



Physical Damage Programs (PDP) Industry Feedback 2022

June 2022

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Table of Contents

- Executive Summary..... 4
- Introduction and Methodology 5
- Respondent Summary..... 6
- Direct Repair (DR) 7
 - DR Key Takeaways 7
 - DR Program and Claim Eligibility..... 7
 - DR Claim Type Eligibility..... 8
 - DR Program Improvement Feedback..... 10
 - Customer Communication 10
 - Mitchel Information 10
 - Other DR Concerns..... 11
 - DR Premium 11
 - Photo Based Estimating (PBE)..... 11
- Performance Recognition and Key Performance Indicators (KPIs)..... 13
 - Performance Recognition and KPIs Key Takeaways 13
 - Performance Recognition 13
 - EAL Tier Levels..... 13
 - Performance Ranking..... 14
 - Performance Incentives 14
 - KPIs..... 16
 - KPIs General 16
 - Net Promoter Score (NPS) Opportunities 16
 - Realized Parts Savings (RPS) Opportunities 17
 - Other KPI Opportunities..... 19
- SRA 21
 - SRA Key Takeaways..... 21
 - General SRA Feedback 21
 - Shop Perspective..... 22
 - SRA Training 22
 - Performance Reports and KPI Information..... 22
- Unsolicited General Feedback 24
 - Unsolicited General Feedback Key Takeaways 24

| | |
|--|----|
| MPI Staff General..... | 24 |
| Other General | 25 |
| Industry Moral and Compensation | 26 |
| Appendix One - Program & Accreditation Consultation Committee Feedback Meeting | 27 |
| Appendix Two – ATA Feedback..... | 29 |
| Appendix Three – MMDA Feedback | 31 |
| Appendix Four – Raw DR Feedback | 33 |
| Appendix Five – Raw Performance Recognition and KPI Feedback..... | 45 |
| Appendix Six – Raw SRA Feedback..... | 63 |

Executive Summary

The Shop Relationship Advisors (SRAs) consulted with the Manitoba light vehicle repair industry to gather feedback about PDP during April and May of 2022. A random sample of shops were selected, and shops were also given the opportunity to participate. The SRAs were guided by questions around Direct Repair (DR), tier levels, Key Performance Indicators (KPIs), and SRA opportunities. Response rates were split evenly among rural and urban shops with 56 shops providing feedback (24.6% of 228 shops). MPI, the ATA, and the MMDA also met as part of the Programs and Accreditation Committee and provided additional feedback. All feedback has been compiled in this report to help evaluate and improve our current programs and look for future opportunities.

Shops like DR and shops believe their customers like DR.

- Most shops want more claim types to be DR eligible.
- Some shops identified opportunities with MPI customer communication around the claims process.
- Some shops want improvements to the dispatch report expedited.
- Most shops want to be compensated for writing estimates.
- Some shops believe the PBE option requires review to ensure it adds value for our customers.

Shop opinions on performance recognition and KPIs are extremely mixed. The shops that provided feedback also had suggestions for KPI improvements.

- Some shops feel the current Earned Approval Limit (EAL) system requires updating.
- Money is the primary motivator for shops, however shops are also interested in indirect financial motivators and non-financial rewards.
- Some shops have embraced NPS, while others are frustrated with the KPI.
- Some shops provided potential NPS improvements.
- Many shops believe RPS targets are not attainable.
- Some shops pointed out several areas where RPS could be improved.
- Low sample sizes sometimes cause shops to struggle on three-month KPIs.
- Many shops believe a review of supplement levels is required.

Shops are happy with SRA performance but would like SRAs to do more shop visits.

- Some shops shared that they feel SRAs understand MPI issues from the shop perspective.
- Some shops want more SRA training.

Shops also provided a lot of unsolicited general feedback. Communication and cooperation between MPI staff and shops is a major concern. Further, the feedback highlighted many other shop frustrations in other areas.

Introduction and Methodology

The Shop Relationship Advisors (SRAs) consulted with the Manitoba light vehicle repair industry to gather feedback about PDP during April and May of 2022. The feedback has been compiled in this report. MPI, the ATA, and the MMDA also met as part of the Programs and Accreditation Committee and provided additional feedback. All feedback has been compiled in this report to help evaluate and improve our current programs and look for future opportunities.

The following methodology was used to gather and track feedback.

1. The manager of PDP sent out an email to all LV shops advising the SRAs will gather feedback.
2. Each SRA was randomly assigned a list of shops.
3. SRAs were advised shops can also volunteer to provide feedback and shops volunteering should be accommodated.
4. Details around feedback collection and completion have been provided below.
 - SRAs sent questions to shops in advance so shops could carefully consider responses.
 - SRAs phoned or visited shops and discussed responses.
 - SRAs captured the feedback in an email and sent it to the shop so they could confirm everything was captured correctly.
 - SRAs logged each email on a SharePoint list.
 - An analyst copied raw feedback into a log and categorized responses.
 - The assistant manager of PDP reviewed the responses and log before compiling results into this report.

Respondent Summary

For context, a summary of the feedback sample and information about response rates have been provided in the tables below. Response rates are representative of the sample population, and this is logical considering shops were selected randomly. The one deviation from a representative sample was northern shops. Three northern shops were selected, unfortunately no northern shops responded.

| Response Summary | Count | Percentage |
|--|-------|------------|
| Shops Total | 228 | 100.0% |
| Shops Selected | 60 | 26.3% |
| Shops Selected with Feedback Received (75% of Selected Shops) | 45 | 19.7% |
| Volunteer Feedback Received | 11 | 4.8% |
| Total Shops with Feedback | 56 | 24.6% |

| Response Summary by Annual Shop MPI Repair Volume | Count |
|---|-------|
| Under 100 | 7 |
| Between 100 and 400 | 25 |
| Between 400 and 1,000 | 19 |
| Over 1,000 | 5 |

| Response Summary by Shop Location | Count |
|-----------------------------------|-------|
| Rural South / Brandon | 28 |
| Winnipeg | 28 |
| North | 0 |

| Response Summary by Shop Type | Count |
|-------------------------------|-------|
| Dealer | 18 |
| Non-Dealer | 38 |

Direct Repair (DR)

DR Key Takeaways

Shops like DR and shops believe their customers like DR. Key takeaways from repair shop DR feedback are as follows:

- Most shops want more claim types to be DR eligible.
- Some shops feel a review of MPI customer communication around the explanation of betterment, explaining the full cycle claims process, and the explanation of estimating options is required.
- Some shops feel improvements to the dispatch report and making the dispatch report available to shops on the O1 estimates should be expedited.
- Shops want to be compensated for writing estimates.
- Some shops feel the PBE option requires review to ensure it adds value for our customers.

DR Program and Claim Eligibility

The repair shops that provided feedback overwhelmingly had positive things to say about the DR program.

- 38 shops, or 67.9% of participating shops provided positive feedback on DR.
- 3 shops, or 5.4% of participating shops provided negative feedback on DR.
- The remaining shops were neutral.

Positive comments on DR highlight the benefits provided by DR for the customer and for repair shops. Of note, repair shops recognize the benefit of removing a step in the process for the customer.

From a customer service stand point, the DR program is the best option for insureds.

Customers prefer DR.

This has greatly sped up customer service and saved a lot of time for us and customers. We bring every vehicle in for a consultation, or x-ray repair plan or discovery or whatever you want to call it regardless if MPIC did an estimate or not. My matrices show that all claims that end in an -01 have an average of a 40% increase after MPIC has done the estimate, so to us it saves the customer an extra trip as we do the partial tear down and estimate at the same time on the DR.

I like to do the estimates. I think it speeds up the process, I can get people in same day sometimes, I think it helps our customers out.

The impacts of DR on repair shop process are also appreciated by shops.

Shop likes the program due to the efficiencies provided. They can do an accurate estimate, this ensures all parts are on the original parts order.

Direct repair program seems beneficial to the shop regarding helping eliminate delays in the repair process by capturing the full extent of the damage up front, and also gives the shop the ability to hear firsthand from the claimant how the collision took place.

I like to do the estimates. I think it speeds up the process, I can get people in same day sometimes, I think it empowers the shop.

I feel like it is a valuable tool that seems to be working well. The DR estimates we write that turn into repairable jobs allow us to go through the vehicle a little more in depth which is a huge benefit right now as we can get all the correct parts ordered the first time. Part backorders are a huge issue and will likely be for some time. This allows us to make an accurate plan based on our part lead time.

The negative DR comments were for the most part vague, however the following comments provide some insights into negative views.

We feel that the DR program is a useful tool for body shops that do not have a back log of work. It can be a bit of nuisance for a body shop that does have a back log because you could take the time to write an estimate and then the customer can decide they don't want to wait for you to repair their vehicle and go somewhere else for repairs.

The DR program is favorable for large companies and body shops (OEs).

A small number of shops also highlighted the benefits DR provides to MPI.

I believe the repair shops have alleviated a large amount of work on the estimators end, but the changes have not sped up supplement approval or correspondence at all.

We can write a more complete comprehensive estimate thus limiting the need for supplements and a cost to MPI.

We also find we need to invest a lot of time into the estimates to ensure they are correct to avoid supplements and parts delays. And when compared to estimates completed by MPI we find that DR estimates are held to a higher standard than estimates completed by MPI and they are not as detailed.

DR Claim Type Eligibility

The repair shops that provided feedback often mentioned additional claim types should be added to the DR program.

- 14 shops, or 25.0% of participating shops requested additional claim types be made DR eligible.
- 2 shops, or 3.5% of participating shops do not want additional claim types to be made DR eligible.
- The remaining shops were neutral.

Many shops are ready and eager to write more DR estimates.

It would be nice if we could do more as DR claims, ie tow-ins, hail.

Open up DR eligibility for all loss types. It's not only inconveniencing the shop – but are mutual customers, who have to wait 3+ weeks for an appointment before we can assist with a vandalism loss because the damage is greater than just glass and trying to get approval for a DR is like pulling teeth (glass only claims to physical damages claims).

Allow us to do more DR claims. We photograph everything and provide all required paperwork already so why not allow us to try and maintain our supplements per claim a little easier. It feels like the shops that try to do everything right are not trusted to do their job with integrity because of the odd bad apple shop.

We have run into a lots claims that were not eligible for DR but...the customer could take PB estimating option. Some of these customers where a little anxious on using the process and stopped in at the shop where we took the required pictures from their phones instead. This makes no sense; anything that is eligible for PB should be eligible for DR.

Make more claims eligible (for DR), reduce your compound back log and paying for storage while increasing MPI's cycle time.

I hardly get to do any DR claims because of all the rules. I think the DR program needs to loosen up so that the shops can do more estimates for the insured, so they don't have to drive all over to get an estimate done at MPI.

Two shops also mentioned that it would be beneficial if DR eligibility rules were simplified and more transparent.

The primary objection on opening more claim types to DR was related to avoiding difficult discussions with the customer.

The shops like the current eligibility rules as they don't like saying no to customers or playing detective. This is the insurance company's role, especially as a monopoly, and shops are competitive so being the bad guy will cause the customer to walk out the door. We do not want to see anything where coverage is not confirmed.

While only one shop raised difficult customer discussions as an objection for making more types of claims DR eligible, three other shops express concerns about discussing unrelated damages with customers in relation to DR.

I don't like that the shop is now caught in the middle of disputes over what is and isn't related.

Customers try to abuse it and get more than they are entitled to.

DR Program Improvement Feedback

Customer Communication

The shops that provided feedback called out potential improvements on MPI processes around communication on DR claims. SRAs received 14 comments with the following summing up shop concerns well.

Would like the call center instructed to tell insured to call the repair shop to schedule an appointment for an estimate, not just go to your repair shop and get it estimated.

Many of our customers never meet MPI personal therefore during the administering of MPI policies cause the customers to feel this is the shops discretion.

MPI does not do a good job of explaining the process of Direct Repair to customers. Many customers arrive at shop with the expectation that they will drop off car and return when car repaired.

We have seen many customers arrive at the shop and they are unsure if their claim has qualified for DR or not. Seems the claimants are sometimes not understanding the idea of direct repair. It gives us the impression that DR is not explained in detail to them or no one is confirming that the claimant is understanding the process.

These comments relate to directing the insured to call the shop before showing up, the explanation of betterment, explaining the full cycle claims process, and the explanation of estimating options.

Mitchel Information

Further, shops would like better information in Mitchell. Shops mentioned this 22 times with the dispatch reports and assigned MPI staff contact information being the primary concerns.

For -01 Estimate we should be able to see the loss details just as we do with -99 DR Estimates. This would help solve some confusion.

Dispatch reports need to be more thorough on incident- example vehicle hit a snow bank and spun vs front end of vehicle drove into snowbank causing vehicle to loose control and turn counterclockwise impacting the right side of the vehicle (just an example).

Provide more claim information for the shops in Mitchell Connect - Service center phone numbers and extensions listed on IDR, Estimators name, phone number and email address.

Give access to all claims and pictures. If this vehicle has been in an accident before, the shop should know.

Provide better Adjuster contact information on the dispatch sheet.

Other DR Concerns

DR Premium

Repair shops want to be paid for writing estimates with 23 or 41.1% of participants expressing this view. Some of the most relevant comments have been provided below.

Have compensation for doing the estimates for MPI, even a small amount. The vehicles tie up a bay that could be making money. I understand the reward is getting the claim but still takes considerable time to do a proper estimate. Some people are upfront about getting an estimate done here but will be going elsewhere for the work, we can't refuse doing the first estimate.

I like the DR program as do customers I feel. Often to be thorough we have to do a bit of disassembly especially on front ends to try catch all the parts or damage. As this is unpaid it sometimes goes to a less skilled which is not the best way to catch all the damage or parts. Some sort of teardown type compensation would help.

Compensation to the shop for estimates, and further compensation to the shops when MPI sends obvious total loss vehicles to the shop for an estimate. DR made more sense for shops when MPI paid \$81 per estimate. The shop pays for a technician to do the estimate, clerical work, and putting the customer in a rental car (cost estimated at \$200,000 per year for the shop). At the same time it saves MPI administrative effort and reduces cycle time due to a more accurate estimate (benefitting the customer and MPI with less loss of use).

