only claims.
- Successfully complete the requisite training for additional claim types.
- Set up the additional business processes required to deal with the additional claim types.

Direct Repair Plus Facility Requirement:

- A Direct Repair Plus shop may be required to have adequate work facilities for MPI staff when they attend the facility.



## 2.2.2 Direct Repair Plus Onboarding

Direct Repair shops undergo a three-stage onboarding process to become fully operational in Direct Repair Plus:



## 2.2.3 Application

To ensure that interested shops are able to enroll in the program efficiently, accredited repair shops should familiarize themselves with the eligibility criteria outlined in Section 2.2 and program standards outlined in Section 3 prior to applying for Direct Repair Plus.

Any Direct Repair shop that meets the eligibility requirements can apply. The Direct Repair Plus application form, in the appendix (Section 8.3) and online at [mpipartners.ca](http://mpipartners.ca), must be completed and sent to [SRA@mpi.mb.ca](mailto:SRA@mpi.mb.ca).

Upon receipt by MPI, the application form will be reviewed to confirm the shop meets the minimum eligibility requirements.

Talk to your Shop Relationship Advisor, or email [SRA@mpi.mb.ca](mailto:SRA@mpi.mb.ca) with any questions about applying for Direct Repair Plus.

#### **2.2.4 Training**

The Training stage provides participants with critical knowledge and skills to perform damage analysis and validation of reported peril for all claim types in Direct Repair Plus.

Shops are responsible for ensuring that the number of personnel completing all training is appropriate for the volume of claims processed by the shop.

#### **2.2.5 Operational**

Upon successful completion of the Training phase, shops become operational Direct Repair Plus participants and can actively advertise and promote themselves as Direct Repair Plus shops according to the Advertising Policy (see Section 7.0). There is no probation period for Direct Repair Plus on-boarding. Shops must continue to follow the program standards (see Section 3) to maintain their Direct Repair Plus status.

##### **2.2.5.1 Evaluation**

Upon becoming Operational, First Estimates and supplements for Direct Repair Plus claims submitted by the shop will be reviewed to ensure all required estimating activities and supporting documentation are provided, and to confirm the shop's validation of the reported peril. Support and feedback will be provided to the shop to reinforce Direct Repair Plus training. As shops demonstrate consistency in the quality of their first estimates for Direct Repair Plus claims, this review process will be removed.

## 3.0 Program Standards

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

### 3.1 Eligible Claims

Complicated and complex claim types, such as hit-and-runs, are currently not eligible for Direct Repair. On eligible physical damage claims, a customer is given the option to choose a First Estimate at either a Direct Repair shop or MPI Service or Claim Centre. A Direct Repair shop cannot refuse to create a First Estimate on an eligible claim if requested by a customer.

### 3.2 Shop Responsibilities

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

1. Maintain its Accreditation Agreement in good standing.
2. Continue to meet or exceed the eligibility criteria as set out in Section 2.1.
3. Maintain performance at Tier 2 or higher, based on the latest three-month rolling average.
4. Prepare a comprehensive, accurate and complete First Estimate or supplement of the damage using MPI's proper damage recording processes, Estimating Standards, business rules, and policies and procedures. The requirements for writing an accurate First Estimate are outlined in Section 4.0.
5. Keep the appointment and client schedule up to date.
6. Ensure shop personnel involved in and supporting the Direct Repair program are trained and knowledgeable with all documentation, Estimating Standards, business rules, policies and procedures, and processes related to Direct Repair.
7. Contact its MPI Shop Relationship Advisor with any questions.
8. Meet with its Shop Relationship Advisor to review shop measures.
9. Ensure that staff who write estimates are available to explain their estimate when required.
10. Accept all customers seeking a First Estimate from the shop.
11. Understand that the customer is not obligated to repair their vehicle at the Direct Repair shop even if it provides the First Estimate to the customer.

For more details, refer to [Schedule 9.1](#) of the Light Vehicle Accreditation Agreement.

