



Notice to all Accredited Repair and Glass Shops

2026 Repair Industry Town Halls

Date published: October 20

The 2025 Light Vehicle Accreditation Agreement is centered on meaningful consultation between the repair industry, its associations, and MPI. As part of this commitment, MPI hosted a series of repair industry Town Hall meetings in September 2026. During these meetings, MPI used Slido to make these events more engaging. Slido is an industry-leading cloud-based audience interaction and live polling platform.

These town hall meetings provided an opportunity for MPI to share updates, hear remarks from the ATA and MMDA, and repair industry Consultation Committee reports. There was also the opportunity for questions and a discussion on issues raised by those in attendance. A copy of the presentations shared and Slido responses received during the meetings in Brandon and Winnipeg are now available below. Due to the smaller group size, Slido was not used during the meeting in Thompson.

MPI would like to thank the Consultation Committee members, as well as the ATA, and MMDA for the collaboration and productive dialogue over the past year.

If you have any questions about this notice, please contact partners@mpi.mb.ca.

September 21, 2026

Repair Industry Town Hall

Brandon



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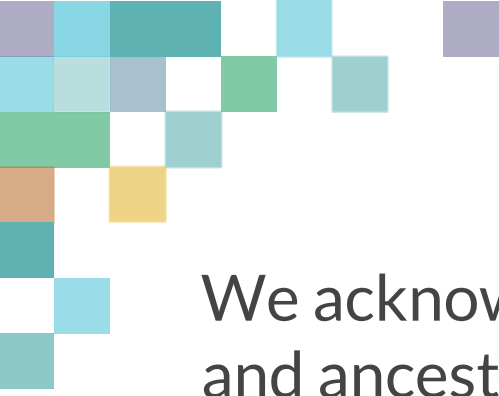


Agenda

1. Welcome and introductions MPI
2. Remarks from ATA & MMDA
3. What we heard during the last round
4. What has happened since
5. MNP study participation and lessons
6. Review of the consultation framework
7. A sustainable partnership
8. Direct consultation on the 2027 LVAA
9. Roundtable and next steps

Slido questions will be used throughout the meeting.





Land acknowledgement

We acknowledge that MPI operates throughout Manitoba on the Treaty territories and ancestral lands of the Anishinaabe, Ininiwak, Anisininew, Dakota and Dene and the National Homeland of the Red River Métis.

We acknowledge that we work in Winnipeg and elsewhere in southern Manitoba on Indigenous ancestral lands in Treaty 1 territory and that our work extends to other Treaty territories in Manitoba, specifically the territories covered by Treaties 2, 3, 4, and 5.

We acknowledge that northern Manitoba includes the ancestral lands of the Inuit.

We further acknowledge that our Winnipeg locations are sustained by water sourced from Shoal Lake and express our gratitude to Shoal Lake 40 First Nation for its stewardship, and to the Peoples of Treaties 3 and 5 for their stewardship where our power and electricity are generated.





Our mission

Exceptional coverage and service,
affordable rates and safer roads
through public auto insurance.

Our values

Accountability

Taking ownership of our actions
and decisions.

Collaboration

Working together while
respecting different perspectives.

Transparency

Communicating openly
and honestly.



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Introductions

John Bowering - Vice President & Chief Claims Officer

Waldemar Koos - Director, Physical Damage Management

Gord Froese - Manager, Accredited Repair

Sandra Lawless - Manager, Physical Damage Programs

Rod Sproule - Manager, Estimating Policy & Control

Justin Kaspick - Shop Relationship Advisor





Today's objectives

- Close the loop on feedback received since the previous town halls
- Review what has changed, what remains underway and where perspectives continue to differ
- Understand participation in the MNP industry study
- Evaluate whether the current consultation framework is visible and representative
- Gather direct input for the 2027 LVAA
- Explore how better evidence could support fair compensation and a sustainable repair industry

Consultation informs decisions. It does not always result in agreement.





ATA & MMDA Remarks



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What success looks like today

By the end of today's session we hope to:

- Confirm whether we have correctly understood the industry's priorities
- Better understand where consultation is working and where it can improve.
- Establish the your most important challenges and opportunities that we should consider for the 2027 LVAA
- Identify where better evidence is needed to support future decisions
- Identify topics that may warrant dedicated working groups or further analysis

We want this to be a collaborative discussion





Who is in the room? (1/2)

0 1 6

Please tell us a little about the facilities and perspectives represented today.
(1/2)

Independent collision repair facility



44 %

Dealership-affiliated collision repair facility



31 %

Glass facility



25 %

PDR provider



0 %

Multi-service facility



0 %



Who is in the room? (1/2)

0 1 6

Please tell us a little about the facilities and perspectives represented today.
(2/2)

Other

 0 %



Are you currently a member of an industry association?