Photo Based Estimating (PBE)

An additional item that received a lot of unsolicited feedback was PBE with 16 or 28.6% of participants expressing concerns with the PBE process. While many participants were concerned with the impact on repair shop process, there were many concerns with the impact of PBE on customers. Repair shops believe that the additional steps required for customers participating in PBE do not add value and contribute to MPI backlogs.

We are re-booking the photo-based estimates for DR appointments. It's difficult to estimate photos of dirty, snow-packed cars. These estimates are being added to our DR workflow. Other -01 estimates are also getting pulled into DR process, based on our own internal review of estimates and photos. There are inefficiencies here that should be addressed.

Photo Based Estimates (PBE) should be stopped ASAP and the call center should not be leading claimants into PBE. I have been told that it is for customer convenience but in reality it is more of a delay for both the shop and claimants for the below reason: The claimant has no or very limited knowledge on what they are looking at – they have no training on damage analysis or damage photography (we have had to take extensive training on both these subjects). They have limited knowledge on direct damage, indirect damage, secondary damage, partially hidden damage.

Photo based estimates should only be used once DR is proven to not be an option to the insured. Most photo based estimates need to be fully redone as the insured is unable to provide the pertinent photos required.

The photo-based estimating is providing many problems and is extremely inaccurate as damages and items are missed. This creates a supplement no matter what.

Stop photo based estimating as they need to have an estimate done anyways, this is complicated for the customers and creates chaos.

In my experience a PBE estimate causes delays EX: When a rural PBE estimate is received we order parts – with the delay in receiving parts and backordered parts (which can be weeks) we get the vehicle in and tear it down – we then order all the parts that were missed on the PBE estimate and this sometimes causes an additional parts delay which can cause an additional 3-5 week delay. So if we did a DR estimate we could in essence get a more complete estimate and save the additional time, making the repair a lot more convenient for the customer.

Performance Recognition and Key Performance Indicators (KPIs)

Performance Recognition and KPIs Key Takeaways

Shop opinions on performance recognition and KPIs are extremely mixed. Nevertheless, shops had a lot of valuable feedback for improvements. Key takeaways from repair shop performance recognition and KPI feedback are as follows:

- Some shops feel the current Earned Approval Limit (EAL) system and levels require updating.
- A couple shops are interested in how they rank compared to competitors.
- Money is the primary motivator for shops.
- Shops are also interested in indirect financial motivators such as financial assistance for ICAR, advertising, and rental vehicles.
- Non-financial suggestions for motivators included removing pinch points, no post repair audits, and online ranking.
- Comments on KPIs varied widely.
- Some shops have embraced NPS, while others find NPS challenging.
- Shops suggested NPS scoring updates, improvements in the reflection of the “promoter” category on the scoring scale, and non-phone-based survey options as potential NPS improvements.
- Most shops believe RPS targets are not attainable.
- Shops pointed out several areas where RPS improvements should be investigated:
 - Claims changing ready-for-pay period impact shops.
 - The scoring scale does not align well with expectations.
 - The vehicle age calculations changes vehicle expectations mid repair.
 - The KPI could be better aligned with MPI business rules.
 - Police vehicles cause issues for shops that repair them.
- Low sample sizes sometimes cause shops to struggle on three-month KPIs.
- Some shops feel mechanical and total theft claims have process opportunities and reflect poorly in KPIs.
- Some shops feel a review of supplement levels is required to address changes in estimating standards and the introduction of PBE.
- A couple shops would like cycle time information outside of the composite score.
- A couple shops do not see the value in using repair statuses.

Performance Recognition

EAL Tier Levels

Feedback results on EAL tier levels was very mixed. While 17 participants, or 30.4%, wanted tier levels increased, other participants had extremely different and wide-ranging views. Most frequently, other participants were happy with the current levels or did not care about EAL at all. There were also comments about the highest tier level being too hard to attain and the desire for simplified levels.

I feel the Tier Levels could be increased. Vehicles parts are worth more now than they were in 2017.

Opening up the approval level a bit would be helpful for us. I think my level at 75% allows me up to \$2750 of self-approval but on some vehicles a headlight and a fender scratch would put the repair over that cap. As the vehicle tech changes, part prices increase and I suspect that will only continue to happen. Gates of \$2000 - \$4000 - \$6000 would be more inline I think. (Possibly the top tier could be \$7500 to reward those that put in the extra work to maintain that top scoring).

Happy with the way its managed. Would rather MPI approve larger estimates as it takes the pressure of the shop.

Auto-approvals don't mean much as normal business practice is to complete estimate or supplement and these are approved quickly as it is. The vehicle is usually back with the insured as we can't bring them in until parts arrive.

The effort required to maintain a top tier is unattainable on the long term.

It would not bother me if all tier levels would be eliminated or just have one base level for EX: \$3,000.00 for the little ones that are straight forward.

Performance Ranking

A couple shops expressed interest in knowing where they stand versus other shops and the desire to be compared to peers with similar challenges.

Seeing your shops ranking out of 232 shops would be nice.

Differentiated parameters for measuring KPIs for different shop categories (dealership, medium size and small-scale body shops).

Performance Incentives

Despite being cued to provide ideas for non-monetary incentives, shops were split between insisting on only monetary incentives and suggesting ideas for indirect monetary incentives. Two shops insisted they are totally against any type of incentivization.

Shops are motivated by profit and profit is the primary consideration. Potential additional compensation and monetary items could include more compensation per estimate, more rental time, or an advanced repair planning fee.

I think a good reward would be different labor rates for Tiers. This would push shops to reach higher Tiers.

Honestly, non-monetary incentives is not of interest. With the new Parts program, profit is harder to achieve in the MB Industry and monetary incentives are what we need.

Percentage subsidy for I-car courses.

I-Car credits. Equipment discounts or something towards credits for equipment.

If a shop has top KPI performance, this benefits both mpic and the shop, why not give the shop a google adwords credit, or other advertising credits, or even better give us i-car "dollars" to help pay for this expensive ongoing training, surely mpic could work out a deal with i-car to get credits for shops in this manner, this would benefit the shop and mpic once again.

Higher performance = More claims open to DR, rental car allowance for situations out of shops control.

When insureds are shopping for repairers, they should be able to make their choice based on shop performance. Please publish on your website accredited shops in the order of their KPI rankings to help the insured choose a repair facility.

No repair audits if at certain tier.

From a non-monetary perspective, our shops would like pinch points removed, fast tracking of items, and mundane process circumvented for good performers.

Gift cards or something we could treat our staff with for doing a good job.

Remove any and all incentivization, in my experience this leads to cutting corners on repair quality and client safety.

It is clear from the above that money is the primary motivator for shops. Shops also provided examples of indirect financial items such as financial assistance for ICAR, advertising, and rental vehicles. Points of interest for this exercise were suggestions on removing pinch points, post repair audits, and online ranking.

KPIs

KPIs General

Shop reactions on KPIs were very mixed as well. Some shops feel it is valuable to be measured while others do not like being measured. The administrative work around KPIs was a frequent concern.

The scorecard is great, and we already measure everything, so the scorecard perspective is appreciated.

KPI scores seem to take care of themselves as long as the shop completes the work as expected and is following all necessary procedures and documentation requirements.

It gathers data that the shop can use to improve processes and performance.

Shops have their own KPIs, but like KPIs because they want to know where they are at from the insurance company's standpoint.

They are irrelevant to business operations. They have zero value to a repair shop, and only benefit MPI. Our shops are not big on the KPIs. They used to want to be the best on KPIs, but the KPIs do nothing for them as they are not getting us more business.

KPI scores should be used less definitively and more as a guide.

Get rid of them. Don't make them so administration heavy. Lots of time goes into trying to meet these and it's just not worth putting that time in because we're not paid well enough to offset the cost of the time.

The shop measures are something that other insurance companies would never keep on contractors in the private sector so why does the government need them? The only reason would be that they don't trust the shops to do repairs properly and effectively. If the government is worried about how they spend the insured's money, then get quotes for the work that needs to be done and have a program for preferred shops (ones that are trusted based on signed contracts). The amount of paperwork and time that KPI's create and use is ridiculous for smaller shops that have one person to do multiple positions.

This varied feedback reflects the divergence between shop opinions on KPIs between participants.

Net Promoter Score (NPS) Opportunities

NPS was a contentious issue with 19 participants bringing it up (33.9%). A vocal minority were very positive towards NPS, while many participants expressed concerns.

NPS should be weighted higher. Customer service should hold a higher value in the overall KPI's.

I agree with customer feedback, repairing vehicles with the customer best interest in mind, a quality repair.

Assign more points to NPS.

Make the net promoter score count for 0 points on the scorecard.

Modify the survey questions to monitor the customers actual satisfaction rather than customers willingness to recommend people to have their car fixed at any particular shop.

Customer can say whatever they want about the shop with no recourse.

MPI policies equate to poor NPS scores.

On the autochex surveys, ask the customers about their experience with MPI. And share that data. MPI should be held accountable to a scorecard of KPI's similar to the shops.

They also don't appreciate being phoned late in the evening for this survey!

MPI paying a 3rd party company to rate their partners/bodyshops is out of hand. Customers complaining how these surveys are conducted is over 75%. These complaints stem from not being able to understand the surveyor, not understanding the questions, or not even understanding that the survey is for the shop or MPI.

NPS should be weighted according to industry. If 50% is a good score by the industry average then the composite score should be weighted higher.

Don't think 9 & 10's should have such a high rating. 7, 8, & 9's should be a top score & bonus points should be applied for 10's.

Different response system for AutocheX (email or something else, shops uses email)

Change actual survey to something similar to a google survey. Shop would like to see more comments.

To summarize some of the above feedback:

- Some shops like NPS.
- Some shops feel NPS should not count on the scorecard.
- Some shops feel there is no accountability for customers who provide negative feedback.
- Some shops feel MPI policies impact NPS scores.
- Some shops would like to see NPS data on MPI.
- Some shops feel AutocheX (the survey provider) calls too late, and callers are difficult to understand.
- Some shops feel NPS scoring is too difficult.
- Some shops feel the “promoter” category is not properly reflected in the scoring scale.
- Some shops feel non-phone-based survey options should be explored.

Realized Parts Savings (RPS) Opportunities

By far, RPS received the most negative KPI feedback with 22 or 39.3% of participants voicing concerns. For the most part, shops feel the targets are not fair.

Remove the RPS program and put trust on the shops to search for recycled/aftermarket parts prior to going with OEM replacements. An example would be to provide a list of certified recycled

suppliers to shops, each shop should then have to call the list of main suppliers, or contact them through email, to check if recycled parts are available. This can maybe be checked by MPI with random audits.

It's pretty hard to reach different levels if there is no used parts available.

Shops being penalized for no parts being available is disappointing (ie... 2017 Kia Rondo- Vehicle only exists in Canada and no aftermarket or used parts available, how can the shop save 16%-17% when the parts are not there and Kia knows this?).

There's so much pressure to save a dollar here and there on parts for MPI. I'm not going to sacrifice a good repair with junk parts. If we have a month where we repair all new vehicles, so be it...I can't tell my customers that we can't repair their 2022 Chev because it will affect my score this month!

RPS is hard to maintain especially with lower volumes.

Put on hold until parts are more available. RPS savings on hold until parts are more readily available.

Becoming too complex because of the amount of data to compile the KPIs (mostly the parts autonomy calculations).

The RPS system should be greatly simplified for the shops and as a result will show better on the scorecard.

The only benefit, would be the physical removal of the Real Parts Savings. It is by far the most time

Shops also suggested several potential RPS improvements.

Avoid moving RPS scored claims to a different month when there is a financial adjustment after the fact.

Should be in the month it gets closed in regardless if there is a supplement or audit after it is paid is it hits us twice positively or negatively.

Stop claims from moving forward after recoveries or short payments.

RPS should score higher based on meeting their target vs getting half points for meeting target.

The RPS scoring scale is too hard for shops trying to achieve a zero and meeting expectations should be given a higher score than 50%.

I believe the RPS 3 month rolling score of 20 point is difficult to achieve unless you discount the parts to a non-profitable price. If the shop has exceeded expectations why is the score not higher than 10 and closer to 20 points.

Model year needs to be considered as it roles over on calendar year vs all other metrics on date of loss.

Some of the RPS KPI scores should be adjusted to eliminate the need to find savings on parts that MPI mandates new parts to be installed – Structural parts, Air bags, vehicles under mileage Etc.

Exempt all vehicles under 20K and jobs that require OEM parts.

Police vehicles have minimal aftermarket parts.

To summarize:

- Claims changing ready-for-pay period impacts shops.
- The scoring scale does not align well with expectations.
- The vehicle age calculations changes vehicle expectations mid repair.
- The KPI could be better aligned with our business rules.
- Police vehicles cause issues for the shops that repair them due to limited alternate parts availability.

Other KPI Opportunities

Shops had many other suggestions for KPI improvements.

KPI's should be on a 12 month rolling average where you drop off the last month. Especially for a small shop.

Repair Accuracy needs to be averaged out over longer period of time. One fail can cause a significant loss of composite score.

KPI's could be considered over a longer period to remove volatility. NPS is especially volatile.

Remove the partial and total theft claims from the measures, they are always complicated, and the shop is put between MPI and the customer. They sign a document and MPI doesn't follow up with their lies and the shop is left with a bad score on their NPS affecting their Scorecard.

Mechanical claims / water claims / theft claims should not be included in scores.

The Supp count needs to be revisited to allow for many supplements out of the shops control. (Price, changes, Deductible changes, changes in the shop profile to name a few). MPI Estimator errors on MPI written first estimates are a substantial cause of supplements as well.

I would say I think less importance should be given to the # of supplements. It seems overkill for shops to be penalized for extra supplements for things like deductible changes, OE price changes, small parts that may have been missed on a \$10, 000.00 job, etc...

The weighting on supplements should also reflect the number of MPI caused supplements.

Would like the ability to see other KPI's that are not part of composite score such as cycle time.

