

Direct Repair Claim Procedures

Introduction

This document explains procedures Direct Repair (DR) shops follow to complete a DR claim.

The procedures cover steps for repair shops beginning when the customer contacts the repair shop to schedule an estimate appointment and ending when the repair shop completes the repair assignment (or closes the claim as a total loss).

The procedures are organized into six sections:

- 1. Schedule the Estimate Appointment**
- 2. Retrieve the Estimate and Inspect the Vehicle**
- 3. Write the Estimate**
- 4. Review Estimate Results with the Customer**
- 5. Complete the Estimate and Repair the Vehicle**
- 6. Potential Total Losses**

Procedures in Sections 1 to 5 apply to every DR claim. Section 6 applies only when the claim is a potential total loss.

Each section is also available as a separate PDF document on the [MPI Partners site](#).

Links in this document go to [Manitoba Public Insurance Estimating Standards](#).

Direct Repair Claim Procedures

1. Schedule the Estimate Appointment

Customers with a DR claim contact shops directly to schedule an estimate, same as scheduling a repair. Address all the following when the customer calls:

A DR shop cannot refuse to write a First Estimate on eligible claims if requested by a customer.

Confirm it's a DR estimate

Confirm that the customer's claim is eligible to be estimated at your shop.

- If the customer isn't sure, they can confirm by using the [Find an Accredited Repair Shop](#) search tool (they need to enter their claim number).
- If the claim is not eligible for DR or the customer hasn't made a claim yet, advise them to call Manitoba Public Insurance (204-985-7000).

Be ready to explain what DR is

The customer may not fully understand DR and how it works. DR allows customers to go directly to a repair shop for an estimate instead of a Manitoba Public Insurance service or claim centre.

Ask about the damage

Determine how much time to schedule with the customer for the estimate by asking:

- Where is the damage?
- How severe/extensive is the damage? How many body panels are damaged?

Direct customer questions about the claim to Manitoba Public Insurance

As a repair shop, your job is only to estimate the cost of repairs. If the customer wants to discuss who's at fault, etc., refer them to their adjusting team.

Clarify what will happen when the customer brings in their vehicle

Tell the customer you will:

- Perform a thorough estimate, including a tear down if needed.
- Review the estimate with the customer.
- Submit the estimate to Manitoba Public Insurance for approval.
- Review the approved estimate and any changes with the customer.

Schedule the appointment

Like any other appointment, confirm the time, duration, date, and your customer service arrangements, such as pick-up, rental cars, etc.

Remind the customer to bring their claim number with them

*Do not retrieve the appraisal assignment until the appointment is confirmed.
Also remember: the customer is not obligated to get the estimate done at your shop and they can cancel their appointment at any time.*

Next Section: 2. Retrieve the Assignment and Inspect the Vehicle

Direct Repair Claim Procedures

2. Retrieve the Assignment and Inspect the Vehicle

1. Get the customer to sign the Authorization to Estimate on the [FRA Signature Sheet](#) (DR version).
2. In RepairCenter:
 - Retrieve the suffix 99 appraisal assignment.
 - Enter the customer name and phone number (authorized by the customer).
 - Perform a **VIN Decode**.
 - From the **Attachment** tab, print a copy of the dispatch report (to use when confirming claim information with the customer).
3. Review dispatch report messages for any instructions from Manitoba Public Insurance about the claim.
4. Confirm the VIN and licence plate match information in the dispatch report.
5. Record the mileage (odometer reading).
6. Do a walkaround **with the customer**:
 - Get as much detail about the damage from the customer as possible.
 - Identify (with a marker) all damage and determine which is related, prior, unrelated.
 - If there are multiple claims, estimate them in the order they occurred, and relate damage specifically to each claim. Use a different marker colour for each claim.
 - Confirm the customer agrees with dispatch report information. Take notes if you get new or inconsistent information (to enter later in RepairCenter and Mitchell Estimating).
7. Perform a tear down as appropriate to confirm damage.
8. Take clear and focused photos of required areas, following the [Digital Images](#) Estimating Standard, plus:
 - Instrument panel
 - Odometer reading
 - Child restraint seats (if in the vehicle during the collision)

