Glass Consultation Committee Minutes

September 18, 2025

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

Committee Attendance

- JM Champagne, Industry
- Vern Sisson, Industry
- Rob Boyce, ATA
- Denis Cloutier, ATA
- Lynsey Beer, MMDA
- Pierre Debreuil, Industry
- Robert Ferreira, MPI
- Gord Froese, MPI
- Chris Luky, MPI
- Waldemar Koos, MPI

Updates to Prior Actions

1. Mitchell Cloud Glass (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. Still investigating a solution.
2. MPI Claim Transfer Forms:
    - Send a reminder NTT to all glass-accredited shops regarding claim transfers.
    - Send the NTT to the dealer emails that we have. Held off till mid-September.
    - Example of updates to Form was shared to reduce errors made with form. Discussion was had regarding some examples of not following procedures. Covered the importance of all shops reading the policy to ensure they understand the process and who should be signing. Claims are being audited and recoveries made when shops and dealers do not have authorization to open claims or complete repairs.
3. MPI will be using its Dealer permit list to get the communication out to dealers. But the MMDA would assist in forwarding our NTT to accredited Glass shops to their dealer network in hopes that there is a better understanding of the MPI Claim Transfer form process.

4. MPI to send the Glass Standards impacted by Glass Repair First to the glass committee to review.
    - Updates pertaining to Glass repair first were sent to Pilot shops in advance of publishing.
5. Once the MPI website draft is updated it will be sent to glass committee members to review.
    - It was requested that we move sooner to publish the Glass page website to assist shops in supporting repair first. Website updates now explain ADAS and Glass repairs vs replacement eligibility. If there is any more information that the trade feels can be added that would support shops by pointing to MPI glass claims information, then please share those topics.
6. MPI to document (and add on Partners) the shop's steps for when the billed amount to MPI is less than deductible.
    - Work in Progress as priority shifted to Glass Repair First. MPI will share the draft procedures prior to publishing.

New Items

Glass Repair First

1. Progress update on Preapproval and Post Payment Audit
2. Challenges & Feedback
3. Shop facing FAQ.
4. Shop facing Script and questions.

Concerns with Glass Repair First

- MPI shared that based on both options being piloted, it was felt that preapproval was the best option for the trade. The majority of the attendees felt preapproval was a better option than post payment to avoid completing replacements that would not be paid for.

- Our long-term goal, as discussed with the committees, is to move compliant shops to a workflow that no longer requires preapproval—subject instead to post-audit review. Shops needing more oversight would remain on preapproval. Achieving this requires several months of consistent data and system support for a two-tiered model.

- ATA shared concerns that MPI will not be able to meet service expectations for Glass Repair First 1-2 hours approval time. There were several references to delays in Physical damage claims. MPI explained that Glass claims are not handled by the same group that handles PD claims and that we are not at the point of implementation and will evaluate approval times and adjustments to process once we decide on the best go live option of preapproval vs post payment audit.

- Committee Member asked what our hours of operation are and MPI explained they will remain the same: Monday to Friday from 8:30 a.m. to 4:30 p.m.

- MMDA asked if MPI was looking into using AI for approving windshield replacements?
  - MPI has shared this interest with Mitchell. Currently this AI technology doesn't exist in MCG, but Mitchell is looking at AI in general. Hope is that a shop uploads an image that it would be able to determine and provide an answer right away. MPI asked if committee members are aware of technology, send it to us for review to ensure safe controls in place for customer protection and privacy.
  - MMDA asked would it need to be compliant with Mitchell or will MPI consider other platforms? MPI responded with integration would be nice but not a prerequisite.

- MMDA asked how we are going to handle the customer experience when a customer attends or contacts a shop expecting a replacement, when MPI responds to the shop saying the damage should be repaired so when the customer returns for the replacement, they are told it's a repair.
  - This would be handled like any other situation with Physical Damage claims where the customer needs to be updated along the way regarding changes to their estimate and not promising anything that requires MPI approval. Shop should be explaining criteria to the customer and that any replacement requests need to be approved by MPI and if replacement isn't approved that the shop will need to contact the customer with next steps to repair or replace once approval given.
  - Shops can ask customers for images to determine if repair or replace ahead of time. Some of this is already done today as part of the shop process.
- Clarity was given to the committee that repairs don't need preapproval, only replacements. Some of our pilot shops were waiting for the approval when we reminded them that if the shop knows they have an obvious replacement that they can proceed with the glass replacement to not create delays and submit the photos and request when they can. The risk is with the shop, but risk would be low on obvious replacements.

Lessons learned from pilot

MPI provided some updates regarding the preapproval pilot that has resulted in the need to update some of our standards for added clarity as well as the creation of a FAQ document to reduce some of the challenges in supporting replacement requests.