I'd like to know why repair status updates holds its own ranking, can't that be grouped in with something else? I know at our shop, we are so busy that the updates end up getting done at the wrong times. I don't like to be punished for focusing on getting the techs organized, parts found etc instead of updating the repair status.

I don't like to be punished for focusing on getting the techs organized, parts found etc instead of updating the repair status.

Statuses should have less scoring attached to them on the Scorecard. It shouldn't be 7.5 points, it should be less.

To summarize:

- Three-month composite scoring doesn't make sense for all shops and all KPIs.
- Mechanical and total theft claims cause issues for shop KPIs.
- The supplement KPI is too hard due to MPI process.
- Cycle time information would be a beneficial value add, but shops are not ready for cycle time to be part of the scored KPIs.
- Shops are not understanding the importance of using repair statuses correctly.

SRA

SRA Key Takeaways

Key takeaways from repair shop SRA feedback are as follows:

- Shops are happy with SRA performance but would like SRAs to do more shop visits.
- Some shops feel SRAs understand MPI issues from the shop perspective.
- Some shops want more SRA training.
- Some shops want more KPI information.

General SRA Feedback

Due to the survey being conducted by SRAs, there was no negative feedback on SRAs. An anonyms survey may be implemented in the future to get more honest feedback. Some examples of positive feedback are as follows:

I enjoy working with my SRA, I haven't had a problem reaching out when needed, and getting my questions answered.

I am more than satisfied with SRA performance.

No complaints. Always answers the phone or gets back as soon as possible. Always been there to help.

The creation of the SRA role has been very good for my shop. Having a direct contact who is always there to help is a good thing. We appreciate honestly and transparent communication.

We are grateful for our SRA and do not know how he could be more helpful.

Shops are also ready for SRAs to resume in shop visits. Ten shops called this out specifically with select feedback below.

Come around once in awhile, sometimes issues don't come up or seem that apparent until you are chatting with someone about it. It's nice to hear how other shops in the area are doing, same struggles we have? etc ...We could learn about new things MPI is working on behind the scenes, when possible. More and more responsibility is being put on shops, it's nice to have a more human interaction with MPI instead of just 'notices to the trade' posted online.

Attend the shop in person more often.

We would like to see our SRA in person more often and have him spend time with us.

Extra visits.

Have a once a month in person estimate feedback session.

Shop Perspective

Some shops feel SRAs have the capacity to engage with shops and see shop issues firsthand. Some feedback received on this topic includes:

What would be nice is just for you to be able to pass along these suggestions and comments to other people that need to hear it and help improve the program. Questionnaires like this help at least to get our opinion and concerns to someone in MPI. Discussion helps resolve issues and keep things from escalating like it did in the last LVAA process.

I don't believe you can do anything at this point unless you are willing to engage your leaders/organization in difficult conversations.

Make sure our voices are heard beyond our doors, communicate with the upper brass. Seems most issues fall on deaf ears and nothing gets done about them.

Our SRA is at the top of his game given the limited powers that are allotted to him by MPI.

SRA should have more say in the entire claim process and not only after the payment part.

SRA Training

Some shops want to improve performance and asked more for training.

If there were to be any training of information sharing that would have to go through the SRA, and could be as simple as an explanation of what are the common wins or losses for KPI's in our industry. It would be up to each shop to see if they feel they need to make changes or they may do well in areas and need no assistance in those areas at all. But some shared ideas could be helpful and then no excuse if you are dropping down in an area if you have not taken the time to work on the tips discussed and provided to you. Large group meetings are ok but need to be very specific, too many of these type of meetings are spent talking about "Ya but this one time!" and we talk about the exceptions not the rule.

Also very helpful when we have new estimators joining us in spending time with them.

Extra training when available.

Some training on how our shops can affect the KPI's might be helpful. Much of it is common sense but I sure there is data collected that we could benefit from. What do top tier shops do that we should all be doing to provide the customer a better service. This gets weird because we are all competitors but we all are after the same things (customer satisfaction, efficiency & turn around, MPI and shops profitability).

Performance Reports and KPI Information

There were also requests for more KPI information.

This question should be all SRA's in general, not each one specifically. Send out KPI breakdowns every month, not just when there are problems.

All information needs to be provided to shops along with the scorecard so we know what we are losing points on and can see to improve.

Unsolicited General Feedback

Unsolicited General Feedback Key Takeaways

Key takeaways from repair shop unsolicited general feedback are as follows:

- Many shops believe communication and cooperation between MPI and shops could be improved.
- Multiple other concerns were raised.
- Some shops are frustrated with the Public Insurance model and believe private insurance companies provide higher compensation with less accountability.

MPI Staff General

Shops commented multiple times on interactions with MPI staff. Primary concerns are communication, accountability, and cooperation.

Also when vehicle is marginal adjusters and estimators should be more communicative to the shops. MPI staff should do a better job documenting Mitchell with any current and new updates. Clear contact info from MPI would streamline all claims. Estimators when vehicle is marginal should let the adjusting team know and as soon as an adjuster is assigned they should share there contact info

The DR program I think if the shops are supposed to document and keep the claim up to date, it would be all important Adjuster and Estimates notes are shared consistently. When I review the claim some MPI staff are helpful and some others miss critical info that the shops need.

MPI estimators are little to no help for any assistance on top of the lack of proper training.

Assign adjusters to each claim and make them responsible for administrative changes to claim (ded. status, tax info, etc.). Estimators should explain to insured deductibles, betterment, depreciation, taxes, etc. Lack of administrative staff at smaller shops makes it very difficult to keep up with these changes when shops are only notified via connect messages. Make it easier to contact adjusters and estimators (3 days to a week wait for response is detrimental to production in a small shop setting).

Conversation with a shop representative should be a preferred form of communication over note in connect, which is very easy to miss. Lack of reviewers on MPI part is not a good excuse for that. Often, the estimators will miss unfit vehicles and make it a shop responsibility to deal with customer to enforce MPI rules, which more often than not leads to a shop getting a bad review.

Some estimators provide email and contact numbers with extension numbers... Many do not. It should be mandatory for all estimators and adjusters to provide this information."

More road calls, training with the estimators and the shops together

There is no accountability for MPI's staff, but shops are required to be near perfect and never miss anything when submitting.

Being able to have a more open discussion about the repairs with the estimators reviewing the file – trying to work together.

When the shops calls to speak to MPI about these claims the estimators and adjusters need to be more forthcoming and less defensive about the questions. We are calling and asking for a reason, whether its is our own doubts or question about damage.

Other General

Other general issues were mentioned and have been captured below.

Additionally, consistent correct ACV would also be very beneficial to us – there is always a wrong value and we have to spend considerable time contacting MPI and waiting for value prior to us beginning repair. This is costing us time and making the claimants wait till we have an answer.

Concrete the rules a bit more, have less interpretation causing misconception - Estimating Standards, etc.

Payment recovery 6 months after the claim is closed should not take place, neither recovering less than \$50. At that point it is cheaper for the shop to let MPI recover funds rather than waste hours looking for 6 month old files.

Onboard more used suppliers to your car parts system. Having 2 suppliers on the system is ridiculous.

I don't like how mpi can just find a part on some Web site and that is the lowest price that what they would pay for a part (accessories). Not everyone can sit on a computer and search web sites we need a better system

The unrestricted MAPP pricing dated March 31, 2022 has only made things worse. Now this has allowed the A/M to price \$1.00 below OEM MSRP. Now for instance a 6yr old Group 6 vehicle requires a 31.8% RPS. Most OEM give shops a 25% discount and now with the new MAPP A/M price which is \$1.00 less than OEM and we get a 30% discount we have a margin of 1.8%. No matter how you dance by changing repair mix which is another admin. nightmare, it's becoming harder and harder to do.

There are less recycled parts available as the majority of write offs are going out of province.

Shipping is an issue in rural shops. Shouldn't be expected to eat shipping costs when we are trying to fix mutual customers vehicles.

Website needs a search engine so it is easier to find information when questions arise during writing claims and repairs.

As a side note shop would prefer in house I-Car courses) More effective

The tier levels are unclear for RPS rebates and the expectations for RPS tier levels could be clarified.

Industry Moral and Compensation

Some shops had negative feedback around moral and compensation.

The bodyshop morale is at an alltime low.

MPI a number of years ago caused an exodus of qualified bodymen and painters resulting in the shortage of staff that we are experiencing.

100 Manitobans Die On Our Road Each year should be replaced with 100 Bodyshops have died in Manitoba in the last 5 years.

As compared to the mechanical shop or car sale of the automotive industry, MPI has overregulated the industry which is crippling our desk staff.

MPI would like a first class product with second class compensation.

MPI should be ashamed of themselves to give the industry a \$2.57 per hour increase over 2 years with 7-8% inflation, then ask us on our thoughts on what we think of shop measures. The question should be, why are our ships taking on water? ""Ship Measures"" not shop measures".

The word reward does not exist in MPIs vocabulary. If it does, I look forward for someone to send me 1 example.

Appendix One - Program & Accreditation Consultation Committee Feedback Meeting

Meeting Details

This meeting was set for the purpose of DR and Shop Measures information and feedback from the committee members.

Date and time: June 9, 2022, from 1:00 PM to 3:00 PM

Committee Attendance:

- John Vernaus, ATA
- Norm Bruneau, ATA
- Craig Dunn, MMDA
- Lynsey Wilson, MMDA
- Denis Cloutier, ATA
- Marnie Kacher, MPI
- Steve Lupky, MPI
- Robert Ferreira, MPI

Direct Repair

- MMDA wondered if MPI has data on DR vs. Claim Centre re: first notice of loss.
- ATA - KPI's take a hit when customers aren't happy (If they're saying that certain damage is part of the claim, when it's not) referring to NPS.
- ATA and MMDA indicated overall the DR program works well. Allowing customer to go directly to shop for an estimate is a good idea. Not looking to shake up the programs as it's working but perhaps some minor adjustments.
- ATA advised they had sent out a survey to a few shops asking for feedback. This feedback was already shared with MPI (Robert).
- MPI asked, how do you see photo-based estimating and the DR estimating process?
 - Will help set up better expectation from the start with the customer
 - Pictures give a basis for starting conversations
 - Allow shops to start the estimate process prior to the customer attending.
 - Not a lot of value having MPI estimators doing photo-based estimating. Putting a lot of pressure on the estimators.
 - For claims that aren't DR eligible, MPI could receive photos from customer following PBE process, validates the loss but instead of writing the estimate MPI lets the shop write the estimate. Same can be used for customers who choose PBE on DR eligible claims who are just looking to save travel time.
- Committee requested more information to assist with DR estimating.
 - ATA suggestion: Information flow thru with Connect would be helpful (Ph #, adjuster name, estimator name etc). Maybe something closer to a chat function rather than just notes to get timely responses.

- ATA suggested having more information would be helpful. Repair facilities need all detailed information. If customer signed up for DR, then customer is approving privacy info.
- ATA advised when more than one area of damage is involved it can be difficult to determine related damages so more info helps.

KPIs

- ATA asked if there is tracking on denials or ask/approve. SGI has 12-13 categories done through Connect.
- ATA – Realized Part Savings. Feel that the scoring scale should slide over and count as more points when shops meet the target. Today hitting target and only scoring ½ the points – that does not seem fair.
- RPS scoring scale is too hard to achieve. Categories need review. E.g. Police vehicles have minimal aftermarket parts. Some vehicles with 100% aftermarket parts still don't reach RPS score.
- RPS scoring scale is too hard to achieve. Categories need review. E.g. Police vehicles have minimal aftermarket parts. Some vehicles with 100% aftermarket parts still don't reach RPS score.
- To encourage shops to exceed, we should consider a larger kickback for RPS.
- NPS (Net Promoter Score). MMDA asked if a customer doesn't answer the final question does it show
- Seeing your shops ranking out of 232 shops would be nice.
- KPI's could be considered over a longer period to remove volatility. NPS is especially volatile.
- 3-month score has value to show on trending so they can correct the behavior so they would like to keep that as reference.
- KPI/Shop Measures – ATA would not want to see things change too much on the KPI's.
- ATA advised that with things the way they currently are, speed is more important than savings. Need to get the parts. Also, will save money for MPI on U-Drive costs.
- Discussion around the weighting of the KPIs taking a balanced approach where heavily weighted KPIs are areas that require focus where lowered weighted KPIs are typically good performing KPIs.
- MMDA suggested the QoR should be heavily weighted over AAV where a discussion was had around why its currently weighted as it is.
- Stolen Vehicle – There should be no penalty to repair shop if customer listed items are removed by MPI upon review.
- Would like the ability to see other KPI's that are not part of composite score such as cycle time
- Review of count of shops in ranking buckets were reviewed to show how well shops are performing where supplements and RPS stood out.
- Not much interest in non-monetary rewards. Doesn't seem to fit into the MPI / repair shop model

Appendix Two – ATA Feedback

The following responses were provided by the ATA.

1. What are your thoughts on the current DR program?

Overall the program works well. Allowing customer to go directly to shop for an estimate is a good idea.

2. What could MPI do differently to improve the DR program?

Revisit claims criteria – Commercial or farm vehicles with non-contentious loss should be DR eligible.

Stolen Vehicle – There should be no penalty to repair shop if customer listed items are removed by MPI upon review.

PBE – Is a good triage tool and connects shop and customer quickly. MPI writing a -01 estimate based on PBE is a waste of time. MPI should confirm the loss and move on.

Mitchell Connect – MPI, adjuster and estimators name, email and phone number with extension should be listed on claims.

Loss Description – Need more room for full description of claimant’s statement. Repair facility needs all of the details.

Contact information – MPI receives all of the needed info at call center. This section should be completed already.

3. What are your thoughts on how MPI currently manages tier levels?

There should be one tier for DR. It’s about procedures and trust. Relating DR tiers to KPI’s is not necessary.

4. What are your thoughts on shop measures (KPIs)?

Net Promotor – MPI policy or decision can cause a bad review for the repair shop. Collision repair is already a negative customer experience and we need to be cautious about how we measure this aspect of a shops performance.