0 1 5

ATA



MMDA



Both



Neither



Unsure





What we have heard since the 2024 town halls

- Compensation and rising input costs
- Administrative burden and process inefficiencies
- Parts Autonomy and parts margins
- Training, recruitment, and workforce development
- Total loss and marginal repair decisions
- Consistency and response times
- Accessories, special-order parts, and shipping
- Sublets, towing, and vendor requirements
- LOU and rental calculations
- Theft claim handling
- Technology, ADAS, and OEM repair requirements
- Regional operating pressures





Did we capture the right issues? (1/2)

0 1 7

How well do these themes reflect the concerns your shop has raised or experienced?

Very well



24 %

Mostly well



76 %

Partly



0 %

Not well



0 %

Unsure



0 %



Did we capture the right issues? (2/2)

002

What important issue is missing?

- Faster response times
- Administrative burdens

What has happened since

Changes shops may have experienced

- Maximum repair threshold adjustment
- Training and educational support
- Enhanced salvage-vehicle donations
- Glass guidance and administrative improvements
- Theft claim pilot and process work
- Changes to selected fixed compensation allowances
- Total loss teardown compensation clarification
- Min. recovery threshold and risk-based auditing

Work still underway

- MNP industry study
- Parts Autonomy review
- LOU model review
- Paint and allied material analysis
- Continued theft process evaluation
- Parts and supplier issues
- Consultation framework review
- ADAS compensation
- Dispute resolution framework
- Short-pay pilot





Consultation does not always mean agreement

Since the last town halls, MPI and industry representatives have invested significant effort through:

- Standing consultation committees
- PDR and other topic-specific working groups
- Surveys
- Direct discussions with ATA and MMDA
- Individual shop engagement





MNP Industry Study



MNP industry study

Why the study was commissioned

- Better understand the current state of Manitoba's collision repair industry
- Examine industry operating conditions
- Support discussion about the sustainability of the accredited repair network
- Provide additional evidence for future decisions

Study approach

- Random sample of accredited repair shops
- Representation across key market segments
- Financial and operational information collected by MNP
- Results reported in aggregate
- Individual responses not shared with MPI, ATA, or MMDA





MNP study participation

016

Completed



44 %

Started but did not complete



0 %

Did not participate



19 %

Unsure



0 %

Was not invited



38 %



For shops that did not complete, what was the main reason? (1/2)

0 0 4

Select all that apply
(1/2)

Invitation did not reach the right person

☐ 0 %

Did not recognize or trust the invitation

☐ 0 %

Time required was too significant

☐ 0 %

Information was not readily available

☐ 0 %

Confidentiality concerns

☐ 0 %



For shops that did not complete, what was the main reason? (1/2)

0 0 4

Select all that apply
(2/2)

Unclear how the results would be used

☐ 0 %

Did not believe participation would influence the outcome

☐ 0 %

Timing conflicted with operational pressures

☒ 25 %

Prefer not to say

☒ 25 %

Other

☒ 50 %



For shops that did not complete, what was the main reason? (2/2)

004

If you selected "Other", please specify.

- Was not invited
- I completed but was in the second round of invites. Just want to say 50 shops seems a poor sample of over 200 shops in MB
- Glass shops left out
- Glass shop



Consultation Framework



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How we consult today

Current consultation channels

- Programs and Accreditation Consultation Committee
- Technical and Parts Consultation Committee
- Glass Consultation Committee
- PDR and other topic-specific working groups
- Survey working groups
- Direct engagement with ATA and MMDA
- Town halls and industry surveys
- Shop Relationship Advisors
- Published meeting minutes and supporting materials
- Notices to Trade





Is the current framework reaching shops? (1/1)

0 1 6

How well do the topics discussed reflect your shop's priorities?
(1/2)

Very well



Mostly well



Somewhat



Poorly



I didn't know about these consultation committees





Is the current framework reaching shops? (1/1)

0 1 6

How well do the topics discussed reflect your shop's priorities?
(2/2)

I rarely read the minutes from these meetings

☐ 0 %



How should consultation evolve? (1/2)

0 1 7

Which approach would best support meaningful industry consultation?
(1/2)

Continue with standing provincial committees and rotating rosters



24 %

Add regional consultation committees



6 %

Use smaller temporary working groups for individual topics



24 %

Combine standing committees with topic-specific working groups



6 %

Rely more heavily on surveys and town halls



35 %



How should consultation evolve? (1/2)

0 1 7

Which approach would best support meaningful industry consultation?
(2/2)

Unsure





How should consultation evolve? (2/2)

0 1 6

What matters most in a future consultation model?

(1/2)

Regional representation



19 %

Representation by shop type



50 %

Subject-matter expertise



6 %

Ability to participate for a limited period



0 %

Faster follow-up



0 %



How should consultation evolve? (2/2)

0 1 6

What matters most in a future consultation model?

