



Glass Consultation Committee Minutes

June 17, 2025

10:00 a.m. to 12:00 a.m.

Committee Attendance

- JM Champagne, Industry
- Vern Sisson, Industry
- Rob Boyce, ATA
- Denis Cloutier, ATA
- Lynsey Beer, MMDA
- Robert Ferreira, MPI
- Gord Froese, MPI
- Sandra Lawless, MPI

Regrets:

- Pierre Debreuil, Industry
- Waldemar Koos, MPI

Updates to Prior Actions

- Glass Claims with Physical Damage standard update published.
 - Added trim panel to be eligible under a glass claim opposed to converting to PD.
- Glass Allowances standard update published with changes to glass clean-up.
 - Added examples for removal of seat belts and trim panels for extra R&I time that a shop can request and show it's required.
- Authorized party sign-off on claims.
 - Under review with legal department and our management team
- Glass Brochure/Website update.
 - Our customer experience team is moving away from brochures and are working with us to update our Glass page on the MPI public site.
 - Part of this will include providing a QR code that can be displayed at a shop for quick customer access.
 - Will share the draft with the glass committee when ready.

New Items

- 2025 LVA Rate updates.
 - Updated rates implemented Saturday June 14.
 - Verified the system updates were completed.
 - Applied to in progress and new claims as of June 14, 2025.
- MCG customer emails.
 - MPI is looking to have an email sent to the claimant when a claim is created by a shop or MPI in MCG.
 - The email would include a link to the glass only section of the MPI public site.



- MPI claim transfer.
 - MPI is seeing a lack of claim transfer forms uploaded to claims, and when the requested forms are uploaded, they have the shop's signature and not the claimant's signature.
 - MPI is currently working on enhancements that would notify MPI when a claim is being created for a policy that is not active at the time the claim is opened. This will allow MPI to ensure compliance with the Claim Transfer Policy.
 - Claims should be opened while the policy is active, not after the vehicle has been sold.
 - The claim transfer process NTT will be resent to shops and sent to dealers so they are aware of the process as well.
- Glass Repair First.
 - MPI will be transitioning back to aligning more with physical damage claims, where MPI will be promoting and making the repair or replace decision.
 - Replacement requests will need pre-approval by MPI.
 - Images to support the loss will be required on all claims.
 - MPI will no longer recover on failed chip repairs on eligible repairs.
 - Benefits to this change will be a reduction of environmental waste, customer financial impact, challenges with ADAS, and reduced delays for the claimant.
 - Next steps (see slide 10 in the presentation below):
 - June – NTT with updates to be sent to accredited shops.
 - July – Customer awareness on repair vs. replace through the MPI public website and social media.
 - August – Conversations with shops regarding the repair first policy.
 - September - Shops completing glass only claims will receive a report with claim counts based on different time periods, tempered glass, windshield, and chip repairs.
 - October – Conversations with shops not complying with the repair first policy.
 - November – MCG system controls in place and authorization from MPI needed on all windshield replacements.
 - Discussion regarding Glass Repair First:
 - Digital Image Requirements.
 - It was brought up by the trade that the administration time for claims is going to be increasing as all claims need photos now. It was explained that the photos will be in alignment with physical damage claims to validate the loss.
 - It was brought up that when uploading photos into a Mitchell system, the photos are compressed so the quality is not as good. MPI advised that the Technical and Parts Committee was looking into this issue. This was looked into recently where MPI referenced prior meeting minutes for [Technical and Parts Consultation Committee Minutes May 22, 2025](#).
 - Job Aids.
 - The current [Windshield Repair Job Aid.pdf](#) will be updated and a version will be created for claimants.



- MPI will be working on a job aid with sample photos of what is repairable and what is not.
- If customers have a concern regarding repairing the glass, the shop can reference the [Windshield Repair Job Aid.pdf](#) to show what MPI will approve. If the customer still has an issue with the decision they can reach out to the Glass Audit Unit (GAU).
- The updated glass estimating standards will be circulated to the glass committee before they go live.
- It was discussed how it would improve photos to have a tool with a few suction cups, a tape measure, a section to write the claim number with a white board marker, and an MPI logo. This tool could be put on the windshield around a chip to meet photo requirements.
- There was concern that adjusters would override shop decisions when customers complain, making the shop look bad. It was explained, as it wasn't understood, that the Glass Audit Unit is the primary adjuster assigned, so customers would be contacting our team which allows us to control the decisions. In rare cases when it comes to coverage concerns, we reassign to a service centre adjuster.