Meeting RPS expectation only achieves 10/20 points. To encourage shops to exceed, we should consider a larger kickback.

Seeing your shops ranking out of 232 shops would be nice.

Would like the ability to see other KPI’s that are not part of composite score such as cycle time.

5. What could MPI do better to reward good shop measures (KPI) performance? If the response is pay more, ask: “Is there any non-monetary incentive that would motivate a shop to perform well on shop measures (KPIs)”?

Not much interest in non-monetary rewards. Doesn't seem to fit into the MPI / repair shop model.

6. If MPI could only do **one** thing to make shop measures (KPIs) better, what is that one thing?

RPS scoring scale is too hard to achieve. Categories need review. E.g. Police vehicles have minimal aftermarket parts. Some vehicles with 100% aftermarket parts still don't reach RPS score.

KPI's could be considered over a longer period to remove volatility. NPS is especially volatile.

7. What else can I do as your SRA to be more effective for your shop?

Do SRA's have access to RPS tool. This could help them work with shops not hitting their target.

Appendix Three – MMDA Feedback

The following responses were provided by the MMDA.

1. What are your thoughts on the current DR program?

The Current DR program is a great program for both the shops and the customer. Less back and forth for the customer and a more direct approach with shop. We would like to see the program open to more claim types

2. What could MPI do differently to improve the DR program?

Claims criteria to be widened as mentioned above.

Specific information on dispatch reports. Loss details and previous losses are crucial for proper estimating

Be clear when setting the expectation with the customer. An appointment will likely need to be booked. (MPI could look at scheduling for DR facilities) This would provide a better transition and customer experience.

Pre-fill customer information into Mitchell connect. This would avoid unnecessary phone calls to MPI. The more information the shops have at the beginning of the process the easier it will be for all parties to determine damages and book repairs.

3. What are your thoughts on how MPI currently manages tier levels?

We find that shops don't want a higher EAL. This can result in large denials after audits.

4. What are your thoughts on shop measures (KPI's)

NPS is an important part of the score card. However, there is room for improvement on how the surveys are conducted. Shops are often receiving low scores due to MPI Policy.

RPS should be awarded more points for shops meeting the score to stay at 0%.

To see ranking of all shops would be an incentive. This is a familiar model for most dealerships when it comes to sales.

5. What could MPI do better to reward good shop measures (KPI) performance? If the response is pay more, ask: "Is there any non-monetary incentive that would motivate a shop to perform well on shop measures (KPIs)"?

MPI could offer a direct booking system for higher performing locations. Like how DE would work in private insurance.

6. If MPI could only do one thing to make shop measures (KPIs) better, what is that one thing?

More positive approach to a good score card vs losing accreditation for a poor score.

7. What else can I do as your SRA to be more effective for your shop?

SRA's should be the experts in all changes to policy. They should be the go-to for shops to guide them through changes.

Appendix Four – Raw DR Feedback

Questions:

- What are your thoughts on the current DR program?
- What could MPI do differently to improve the DR program?

Responses:

The DR program is favorable for large companies and body shops (OEs).

We like it, customers seem to like it.

We would prefer to be reimbursed for writing the original claim. Admin time / estimating time is not compensated fairly for the job we are doing for the insurance company.

I believe the repair shops have alleviated a large amount of work on the estimators end, but the changes have not sped up supplement approval or correspondence at all.

Photo based estimates should only be used once DR is proven to not be an option to the insured. Most photo based estimates need to be fully redone as the insured is unable to provide the pertinent photos required."

"I believe the current DR program allows DR accredited shops to build a more accurate estimate from the start. The process is fair and is done to simplify the repair process.

It gives us the opportunity to meet with our customers first hand.

Would like the call center instructed to tell insured to call the repair shop to schedule an appointment for an estimate, not just go to your repair shop and get it estimated.

In general, I feel that the DR program works well. I just feel we; the repair shops should get compensated and rewarded better. Get rid of the PBE program as we repair shops are having to basically DR estimate the claim anyway before ordering or starting the repairs.

Totally way efficient compared before. It's just that, there is too much work for the repair facility.

Works well, process is simple and straightforward.

The Term "DR or Direct Repair" can be confusing to customers. They interpret this as "I can get my car repaired directly, meaning right now". This creates a lot of unrequired conversations about the process, the time it takes to receive parts, and the workflow scheduling – Scheduling in vehicle repairs.

The DR program is a lot of work for the Repair Shops, but program is efficient for the shops and customers.

I am very happy with the current DR program other than the NPS.

I hardly get to do any DR claims because of all the rules. I think the DR program needs to loosen up so that the shops can do more estimates for the insured, so they don't have to drive all over to get an estimate done at MPI.

For the most part I like it other than not being paid for the estimate. What really sucks is when you know it's going to be a total loss & still requires a detailed estimate.

This has greatly sped up customer service and saved a lot of time for us and customers. We bring every vehicle in for a consultation, or x-ray repair plan or discovery or whatever you want to call it regardless if MPIC did an estimate or not. My matrices show that all claims that end in an -01 have an average of a 40% increase after MPIC has done the estimate, so to us it saves the customer an extra trip as we do the partial tear down and estimate at the same time on the DR, leading to a decrease in admin work for MPIC and ourselves overall saving money.

Shop likes the program due to the efficiencies provided. They can do an accurate estimate, this ensures all parts are on the original parts order.

Should have a higher admin fee or an allowance for estimating to cover the cost associated with a non-producing staff member and shop space needed to complete estimates and supplements.

Direct repair program seems beneficial to the shop regarding helping eliminate delays in the repair process by capturing the full extent of the damage up front, and also gives the shop the ability to hear firsthand from the claimant how the collision took place.

We are so busy with other claims, and it feels like a lot of them are DR's now it's hard making time for them. It would be more worth it if we were at least compensated for doing them and could pay for the extra office staff or pulling a tech off a different job.

Current program is a great starting point. With improvements it can be very beneficial to all three parties (MPI, Shops and Customers).

I like to do the estimates. I think it speeds up the process, I can get people in same day sometimes, I think it helps our customers out and empowers the shop.

I don't like that the shop is now caught in the middle of disputes over what is and isn't related.

I also think that MPI needs to be more transparent with other claims and pictures on file.

Also, the notes about the accident need to be better and more fleshed out or allow the shops to take the statement.

I think that the program works well but customers try to abuse it and get more than they are entitled to.

Excellent Program. Should be utilized more to eliminate the Photo Based Estimates which are causing many supplements and extending repair days.

It is a benefit to the shops, the customer, and MPI.

I believe the program is beneficial although its administration and some of the policies need to be revisited with open and honest discussion with the partners.

Overall, it's a good program for the customer

I like the DR program as do customers I feel. Often to be thorough we have to do a bit of disassembly especially on front ends to try catch all the parts or damage. As this is unpaid it sometimes goes to a less

skilled which is not the best way to catch all the damage or parts. Some sort of teardown type compensation would help.

Not happy with the PBE as estimates are not very good.(as a side note shop would prefer in house I-Car courses) More effective

Increases efficiency. Get rid of PBE. Great for -99 but still need to contend with -01 estimate. Would prefer to write all as -99. Like the DR program.

Thoughts on DR program DR program is a good idea in theory. It is better to tear down before starting repairs to find hidden damage. It makes no sense having an estimate written beforehand and then us looking at it again to make sure we have everything, especially when PBE are way off in being accurate, and parts are hard to get. The only problem is the amount of time being invested with no payment. It can add up to many hours per week with no income.

It gives an opportunity to repair the vehicle without delays in parts or missed damages. It has however created an admin position that isn't compensated for. The level of accuracy needed isn't appreciated by MPI with the current KPI practices. The level of admin effort by the shop to remain top tier is almost unattainable and may not worth the effort. This program has put the shop in the middle between MPI and the customer. Many of our customers never meet MPI personal therefore during the administering of MPI policies cause the customers to feel this is the shops discretion which equates to poor NPS scores.

The program has limitations i.e. trying to comprehend what is/ what isn't DR eligible even if the loss type plays to our favor. Then claims that should require MPI estimates due to incomplete loss details – are eligible. Somethings broken.

Everything has been good over the last year.

Overall, it's convenient and well run. I would prefer MPI change the script that the call centre staff read to customers though. We tend to get a lot of customers that come in without appointments and say "MPI told me I can just come down with my claim number", when we and I'd imagine most other shops do DR's by appointment.

The current program would be great with some tweaking. In order to maximize the DR program, allow us to estimate more of the claims. We provide pictures and paperwork anyway, why are we not able to estimate tow ins especially if there is evidence of wildlife present that we can easily photograph? Why is there a restriction on some farm vehicles? It makes no difference to the estimate (meaning the value of the estimate doesn't change if it's farm or not). The photo based estimates are ok but still not a time saver for customers because we still have to get the customer to come in with their vehicle so we can look at it to determine parts to order. With parts ordering wait times right now coupled with the fact that we're trying our best to only have one supplement which is nearly impossible to maintain during winter months with wildlife claims and front end collisions (where most vehicles now have 300 small plastic parts that you don't know are actually there), we want to be sure we have looked at the vehicle prior to getting it in to fix it. From a customer service stand point, the DR program is the best option for insureds.

The program itself is great. The shops should be paid to write 1st estimates because if you compare what the MPI cost is to write an estimate VS a DR written estimate. Our time is valuable as well as

administration costs and requirements have soared in the past years and at times we can write a more complete comprehensive estimate thus limiting the need for supplements and a cost to MPI. "ALL" claims should be DR eligible after all we have taken the training and we have measuring instruments and knowledge on damage analysis regarding acts of god – hit and run – vandalism – wildlife and collision. We have always been told that we are "PARTNERS" and that we should trust MPI – well it's a 2 way street, there has to be trust in us. Contentious claims can still be put on hold till reviewed by an adjuster, as well as every estimate is reviewed by an estimator.

DR program works well other than MPI does not do a good job of explaining the process of Direct Repair to customers. Many customers arrive at shop with the expectation that they will drop off car and return when car repaired.

It's a great program.

If a customer attends our Shop and wishes for us to do their Estimate and they call in their Claim and are only given the option A. MPI Estimate Appt or option B. PBE. And the estimator writes the estimate. What is the difference on us doing a DR or a PBE? If PBE customer has to wait a week for the estimate and the pictures are not always the best VS our photos submitted. Would save a supplement and waiting on Parts if we did the estimate.

I like the concept of the DR program other than shops should be paid to do the estimates.

DR program is well defined and easy.

I have no issues with the DR program. I encourage people to ask for DR option when calling in their claim, it's nice for us to have that initial contact with the customer and in-person estimates are always better than the photo based, whether at mpi service center or here. It would be nice if we could do more as DR claims, ie tow-ins, hail.

"I have no issues with the DR program. I encourage people to ask for DR option when calling in their claim, it's nice for us to have that initial contact with the customer and in-person estimates are always better than the photo based, whether at mpi service center or here.

It would be nice if we could do more as DR claims, ie tow-ins, hail.

Good, would like better communication on the dispatch sheet more clarification on damages and loss details. Also more communication- being able to have a more open discussion about the repairs with the estimators reviewing the file – trying to work together.

I feel like it is a valuable tool that seems to be working well. The DR estimates we write that turn into repairable jobs allow us to go through the vehicle a little more in depth which is a huge benefit right now as we can get all the correct parts ordered the first time. Part backorders are a huge issue and will likely be for some time. This allows us to make an accurate plan based on our part lead time. Otherwise, if the claim is written by MPI or photo based estimating we often call the customer in to go over the vehicle anyways so we can make sure that we order any missing parts which can slow down the process a bit. Feedback from our customer is very positive with this service as well as we can schedule this appointment around our customers schedule instead of what is available at a service center.

I think there is a lot of room for improvement on the program. DR is good as the shop gets the first look at the vehicle for repair planning.

Not being paid for DR estimates. Takes a lot of time to do an estimate.

We feel that the DR program is a useful tool for body shops that do not have a back log of work. It can be a bit of nuisance for a body shop that does have a back log because you could take the time to write an estimate and then the customer can decide they don't want to wait for you to repair their vehicle and go somewhere else for repairs. And with no compensation from MPI for writing the estimates, and the rule in place of not being able to say "no" body shops have their backs against the wall.

works well, you get back what you put in. Progression from all estimates being done at MPI, some improvement required to make all parties involved more efficient. The trade and MPI need to collectively work together and cooperate rather than battle

Overall the program is working well, more information could be provided to the insured on how the process works, i.e., inspection required, then MPI approval is required and sometimes can take several days. Most customers feel that repairs can be begin soon as they bring their vehicles in for the estimate. We also find we need to invest a lot of time into the estimates to ensure they are correct to avoid supplements and parts delays. And when compared to estimates completed by MPI we find that DR estimates are held to a higher standard than estimates completed by MPI and they are not as detailed.

Works well, added information on 01 incident details, and or more information overall on all incident details reports.

Overall it works well. Doing our own estimates is appreciated by our customers. Estimates can be more complete and with the parts situation as it is ensures we can get all our parts in one order.

Convenient for the insured.

Need to get paid for doing estimates. Opening more perils would not help, it's good for MPI to start some of the estimates.

Has added a great deal of extra work and regulations to an already underpaid body shop industry.

Works well. Gives shop more control over accuracy of estimate and parts.

No issues or feedback for DR.

Overall ok.

Initially, the program felt positive. Over time, it has become less efficient and more costly to administer. Currently, my opinion is neutral to somewhat negative on DR. I would like to deploy more resources towards DR, but it is not feasible under the current compensation model.

Remove the EAL tier levels and approve supplements the same day. Provide more claim information for the shops in Mitchell Connect - Service center phone numbers and extensions listed on IDR, Estimators name, phone number and email address, More info on prior repairs or open claims, Allow for entire customer statement rather than just one sentence, Customers particulars on the IDR, Adjusters name and contact info present in Connect, Correct issues with MPI persons entering notes and not leaving their

contact info, First estimate line should read "marginal repair" if it is a marginal so that nothing is overlooked, When an FCOR is required - Adjuster info should be listed for immediate access.

PBE estimates not the best. Confusing as went from one system to 3.