(2/2)

Better communication to all shops



13 %

Clearer decision and escalation processes



13 %

Transparent documentation of different positions



0 %



Sustainable Partnership



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A sustainable partnership

MPI and accredited repair shops depend on one another

- MPI needs a capable and financially sustainable repair industry.
- For many shops, MPI is their largest customer.
- Shops need compensation that supports proper repairs and continued investment.
- MPI must keep costs affordable for ratepayers across the entire repair ecosystem.

Our shared goal

A sustainable repair industry that supports proper repairs without costing ratepayers more than is reasonably necessary.





Why rate setting is difficult

MPI knows

- What MPI pays on claims
- Claim volume and severity
- Repair and replacement decisions
- Amounts paid for labour, parts, and materials
- The aggregate effect of compensation changes

MPI does not generally know

- The actual cost incurred by each shop
- The effect of supplier arrangements and purchasing scale
- Regional differences in operating and acquisition costs
- Whether an allowance is adequate across different shop types
- Whether a reported pressure affects the entire network or a subset of shops

A common rate can leave some shops short while providing greater margins to others.





Cost effectiveness is a shared responsibility

The LVAA requires repairs to be completed cost effectively while meeting Proper Repair requirements.

This includes:

- Avoiding unnecessary or overly intrusive repairs
- Considering availability and functionality
- Considering regional and customer circumstances
- Selecting cost-effective service parts
- Repairing parts and components where appropriate

Fair compensation and cost-effective repair are compatible objectives.





Parts Autonomy: evidence in practice

1. Set measurable expectations

RPS targets reflect the expected opportunity to use lower-cost alternative parts.

2. Monitor results

Shop performance is compared with the applicable target.

3. Support improvement

Shop Relationship Advisors provide coaching and corrective action support.

4. Test the variance

Targeted audits identify missed opportunities and validate what was reasonably available.

5. Revisit assumptions

Audit and performance evidence can support maintaining or adjusting RPS targets.

Evidence tests shop performance and MPI's assumptions.

The Parts Autonomy performance process provides for review, warning, SRA support, and a CAP before later audit and recovery steps.



What the RPS evidence shows

Three sources of information

1. Expected RPS target
2. Actual shop performance
3. Additional opportunities identified through audits

Where the results align

MPI has greater confidence that the target reflects available market opportunities.

Where the results do not align

Further investigation is needed:

- Shop process
- Data quality
- Market availability
- Target design
- Repair mix

RPS Group	Expected RPS	RPS % OEM Line Discount Removed	RPS% Inc Audit Findings
Under 20k Mileage	0.0%	0.6%	2.9%
Group 1	2.3%	2.8%	4.8%
Group 2	4.5%	4.4%	6.4%
Group 3	7.8%	8.4%	10.2%
Group 4	9.3%	9.9%	11.9%
Group 5	12.5%	14.9%	15.8%
Group 6	15.6%	12.9%	16.5%
Group 7	18.0%	16.9%	18.3%
Group 8	21.3%	20.5%	21.5%
Group 9	25.0%	24.9%	25.6%
Group 10	28.1%	30.8%	30.8%
Group 11	29.3%	27.3%	28.2%
Group 12	32.0%	35.2%	35.1%





The evidence still has limits

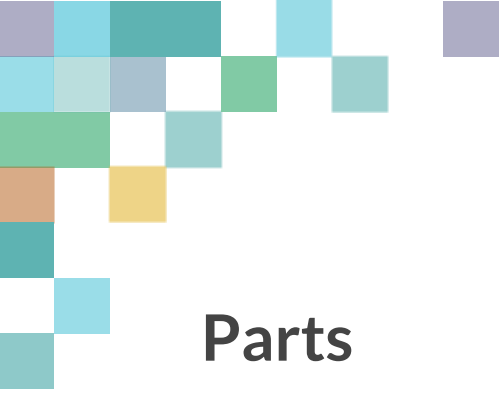
Meeting an RPS target does not necessarily tell us whether a parts transaction is financially sustainable for the shop.

A shop may face:

- Limited supplier competition
- Inadequate discounts
- Freight or return costs
- Regional availability constraints
- Acquisition costs not visible to MPI

Achieving a savings target and earning a reasonable margin are related, but they are not the same question.





From parts to paint materials

Parts

- Lower-cost alternatives are known to exist
- Savings opportunities can be measured
- Audit evidence can validate or challenge targets

Paint and shop materials

- Competing suppliers and product systems exist
- Purchasing costs and discounts vary
- Scale and geography may affect buying power
- MPI pays a common scheduled rate
- Actual shop acquisition costs are not visible to MPI

Without better evidence, MPI cannot confidently determine where current compensation is adequate or inadequate.





