



Glass Claims Program Business Rules

Effective February 1, 1996, Manitoba Public Insurance introduced a procedure to expedite the processing of the glass only claims by eliminating the need for the claimant to attend a Claim Centre for an estimate.

Criteria

1. This program applies only to claims where the damage is confined exclusively to windshields, side and back glass and those moldings which must be replaced with the glass, where the damage would not render the vehicle a total loss.

Procedure

1. The claimant will initiate the process by calling the MPI Call Centre at 985-7000, where a Call Centre Representative will open a claim. This service may be accessed from outside Winnipeg by calling 1-800-665-2410. Repair facilities may not make the claim on the claimant's behalf.
2. Under normal circumstances, the claimant will no longer be required to attend a Claim Centre to obtain an estimate of the damage. In certain situations, customers will have to attend a Claim Centre (i.e. coverage issues, wildlife losses, etc.)
3. The estimate will be replaced by a Glass Repair/Replacement Authorization which the Call Centre Representative will complete on the basis of the information supplied by the claimant. It will provide coverage information and a description of the damage.
4. The Call Centre Representative will fax or mail the Glass Repair/Replacement Authorization to either the claimant or the repair facility designated by the claimant. The claimant may then proceed with repairs.
5. Upon receipt of the Glass Repair/Replacement Authorization the repairer will be responsible for verifying the accuracy of the itemized damage.
6. In situations where the repairer determines that the damage will exceed \$1,500.00 and the vehicle is more than eight (8) model years old, the repairer will contact the Glass Audit Unit for authority to proceed.

7. The repairer will be responsible for explaining the repair procedure to the claimant as well as clarifying issues relating to deductibles, recycled parts, old damage, and depreciation.
8. Upon completion of repairs, the repairer will complete and sign the Glass Repair/Replacement Authorization, and obtain the claimant's signature on the date the repairs were completed.
9. The completed Glass Repair/Replacement Authorization will serve as an invoice. It will be sent to the Glass Audit Unit located at the Physical Damage Centre, 1981 Plessis Road, Winnipeg, where it will be processed for payment. The Glass Repair/Replacement Authorization cannot be faxed to the Glass Audit Unit as the original signatures are required for payment.
10. Only the Glass Repair/Replacement Authorization will be considered for payment. No other form of invoice will be accepted and it will not be necessary for the repairer to submit a copy of their own invoice.
11. It is recommended that the repairer photocopy the completed Glass Repair/Replacement Authorization for their own records.
12. All existing agreements between MPI and the Automotive Trades Association remain in force and are not changed as a result of this new procedure.

POLICY

Replacement Parts

1. When repairs are completed utilizing new glass, the price will be based on the N.A.G.S. Calculator/Catalogue with the application of the appropriate discounts.
2. Recycled glass will be used as outlined in the Recycled Parts Program. The MPI Call Centre will fax a copy of the Glass Repair/Replacement Authorization to the ADRM Central Office and repair firms will be expected to continue to contact the Central Office to determine availability of recycled glass and to utilize glass that is available. The MPI Glass Audit Unit will audit glass billings to ensure that the current level of recycled glass usage is maintained under the new program.

Glass Repair

1. Windshields will be repaired rather than replaced whenever the damage is not in the acute area and the repair can be done without compromising safety.

2. The acute area is that area approximately 16” wide and 12” high, which is located directly in the driver’s line of vision. It is defined as an area, which is covered by the sweep of a wiper blade on the driver’s side.

If the claimant insists on having repairs completed in the acute area, a Waiver Form must be signed by the claimant and forwarded to the Glass Audit Unit. The Corporation will refuse to do direct glass business with repair facilities who replace windshields, which are repairable.

3. The call centre staff will identify potential repair situations based on the information reported by the claimant. The Glass Audit Unit will scrutinize the invoices received to ensure that optimum use is being made of repair technology.