Round Table

- Mobile repair shops.
 - A concern was brought up that there are accredited MPI shops repairing windshields in claimants' driveways. MPI advised that all shops that are accredited have a building that they can bring vehicles into to complete repairs.
 - MPI will review the examples provided and investigate further.
- Industry brought up concerns about needing an occupancy permit to be accredited.
 - MPI advised that the shop must follow the rules of the municipality that the shop is in.
 - It was brought up that dealers need an occupancy permit to be accredited by MPI, and dealer requirements are different than glass shop accreditation. The dealer program is under Vehicle Safety, whereas glass accreditation is under Accredited Repair.
- Chip repair coverage for a \$0 deductible was discussed, as not all claimants have a free repair and the repairs might be less than the claimant's deductible.
 - MPI will look at updating the Partners site regarding what steps a shop should take if a claim is opened but the repair costs less than the claimant's deductible.

Action Items

- MCG requires an applicable glass part number to be selected when adding a global parts line. MPI to see if this is a requirement from Mitchell.



- MPI to send a reminder NTT to all glass accredited shops regarding claim transfers and send the NTT to the dealer emails that we have.
- MPI to send the Glass Standards impacted by Glass Repair First to the glass committee to review.
- Once the MPI website draft is updated it will be sent to glass committee members to review.
- MPI to document (and add on Partners) the shop's steps for when the billed amount to MPI is less than deductible.

Next Meeting

September 18, 2025, from 10:00 a.m. to 12:00 p.m.

Please forward any topics to Sandra or Robert that you would like to see on the next Agenda.

Meeting adjourned at 11:30 a.m.

Glass Committee

June 17, 2025



MANITOBA
PUBLIC INSURANCE

Agenda

Updates to prior actions

- Glass Claims with PD damage standard
- Glass clean up standard
- Authorized party sign off on claims
- Glass Brochure/Website update.

New Items

- Glass Chip Repair Claims
- 2025 LVA Rate updates
- MCG customer emails
- MPI claim transfer



Updates to Prior Actions

- Glass Claims with Physical Damage glass standard - Complete
 - Added trim panel to be eligible under a glass claim opposed to convert to PD
- Glass clean up standard - Complete
 - Added examples for removal of seat belts and trim panels for extra R&I time that a shop can request and show its required.
- Can a claimant have their spouse or partners sign off on the signature sheet
 - Under review with legal department and our Management team
- Glass Brochure/Website update
 - Our customer experience team is moving away from brochures and are working with us to update our Glass page on our MPI public site.
 - Part of this will include providing a QR code that can be displayed at a shop for quick customer access.



New Items

- 2025 LVA Rate updates
 - Rates were implemented on evening of June 13th
 - Rate increase Year 1 = 2.75%. Year 2 = 3%
 - NAGS discount remains at 23%
 - Increase to ADAS calibration \$225 per component
 - Updates to standards to ensure shops understand how many calibrations are eligible.
 - Window Tint Increase, side glass door \$100
 - Chip Repair Increase to \$100 for first two chips
 - Northern Differential of 24% was applied to any outstanding allowances that did not see the 24% in previous years.