### **3.3 Shop Measures**

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 are available at [mpipartners.ca](http://mpipartners.ca).

### **3.4 Program Standards**

There are three key quality standards in Direct Repair. Each standard is associated with one or more shop measures, and will be 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.

#### **3.4.1 Quality of Estimate**

All First Estimates and supplements submitted by the shop 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 commencing repairs.

The guidelines for completing a First Estimate, including evaluating potential total losses, can be found in Section 4.0.

There are four shop measures associated with the quality of estimate:

1. Ask-Approve Variance
2. Supplement Ratio
3. Alternate Parts Usage
4. Labour Cost/Total Cost

### 3.4.2 Quality of Service

In Direct Repair, a shop interacts with the customer on three principal occasions:

1. Initial customer call to shop to schedule the estimate. At this time, the shop will:
  - Confirm the claim's eligibility for Direct Repair.
  - 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 shop for estimate appointment. The shop will:
  - Get the customer's authorization to complete the estimate.
  - 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 the repair appointment, if the customer wants to get their vehicle repaired at the shop.
  
3. Repair appointment (same as any other claim). The shop will:
  - Get the customer's authorization to complete the repair.
  - Schedule a repair appointment.
  - Review the approved estimate with the customer, noting any changes from the First Estimate.
  - Repair the vehicle.
  - Have the customer sign the Certification of Repair on the FRA signature sheet.

Details can be found in Section 4.

The shop measure associated with the quality of service is the Net Promoter Score.

### **3.4.3 Quality of Repair**

Direct Repair 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 the Quality of Repair are Repair Capability, Repair Records on File and Repair Accuracy. For more information, please refer to the [Shop Measures Information Guide](#) on [mpipartners.ca](http://mpipartners.ca).

## 4.0 Requirements for a First Estimate

Several steps are 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 procedures are summarized below. The complete Direct Repair claim procedure is available on the MPI Partners website at [mpipartners.ca](http://mpipartners.ca).

### 4.1 Compliance with Agreements

Repair shops write First Estimates and supplements in compliance with the:

- Accreditation Agreement
- Physical Damage Claims User Agreement
- Manitoba Public Insurance Estimating Standards, business rules, and policies and procedures at [mpipartners.ca](http://mpipartners.ca)

### 4.2 Schedule the Estimate

When a customer calls to schedule an estimate, repair shops will:

- Confirm it's a Direct Repair estimate.
- Answer customer questions about the Direct Repair estimating process.
- Refer questions about the claim to the customer's adjusting team.
- Get information about the damage.
- Schedule the appointment and remind the customer to bring their claim number.

### 4.3 Retrieve the Assignment and Inspect the Vehicle

In preparation for writing the estimate, repair shops will:

- Get the customer to sign the Authorization to Estimate on the FRA Signature Sheet (Direct Repair version).
- Retrieve the suffix 99 appraisal assignment in RepairCenter, enter the customer name and phone number (authorized by the customer), and perform a VIN Decode.
- Review the Dispatch Report and ensure compliance with all requirements, including that the shop is eligible to handle this repair or estimate.
- Confirm the VIN and licence plate, and record mileage.

- Do a walkaround with the customer to identify damage and determine which is related, prior and unrelated.
- Perform a tear down as appropriate to confirm damage.
- Take clear and focused photos of required areas.

Direct Repair Plus claims require special care. Due to the increased complexity of many of these types of claims, it is necessary for the shop to determine and confirm that the damage is consistent with the loss as reported by the insured. Examples of such claims include, but are not limited to:

- Collision with animals (wild or domestic)
- Hail
- Attempted theft
- Vandalism
- Hit and Run

#### **4.4 Write the Estimate**

Repair shops must write First Estimates that:

- Comply with MPI Estimating Standards, business rules, policies and procedures.
- Balance repair vs. replacement parts and OEM vs. alternative parts.
- Control the total cost of repairs against other costs (e.g., lead time, schedule impacts, rental or courtesy vehicles).

