

## Notice to All Accredited Repair Shops

# MPI Labour Interruption-Temporary Physical Damage Claims Process

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As communicated previously, the Manitoba Government and General Employees' Union (MGEU) has announced their intention to begin strike action on Monday, August 28, 2023.

Should strike action proceed, the following temporary changes will apply during any labour interruption for Light Vehicle Accredited Repair facilities.

**In Progress Claims** - For all in progress claims, repair facilities are to follow our normal process.

**Non-Driveable Claims** - Non-driveable claims will continue to be estimated by MPI, and then towed to a repair shop under the normal process.

**Earned Approved Limit**- MPI will temporarily increase Earned Approved Limit (EAL) by \$1000.00 for shops who currently have EAL as follows:

- *Tier 1 will move from \$2500.00 to \$3500.00.*
- *Tier 2 will move from \$4000.00 to \$5000.00.*
- *Shops who do not currently have EAL will not see any change.*

**Estimating Perils** - All peril types will be eligible for an accredited shop estimate, including hail.

**Claims that are open but no estimate created** - For claims that are already opened but need an estimate, all accredited shops will be allowed to write suffix 99 estimates. If proceeding with repairs that are above, the shops EAL will submit these to MPI for approval. Shops can ignore estimate responsibility when it indicates MPI.

**Claims that have not been open by MPI** - All accredited light vehicle repair facilities will be allowed to write estimates for all peril types following the temporary process below:

1. Customers will be made aware via [MPI's website](#) and other communications that they can attend a repair facility for all driveable estimates.

2. A simplified [Claim Submission Form](#) is available online. Shops are required to complete this with the customer and submit to MPI.
3. Shops will not have claim information available from MPI. Please involve the customer for additional claim information and ensure that all fields are complete. The license plate and VIN is your reference to this claim as there may not be a claim number available until post repair. Shops can enter the licence plate on the Final Repair Account (FRA) signature sheet, if no claim number is assigned when getting customer approval to estimate and begin repairs.
4. Once the claim notification is submitted, the shop can proceed with writing an estimate utilizing Mitchell Cloud Estimating (MCE), **using the MPI Profile** and following all MPI policies and procedures. Include the customer deductible on your estimate.
5. Shops will be required to collect deductibles, betterment, and taxes if the insured is responsible unless directed otherwise by MPI. Shops can find deductible amount on the customer's valid registration document and should ask the customer about their tax responsibility.
6. Shops are expected to take all photos supporting all entries on the estimate as normal.
7. Shops need to monitor Actual Cash Values (ACV) to avoid additional work to estimate or repair a total loss.
8. If a shop does not have EAL privileges, they must receive MPI approval before proceeding with repairs.
9. Shop with EAL privileges can proceed with repairs without requiring any submissions to, or approvals by, MPI, as long as their estimate falls below their temporary increased EAL.
10. If an estimate is over a shop's temporary EAL or if a shop does not have EAL privileges, they must receive MPI approval before proceeding with repairs. Approval requests can be emailed to MPI at [estrequests@mpi.mb.ca](mailto:estrequests@mpi.mb.ca). The followings items must be included in the email request:
  - Estimate PDF from MCE.
  - Images of:
    - a) Licence Plate
    - b) VIN
    - c) Mileage
    - d) 4 corners

- e) One image of area of primary impact
- The shop may be requested to provide additional images.

11. If a claim has not been registered with MPI, and a repair is complete, a shop can **submit for payment** by emailing the following to [FRAinquiries@mpi.mb.ca](mailto:FRAinquiries@mpi.mb.ca):

- Signed FRA (with licence plate entered if no claim number is assigned).
- Estimate PDF from MCE.
- Images of:
  - i. Licence Plate
  - ii. VIN
  - iii. Mileage
  - iv. 4 corners
  - v. One image of area of primary impact
- The shop may be requested to provide additional images.
- Invoices as per Policies and Procedures.

As a reminder, all estimating standards and business rules continue to apply and all claims are subject to audit.

For shops having any challenges in requesting Repair Assignments, email [Estimatics-Systems-Support@mpi.mb.ca](mailto:Estimatics-Systems-Support@mpi.mb.ca)

If you have any questions, please contact your Shop Relationship Advisor or [partners@mpi.mb.ca](mailto:partners@mpi.mb.ca).