Previous Section: 1. Schedule the Estimate

Next Section: 3. Write the Estimate

Direct Repair Claim Procedures

3. Write the Estimate

1. Export the estimate from RepairCenter to Mitchell Estimating and enter the following:

*Your estimate must comply with Estimating Standards.
If in doubt, refer to Estimating Standards, check Mitchell U or call the TAC line.
If your estimate expands or reduces the scope of damage in an existing suffix 01 estimate, contact Manitoba Public Insurance before submitting.*

| | |
|--|---|
| Admin tab: | <ul style="list-style-type: none">• Confirm all required fields (marked *) are complete. |
| Vehicle tab: | <ul style="list-style-type: none">• Verify/Perform VIN decode. Confirm vehicle make, model and year.• Enter current Mileage.• Indicate if there's prior damage and provide details. |
| Profile tab: | <ul style="list-style-type: none">• Confirm the shop profile is valid.• Confirm the MAPP profile is valid. |
| Repair tab (CEG and Long Exp sub-tabs): | <ul style="list-style-type: none">• In the Long Exp sub-tab, enter the Administration Fee if applicable.• In the Long Exp sub-tab, All Messages line, enter Customer Tax Responsibility (use values in the dispatch report).• Confirm the correct deductible (see the dispatch report).• Enter parts and labour with line explanations as needed, per Estimating Standards (Do not enter \$1 items).• Include part prices for sublets, discounts and betterment/depreciation (with line explanations as needed). |

2. Make manual adjustments for overlapping claims.
3. **Calculate & Save** the estimate and address compliance messages that appear.
4. Confirm all compliance messages are addressed and all information is accurate and complete (this step helps you avoid having to supplement).
5. **Commit, Print, and Close** the estimate.
6. Check the **ACV %** to determine if the vehicle is a potential total loss (see Section 6 for more information).
7. Upload the completed estimate to RepairCenter.
 - If the vehicle is unfit to drive, include an activity note (with photos) and get direction from Quality Control via the shop support IVR before starting repairs.
8. In an activity note:
 - Enter your name and contact phone number.
 - Enter additional info required to support your estimate.
 - Indicate if you are repairing multiple claims for the vehicle.

Previous Section: 2. Retrieve the Estimate and Inspect the Vehicle
Next Section: 4. Review Results with the Customer

Direct Repair Claim Procedures

4. Review Estimate Results with the Customer

Start by explaining:

The estimate is subject to review and approval by Manitoba Public Insurance.

Review the repair plan and costs

Confirm the damage and explain your recommended approach to repairs (whether to repair/replace, etc.). Be prepared to explain any of the following if it applies to the claim:

Customer responsibility

Detail any costs the customer is responsible for beyond the initial deductible (because of depreciation, an exclusion, etc.).

Changes in deductible resulting from the claim

Check journal notes and be aware that the customer may have received a letter from Manitoba Public Insurance advising that the deductible changed as a result of an adjusting decision. Refer the customer to their adjusting team if they have questions.

Betterment

Explain why and how betterment or depreciation was applied. Refer to the [betterment guide chart](#) for detailed information.

Change in final repair costs

Explain that changes can occur for several reasons:

- Labour hours could be adjusted
- Betterment could be applied
- The cost of parts could change based on availability
- A decision to repair could be changed to a replacement, or vice versa
- Claim coverage

Owner to authorize

Only the vehicle owner can authorize the tear down of mechanical components such as engines, transmissions and differentials. The costs associated with the tear down are the initial responsibility of the insured. If damages are loss-related, Manitoba Public Insurance pays all expenses, minus depreciation.

Total loss

Explain to the customer that the estimated cost of repairs may result in a total loss. A Manitoba Public Insurance adjuster needs to review the estimate before that can be determined. Tell the customer that an adjuster will contact the customer after the review is completed.

Replacing a child restraint seat

Repair shops are not able to provide this service. Refer the customer to their adjusting team if they have questions.