What better evidence could enable

Better information could support:

- A general compensation adjustment
- A change to a specific rate or allowance
- A recurring adjustment mechanism
- Training or workforce development support
- A regional measure
- Targeted reimbursement
- A policy or process change
- Greater shop autonomy
- A time-limited pilot
- No change where the evidence does not support one





0 1 7

What would your shop need to consider contributing information to an industry sustainability initiative?

(1/3)

A clearly defined compensation or policy decision



12 %

Independent third-party collection



18 %

Aggregate reporting



6 %

Clear limits on how information can be used



53 %

Information cannot be used for audit or corrective action



6 %



0 1 7

What would your shop need to consider contributing information to an industry sustainability initiative?

(2/3)

ATA/MMDA involvement in methodology or governance



12 %

Reasonable effort and data requirements



0 %

A commitment from MPI to report what was learned and what action followed



18 %

More information before deciding



24 %

Our shop would likely not participate



0 %



0 1 7

What would your shop need to consider contributing information to an industry sustainability initiative?

(3/3)

Other

☐ 0 %



2027 LVAA



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The LVAA is more than a rate card

The LVAA framework includes:

- Contractual rights and responsibilities
- Compensation schedules
- Estimating standards
- Policies and procedures
- Accreditation requirements
- Performance-management processes
- Consultation and dispute-resolution provisions

Different problems may require different solutions:

- Compensation change
- Agreement amendment
- Estimating-standard change
- Policy or process improvement
- Service-level response
- Targeted program
- Further evidence gathering





0 1 6

What should the 2027 LVAA address? Which requirements, processes or compensation areas create the greatest challenges for your shop?

(1/4)

Labour compensation



Paint and allied materials



Shop materials and consumables



Parts reimbursement and margins



Parts Autonomy and RPS





0 1 6

What should the 2027 LVAA address? Which requirements, processes or compensation areas create the greatest challenges for your shop?
(2/4)

Accessories and special-order parts

☐ 0 %

Sublets and related towing

☒ 13 %

LOU and rental calculations

☐ 0 %

Total loss and marginal repair decisions

☐ 0 %

Estimating and supplements

☒ 25 %



0 1 6

What should the 2027 LVAA address? Which requirements, processes or compensation areas create the greatest challenges for your shop?
(3/4)

Audits and documentation

 6 %

Training and accreditation

 0 %

ADAS and OEM requirements

 6 %

Theft claims

 6 %

Glass claim processes

 31 %



0 1 6

What should the 2027 LVAA address? Which requirements, processes or compensation areas create the greatest challenges for your shop?

(4/4)

MPI response times or decision consistency



Dispute resolution



Regional cost pressures



Other





From pain point to action

For each leading priority, we need to understand:

1. The problem

What is happening today?

2. The impact

What cost, delay, or risk does it create?

3. The evidence

What information is available and what is missing?

4. The response

What should change?

5. The outcome

What practical improvement should result?

Better-defined problems lead to better decisions.





What evidence should we examine? What specific information or evidence should MPI examine before making decisions on the 2027 LVAA?

- Follow the data that MNP will present, and act on it without added comp
- Admin strain Clips fasteners and adhesives Limited one time use parts
- Admin fees. MPI estimators get away with a poor estimate we have to go to the ends of the earth to prove a loss, and do a proper teardown style estimate
- Costs to administration on a claim.
- Adding extensive admin requirements
- Administrative fees



Roundtable and Close



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Roundtable discussion

- What have we not asked that should inform the 2027 LVAA?
- Which current requirement or compensation item is no longer working as intended?
- What is working well and should be protected?
- Which issue requires better evidence before either side takes a firm position?
- Which subject would benefit from a dedicated working group?
- Where have MPI and industry discussed an issue without reaching a clear disposition?





Final check-in (1/2)

0 1 6

After today's discussion, how confident are you that your shop's priorities for the 2027 LVAA have been heard?

Very confident



Somewhat confident



Not very confident



Not confident





Final check-in (2/2)

005

What is the single most important item MPI should take away from today?

- Amin strain
- MPI not keeping pace on cost and admin comp
- Please review admin fee paid. it sounds like an area that a bump could go a long ways.
- Costs are rising and it's difficult to keep up.
- Listen to the shops more. Maybe come to the shops and see what we do and what really takes time and what costs are associated with what we do



What happens next

Following the three town halls, MPI will:

- Consolidate the feedback from Brandon, Thompson, and Winnipeg
- Compare regional and aggregate priorities
- Identify potential 2027 LVAA items
- Separate compensation matters from policy and operational issues
- Identify subjects requiring better evidence
- Consider topics for dedicated working groups
- Report back on what was heard and how the feedback will be used