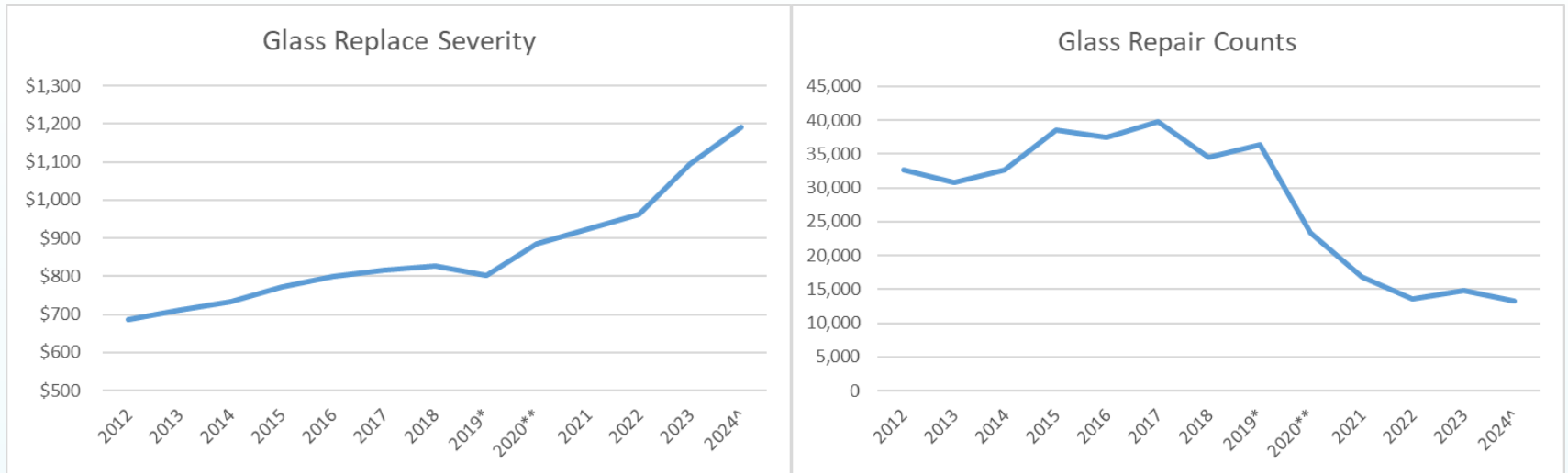
New Items

- MCG customer emails
 - MPI is looking to increase customer communications.
 - Upon opening a claim in MCG the customer will be receiving an automated email with their claim information, including the shop assigned.
 - MPI is looking to improve its email collection process
 - Implementation date TBD.
- MPI claim transfer
 - Lack of uploaded claim transfer forms.
 - When MPI requests forms, they are not signed by the customer but the shop.
 - Seeing an increase in customers not aware of a claim being opened.
 - MPI is currently working on enhancements where claims created date would reference if the policy entered is still active and notifying MPI in advance of processing the claim to ensure compliance to MPI claim transfer policy.
 - Implementation date TBD.



Glass Chip Repair Claims

In 2011, shops took over Glass FNOL to reduce customer steps on lower severity, low contentious claims. With the influence of customers, we started to shift more to replace over repair. Our goal is to get closer to 35% repair ratio to assist in managing glass claim costs to reduce major changes to Glass coverage.



Fiscal year	REPAIR	REPLACEMENT	TOTAL	YOY % Change	Repair %
	Claim Count	Claim Count	Claim Count		
2012	32,668	37,773	70,441		46%
2013	30,750	36,732	67,482	4.7	46%
2014	32,642	38,502	71,144	2.0	46%
2015	38,523	42,361	80,884	2.2	48%
2016	37,447	43,826	81,273	6.1	46%
2017	39,772	46,304	86,076	1.4	46%
2018	34,555	48,022	82,577	7.8	42%
2019*	36,336	53,214	89,550	-1.1	41%
2020**	23,412	50,534	73,946	24.2	32%
2021	16,838	50,823	67,661	13.7	25%
2022	13,564	54,431	67,995	8.6	20%
2023	14,810	54,828	69,638	11.7	21%
2024	15,306	59,855	75,161	9.9	20%