Direct Repair Claim Procedures

4. Review Estimate Results with the Customer (cont.)

Address Safety Concerns

- **Failure to protect** - Inform the customer that additional damage to the vehicle is likely if the customer continues to drive it in its current condition. For example, a leaking radiator could lead to engine failure.
- **Unfit to drive** - A vehicle can be designated as unsafe or unfit to drive for several reasons: excessive damage, vehicle modifications, non-compliant parts, excessive corrosion, missing safety features, etc.

After explaining why the vehicle is unsafe/unfit, let the customer know you have provided the information to Manitoba Public Insurance, who may not allow you to repair the vehicle. It still remains the customer's choice if they want to drive the vehicle.

If the customer disagrees with:

- **Tax responsibility** - Contact the adjusting team if the customer disagrees with your assessment of their tax responsibility.
- **Unrelated damage** - If the customer thinks unrelated damage is related, speak with the customer to resolve the disagreement. If the customer insists:
 - Address the customer's concern in an activity note and attach photos, but do not add it to the estimate.
 - Refer the customer to their adjusting team.
 - Wait for Manitoba Public Insurance to send a journal note with a decision.

Estimating terms/requirements that may need explaining:

- **Mileage** - You need it to help determine parts usage and betterment.
- **Exclusions** - There is no insurance coverage for breakdown or mechanical fracture.
- **Sublets** - You are not able to do the entire repair alone and have to involve another shop to do some of the repair.

Previous Section: **3. Write the Estimate**

Next Section: **5. Complete the Estimate and Repair the Vehicle**

Direct Repair Claim Procedures

5. Complete the Estimate and Repair the Vehicle

In RepairCenter,

1. Upload documents and submit the estimate (for applicable Estimating Standards, click the links in the table below):

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|---|--|
| Required: | <ul style="list-style-type: none">• The completed estimate in Mitchell Estimating• Photos• Activity notes with contact and supporting information |
| Supporting (as applicable to the claim): | <ul style="list-style-type: none">• Engine Report• Vehicle Theft and Recovery Damage Report• Frame Inspection Sheet (Conventional and Unibody)• Other documents as required |

2. Wait for Manitoba Public Insurance to approve or supplement the estimate.
 - Do not start repairs until directed by Manitoba Public Insurance.
 - If Manitoba Public Insurance confirms the vehicle is a total loss, see the **Potential Total Losses** procedure.
3. Get the customer to sign the Authorization to Repair on the [FRA Signature Sheet](#) (DR version).
4. Accept and complete the repair assignment following the normal procedure:
 - Update the **Repair Stage** in RepairCenter as you progress through the repair.
 - When repairs are complete, set the **Repair Stage** to **Ready for Delivery**.
 - Get the customer to sign the Certification of Repair on the [FRA Signature Sheet](#) (DR version).
 - Submit the completed assignment with all required documents uploaded (per Estimating Standards):
 - The FRA signature sheet with all required signatures
 - [Invoices](#) for all specified parts and sublet repairs
 - Other documents as required
 - Update the repair stage to **Delivered - Complete**.

Retain all supporting documentation for a minimum of three years.

5. Submit a payment request for a completed repair assignment following the normal procedure.

Previous Section: 4. Review Results with the Customer

Next Section: 6. Potential Total Losses

Direct Repair Claim Procedures

6. Potential Total Losses

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

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

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

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

When submitting a PTL in RepairCenter, include:

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

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

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

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

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

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

3. Save the estimate.

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

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

Tear down - front bumper, fender, wheel.

5. Submit the supplement to Manitoba Public Insurance for approval.
 - Manitoba Public Insurance reviews the supplement, creates a new repair assignment (suffix 02), and assigns it directly to your shop. An estimator contacts you if changes are required.
6. Accept and review the suffix 02 assignment.
7. Set the **Repair Stage** to **Delivered-Complete**.
8. Set the **Repair Stage** for the suffix 99 assignment to **Delivered-Not Complete**.

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

Previous Section: 5. Complete the Estimate and Repair the Vehicle