**Consultation may not always produce agreement,
but it should produce clarity and accountability.**





Thank You

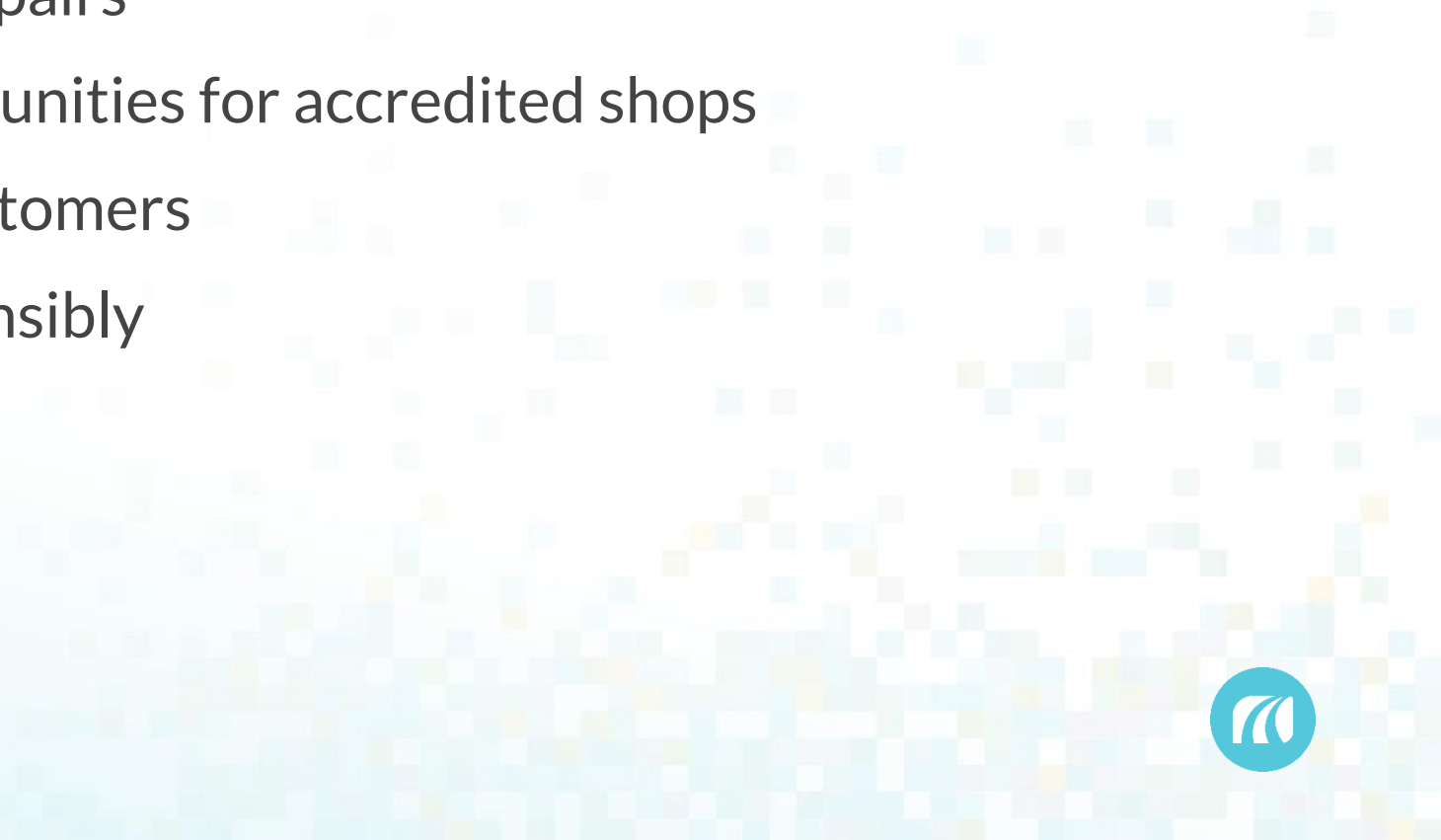


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Thank you for your time, candour, and continued partnership

Our shared objective is a repair industry that:

- Supports safe and proper repairs
 - Provides sustainable opportunities for accredited shops
 - Delivers good service to customers
 - Uses ratepayer funds responsibly
- 



September 28, 2026

Repair Industry Town Hall

Winnipeg



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Agenda

1. Welcome and Introductions MPI
2. Remarks from ATA & MMDA
3. What we heard during the last round
4. What has happened since
5. MNP study participation and lessons
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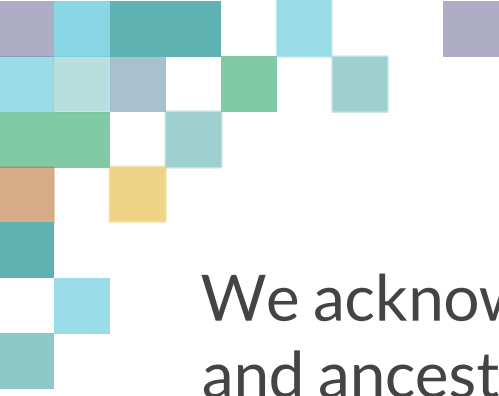