It would be fair to provide an Estimating fee to the shops to cover the cost of the labor for doing the Direct Repairs estimates. Also, why was the fee discontinued when originally it was offered when the program was started? – as we still do the same amount of work and spend the same amount of time which is about 2 to 2 ½ hours per claim.

In addition to this, there needs to be a better way to tell customers that their claim is DR eligible. For example, many of our customers are very confused when they call the Contact Center as to the process and what it is they are supposed to do. They need to have more direction on the telephone when they call in their claim. Also, the photo-based estimating is providing many problems and is extremely inaccurate as damages and items are missed. This creates a supplement no matter what.

As well, it would be great to rename it to Direct Estimate as it is very confusing to our customers. (One stop).

Admin fee to increase to help offset the expense of estimating and sourcing parts.

Better educate customers on the DR program. A lot of customers don't even know what DR is.

Make more claims eligible for the program.

Please supply, or grant us access to prior claims and images to determine current vs old damage.

Eliminate Photo Based Estimating altogether. Allow the shops to perform a 99 on the vehicles that were supposed to be PBE, and or just make them see and estimator at MPI in person.

Shops should be paid/compensated for writing DR estimates.

Remove the partial and total theft claims from the measures, they are always complicated, and the shop is put between MPI and the customer. They sign a document and MPI doesn't follow up with their lies and the shop is left with a bad score on their NPS affecting their Scorecard.

I think the DR program needs to loosen up so that the shops can do more estimates for the insured so they don't have to drive all over to get an estimate done at MPI.

Would be nice to get paid for an estimate.

Open up more criteria for claims that qualify for DR. If shop trust is an issue, work on that first and make some shops have platinum trust or some other high tier. There are enough shops that are 100% grade A that this would benefit all parties, and admin costs.

Pay an Estimating fee to cover costs.

We have seen many customers arrive at the shop and they are unsure if their claim has qualified for DR or not. Seems the claimants are sometimes not understanding the idea of direct repair. It gives us the impression that DR is not explained in detail to them or no one is confirming that the claimant is understanding the process.

My second point is that every shop is looking for some compensation for the time required to complete estimates. I understand MPIs stance on this and how other insurance companies work in a similar matter but right now there is a lot of time consumed in the overall estimating and repair process that is still not compensated. Uploading photos, procedures, wheel alignments, measurements should all be grouped together as part of administration Fee. This amount should be adjusted to help shops offset the time taken to complete all these tasks. Estimating is still part of the repair process and we require I-car training and platinum certification for estimating but don't get any compensation for that work.

Give access to all claims and pictures. If this vehicle has been in an accident before, the shop should know.

When the shops calls to speak to MPI about these claims the estimators and adjusters need to be more forthcoming and less defensive about the questions. We are calling and asking for a reason, whether its is our own doubts or question about damage.

Should have a dedicated team shops could contact directly to review and approve auto approvals that shop is questioning validity.

Let shops do all the estimates and pay the shops to do them.

Remove any and all incentivization, in my experience this leads to cutting corners on repair quality and client safety.

Not always clear on what qualifies for DR and what does not, I'm sure there are qualifiers for us to look at to let our customers know so a refresh on what those are to the shops would be helpful. Often to be thorough we have to do a bit of disassembly especially on front ends to try catch all the parts or damage. As this is unpaid it sometimes goes to a less skilled which is not the best way to catch all the damage or parts. Some sort of teardown type compensation would help.

Shop should not be able to pull a 99 estimate when the 01 has been written. Public note supplied for PBE so shop knows an estimate will be written. Rather than faxing in after claim is closed, shop should be able to email documents to make it easier (easier to follow up with).

Stop writing -01 estimates and open up more claim to be eligible for DR.

DR program improvement: Shops need to be paid for the amount of time invested in assessing and writing claims. Website needs a search engine so it is easier to find information when questions arise during writing claims and repairs. Options are not being explained well enough when customers make claims. They come in saying they have DR claims, when they have already been looked at, or the opposite.

Compensate shops appropriately to justify employing another admin staff/estimator.

Open up DR eligibility for all loss types. It's not only inconveniencing the shop – but are mutual customers, who have to wait 3+ weeks for an appointment before we can assist with a vandalism loss because the damage is greater than just glass and trying to get approval for a DR is like pulling teeth (glass only claims to physical damages claims).

MPI should just convert PBE to Direct Repair as they are inaccurate. By doing that it will reduce both the labor increase on the shop side, but also on the estimating/ adjusting side of the ball as well – as in my opinion, half of the PBE's turn into Marginals.

Improvement would be what I stated above. Another suggestion would be allowing shops to estimate vandalism claims, especially those that specifically started as a result of broken glass. Having customers go to MPI when it's a glass and something as simple as a damaged belt molding is annoying and inconvenient for everyone involved. I would prefer MPI change the script that the call centre staff read to customers though. We tend to get a lot of customers that come in without appointments and say "MPI told me I can just come down with my claim number", when we and I'd imagine most other shops do DR's by appointment.

Allow us to do more DR claims. We photograph everything and provide all required paperwork already so why not allow us to try and maintain our supplements per claim a little easier. It feels like the shops that try to do everything right are not trusted to do their job with integrity because of the odd bad apple shop. The amount of paperwork and time that KPI's create and use is ridiculous for smaller shops that have one person to do multiple positions.

Pay for estimates to cover costs associated with this service.

Mpi should cut off photo based estimating and just have DR and mpi estimating only. Also when vehicle is marginal adjusters and estimators should be more communicative to the shops. MPI staff should do a better job documenting Mitchell with any current and new updates. Clear contact info from MPI would streamline all claims. Estimators when vehicle is marginal should let the adjusting team know and as soon as an adjuster is assigned they should share there contact info

The DR program I think if the shops are supposed to document and keep the claim up to date, it would be all important Adjuster and Estimates notes are shared consistently. When I review the claim some MPI staff are helpful and some others miss critical info that the shops need.

According to us MPI's DR program is easy and efficient than all the other DR insurance programs. MPI can allow all collision accidents to be eligible for DR estimate

Have compensation for doing the estimates for MPI, even a small amount. The vehicles tie up a bay that could be making money. I understand the reward is getting the claim but still takes considerable time to do a proper estimate. Some people are upfront about getting an estimate done here but will be going elsewhere for the work, we can't refuse doing the first estimate.

Have compensation for doing the estimates for MPI, even a small amount. The vehicles tie up a bay that could be making money.

I understand the reward is getting the claim but still takes considerable time to do a proper estimate. Some people are upfront about getting an estimate done here but will be going elsewhere for the work, we can't refuse doing the first estimate.

Better description of damages and loss details and more communication.

We have ran into a lots claims that were not eligible for DR but...the customer could take PB estimating option. Some of these customers where a little anxious on using the process and stopped in at the shop

where we took the required pictures from their phones instead. This makes no sense; anything that is eligible for PB should be eligible for DR. In my opinion the only time PB estimating should be allowed is in a door ding situation or where there are issues such as a vehicle being on storage insurance or remote access.

Compensation to the shop for estimates, and further compensation to the shops when MPI sends obvious total loss vehicles to the shop for an estimate. DR made more sense for shops when MPI paid \$81 per estimate. The shop pays for a technician to do the estimate, clerical work, and putting the customer in a rental car (cost estimated at \$200,000 per year for the shop). At the same time it saves MPI administrative effort and reduces cycle time due to a more accurate estimate (benefitting the customer and MPI with less loss of use).

The shops like the current eligibility rules as they don't like saying no to customers or playing detective. This is the insurance company's role, especially as a monopoly, and shops are competitive so being the bad guy will cause the customer to walk out the door. They also do not want to see anything where coverage is not confirmed."

Pay shops for the estimates.

Shop said they just did a job on his sisters vehicle from Ontario. The insurance company hired an appraiser to come to the shop to do the estimate.

We feel that there are a couple of things that could make the program better than it is. With a few minor tweaks, this could be a great tool in MPI's chest to service their customers.

Shops should be compensated for writing estimates. A MPI Estimator is paid when they write the estimate and while there are some estimators that write great estimates, there are some that do a very poor job.

Older vehicles (ie. 1999-2003) that are obvious total loss claims (2000 Chrysler Cirrus that hit an elk) should not be sent to a Direct Repair Facility. We do not get paid to write the estimates and it is a complete waste of the shop and the customer's time.

When the customer calls into the call centre, it should be asked if there is animal transfer and if the customer advises there isn't, it should be an automatic MPI estimate. We have had numerous customers that have had to call in to give another statement and/or take their vehicle in to have MPI inspect their vehicle after the shop has taken the time to write the estimate. It is multiple trips to town for customers that live out of town and an inconvenience to them.

Give us a list of phone numbers to contact estimators and have the estimators update voicemail so we know if they are away.

Some days feel like it's impossible to get anyone to answer. Dispatch reports need to be more thorough on incident- example vehicle hit a snow bank and spun vs front end of vehicle drove into snowbank causing vehicle to loose control and turn counterclockwise impacting the right side of the vehicle (just an example).

Make more claims eligible (for DR), reduce your compound back log and paying for storage while increasing MPI's cycle time.

Stop photo based estimating as they need to have an estimate done anyways, this is complicated for the customers and creates chaos.

Provide better Adjuster contact information on the dispatch sheet.

Eliminate photo-based estimating all together. Photo based estimating ends up missing too many parts.

Estimating allowance for creating first estimate 99s.

Get rid of PBE. These estimates need to be re-estimated any way as they are not complete.

Open up more claims to DR.

Shops should be paid to complete estimates as it does cost shop in labor and space.

Estimating should be a paid operation unless, the vehicle is non drivable and staying at the shop.

Shop is more concerned with Mitchell not being able to verify correct parts from the vin number.

MPI has done little to nothing to help the bodyshops train for DR.

They have switched the estimating programs twice already, which by the way are different than the programs MPI adjusters use.

MPI estimators are little to no help for any assistance on top of the lack of proper training.

Pay for estimating.

The shop understands PBE and that MPI wants to validate the loss but having pictures earlier would be helpful as the shop needs to do a pre repair inspection for all repairs.

MPI could improve the DR program by giving shops access to vital and important claim information regardless if a claim is a suffix 01,99 or Photo Based Estimate. Also having better notes and clear details on MPI's documentation will help the shop and customers complete DR repairs more effectively.

We are re-booking the photo-based estimates for DR appointments. It's difficult to estimate photos of dirty, snow-packed cars. These estimates are being added to our DR workflow. Other -01 estimates are also getting pulled into DR process, based on our own internal review of estimates and photos. There are inefficiencies here that should be addressed.

MPI might consider compensating for volume, degree of difficulty, and time invested in estimating and repair. Expand program and compensate.

Photo Based Estimates (PBE) should be stopped ASAP and the call center should not be leading claimants into PBE. I have been told that it is for customer convenience but in reality it is more of a delay for both the shop and claimants for the below reason: The claimant has no or very limited knowledge on what they are looking at – they have no training on damage analysis or damage photography (we have had to take extensive training on both these subjects). They have limited knowledge on direct damage, indirect damage, secondary damage, partially hidden damage.

In my experience a PBE estimate causes delays EX: When a rural PBE estimate is received we order parts – with the delay in receiving parts and backordered parts (which can be weeks) we get the vehicle in and

tear it down – we then order all the parts that were missed on the PBE estimate and this sometimes causes an additional parts delay which can cause an additional 3-5 week delay. So if we did a DR estimate we could in essence get a more complete estimate and save the additional time, making the repair a lot more convenient for the customer.

There could also be improvements to the Mitchell Connect (which is again a great program). The dispatch report could be expanded so we see what exactly happened to eliminating guessing and having to call the Adjuster to get additional info – all customers information could be in including the postal code – we would still input mileage. Marginal repairs should be assigned to the estimate and their contact info be included into the message sent back to the shop.

Additionally, consistent correct ACV would also be very beneficial to us – there is always a wrong value and we have to spend considerable time contacting MPI and waiting for value prior to us beginning repair. This is costing us time and making the claimants wait till we have an answer.

Assign adjusters to each claim and make them responsible for administrative changes to claim (ded. status, tax info, etc.). Estimators should explain to insured deductibles, betterment, depreciation, taxes, etc. Lack of administrative staff at smaller shops makes it very difficult to keep up with these changes when shops are only notified via connect messages. Make it easier to contact adjusters and estimators (3 days to a week wait for response is detrimental to production in a small shop setting). Payment recovery 6 months after the claim is closed should not take place, neither recovering less than \$50. At that point it is cheaper for the shop to let MPI recover funds rather than waste hours looking for 6 month old files. Conversation with a shop representative should be a preferred form of communication over note in connect, which is very easy to miss. Lack of reviewers on MPI part is not a good excuse for that. Total theft process should be carried out by MPI estimator and not shop. Customer's wish list gets denied quite often and shop takes a hit on KPI's . Often, the estimators will miss unfit vehicles and make it a shop responsibility to deal with customer to enforce MPI rules, which more often than not leads to a shop getting a bad review.

Include tow ins, it would speed up process for insured and shop as sometimes waiting weeks.

Being paid to do DR's would improve the program.

Change the phone script so customers call the shop with claim# etc for first contact. Advising them to "GO" to their shop of choice just bottle necks them at our end. Booked appointments would make the process smoother.

Improvements on Mitchell connect. Customer info additions creates C1 supplement.

Loss Description – Allow enough room for full description of claimant's statement for repair facility to view. It is important for repair facility to completely be aware of the correct details provided to call center by insured.

Some estimators provide email and contact numbers with extension numbers... Many do not. It should be mandatory for all estimators and adjusters to provide this information."

Not scoring the shops on theft ,vandalism, more road calls , training with the estimators and the shops together

Customers prefer DR. Our shops would like to see more claims go DR (theft, vandalism, etc.) to speed things up for customers. Communication on the DR option at the call centre could be improved and an easier way for customer to change their mind from another option to DR would be good.