Labour and Material Amounts

1. Labour and material amounts billed must not exceed the amounts agreed upon between MPI and the industry. Charges exceeding these amounts will not be paid by MPI, nor will the repairer invoice the owner for such an additional amount unless previously agreed to between the owner and the repairer.

Repair Standards

1. It is the responsibility of each repairer to complete repairs in accordance with National Auto Glass Specifications and I-Car quality and safety standards utilizing the appropriate tools and equipment.
2. Windshield repairs must be carried out in accordance with I-Car standards.

Completion of Glass Repair/Replacement Authorization

1. Attached is a sample of the Glass Repair/Replacement Authorization.
2. Upon completion of repairs, the repairer will complete the Glass Claim Invoice portion of the Glass Repair/Replacement Authorization as to Line Type, Quantity, Part Number, Description, and Amount.
3. Each line in the Glass Claim must be identified by one of the following Line Types:
 - NAG – Part Number
 - NAGLAA – Labour
 - NAGKIT – Kit
 - NAGMDG – Moulding

- REPAIR – Repair(s)
 - OTHER – Other not listed above
 - TAX – GST/PST
4. Shop Materials are currently paid only on tempered glass and Northern windshields; however, there is no Line Type which would identify Shop Materials. Accordingly, for those operations for which Shop Materials are payable it will be necessary to include the Shop Materials in the labour charge when completing the Glass Claim Invoice.
 5. The repairer must ensure that the Certification of Repair is signed by the claimant or the claimant's representative verifying that the repairs appear to have been completed satisfactorily.
 6. An officer or employee of the repairer who is responsible for the quality of the repair and the accuracy of the invoice must sign the Glass Repair/Replacement Authorization certifying that all repair procedures listed have been complied with and that all parts billed have been installed.

Changes to Glass Repair/Replacement Authorization

1. When the completed Glass Repair/Replacement Authorization is received by the Glass Audit Unit, it will be verified against the NAGS database.
2. If the verified invoice differs from the invoice as submitted by the repairer, payment will be processed on the basis of the verified amount and a letter indicating the revised invoice amount will be sent to the repairer.
3. Should a repairer have a question regarding an invoice or a payment they should contact the Glass Audit Unit.

Deductibles and Depreciation

It is the responsibility of the repairer to collect from the owner any amounts shown as deductibles, depreciation, or tax payment by the owner or any other agreed contribution to the repair cost. The repairer may not absorb or waive collection of deductibles. Any non-collection of deductible is, in effect, a reduction of the repair cost and the amount must revert to the benefit of the Corporation and not the owner.

Promotional Advertising by the Repair Facility

Promotional advertising by the repair facilities involving the give away of merchandise, services or benefits of any kind, in conjunction with Autopac repairs will be considered

by the Corporation as a discount on the cost of repairs. The value of said merchandise, service or benefit will be reduced, at the discretion of the Corporation, from the gross repair costs. Payment will then be made by the Corporation to the repair facility on the discounted repair costs, less the deductible. Where the value of the said merchandise, service, or benefit has not been declared in the advertisement, the Corporation will establish value.

Reinspection of Repaired Vehicles

The Corporation will reinspect a number of repaired vehicles in all areas of Manitoba on a random, continuing basis, in order to satisfy vehicle owners and the Corporation that good quality, safe repairs are being completed in accordance with the applicable standards.

Registered Trademark

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Standards of Conduct

1. MPI is committed to conducting business in an ethical fashion consistent with the principle of “utmost good faith”. It is expected that repairers with whom MPI does business will conduct themselves in a similar fashion.
2. The following represents departures from ethical conduct and any occurrence will result in a refusal by MPI to do business with the repairer in question:
 - Billing for parts not supplied
 - Billing for work not completed
 - Billing for work which demonstrates a significant departure from the industry standards in the repair process
 - Billing at rates in excess of those agreed to between MPI and the industry
 - Failure to collect deductibles
 - Submission of invoices for work done by other repair facilities. This does not include work done on a proper sublet basis for which separate invoices will be required