Introductions

- John Bowering** - Vice President & Chief Claims Officer
 - Waldemar Koos** - Director, Physical Damage Management
 - Gord Froese** - Manager, Accredited Repair
 - Sandra Lawless** - Manager, Physical Damage Programs
 - Rod Sproule** - Manager, Estimating Policy & Control
 - Cody Sterzer** - Shop Relationship Advisor Coordinator
- 





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Glass facility



PDR provider



Multi-service facility





Who is in the room? (1/2)

0 2 7

Please tell us a little about the facilities and perspectives represented today.
(2/2)

Other

 0 %



Who is in the room? (2/2)

002

If you selected "Other," please specify.

- MSO



Are you currently a member of an industry association?

032

ATA



MMDA



Both



Neither



Unsure





What we have heard since the 2024 town halls

- Compensation and rising input costs
- Administrative burden and process inefficiencies
- Parts Autonomy and parts margins
- Training, recruitment, and workforce development
- Total loss and marginal repair decisions
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- Regional operating pressures





Did we capture the right issues? (1/2)

0 3 4

How well do these themes reflect the concerns your shop has raised or experienced?

Very well



Mostly well



Partly



Not well



Unsure





Did we capture the right issues? (2/2)

007

What important issue is missing?

- More notes being shared in Connect
- Fairness of some rules within the RPS program that hurts shops' bottom lines
- Could MPI and industry establish a workforce working group and pilot apprenticeship support before the 2027
- PDR process for push to paint versus replacing panels (mostly roofs) Being compensated accordingly for XL hail dents
- More direct meeting/discussion with SRA.
- Catastrophic hail storm planning for estimating
- Marginal repair decision timings

What has happened since

Changes shops may have experienced

- Maximum repair threshold adjustment
- Training and educational support
- Enhanced salvage-vehicle donations
- Glass guidance and administrative improvements
- Theft claim pilot and process work
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MNP Industry Study



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MNP industry study

Why the study was commissioned

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Study approach

- Random sample of accredited repair shops
- Representation across key market segments
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- Results reported in aggregate
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MNP study participation

030

Completed



37 %

Started but did not complete



13 %

Did not participate



33 %

Unsure



3 %

Was not invited



13 %



For shops that did not complete, what was the main reason? (1/2)

0 1 9

Select all that apply
(1/2)

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Did not recognize or trust the invitation



Time required was too significant



Information was not readily available



Confidentiality concerns





For shops that did not complete, what was the main reason? (1/2)

0 1 9

Select all that apply
(2/2)

Unclear how the results would be used



Did not believe participation would influence the outcome



Timing conflicted with operational pressures



Prefer not to say



Other





Consultation Framework



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How we consult today

Current consultation channels

- Programs and Accreditation Consultation Committee
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Is the current framework reaching shops? (1/1)

030

How well do the topics discussed reflect your shop's priorities?
(1/2)

Very well



Mostly well



Somewhat



Poorly



I didn't know about these consultation committees





Is the current framework reaching shops? (1/1)

030

How well do the topics discussed reflect your shop's priorities?
(2/2)

I rarely read the minutes from these meetings

☐ 0 %



How should consultation evolve? (1/2)

0 2 9

Which approach would best support meaningful industry consultation?
(1/2)

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Add regional consultation committees



Use smaller temporary working groups for individual topics



Combine standing committees with topic-specific working groups



Rely more heavily on surveys and town halls





How should consultation evolve? (1/2)

0 2 9

Which approach would best support meaningful industry consultation?
(2/2)

Unsure

 3 %



How should consultation evolve? (2/2)

0 2 8

What matters most in a future consultation model?

(1/2)

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Representation by shop type



Subject-matter expertise



Ability to participate for a limited period



Faster follow-up





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0 2 8

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- Regional differences in operating and acquisition costs
- Whether an allowance is adequate across different shop types
- Whether a reported pressure affects the entire network or a subset of shops

A common rate can leave some shops short while providing greater margins to others.





Cost effectiveness is a shared responsibility

The LVAA requires repairs to be completed cost effectively while meeting Proper Repair requirements.

This includes:

- Avoiding unnecessary or overly intrusive repairs
- Considering availability and functionality
- Considering regional and customer circumstances
- Selecting cost-effective service parts
- Repairing parts and components where appropriate

Fair compensation and cost-effective repair are compatible objectives.





Parts Autonomy: evidence in practice

1. Set measurable expectations

RPS targets reflect the expected opportunity to use lower-cost alternative parts.

2. Monitor results

Shop performance is compared with the applicable target.

3. Support improvement

Shop Relationship Advisors provide coaching and corrective action support.