Appendix Five – Raw Performance Recognition and KPI Feedback

Questions:

- What are your thoughts on how MPI currently manages tier levels?
- What are your thoughts on shop measures (KPIs)?
- What could MPI do better to reward good shop measures (KPI) performance? If the response is pay more, ask: “Is there any non-monetary incentive that would motivate a shop to perform well on shop measures (KPIs)”?
- If MPI could only do **one** thing to make shop measures (KPIs) better, what is that one thing?

Responses:

Haven't had any problem with the tier level and approvals.

This needs open discussion as well. What the partner receives as support can use revision.

This is fine, we are not finding it difficult to meet the criteria.

I'm ok with the current tier levels.

I honestly don't pay much attention to that part. Just hope all shops get treated fairly no matter what level they are.

Auto-approval doesn't mean anything to them. Very seldom does shop need an instant approval.

Auto-approvals don't change their business practices.

Shop is okay with how we handle tier levels.

Okay with management of tiers. Shop would like MPI to view every claim.

Fine - Increase tier level.

The dollar amounts of each tier are good. However, the effort required to maintain a top tier is unattainable on the long term. Currently there is no incentive to maintain a higher tier. Having an estimate auto-approved vs reviewed has little impact on our business for the most part.

The tiers are a joke unfortunately. In today's market with the value of parts on the rise as sharply as it is, these tiers don't cover hardly anything at all. These are just proof that MPI doesn't trust shops that do their jobs properly. There is no accountability for MPI's staff, but shops are required to be near perfect and never miss anything when submitting.

No complaints with this really.

It's fine - We stay comfortably in the mid 70's (tier 3 I think) and have been over 80 for one or two reports but found that it would be too difficult for us as we are to maintain that top tier. Opening up the approval level a bit would be helpful for us. I think my level at 75% allows me up to \$2750 of self-approval but on some vehicles a headlight and a fender scratch would put the repair over that cap. As the vehicle tech changes, part prices increase and I suspect that will only continue to happen. Gates of \$2000 - \$4000 - \$6000 would be more inline I think (possibly the top tier could be \$7500 to reward those that put in the extra work to maintain that top scoring).

It's pretty hard to reach different levels if there is no used parts available.

Okay with how we currently manage tiers.

Averages should be over longer periods of time, and history should be taken into account.

I honestly don't pay much attention to that part. Just hope all shops get treated fairly no matter what level they are.

No issues.

No comment – They don't rely on auto-approvals to any great degree.

Perhaps MPI is confusing the work management with dictating.

The bodyshop morale is at an alltime low.

MPI a number of years ago caused an exodus of qualified bodymen and painters resulting in the shortage of staff that we are experiencing.

100 Manitobans Die On Our Road Each year should be replaced with 100 Bodyshops have died in Manitoba in the last 5 years.

As compared to the mechanical shop or car sale of the automotive industry, MPI has overregulated the industry which is crippling our desk staff.

It is not always clear as to how the tier levels are calculated. Maybe some more information on this would be helpful.

I think it is fine. A good indicator on where you stand in comparison to other shops and small pluses such as auto approval as well as possible part savings rewards.

No desire to even participate on higher tiers.

We like the current system where shop is rewarded.

While it is nice to have EAL and it has taken some of the stress away of timelines and waiting for a response on supplements there are some parts of the program that we feel always put the shops on the losing end.

The process of having to wait for 3 months (crossing your t(s) and dotting your i(s) and checking and rechecking MPI Estimating Standards) before you go back up in a tier is long and arduous. On the flip side, if you make a mistake and depending on the amount, you are set back a tier in that next month. We have been on the losing end of some of MPI's mistakes (estimator and adjustor alike) because we are human and don't catch everything. Why does MPI think it is fair to penalize the shop on their tier level if an error is made by a MPI employee?

Happy with the way its managed. Would rather MPI approve larger estimates as it takes the pressure of the shop.

Fair – with the exception of RPS Measures.

Fair.

Your initial DR limit or EAL should be set at \$2500 instead of \$1750.

More incentives for higher tier level.

MPI has been not clear about what may change this may cause worry.

I approve of the grading system as is – the better the estimator/estimate – the higher the trust.

No issues.

Shops being penalized for no parts being available is disappointing (ie... 2017 Kia Rondo- Vehicle only exists in Canada and no aftermarket or used parts available, how can the shop save 16%-17% when the parts are not there and Kia knows this?).

MPI is still auditing every claim in the background or when estimates are closed. Correction and recovery is still happening. We are not realizing significant benefit from the tier levels, at least not in a way that is obvious to us.

Auto-approvals don't mean much as normal business practice is to complete estimate or supplement and these are approved quickly as it is. The vehicle is usually back with the insured as we can't bring them in until parts arrive.

Impartial overall. Nothing to hide regarding requests, so long as approval time is reasonable.

Tier levels are good. No concerns.

No issues with how this is managed.

I would prefer to have no tiers. As the higher up the tier level you go, the more likely you are to be audited. I would prefer to have the entire estimate reviewed and approved before repairs commence, verses auto approval and then being denied things during the audit after repairs have been completed. The auto approved claims negatively affect AAV making AAV harder as there are less approvals to offset denials. Audits also create administrative problems as the technician has already been paid. It would be preferable if MPI review estimates and supplements.

I feel the Tier Levels could be increased. Vehicles parts are worth more now than they were in 2017.

I pay close attention to my KPI's but really don't pay attention to the tier levels so I don't think I can add valuable input here. No concern with EAL tiers.

Overall, they seem fair. Only thing we think is the third-tier level standards and amount is too high.

Remove tier levels. Not required. I generally order parts before the claim is approved anyways.

No issues.

Don't know.

No comments – doesn't matter, does not change our process.

None.

It would not bother me if all tier levels would be eliminated or just have one base level for EX: \$3,000.00 for the little ones that are straight forward. It would be good if each estimate was audited at the time of approval of the estimate or supplement. That would relieve some of the administration duties on us. The parts cost are published in Mitchell and the estimate is reviewed by an MPI person so that should not be an issue.

Tier levels are set up quite well but the top tier should be rewarded more to incentivize proper repair and honest estimating.

Haven't had issues.

We don't find the tier levels worth it, we'd rather have money in our pocket up front then try to maintain a certain level and get compensated later.

We would prefer there were no tier levels (EAL) and MPI would do a full approval on each claim to avoid future audits 90 days later.

Tier levels are irrelevant as anything approved can be clawed back at audit.

Onboard more used suppliers to your car parts system. Having 2 suppliers on the system is ridiculous.

Not a fan of the tier levels its not an advantage to me.

At the end mpi has the last say.

The tier levels are unclear for RPS rebates and the expectations for RPS tier levels could be clarified.

For EAL, shops get complacent with higher levels so lower levels might be better. However, the other side of this is that a high EAL will speed up the process.

KPI scores seem to take care of themselves as long as the shop completes the work as expected and is following all necessary procedures and documentation requirements. The one area that does not seem to be working well is the RPS. Mitchell cloud program populates all Aftermarket parts available, and Carpart pro is used to search for used parts, but it is still difficult to achieve the required percentage to maintain an above zero savings variance. Right now it seems as though we are using more aftermarket and recycled parts then previously, but still under achieving in that area of the KPIs. In some cases we have had to cut into our discount to try and offset this difference but it still doesn't seem to be working out. Another issue is with Carpart pro itself and how it doesn't seem to be accurately updated, showing some parts are available then to later find out they are not.

Those are fine, however we do have customers complain at the hours chosen to respond to the survey, and the fact that it's a phone call. This would be MUCH more efficient and beneficial if the customer was able to fill out an electronic form at their convenience. These days customers are OFTEN coming back for back ordered parts etc, that question "did you have to return to the shop for additional work?" is not giving accurate results to quality of repair due to the current world situation.

Avoid moving RPS scored claims to a different month when there is a financial adjustment after the fact.

I don't agree with the high value placed on the RPS...it carries a heavier weight than repair accuracy, the thing we should be focused on more...repairing the vehicle properly and keeping people safe.

There's so much pressure to save a dollar here and there on parts for MPI. I'm not going to sacrifice a good repair with junk parts. If we have a month where we repair all new vehicles, so be it...I can't tell my customers that we can't repair their 2022 Chev because it will affect my score this month!

I'd like to know why repair status updates holds its own ranking, can't that be grouped in with something else? I know at our shop, we are so busy that the updates end up getting done at the wrong times. I don't like to be punished for focusing on getting the techs organized, parts found etc instead of updating the repair status.

NPS – “Did you have to return to the shop” to open ended.

RPS – weighting should be higher when meeting target

R/A should be weighted higher due to overall importance”

NPS- Don't think 9 & 10's should have such a high rating. 7, 8, & 9's should be a top score & bonus points should be applied for 10's.

RPS is not fair at this time as parts are so hard to get. Reman & a/m parts populate the estimate and when he calls it is not even available.

Doesn't like that customers are being called later in the evening for surveys.

Customer can say whatever they want about the shop with no recourse.

The effort required to maintain a top tier is unattainable on the long term. The Supp count needs to be revisited to allow for many supplements out of the shops control. (Price, changes, Deductible changes, changes in the shop profile to name a few). MPI Estimator errors on MPI written first estimates are a substantial cause of supplements as well. MPI paying a 3rd party company to rate their partners/bodyshops is out of hand. Customers complaining how these surveys are conducted is over 75%. These complaints stem from not being able to understand the surveyor, not understanding the questions, or not even understanding that the survey is for the shop or MPI. I think the focus needs to be changed back to customer service and policies the customers are receiving from MPI.

The shop measures are something that other insurance companies would never keep on contractors in the private sector so why does the government need them? The only reason would be that they don't trust the shops to do repairs properly and effectively. If the government is worried about how they spend the insured's money, then get quotes for the work that needs to be done and have a program for preferred shops (ones that are trusted based on signed contracts). The amount of paperwork and time that KPI's create and use is ridiculous for smaller shops that have one person to do multiple positions.

The script that's read by the people doing the customer satisfaction surveys needs a revamp. Specifically the section on 'how likely are you to recommend this shop to a friend or family member'. What if this person doesn't have any friends or family? I know that seems unlikely, but what if they are new to the country/province? I also think that customers need to be briefed by MPI regarding the scoring system. Specifically that “10” is the highest, “1” is the lowest, and that anything less than an “8” is actually quantified as a “0”.

It's fine – again we have been comfortably in the mid 70's for some time now.

Apu is not easy to achieve. Measure more so if you tank in one part it doesn't tank your whole score. I don't even know what nps is.

KPI's should be on a 12 month rolling average where you drop off the last month. Especially for a small shop.

Averages should be over longer periods of time, and history should be taken into account. Questions need to be changed in survey. They are too general for customers and can be taken in different contexts. They also don't appreciate being phoned late in the evening for this survey! It is good to have an industry standard available. Too much time and pressure is being spent on shops trying to figure out how to improve scores instead of focusing on job at hand. All information needs to be provided to shops along with the scorecard so we know what we are losing points on and can see to improve. Amendment scoring needs to be changed so that mistakes made by MPI (missing info on estimates, change in deductible, etc) don't count as our amendment. No RPS. It should be it's own thing and not count on KPI's or tier levels. Way too much unpaid time is spent trying to figure out where our scoring is. Did RPP have to do this? Suppliers can't always price match published prices from other provinces.

I don't agree with the high value placed on the RPS...it carries a heavier weight than repair accuracy, the thing we should be focused on more...repairing the vehicle properly and keeping people safe. There's so much pressure to save a dollar here and there on parts for MPI. I'm not going to sacrifice a good repair with junk parts. If we have a month where we repair all new vehicles, so be it...I can't tell my customers that we can't repair their 2022 Chev because it will affect my score this month! I'd like to know why repair status updates holds its own ranking, can't that be grouped in with something else? I know at our shop, we are so busy that the updates end up getting done at the wrong times. I don't like to be punished for focusing on getting the techs organized, parts found etc instead of updating the repair status. Drop the third party customer survey calls. Our scores are good in that department but I've had people share that they gave a bad score because they were unhappy that they were in an accident in the first place, they don't always realize they are scoring the shop. If a person is really unhappy with service at a shop, they will make it known!

The way, the shops are being rated on certain items seems a bit. For example, error/s on database for parts when corrected through a supplement becomes an ASK/APPROVE item on the part of the shop. Shop is referring to manual price changes. They enter price as per invoice but we then change it to a different price based on estimatics. Resulting in a negative AAV.

Supplements related to parts availability would be best if not to be part of the Supplement rating. For ex. estimates done more than 3-6 mos. ago may affect the availability of parts (especially nowadays) and when updated depending on the current availability affects the Supplement scoring.

RPS should score higher based on meeting their target vs getting half points for meeting target.

Repair Accuracy needs to be averaged out over longer period of time. One fail can cause a significant loss of composite score.

NPS should be weighted according to industry. If 50% is a good score by the industry average then the composite score should be weighted higher.

MPI would like a first class product with second class compensation.

MPI should be ashamed of themselves to give the industry a \$2.57 per hour increase over 2 years with 7-8% inflation, then ask us on our thoughts on what we think of shop measures. The question should be, why are our ships taking on water? ""Ship Measures"" not shop measures".

The Net Promoter Score scale is not always the best representation of the shop's performance. We believe that a score 8 and less representing a negative score for the body shop is not always fair. We believe that this scale should be looked into and maybe revised to better reflect the shop's performance as customer are confused with rating scale. With 7+8 being neutral.

Not happy with NPS, shop takes all the risk on additions and pays for it with unhappy customers. Remove the partial and total theft claims from the measures, they are always complicated, and the shop is put between MPI and the customer. They sign a document and MPI doesn't follow up with their lies and the shop is left with a bad score on their NPS affecting their Scorecard.

Very difficult to maintain high score on claims with betterments, stolen vehicles and loss of use expiring before repairs even start.

It is defined well, and give us challenge to perform better.

We understand the idea of the shop measures, but don't understand why the body shops are held at such a high standard and MPI employees are not. We have been on the losing end of some of MPI's mistakes (estimator, auditor and adjustor alike) because we are human and don't catch everything. Why does MPI think it is fair to penalize the shop on their monthly shop measures if an error is made by a MPI employee?. We once made a mistake, but caught it and called the estimator to go over it with him. Instead of allowing (trusting) us to fix the error, he changed it causing us to have a denial on our monthly shop measures. It would go a long way for the business relationship between the body shops and MPI if there would be an option for the estimator to reject the claim so the shops could make the changes and resubmit rather than receive a denial.