A complete First Estimate includes:

- All required administrative information.
- A VIN Decode.
- Vehicle make, model and year, and current mileage.
- Prior damage.
- Shop and MAPP profile.
- Administration Fee (if applicable).
- Customer tax responsibility and correct deductible.
- Accurate parts and labour, including \$1 items, sublets, discounts and betterment/depreciation (with line explanations as needed).



- Manual adjustments for overlapping claims.
- All compliance messages addressed.

#### **4.5 Review Results with the Customer**

In presenting estimate results to the customer, repair shops will:

- Explain that the estimate is subject to review and approval by Manitoba Public Insurance.
- Confirm the damage and present the recommended repair plan and estimated cost, explaining the following details as applicable:
  - Customer responsibility.
  - Changes in deductible or final repair costs.
  - Betterment.
  - Owner to authorize (for tear down of mechanical components).
  - Replacing a child restraint seat.
  - Vehicles unsafe or unfit to drive.
- Address customer questions about assessment of taxes or unrelated damage.

#### **4.6 Complete the Estimate and Repair the Vehicle**

When submitting the completed estimate, repair shops provide their name, phone number and the following:

- Required documents:
  - The completed estimate in Mitchell Estimating.
  - Photos (following Digital Image Requirements).
- Supporting documents (as applicable to the claim):
  - Engine Report.
  - Vehicle Theft and Recovery Damage Report.
  - Frame Inspection Sheet (conventional and unibody).
  - Other documents as required.

- For Direct Repair Plus claims, additional documentation is required. This includes but is not limited to:
  - Photos, videos and other electronic images indicating evidence of damage consistent with the reported peril.
  - Checklists of verification processes.
  - Other documents as required.

Repair shops follow the normal process for completing the repair:

- Update the Repair Stage in RepairCenter through each stage of repair.
- Submit the completed repair assignment, including all required documents:
  - The FRA with all required signatures.
  - Invoices for all specified parts and sublet repairs (see the Required Invoices Estimating Standard).
  - Other documents as required.
- Submit a payment request for a completed repair assignment.
- Retain supporting documentation for a minimum of six years.

#### 4.7 Potential Total Losses

A vehicle is a potential total loss (PTL) when the estimated cost of repairs exceeds 60 per cent of the vehicle's actual cash value (ACV). A Direct Repair claim can be designated as a PTL during claim registration, during the First Estimate or through a supplement.

Repair shops verify the final ACV percentage (%) using Mitchell Estimating after they:

- Include the value of all claims for the vehicle.
- Resolve all compliance issues.
- Save the estimate in RepairCenter.

When submitting a PTL in RepairCenter, repair shops must also include:

- Activity Note: **Potential Total Loss - Mitchell ACV % = x**
- Photo of the centre of the vehicle dashboard including audio equipment and climate control.
- Photo of the driver-side door opening with driver seat and driver interior door panel.

Repair shops are eligible for tear down payment on a total loss, following the normal procedure.

## 5.0 Program Oversight

Oversight is essential to maintain the standards of Direct Repair and Direct Repair Plus. This section outlines a number of oversight methods and practices.

### 5.1 Monitoring

Estimates and billing are monitored and documented for compliance on the items below. Monitoring is conducted through the estimate/supplement approval process, claims audits, shop inspections, performance reviews or other audit processes determined by MPI. Issues identified in Category 1 and Category 2 may result in a Performance Review or other action as required.

#### 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 & allowances applied.
- Items broken on removal.

#### 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.

## 5.2 Performance Reviews

Shop Relationship Advisors review a Direct Repair or Direct Repair Plus shop's performance frequently through performance reviews, which include claim audits and shop inspections. This provides insight into the effectiveness of a repair shop's operations. The review can include, but is not limited to:

- First Estimates and supplements written as per MPI Estimating Standards, business rules, policies and procedures.
- Shop measures.
- Severity (average cost of repair per incident).
- Minimum claims volume required for program eligibility.
- Repair quality, accreditation issues, and customer issues (if not addressed by the shop).

