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## Direct Repair Claim Procedures - Review Estimate Results with the Customer

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### **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.

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### 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 them 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.