Sometimes the estimators are making changes to claim/supplements without knowing the reason behind it being written the way it is (ie Tax Responsibility – we have been hit numerous times with additional supplements because we have asked the customer what their tax responsibility should be but for some reason the estimators change it). This causes the shop to write another supplement. Maybe if the estimators would pick up the phone or email or leave a journal note, the body shops could explain so the estimator understands. The estimators also have to remember that we are the people that are fixing the part and we have to warranty it so if we don't think that repair is an option then we should get that say.

We have had a lot of claims come through that don't have quality photos, no previous damages listed, no mileage input, no notes/messages on Connect and a poorly written estimate. This causes undue delays, confusion and has caused us to receive denials because the estimator has had the opportunity to talk to the customer. Again, these are due to MPI's errors/omissions but the body shop is monthly shop measures are affected.

While we understand the importance of and the convenience for body shops that have Parts Autonomy, we don't understand why vehicles that have back ordered parts/items are brought back into our RPS calculation. In one particular instance a customer waited 3 months before he went to have his chip guard installed. So this -74.03 has shown up for 6 months in our RPS. In another instance, a vehicle came back within the year because her front bumper was peeling from the primer. Aftermarket did not

have another bumper to send us so we ended up putting an OEM bumper back on. This was out of our control and yet, the negative RPS on that particular claim was included in our score for 6 months!!! Why does MPI think it is fair for these past claims to keep showing up and negatively affect shops?

Okay with the way that is handled.

Has an issue with used parts availability. Some dealers won't price match.

Feels that NPS should have a greater composite value. Bonus points for receiving 10's. Would help offset the occasional poor score.

RPS – for meeting my Expectation Levels, I am still just over 10 points out of a possible 20. This month 11.4. I understand I beat our Expectations by 1.4. All shops start at 10 if they meet the expectations? This shows as 50% out of a 100. I think the scoring needs to be revisited and adjusted. If I'm meeting expectations, I should be at the highest allowed 20 out of 20 points. I shouldn't have to exceed by a full 10 to get top points.

Net Promotor Score – we find that customers don't always understand what the questions are. Language barriers, bitterness towards MPI that translates to the NPS score.

Statuses should have less scoring attached to them on the Scorecard. It shouldn't be 7.5 points, it should be less.

Becoming too complex because of the amount of data to compile the KPIs (mostly the parts autonomy calculations).

The scorecard is great, and we already measure everything, so the scorecard perspective is appreciated. We used to be concerned about NPS, but we understand NPS washes out.

I can appreciate the KPI's as they relate to shop management, performance all that – however some fields are now dated, and it seems like we are being criticized on our operations let alone on how we manage our repairs. Especially in a day, and age – where the Real Parts Savings challenges are becoming even more troublesome when you can't get parts, be them OE, AM or LKQ. Which directly effects our NPS because now our customers are having to wait, and we are basically being penalized twice for the same thing because of decisions we are being forced to make. Part procurement challenges needs to reviewed more frequently.

Goals are attainable if everything is clicking. NPS- need a wider scope than the referral question- example people may not want to refer people to a Ford dealer but had a great experience and work was great.

Should be in the month it gets closed in regardless if there is a supplement or audit after it is paid is it hits us twice positively or negatively.

RPS- model year needs to be considered as it roles over on calendar year vs all other metrics on date of loss.

Fine. I would say I think less importance should be given to the # of supplements. It seems overkill for shops to be penalized for extra supplements for things like deductible changes, OE price changes, small parts that may have been missed on a \$10, 000.00 job, etc...

We are mostly satisfied with the existing categories.

NPS should be weighted higher. Customer service should hold a higher value in the overall KPI's.

Overall, nothing to report, however Autochex needs some adjustment as to how the data is captured, and or how the referral score counts as an overall score. The customers answers aren't always accurate – customer upset about parts delays, however that had nothing to do with the shop.

Some of the RPS KPI scores should be adjusted to eliminate the need to find savings on parts that MPI mandates new parts to be installed – Structural parts, Air bags, vehicles under mileage Etc.

Supp Count – too many supplements out of shops control between MPI, PBE, changing deductibles, wrong part types listed, etc.

Should have higher supp allowance to be fair.

They are irrelevant to business operations. They have zero value to a repair shop, and only benefit MPI. Our shops are not big on the KPIs. They used to want to be the best on KPIs, but the KPIs do nothing for them as they are not getting him more business.

Shop measures are hard to maintain on certain jobs due to OEM procedures. Used or Aftermarket are not always allowed. Maybe there should be an exemption these jobs as shops may delay repairing or submitting payment until the next month.

Easy enough to follow and understand.

Fair

KPIs only work some of the time with some claims, yet MPI applies KPIs to all work. ex; some vehicles cannot use aftermarket converters, and yet MPI scores a shop on that claim when OEM is the only option.

RPS is hard to maintain especially with lower volumes. Supp count is skewed due to many supps due to MPI process.

I agree with the net promoter score question, but it should not count as part of the overall score on the scorecard. It has no impact on efficiency or accuracy regarding workflow between MPI and the shops. There is also no consistent correlation whether a customer comes back to the shop after a bad score or good one. The customer is an MPI customer regardless. The net promoter score counting on the scorecard also takes away any power from the shop when dealing with unreasonable, dishonest, and entitled customers and their demands. (These types of customers have been increasing in numbers especially since the pandemic).

The RPS system should be greatly simplified for the shops and as a result will show better on the scorecard.

They are ok. No issues.

It gathers data that the shop can use to improve processes and performance.

NPS. Shop measures should be changed as to the questions and how they are asked. It seems that whoever is asking is not relating to the customer and/or the customer does not understand them and it should also be made clear to the customer that the shops receive the survey results. The repair records and accuracy is somewhat bothersome and maybe open to abuse by some. There has to be a better working relationship. We are trained and do we really need someone overlooking us constantly? These additional requirements also add to an already undercompensated administration cost to the repair process.

That part of the DR program should be completely reviewed and restructured. Too much emphasis is put on the administrative aspect of the trade. Customer reviews are not always honest answers and sometimes these reviews are used to blackmail shops. It's unfortunate but true. Customer feedback surveys are conducted by people with very poor language skills, and at an very inconvenient time of the day (supper time).

Don't fully understand system.

We don't think that photo based estimates supplements we do first should count. There is always so much missed. Before even booking a photo based in for repairs we ask the customer to come to the shop so we can take a better look. Most of the time parts are missed and we double the claim.

These particular shop measures are only beneficial to MPI not the shop.

I don't mind some of the kpis and I don't like how mpi can just find a part on some Web site and that is the lowest price that what they would pay for a part (accessories). Not everyone can sit on a computer and search web sites we need a better system I agree with customer feedback, repairing vehicles with the customer best interest in mind ,a quality repair.

Shops have their own KPIs, but like KPIs because they want to know where they are at from the insurance company's standpoint.

KPI performance should be rewarded as a combined entity. Instead of placing pressure on the shops in one specific area such as RPS. Providing only a rebate incentive for RPS seems illogical. All areas in the repair are critical and the total shop score is the reflection of that. To give you an example.....we have scored poorly on RPS in certain months but maintain composite scores consistently in the 80 percentiles. This shows that we have excelled in many other areas. We are not shown any reward for that or any rebate, but instead have been given a warning by MPI that our RPS has fallen below 0%. This seems illogical, unfair, and even insulting to a shop that has consistently put in the effort to do good quality work and working well to reduce the amount of workload on MPI, helping to avoid any correction of errors and avoid MPI dealing with claimant complaints.

Shop has never put much thought into a non-monetary incentive except for making tasking part easier, ie just sourcing and entering their own price and not relying as much on CPP published prices would streamline the process.

Rewards are not necessary. Fair compensation and keeping clients and safety top of mind would be best.

If a shop has top KPI performance, this benefits both mpic and the shop, why not give the shop a google adwords credit, or other advertising credits, or even better give us i-car "dollars" to help pay for this

expensive ongoing training, surely mpic could work out a deal with i-car to get credits for shops in this manner, this would benefit the shop and mpic once again.

Recognize repairs shop in different areas somehow online/internet.

"I have no idea what is legally allowed? You aren't able to recommend shops to customers, I don't think you are allowed to give us bonus money or gifts?!"

If so, We like coffee and doughnuts.

Higher performance = More claims open to DR, rental car allowance for situations out of shops control.

Only thing is monetary. Not sure what else could be helpful at this time.

Credits towards I-Car courses.

Could not think of anything else at this time.

Increase tier level.

Long term solid performance should be rewarded with exceptions given for the occasional misstep so that shops score is not drastically impacted on the short term when they are long term higher performers. Create the incentive to be a top tier shop beyond what is offered now.

Actually have a reward that we can meet!!! We gave up caring about our KPI's because we could never get to where the "reward" was. With so many of the KPI's, there are aspects out of our control so meeting them consistently is so difficult.

Performance based rewards or financial kickbacks, like with the parts autonomy program. vls there any non-monetary incentive that would motivate a shop to perform well on shop measures (KPIs)? vWe do our best to take care of our customers regardless of KPIs. Having MPI be the be all end all of our KPI scores with limited contact regarding our customer's real experience outside of 5 poorly worded questions feels a little unfair.

Opening up the approval level a bit would be helpful for us. I think my level at 75% allows me up to \$2750 of self-approval but on some vehicles a headlight and a fender scratch would put the repair over that cap. As the vehicle tech changes, part prices increase and I suspect that will only continue to happen. Gates of \$2000 - \$4000 - \$6000 would be more inline I think. (Possibly the top tier could be \$7500 to reward those that put in the extra work to maintain that top scoring).

Have kpi's for rural and city shops apart.

All good at this time.

If you want to reward, don't take a tier away for 1 bad month. It is sometimes out of the control of the shop when the month is bad. (eg: no used parts available, or multiple supplements due to MPI changes, new vehicles). A \$1500 bumper job shouldn't be compared equally to a \$15000 heavy collision.

I have no idea what is legally allowed? You aren't able to recommend shops to customers, I don't think you are allowed to give us bonus money or gifts?! If so, We like coffee and doughnuts haha. To be honest, I struggle with the idea of the kick back for parts savings (just some background...I don't often

qualify for the kickback so maybe I don't know what I'm missing haha. We have gotten a decent return two or three times since the program started - which I, of course, enjoyed having in the bank account) I just feel it's like a carrot being dangled in front of us...always just a little out of reach. My first priority is quality repairs, not searching all over the continent for a fender that's \$10 cheaper.

Increased approval level ex. EAL to increase from \$3750 to \$4000.

Percentage subsidy for I-car courses.

Do away with PBE.

The word reward does not exist in MPIs vocabulary. If it does, I look forward for someone to send me 1 example.

We believe that besides paying more for the DR estimate, perhaps MPI could create a system to motivate the shops to perform better on shop measures. Once you consistently show higher performance, maybe getting paid for that 1st DR Estimate can come into play.

Let only top shops be allowed to work on certain vehicles. An example would be higher ranked shops are allowed to work on vehicles from 2019-2022 as you need less percentage of saving on parts. Something like that. Have not ironed out the details.

Assign more points to RPS and customer satisfaction.

Re-evaluate the tier levels and adjust the timeline it takes to move up a tier.

I-Car credits. Equipment discounts or something towards credits for equipment.

I don't have a suggestion. Cash is King.

It would be nice to have more recognition when a shop is doing really well and maybe have them talk about how they do it and maintain a good KPI. Shops sharing their success.

Advertise on their website which shops have the best customer satisfaction reviews month to month

When insureds are shopping for repairers, they should be able to make their choice based on shop performance. Please publish on your website accredited shops in the order of their KPI rankings to help the insured choose a repair facility.

A comparison ranking to industry on the scorecard to make shops feel good about performing well.

The only benefit, would be the physical removal of the Real Parts Savings. It is by far the most time consuming, intrusive, and destructive part of any collision repair facilities day.

Positive reward such as flexibility on training when higher in tier's, example not required to hold Icar gold if tier 3 and above for the year. Top tier assumes that a shop is providing its own training and keeping up with training for its staff.

No repair audits if at certain tier.

No post audits if at certain tier, up to set dollar value.

Flexibility in some rules if at certain tier (did not expand on this).

This seems like a pointless question. Autonomy is already a perk if you have excellent KPIs. Monetary incentives can only go so far especially when the program for RPS isn't great and is somewhat unattainable. What is MPI looking for with this fishing question... give the shop a pizza party? We are adults not children so I don't see how that would be an incentive.

I am unsure. I would need to see a proposal. Right now, we mostly use KPIs as a measure to maintain our DR accreditation, remain in compliance and avoid corrective action.

Could there be a monetary incentive? That would need to be conditional on several factors and account for differences in business models. One size does not fit all.

We view estimating as a separate category within the KPI framework. We incur significant costs to coordinate and estimate repairs.

Can't think of anything that is non-monetary.

Impartial.

If we have months that are good in the green accumulate that amount and save it for the months that are not good

Have no non-monetary suggestions.

More autonomy. Higher thresholds. Better lines of direct communication. Manager pointed out that shops are motivated by profit and profit is the primary consideration. Potential additional compensation and monetary items could include more compensation per estimate, more rental time, or an advanced repair planning fee.

From a non-monetary perspective, our shops would like pinch points removed, fast tracking of items, and mundane process circumvented for good performers.

I think a good reward would be different labor rates for Tiers. This would push shops to reach higher Tiers.

MPI providing the Imex RPS tool as an industry wide tool for all the shop to use.

Give a higher administration fee on claims and or labour rates. Have a preferred shop program. I.e., Grade shops A, B, C based on their KPIs and have that graded list available to the public.

KPIs benefit MPI and not he shops.

Credits toward ICAR.

Trust us.

Don't know.

Provide ICAR training certificates for good performance.