Potential outcomes of performance reviews:

<b>Performance Review Structure</b>		
	<b>Positive Performance Review Potential Outcomes</b>	<b>Negative Performance Review Potential Outcomes</b>
Performance Review #1	<ul style="list-style-type: none"> <li>• Potential upward tier movement</li> <li>• Return of any or all privileges lost due to earlier negative performance review</li> <li>• Reinstate EAL authority and parts autonomy</li> <li>• No further action required</li> </ul>	<ul style="list-style-type: none"> <li>• Corrective Action Plan required</li> <li>• Loss of EAL authority and/or parts autonomy</li> <li>• Direct Repair Plus shop downgraded to Direct Repair</li> <li>• Downgraded to next lower tier</li> <li>• Potential increase in the audit sample</li> <li>• Exit from Direct Repair program</li> </ul>
Performance Review #2 (90 days after previous review)		
Performance Review #3 (90 days after previous review)		
<b>Corrective Action Plan Tracking</b>		
Updates based on plan milestones	<ul style="list-style-type: none"> <li>• Continue with Corrective Action Plan to completion and restoration of lost privileges</li> </ul>	<ul style="list-style-type: none"> <li>• Failure to meet milestones accelerates timing of next Formal Performance Review and/or exit</li> </ul>

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. The Shop Relationship Advisor will assist a shop in developing a Corrective Action Plan, and will provide support to the shop. MPI will monitor milestones in the plan. Note that unacceptable slippage on milestones may result in downgrade from Direct Repair Plus to Direct Repair, or an exit from the Direct Repair program.

### 5.3 Exit from Direct Repair Program

A shop may voluntarily withdraw from Direct Repair by giving 30 days written notice. A Direct Repair 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 5.4 below.

After exiting Direct Repair, a shop will cease all program-related promotions as per the Advertising Policy in Section 7.0. The shop will no longer appear in Direct Repair searches on the *Find an Accredited Repair Shop* online search tool at [mpi.mb.ca](http://mpi.mb.ca). Shops can re-apply to enter the program once all eligibility criteria (see Section 2.1) are met. Upon re-submitting their application form, they will be placed in the application queue for processing.

#### **5.4 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. 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.

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.

## 6.0 Support

Manitoba Public Insurance is committed to providing support for shops participating in the Direct Repair program.

### 6.1 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:

- Direct Repair eligibility
- Creation of First Estimates to MPI standards
- Performance improvement

The following contacts are available to Direct Repair participants:

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

Information on additional types of support can be found at [mpipartners.ca](http://mpipartners.ca).

### 6.2 MPI's Obligations to Direct Repair Shops

A Shop Relationship Advisor will review monthly shop measures, overall shop performance, the impact of the Direct Repair program, and answer any questions. If available, MPI can provide participants with additional claim details to assist them in making informed decisions. MPI will also arrange for Direct Repair-related training and provide all necessary materials, standards, policies, procedures and processes.

For more details, refer to [Schedule 9.1](#) of the Light Vehicle Accreditation Agreement.



### 6.3 Court and Regulatory Appearance Fees

Accredited repair shop representatives may sometimes be required to attend Manitoba Public Insurance 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, Manitoba Public Insurance 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](mailto: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.

### 6.4 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. The following table identifies the representative, expected resolution timelines, and levels of escalation.

Issue Resolution			
Issue Type	1 <sup>st</sup> Level (2 Working Days)	2nd Level (2 Working Days)	3rd Level (2 Working Days)
Claim Estimate	Original Estimator	Estimating Supervisor	Estimatics Coordinator or Accredited Repair Manager
Parts	Parts Program Administrator	Parts Coordinator	Estimatics Manager
Performance Measures and Direct Repair Program	Shop Relationship Advisor	Physical Damage Programs, Assistant Manager	Quality Assurance Manager
Claims Audit	Claims Audit Staff	Claims Audit Supervisor	Quality Assurance Manager
Quality of Repair and Accreditation	Accredited Repair Inspector	Accredited Repair Coordinator	Accredited Repair Manager
Other	Shop Relationship Advisor (to triage)		

If a consensus cannot be reached through discussions with the representatives above, or within the timelines mentioned above, and if the shop feels the dispute has not been adequately addressed by MPI, the shop can request an appeal in writing in accordance with Article 18 of the accreditation agreement. This is a formal procedure that is used to have the Accreditation Committee review the shop's issue and to determine if a change in decision is warranted.