- Unsuccessful repairs and how those are handled. Unsuccessful repair and needs replacement have occurred twice so far and will be a scenario that isn't new. MPI pointed to the Glass Standard in those situations on how they are handled. If eligible for repair and a shop has taken a photo which resulted in that chip cracking further deeming it eligible for replacement a new photo is required to support the failed attempted repair. If the attempted repair was eligible for repair, MPI will allow for both replacement and repair costs. Shops who attempt to repair something not eligible will not be compensated. The process for a failed repair that occurs days or months later will continue to follow the normal process as described in our Glass Standards.

- Repair ineligible in the heated wiper park areas was discussed as there are several types. Only infrared is ineligible for repair was discussed based on trade repair expertise. MPI is looking at providing more information on the various types of heated glass and will add to the Glass standards for shop reference.

- Challenges in knowing if they can proceed with replacement process without preapproval was a concern where MPI pointed to reading and following the repair and replace standards and reminded them that its not all about size of chip, but a good obvious replacement example is showing in images and noting that the laminate is exposed.

- It was asked where a customer can call to contact GAU directly when they disagree. MPI explained that GAU will explain the replacement eligibility to the customer who can then decide if they want to repair or wait for damage to crack. Customers when calling the MPI claim centre and entering their claim number will be routed to our Glass phone line. **In Winnipeg**: **(204) 985-7000** or **Outside Winnipeg (and Manitoba)**: **1-800-665-2410**

- Glass Repair Evaluator
    - Members asked if Shops need to cover the cost to replace worn out evaluator tools. Evaluators produced and will be sent via mail to shops where MPI can consider in the future annually. When the original wears out the shop has the option of printing their own that can be laminated or placed into a sleeve for multiple uses or printed on transparency.

- Based on pilot feedback, it was shared that the FAQ will be published and if there's any feedback on the FAQ document, we can look at making updates to further provide clarity.

- One of the challenges has been ensuring that shops are taking higher resolution photos of the damage close enough to be able to see the severity of the damage to support replacement. Shops need to ensure that the need for replacement not only matches the criteria but that it's visible in the photos to not cause delays.

- Early Oct MPI will share with the committee, results of preapprovals pilot as well as post payment pilot results early November.
    - 13 replacement requests per day seeking preapproval from pilot.
    - Approval turnaround time is average 5 to 10 mins.
    - Validating using post payment audits completed each day gives MPI to confidence that we will be able to manage the preapprovals.

- Members raised that this process change is additional admin burden on shops, 30 glass claims a day for some shops is hard to stay on top of doing everything without errors. There was feedback that they need to hire another employee to handle the extra work. Another full-time job as there is an increase in admin time. It's not the turnaround time waiting on approvals, but it's the time it takes to complete the requirements for photos and seek preapproval. Members did realize that shops need to work out a new process.
  - MPI understands that this is a big change, going from open claim, fix car, send bill, to now supporting what needs to be done and obtaining authorization. That this is why we've allowed a time to transition and implement processes for staff at shops to follow.

- Members understand the need for photos to support the claim process.

- ATA asked if there were any plans to provide a glass admin fee.
  - MPI indicated that no Glass admin fee is being considered at this time.
  - MPI shared that in hindsight MPI should have placed image requirements and validating repair and replace 14 years ago when eGlass was implemented. Requesting these added steps now we understand are more steps that need to be taken, but this is why over the past several years MPI has made improvements to reduce efforts for shops with glass claims to allow time for this change.

- MMDA asked if it's possible to get participation from shops for the MNP study and dig deeper to determine if it is feasible for adding an admin fee to all glass claims.
  - John is looking for this feedback from MNP. It was requested that an email can be sent to the group for consideration from P&A. Any new change, part of the learning takes time. Some shops have always been adding photos for their own protection.

- MPI will be reviewing the outcomes of this process after several months to a year and any risks, concerns and impacts.

- Members indicated that it appears that most of the replacement concerns were related to education issue on the repair standards. Training is inadequate to determine repair vs. replacement.
  - MPI responded with our Glass Standards have been in place for many years explaining repair vs replacement. Suggested that all shops ensure their staff understand those standards.

- Some members did not see much of a change as they have been replacing what is eligible and not waiting on preapproval and have not had issues.
- It was confirmed that the pilot is lasting 5 weeks wrap up on Oct 1, 2025. Pilot shops indicated that they would continue to follow the process to reduce any confusion and continue to improve their internal processes.

- MPI will be aiming to complete audits for all shops for glass claims invoiced on Aug 26th onward. Focus on auditing all shops and provide feedback on how many images supported replacement vs. repair as well as how many claims didn't have images.