4. Test the variance

Targeted audits identify missed opportunities and validate what was reasonably available.

5. Revisit assumptions

Audit and performance evidence can support maintaining or adjusting RPS targets.

Evidence tests shop performance and MPI's assumptions.

The Parts Autonomy performance process provides for review, warning, SRA support, and a CAP before later audit and recovery steps.



What the RPS evidence shows

Three sources of information

1. Expected RPS target
2. Actual shop performance
3. Additional opportunities identified through audits

Where the results align

MPI has greater confidence that the target reflects available market opportunities.

Where the results do not align

Further investigation is needed:

- Shop process
- Market availability
- Repair mix
- Data quality
- Target design

RPS Group	Expected RPS	RPS % OEM Line Discount Removed	RPS% Inc Audit Findings
Under 20k Mileage	0.0%	0.6%	2.9%
Group 1	2.3%	2.8%	4.8%
Group 2	4.5%	4.4%	6.4%
Group 3	7.8%	8.4%	10.2%
Group 4	9.3%	9.9%	11.9%
Group 5	12.5%	14.9%	15.8%
Group 6	15.6%	12.9%	16.5%
Group 7	18.0%	16.9%	18.3%
Group 8	21.3%	20.5%	21.5%
Group 9	25.0%	24.9%	25.6%
Group 10	28.1%	30.8%	30.8%
Group 11	29.3%	27.3%	28.2%
Group 12	32.0%	35.2%	35.1%





The evidence still has limits

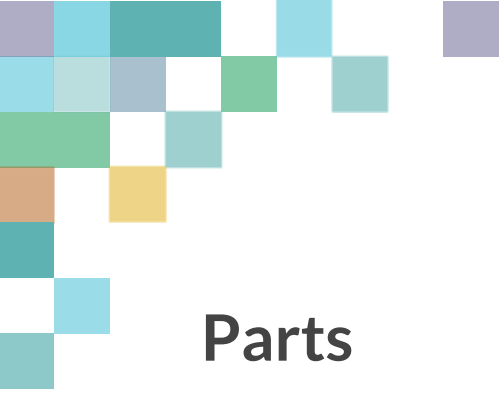
Meeting an RPS target does not necessarily tell us whether a parts transaction is financially sustainable for the shop.

A shop may face:

- Limited supplier competition
- Inadequate discounts
- Freight or return costs
- Regional availability constraints
- Acquisition costs not visible to MPI

Achieving a savings target and earning a reasonable margin are related, but they are not the same question.





From parts to paint materials

Parts

- Lower-cost alternatives are known to exist
- Savings opportunities can be measured
- Audit evidence can validate or challenge targets

Paint and shop materials

- Competing suppliers and product systems exist
- Purchasing costs and discounts vary
- Scale and geography may affect buying power
- MPI pays a common scheduled rate
- Actual shop acquisition costs are not visible to MPI

Without better evidence, MPI cannot confidently determine where current compensation is adequate or inadequate.





What better evidence could enable

Better information could support:

- A general compensation adjustment
- A change to a specific rate or allowance
- A recurring adjustment mechanism
- Training or workforce-development support
- A regional measure
- Targeted reimbursement
- A policy or process change
- Greater shop autonomy
- A time-limited pilot
- No change where the evidence does not support one





0 2 8

What would your shop need to consider contributing information to an industry sustainability initiative?

(1/3)

A clearly defined compensation or policy decision



21 %

Independent third-party collection



25 %

Aggregate reporting



4 %

Clear limits on how information can be used



21 %

Information cannot be used for audit or corrective action



11 %



0 2 8

What would your shop need to consider contributing information to an industry sustainability initiative?

(2/3)

ATA/MMDA involvement in methodology or governance



71 %

Reasonable effort and data requirements



14 %

A commitment from MPI to report what was learned and what action followed



25 %

More information before deciding



4 %

Our shop would likely not participate



0 %



0 2 8

What would your shop need to consider contributing information to an industry sustainability initiative?

(3/3)

Other

4 %

A photograph of two business professionals shaking hands, with a woman in a blue blazer and striped shirt on the right and a man in a blue shirt on the left. The image is overlaid with a light blue gradient and decorative geometric patterns in the corners.

2027 LVAA



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The LVAA is more than a rate card

The LVAA framework includes:

- Contractual rights and responsibilities
- Compensation schedules
- Estimating standards
- Policies and procedures
- Accreditation requirements
- Performance-management processes
- Consultation and dispute-resolution provisions

Different problems may require different solutions:

- Compensation change
- Agreement amendment
- Estimating-standard change
- Policy or process improvement
- Service-level response
- Targeted program
- Further evidence gathering





032

What should the 2027 LVAA address? Which requirements, processes or compensation areas create the greatest challenges for your shop?