Prior to the Accreditation Committee being convened, MPI may discuss the issue with the Automotive Trades Association (ATA) and Manitoba Motor Dealers Association (MMDA). If the ATA, MMDA, and MPI unanimously agree on a resolution or that the issue has been previously, satisfactorily dealt with in relation to this shop, or shops in general, then the Accreditation Committee is not required to be called and the unanimous decision of the ATA-MMDA and MPI stands. Any potential such discussions between MPI and the ATA should not take more than five MPI business days; however, MPI reserves the right to adjust this timeline in its sole discretion. If the ATA, MMDA, and MPI cannot unanimously agree, then MPI shall request that the Accreditation Committee be convened.

This overall process should not take more than thirty (30) days from the date the appeal request is received by MPI until a decision has been reached, or the Accreditation Committee has been requested to be convened by MPI; however, MPI reserves the right to adjust this timeline in its sole discretion.

## 7.0 Advertising Policy and Logo Usage Requirements

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

### 7.1 Advertising Policy

#### 1) Use of Manitoba Public Insurance Intellectual Property

Direct Repair 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.

#### 2) Use of MPI logos and advertising

Direct Repair participants may use the Direct Repair and Direct Repair Plus logos 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.

#### 3) Obtaining MPI logos

All Direct Repair participants must request and obtain the Direct Repair or Direct Repair Plus logo from MPI's Advertising 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 Manitoba Public Insurance's advertising department at: [advertisingdept@mpi.mb.ca](mailto:advertisingdept@mpi.mb.ca)

#### 4) Approval for usage

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

Direct Repair participants shall submit electronic PDF proofs to [advertisingdept@mpi.mb.ca](mailto:advertisingdept@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
- Outdoor advertising
- Digital, such as:
  - Advertising posted on Direct Repair participants 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 Direct Repair 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.

## 5) Directing customers

When describing the Direct Repair 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 {Direct Repair shop name} to book an estimate and to arrange for repairs.

## **6) Promotion, promotional material and information**

MPI may promote the availability of the Accreditation program or the Direct Repair program and advise qualifying customers of these services by providing customers a list of Accredited Shops and Direct Repair 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 Direct Repair 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.

## **7) General promotion, programs and events**

Direct Repair 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.

Direct Repair 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, Direct Repair 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.

## **8) Badges and signage**

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

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

## **9) Incentives**

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

## 10) Sponsorships

The Direct Repair and Direct Repair Plus logo, wordmark, or tagline may not be used by Direct Repair 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.

## 11) Customer and reputational protection

Further, should a Direct Repair participant at any time be deemed to be in violation of this policy or the accreditation agreement, the Direct Repair 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
- All communication with customers must not include reference to the Direct Repair program.

## 7.2 Logo Usage Requirements

### Direct Repair and Direct Repair Plus 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 Direct Repair partners.

All Direct Repair participants in good standing, as defined by the Direct Repair 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 Manitoba Public Insurance) and associated tagline "Accredited Estimate & Repair".

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

Our Direct Repair Plus logo is composed of the identical elements of the Direct Repair logo with the addition of a stylized "plus" symbol (a teal shield containing a white plus sign).

The logos 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.

## Obtaining Our Direct Repair and Direct Repair Plus Logos

To obtain our logos, please contact Manitoba Public Insurance's advertising department at [advertisingdept@mpi.mb.ca](mailto:advertisingdept@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;
- Your name and contact details;
- A brief description of the intended use for our Direct Repair or Direct Repair Plus 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.).