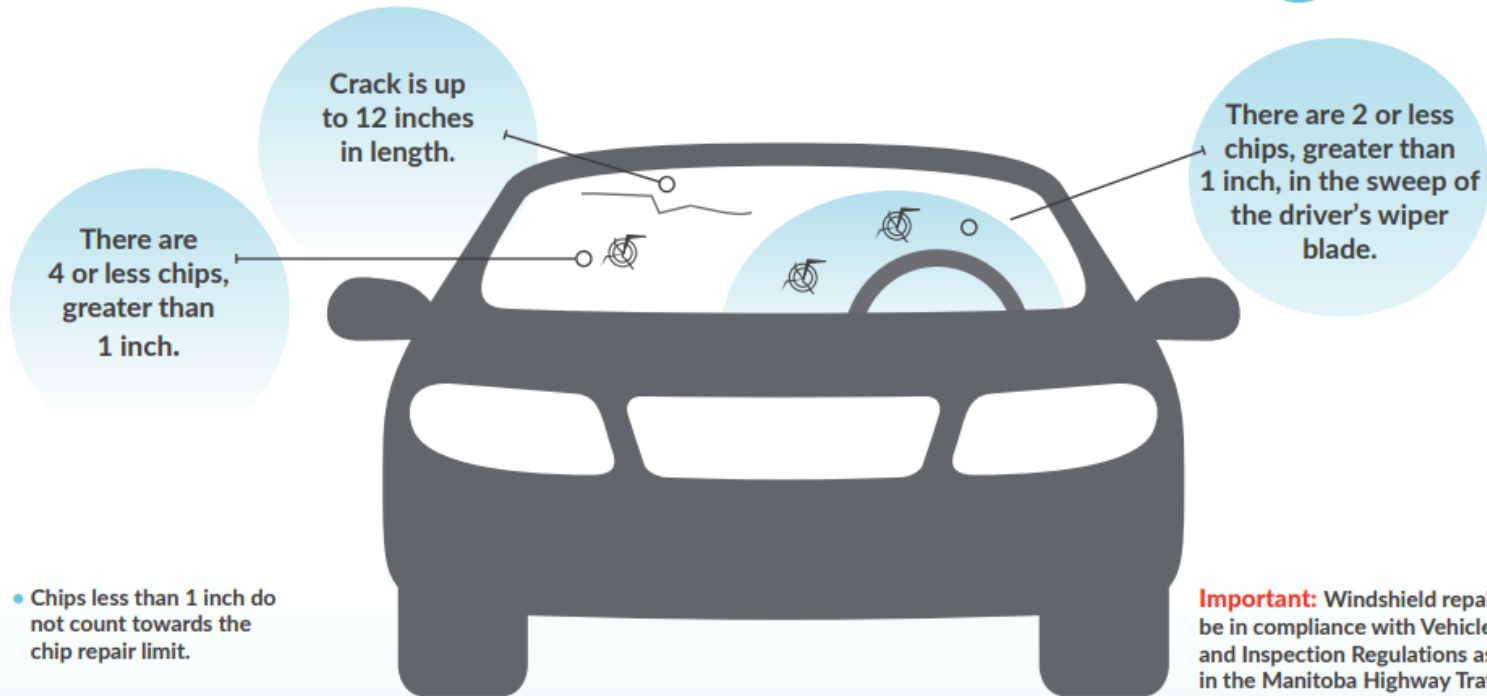


Glass Repair First

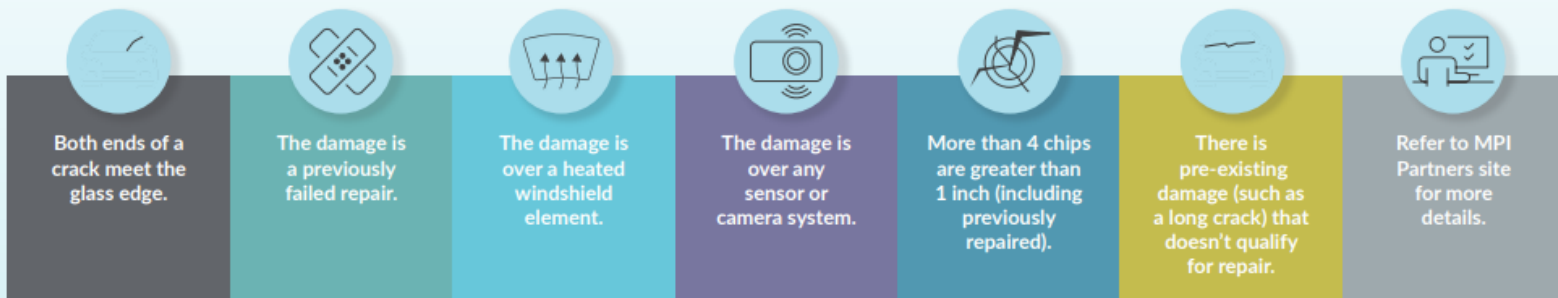
- MPI will be transitioning back to aligning more with Physical Damage claims where MPI will be promoting and making the repair or replace decision. Replacement requests will need pre-approval by MPI.
- MPI will be working on automating the approval process in the future but at this time we will have staff dedicated to providing timely approvals.
- MPI expects to see that a chip that would pass a certification of inspection should be repaired opposed to replace. This is already covered in our Chip repair eligibility job aid.
- MPI will be documenting this as a policy and updating procedures.
- MPI will be requiring images to support the loss and damages for all glass claims. No different than a Physical damage claim. This aligns with other jurisdictions and with feedback received from our external Audit.



Eligible for repair when:



Not eligible for repair when:



Glass Repair First

Benefits:

- **Reduce environmental waste** in landfills and recycling glass concerns raised by repair industry.
- **Reduce customer financial impacts** by avoiding deductibles, rental costs and items not related to the insurable loss.
- **Challenges with Advance Drivers Assistant Systems** due to:
 - Age/failure where customer would be responsible for addressing ADAS part replacements
 - Shop handling during removal causing damage to ADAS parts.
 - Challenges in ADAS capability investment or finding a sublet shop.
- **Reduce delays** in returning the vehicle back to the customer due to replacement and ADAS recalibrations.



Glass Repair First

Next steps

Slow transition back to 2010 process between August and November. Communications and system and process improvements. Go live date is dependent on Mitchell's enhancement. Communications will occur throughout the coming months on clear dates.

June	Trade awareness	NTT with updates to estimating standards, policy and image requirements. June 26, 2025
July	MPI Readiness	Customer awareness on repair vs replace through our website and social media.
August	Transition phase	Conversations with shops not complying with repair first policy. Summer 2025. Publishing of standards and Policy August 5 th .
September		Shop glass claim reports showing repair vs replace ratios for awareness. September 2025. Conversations with shops not complying with repair first policy. Summer 2025.
October		Conversations with shops not complying with repair first policy. Summer 2025.
November	Go live	MCG system controls in place. Authorization required from Glass Audit unit prior to replacement on all claims opened by shop or MPI. Third week of November 2025.



Question & Round Table