- ATA asked if MPI knew how many shops on the pilot program are from the inner-city Winnipeg? It was felt that MPI was severely underestimating the ability for these customers in these areas to send photos. Also having them need to make two appointments rather than one. The capability of the average customer. 50% of customer base and 80% won't be able to take a quality photo.
    - MPI is not able to comment on how many customers have cell phones or have the ability to take and email a photo but isn't uncommon for the average person to have a cell phone who can also upload photos to social media or messaging apps out there. In those cases, customers can be asked specific questions that give the shop high confidence or have the customer attend the shop.
    - MPI used the example of customers who need private repairs for issues of mechanical issue on vehicle, customers are used to calling, going online or attending in person for an estimate then order parts and book an appointment at a later date. Though this may no longer be open claim and replace windshield, customers will learn that there is a change in the process that will make sense to customers as this is common on PD claims and private repairs.

- Example was then shared that 100% of their windshields have cracks so they will replace. It was said that MPI was naming shops Guilty until proven innocent. I don't know how MPI will keep up with the volume of preapproval requests. There should be a corrective action plan like DR when shops are compliant and give them time to correct.
    - MPI responded with the need to give this process a chance and where MPI can make adjustments where and if required. There will not be a Corrective Action Plan process giving shops multiple chances to comply with replacement eligibility as its available and can be followed. As mentioned previously MPI will use the validation of compliance to repair vs replace to place shops on preapprovals or post payment audit in the future.
- ATA mentioned that things aren't working on the collision side with timely approvals. Has nothing against photos. If a shop makes mistakes, put us on a corrective action plan. Your phone lines will be bombarded with volume of enquiries. It is going to be a disaster. It won't be successful.
- Tent structures giving mixed messages. They tell customers MPI doesn't pay for repairs. Claims are opened after the fact and images provided by customers. Have we looked at numbers since closing tent structures?
    - MPI has taken into account this scenario and our repair vs replace claim counts are still a concern. Any mixed messages given by any shop should be forwarded to MPI so we can address that concern to ensure customers are given the correct information.

- What rate is MPI paying insured when they submit an invoice for chip repair at tent facility? MPI responded with customers are reimbursed the rate as published on MPIPartners.

- Member asked if a shop could be able to delete claims in MCG? Rather than call MPI or have to bill MPI for something that they are not getting paid for.
  - MPI to have this process documented as to how to submit for payment, payment fails, and MPI closes the claim. Regarding just closing the claim and not having it assigned this isn't something that Mitchell has been able to do but we can look into it to reduce efforts for shops. Once claim is opened it will be on file in our Claims management system.

- Members asked if there were plans to expand GAU team to deal with the increased word?
  - We had a vacancy that was filled and repurposed some roles in order to ensure we could provide timely responses.
  - MPI has learned during our pilot that we are trying to proactively address through our FAQ document that delays in approvals are caused by improper images, requesting replacements on eligible repairs and lack of supporting documentation such as MPI Claim Transfer Forms.

MPI appreciated all the open feedback and challenges and is committed to continue to offset the admin effort this change has caused by finding more ways to reduce shop efforts elsewhere. MPI also Committed to sending meeting minutes out shortly and apologized for the late release prior.

Round table

- Pending Review delays
  - Raised early on during meeting but moved to round table. Regarding delays it was asked why are all claims going to pending? Takes over a week to get paid. MPI explained that not all Glass claims are going to pending, but that based on Glass claim reviews MPI does implement controls that route certain claims to pending to ensure coverage in place and invoices are compliant.

- Windshield Repair one claim vs five.
  - There was a request to relook at the current process where multiple losses of 5 stone chips are all entered under one claim, whereas with a physical damage claim those would be 5 separate claims. This is something that MPI decided to look into but did speak to some of the reasons why it was always set up that way due to reducing shop admin effort of having to open 5 claims, and the challenges of not knowing how many chips were related to one loss.
- Members indicated that shops cannot see the licence plate in MCG and only the claim number.
  - MPI will look into whether this would be possible.

- MPI shared there are 8 fewer glass shops that are no longer accredited.

Action Items

1. MPI to look into MCG that today requires an applicable glass part number to be selected when adding a global parts line. MPI to see if this requirement can change.
2. MPI to send out a reminder NTT to all glass accredited shops regarding claim transfers that will now include dealer emails.
3. MMDA would assist in forwarding our NTT to accredited Glass shops to their dealer network in hopes that there is a better understanding of the MPI Claim Transfer form process.
4. MPI to document the process on Partners for shop steps when the billed amount to MPI is less than deductible and the insured is covering the cost.
5. MPI will provide more information on the various types of heated glass and will add to the Glass standards for shop reference.
6. MPI will share with the committee, results of preapprovals pilot (October) as well as post payment pilot results early November.

Next Meeting

To be determined.

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

Meeting adjourned at 12:00 p.m.