## Obtaining Approval for Usage

All usage of our Direct Repair and Direct Repair Plus logos in material (print, signage, web, etc.) produced by a Direct Repair participant must be approved by the [Advertising Services](#) department before said material is published, produced and/or printed.

## Acceptable Versions

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

### 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.

**direct** *repair*

 Accredited Estimate & Repair

**direct** *repair* 

 Accredited Estimate & Repair

### 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.

**direct** *repair*

 Accredited Estimate & Repair

**direct** *repair* 

 Accredited Estimate & Repair

### White Reverse Version

This is the alternative way to reproduce the logo: reversed white 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 white reverse logo.

**direct** *repair*

 Accredited Estimate & Repair

**direct** *repair* 

 Accredited Estimate & Repair



## Colours

The three authorized colours for our Direct Repair and Direct Repair Plus logos are:

- 1) PMS 166 Orange: 0/64/100/0
- 2) PMS 3155 Teal: 100/0/24/38
- 3) Black



PMS 166 Orange: 0/64/100/0

PMS 3155 Teal: 100/0/24/38

Black

## Placement

The space between Direct Repair and Direct Repair Plus 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.

**Minimum Size of Logo**

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



**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 or graphic elements.



Minimum white space around the logo.

## 8.0 Appendices

### 8.1 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 at [mpipartners.ca](#).

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

2. [Schedule 9.1, Direct Repair Program](#), available at [mpipartners.ca](#).

This schedule to the LVAA outlines obligations and details under the Direct Repair program.

3. Performance Recognition:

[Performance Recognition Program Guide](#), available at [mpipartners.ca](#).

This guide provides full details on Performance Recognition.

[Shop Measures Information Guide](#), available at [mpipartners.ca](#).

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

4. [MPI Policies & Procedures](#), available at [mpipartners.ca](#).

MPI policies and procedures related to Light Vehicle physical damage claims are posted on the MPI Partners website at [mpipartners.ca](#).

## 8.2 Direct Repair Application Form

A fillable PDF of the [Direct Repair Application](#) is available at [mpipartners.ca](http://mpipartners.ca).



### Direct Repair Application

*(Complete the fillable application form and submit it to [SRA@mpi.mb.ca](mailto:SRA@mpi.mb.ca).)*

Legal Business Name: \_\_\_\_\_

Operating As (facility name): \_\_\_\_\_

MPI Registered Account #: \_\_\_\_\_

I am applying on behalf of the above-mentioned business for participation in the Direct Repair program.

I confirm that the above-mentioned business:

- Is accredited and in good standing based on its current accreditation agreement in force.
- Meets minimum requirements of:
  - an average claim volume of five claims per week
  - a 60 % minimum composite score
  - a minimum absolute Ask-Approve Variance of 2.63 %
- Agrees to onsite presence of MPI staff.
- Agrees to abide by all requirements of the program.

I have the legal authority by the business to so apply and bind it:

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

Date: \_\_\_\_\_

### 8.3 Direct Repair Plus Application Form

A fillable PDF of the [Direct Repair Plus Application](#) is available at [mpipartners.ca](http://mpipartners.ca).



## Direct Repair Plus Application

*(Complete the fillable application form and submit it to [SRA@mpi.mb.ca](mailto:SRA@mpi.mb.ca).)*

Legal Business Name: \_\_\_\_\_

Operating As (facility name): \_\_\_\_\_

MPI Registered Account #: \_\_\_\_\_

I am applying on behalf of the above-mentioned business for participation in the Direct Repair Plus program.

I confirm that the above-mentioned business:

- Is accredited and in good standing based on its current accreditation agreement in force.
- Meets minimum requirements of:
  - an average claim volume of 20 claims per week
  - a 60 % minimum composite score
  - a minimum absolute Ask-Approve Variance of 2.63 %
- Agrees to onsite presence of MPI staff.
- Agrees to abide by all requirements of the program.

I have the legal authority by the business to so apply and bind it:

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

Date: \_\_\_\_\_