(1/4)

Labour compensation



91 %

Paint and allied materials



34 %

Shop materials and consumables



16 %

Parts reimbursement and margins



16 %

Parts Autonomy and RPS



38 %



0 3 2

What should the 2027 LVAA address? Which requirements, processes or compensation areas create the greatest challenges for your shop?
(2/4)

Accessories and special-order parts

☐ 0 %

Sublets and related towing

☐ 3 %

LOU and rental calculations

☐ 16 %

Total loss and marginal repair decisions

☐ 6 %

Estimating and supplements

☐ 25 %



0 3 2

What should the 2027 LVAA address? Which requirements, processes or compensation areas create the greatest challenges for your shop?
(3/4)

Audits and documentation

☐ 0 %

Training and accreditation

☐ 6 %

ADAS and OEM requirements

☐ 9 %

Theft claims

☐ 0 %

Glass claim processes

☐ 0 %



032

What should the 2027 LVAA address? Which requirements, processes or compensation areas create the greatest challenges for your shop?

(4/4)

MPI response times or decision consistency



19 %

Dispute resolution



6 %

Regional cost pressures



3 %

Other



0 %



From pain point to action

For each leading priority, we need to understand:

1. The problem

What is happening today?

2. The impact

What cost, delay, or risk does it create?

3. The evidence

What information is available and what is missing?

4. The response

What should change?

5. The outcome

What practical improvement should result?

Better-defined problems lead to better decisions.





What evidence should we examine? What specific information or evidence should MPI examine before making decisions on the 2027 LVAA?

(1/3)

- Is MPI looking beyond collision data when reviewing its overall costs? For example, could MPI also examine spending on physiotherapy, chiropractic treatment, rehabilitation, vehicle repairs, and other claim-related expenses to identify opportunities for savings?
- It is imperative that MPI personnel actively engage with small, independent enterprises rather than predominantly focusing their corporate attention on large-scale dealerships. Instituting a framework of routine site visits would foster more robust professional alliances, provide deeper insight into the unique operational adversity these shops encounter, and demonstrate a steadfast commitment to the independent businesses anchoring our consumer base.
- I believe MPI staff should visit



What evidence should we examine? What specific information or evidence should MPI examine before making decisions on the 2027 LVAA?

(2/3)

- small, independent shops more often instead of focusing mainly on large dealerships. Regular visits would help build stronger relationships, better understand the challenges these shops face, and show support for the independent businesses that serve customers.
- MPI should review actual shop operating costs, including labour rates, equipment, training, overhead, parts prices, and the time required to complete modern vehicle repairs. They should also consider feedback from repair shops to make sure the 2027 LVAA reflects the real costs of collision repair.
- Should consider Administrative compensation in glass claims as well. It takes an administrative cost from start to finish to complete the glass repair or replacement.
- Labour shortage.



008

What evidence should we examine? What specific information or evidence should MPI examine before making decisions on the 2027 LVAA?

(3/3)

- MPI should examine current repair costs, inflation, labour and paint rates, compensation in other Canadian provinces, actual collision-repair data, and fair compensation for different repair methods such as bodywork, painting, and PDR. It should also consider the real cost of living and operating a repair shop in Manitoba.
- Compensation in other provinces and with other insurers who deal with similar population and damages (don't compare to people who live in the desert and never get snow).
- Inflation rate and adjust accordingly.
- Paint points for specific repair methods, i.e., bodywork, paint, PDR, each individually and the way they interact together.
- Project Nova.
- Touch times used for LOU in other markets.



Roundtable and Close



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Roundtable discussion

- What have we not asked that should inform the 2027 LVAA?
- Which current requirement or compensation item is no longer working as intended?
- What is working well and should be protected?
- Which issue requires better evidence before either side takes a firm position?
- Which subject would benefit from a dedicated working group?
- Where have MPI and industry discussed an issue without reaching a clear disposition?





Final check-in (1/2)

0 2 8

After today's discussion, how confident are you that your shop's priorities for the 2027 LVAA have been heard?

Very confident

 0 %

Somewhat confident

 18 %

Not very confident

 71 %

Not confident

 11 %



Final check-in (2/2)

001

What is the single most important item MPI should take away from today?

- Proving they actually listen



What happens next

Following the three town halls, MPI will:

- Consolidate the feedback from Brandon, Thompson, and Winnipeg
- Compare regional and aggregate priorities
- Identify potential 2027 LVAA items
- Separate compensation matters from policy and operational issues
- Identify subjects requiring better evidence
- Consider topics for dedicated working groups
- Report back on what was heard and how the feedback will be used

**Consultation may not always produce agreement,
but it should produce clarity and accountability.**





Thank You



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Thank you for your time, candour, and continued partnership

Our shared objective is a repair industry that:

- Supports safe and proper repairs
 - Provides sustainable opportunities for accredited shops
 - Delivers good service to customers
 - Uses ratepayer funds responsibly
- 