Honestly, non-monetary incentives is not of interest. With the new Parts program, profit is harder to achieve in the MB Industry and monetary incentives are what we need.

The best way to reward shops is to reduce the RPS requirement as they are killing us. They have added greatly to our administration cost, even including the new RPS program (additional cost). The RPS has reduced our operating margins greatly.

The unrestricted MAPP pricing dated March 31, 2022 has only made things worse. Now this has allowed the A/M to price \$1.00 below OEM MSRP. Now for instance a 6yr old Group 6 vehicle requires a 31.8% RPS. Most OEM give shops a 25% discount and now with the new MAPP A/M price which is \$1.00 less than OEM and we get a 30% discount we have a margin of 1.8%. No matter how you dance by changing repair mix which is another admin. nightmare, it's becoming harder and harder to do.

There are less recycled parts available as the majority of write offs are going out of province.

All OEM only parts EX: Trim – air guides ETC. should be removed from the RPS. "

More freedom. Higher auto - approved level. Less administration. We should be fixing cars, not pushing pencils.

Unsure.

Gift cards or something we could treat our staff with for doing a good job.

One way to reward a shop with good standing is to REDUCE the overall percentage required on their RPS.

Send me money , with some kind of plaque so we can show off to our customers Some kind of bonus if your scorers are good ,you get something. If bad, help the shop get where they need to be. Not something that a shop has to Worry about loosing there accreditation. Train your estimator on the kpis so they know what we need as a team to succeed.

A financial incentive.

Recognition including posting top performers on the MPI site so customers can see.

We discussed shop ranking on the scorecard as this has been brought up by these shops in the past.

Change/adjust the RPS variance criteria to compromise with shops. Or remove the RPS program and put trust on the shops to search for recycled/aftermarket parts prior to going with OEM replacements. An example would be to provide a list of certified recycled suppliers to shops, each shop should then have to call the list of main suppliers, or contact them through email, to check if recycled parts are available. This can maybe be checked by MPI with random audits.

Remove the top 3 KPI's and replace them with items that move repairs through process quicker and breed less corner cutting on safety. Qualify why we are being asked to ask for less, or supplement less as well as source inferior parts. Who benefits from that? Also involve Manitobans directly in the conversation as well as decision making. I truly believe that if you revise points 1- 3 you will see notable improvement on points 4-7.

CONVERT survey to ELECTRONIC for the customers sake.

Make Estimating decisions in all areas more consistent when they approve DR Estimates. Shops get penalized for inconsistent decisions among MPI Estimators.

Drop the third party customer survey calls. Our scores are good in that department but I've had people share that they gave a bad score because they were unhappy that they were in an accident in the first place, they don't always realize they are scoring the shop.

If a person is really unhappy with service at a shop, they will make it known!

NPS – change actual survey to something similar to a google survey. Shop would like to see more comments.

Put on hold until parts are more available. RPS savings on hold until parts are more readily available.

Not sure at this time.

Not sure (forgiveness for One mistake on a denial as this could carry for 3 months).

Adjust the scaling of how performance is calculated so that long term top tier levels are able to be maintained with negative KPI that is out of the shops control.

Get rid of them. Don't make them so administration heavy. Lots of time goes into trying to meet these and it's just not worth putting that time in because we're not paid well enough to offset the cost of the time.

Please revamp the customer satisfaction script.

As long as we are all being measured the same way it's should be pretty fair. Some training on how our shops can affect the KPI's might be helpful. Much of it is common sense but I sure there is data collected that we could benefit from. What do top tier shops do that we should all be doing to provide the customer a better service. This gets weird because we are all competitors but we all are after the same things (customer satisfaction, efficiency & turn around, MPI and shops profitability).

Measure more so if you tank in one part it doesn't tank your whole score. I don't even know what nps is.

12 month rolling average instead of 3 as it is more effective for small shops.

No RPS. It should be it's own thing and not count on KPI's or tier levels. Way too much unpaid time is spent trying to figure out where our scoring is. Did RPP have to do this? Suppliers can't always price match published prices from other provinces.

Drop the third party customer survey calls. Our scores are good in that department but I've had people share that they gave a bad score because they were unhappy that they were in an accident in the first place, they don't always realize they are scoring the shop. If a person is really unhappy with service at a shop, they will make it known!

Differentiated parameters for measuring KPIs for different shop categories (dealership, medium size and small scale body shops).

Change the RPS weighted Composite score to reflect hitting target.

The weighting on supplements should also reflect the number of MPI caused supplements.

Better for MPI or better for the shops. To make it better for MPI, you keep making the system more complex and more time consuming than it already is for zero compensation, then MPI can offer each

insured an average of a \$1000.00 rebate instead of the \$500.00 they received last year. Manitobans should be thanking the shops.

MPI has displayed, exhibited, and expressed their ability to achieve a high level of cheapskaterie that has resulted in off balance partnership.

Maybe the next survey can concentrate on some real industry problems instead of "Manufactured Problems Insurance (MPI)"

The RPS Program Analysis is not always fair as parts are extremely difficult to source at this time. This program needs to be adjusted as we are currently struggling with all types of parts procurement. There needs to be program adjustments on the fly to adjust to market challenges.

Do not survey people who the shop asks not to if there is a valid reason such as customer asking for things not related to loss and getting angry when you don't do things for free.

Eliminate them.

System is well defined.

Remove the ask approve variance from the monthly shop measures.

RPS needs a review. Dealerships are lumped into a different discount rating working on newer vehicles & have an advantage off adding line discounts.

Stop claims from moving forward after recoveries or short payments.

For -01 Estimate we should be able to see the loss details just as we do with -99 DR Estimates. This would help solve some confusion.

Be a little more lenient – I feel shops are getting pretty beaten up on all ends – people seem to be a lot less receptive to the process that we do have to take to do proper estimates and repairs which does have a huge impact on our NPS scores also trying to rush through estimates to keep customers happy and get the repair process started which ends up creating more supplements and parts delays. Adjust weighting of scores on KPIs to make some of them more attainable – supp ratio as an example.

Call center needs to be diligent with the questions. Have had numerous customer say they gave us good reviews but our KPI don't reflect that.

Develop an easier to interpret rps calculation format.

The RPS scoring scale is too hard for shops trying to achieve a zero and meeting expectations should be given a higher score than 50%.

Remove RPS.

Concrete the rules a bit more, have less interpretation causing misconception - Estimating Standards, etc.

Having denials hang around on the scorecard for 3 months should go away. If we are graded on the good things we do for the month, we should be graded on the bad as well.. but not for 3 months.

Give access to all claims and pictures. If this vehicle has been in an accident before, the shop should know. If the vehicle comes in with a front end hit and we inspect it and find frame damage it should be known to the estimating personal that this could be old damage that is unrelated. It shouldn't be a surprise when the reviewer removes it from the estimate (affecting our KPIs) because they have access to notes and pictures that we are unaware of.

Have the shops back. If we feel something is questionable or fishy support us on this. Don't turn around and agree with the customer when we have evidence that supports our stance. When MPI removes or adds things to the claim based on previous things it affects our relationship with the customer, our reputation and our KPIs. Just give us ALL the information up front and allow us the freedom to make better informed decisions. Allow us to have a better score rather than holding information that will sabotage us in the long run and lower our score.

I would like to understand the context of MPI's questions related to KPIs. Has the program stagnated, plateaued?

Rate the NPS higher in the Composite score.

Weighting. Better weighting on the KPIs, for example the NPS currently has to be "sold" to the customer rather than just having it as true unsolicited customer feedback.

Allow a good month prior to pad a poor month of current KPIs.

Change the weighting of the supp count KPI to allow for non shop related supps.

On the autochex surveys, ask the customers about their experience with MPI. And share that data. MPI should be held accountable to a scorecard of KPI's similar to the shops. Fix RPS.

RPS on the scorecard for non-PA shops doesn't make sense. They love being off PA, but RPS scores are very low and don't make sense for luxury.

Parts on luxury vehicles should be a different system. Parts cancellations are very cumbersome for both MPI and the shop.

The parts market right now is not conducive to RPS. The industry is just taking parts to serve customers and repair vehicles. Plus, recycled inventory is going out of province. Hyundai and Kia parts are very hard to come by. Also, Honda CRV parts have been an issue.

Exempt all vehicles under 20K and jobs that require OEM parts.

My biggest issue is the RPS in regards to SRS components. Air bag components tend to be very expensive and we can't use used but we are still expected to achieve a savings. Recently I had a claim where we repaired a 2014 Ram. The airbag, sensors and seatbelts came out to \$4085.20 however, as this is a level 4 over 5 years old I'm still held to the expectation of a 27.4% savings. That is a hefty amount that I have to try to work around when my hand are tied on these parts for saving. It is not fair that we are expected to produce a savings on parts that we are not allowed to use alternatives for the sake of safety.

Lower the score count on the Average Supplement per estimate.

Not every claim should be considered in the KPIs.

Eliminate them.

Make the net promoter score count for 0 points on the scorecard.

Modify the survey questions to monitor the customers actual satisfaction rather than customers willingness to recommend people to have their car fixed at any particular shop. Not all people like to recommend this incase there is a problem and then they feel responsible.

I believe the RPS 3 month rolling score of 20 point is difficult to achieve unless you discount the parts to a non-profitable price. If the shop has exceeded expectations why is the score not higher than 10 and closer to 20 points.

Remove the KPI'S altogether and allow shops to manage their businesses. MPI should reduce their work force and help build a better industry.

KPI scores should be used less definitively and more as a guide.

Unsure.

We think that the average supplement is low. We are at 1.39 and our score is 6.3/15. Very rarely do we not have to supplement claims, a higher tolerance would be better.

Remove kpi's altogether and allow shops to manage their own business.

Mechanical claims / water claims / theft claims should not be included in scores.

Train your estimators on kpis and what they mean to the shops.

Remove structural components from RPS.

Different response system for AutocheX (email or something else, shops uses email) and resending the survey when a customer didn't understand the survey and gave the customer a bad response in error. We asked about how they would feel about going confidential on surveys and shops are good with this.

Increase sample sizes or have a quicker drop-off for Repair Statuses and Repair Records on File audits.

Appendix Six – Raw SRA Feedback

Question:

- What else can I do as your SRA to be more effective for your shop?

Responses:

I enjoy working with my SRA, I haven't had a problem reaching out when needed, and getting my questions answered. What would be nice is just for you to be able to pass along these suggestions and comments to other people that need to hear it and help improve the program. Questionnaires like this help at least to get our opinion and concerns to someone in MPI. Discussion helps resolve issues and keep things from escalating like it did in the last LVAA process.

I don't believe you can do anything at this point unless you are willing to engage your leaders/organization in difficult conversations.

SRA doing a great job already, keep up the good work.

The SRA has done well with my shop.

Come around once in awhile, sometimes issues don't come up or seem that apparent until you are chatting with someone about it. It's nice to hear how other shops in the area are doing, same struggles we have? etc ...We could learn about new things MPI is working on behind the scenes, when possible. More and more responsibility is being put on shops, it's nice to have a more human interaction with MPI instead of just 'notices to the trade' posted online.

Get rid of PBE.

Attend the shop in person more often.

My SRA does a great job, very helpful (could close all my claims would be awesome, lol).

SRA is pretty good to deal with.

SRA should get a Gold Star.

Nothing that we can think of at this time.

Make sure our voices are heard beyond our doors, communicate with the upper brass. Seems most issues fall on deaf ears and nothing gets done about them.

Come to the shop. If we don't call with a question, we never see or hear from you.

Nothing. We're really fortunate to have you as our SRA. You're always really quick to offer us advice or point us in the right direction when we have a question. We appreciate our SRA.. If SRA wanted to bring us lunch though, we'd be cool with that.

If there were to be any training of information sharing that would have to go through the SRA, and could be as simple as an explanation of what are the common wins or losses for KPI's in our industry. It would be up to each shop to see if they feel they need to make changes or they may do well in areas and need no assistance in those areas at all. But some shared ideas could be helpful and then no excuse if you are

dropping down in an area if you have not taken the time to work on the tips discussed and provided to you. Large group meetings are ok but need to be very specific, too many of these type of meetings are spent talking about "Ya but this one time!" and we talk about the exceptions not the rule.

Shipping is an issue in rural shops. Shouldn't be expected to eat shipping costs when we are trying to fix mutual customers vehicles.

Number 1 as I have no one to compare with. SRA is doing well. Shop likes the in shop visits as it's easier to understand things when their presented in person.

This question should be all SRA's in general, not each one specifically. Send out KPI breakdowns every month, not just when there are problems.

Come around once in awhile, sometimes issues don't come up or seem that apparent until you are chatting with someone about it. It's nice to hear how other shops in the area are doing, same struggles we have? etc ...We could learn about new things MPI is working on behind the scenes, when possible. More and more responsibility is being put on shops, it's nice to have a more human interaction with MPI instead of just 'notices to the trade' posted online.

You are just doing great, always available when needed for consultation.

Shop couldn't think of anything. She advised their SRA was always available for questions and responds quickly.

Our SRA is at the top of his game given the limited powers that are allotted to him by MPI.

We as well as our SRA are merely puppets on a string given a very narrow road with many hurdles to travel on. I am more than satisfied with SRA performance.

Always a pleasure and thanks for your survey

One option would be if the shop is having any problems or needs to make any changes the SRA would contact the shop before the monthly report is sent out. If there was a way for the SRA to get the shop a heads up before the measures are calculated and sent out to us.

Field certain calls so we don't have to deal with all the crazies who don't believe us that betterment is a real thing. I don't think it is the SRA job however I really think certain things should be explained better to the customer when they make the claim. I ask almost every customer that comes in and they say that betterment has never been explained, shops only can repair damages related to the claim, and used or aftermarket parts may be used on a vehicle. It seems very minor, but I really feel it would help all shops if customers were prepared for this and not hearing it for the first time from the shop making us the bad guys.

Adjusters should have activity notes already on claim regarding number of keys, fobs being replaced and are all locks going to be recoded on stolen vehicles before they arrive at shop. The shop having to ask the adjuster to do this before they can submit a supplement is adding days to these cycle times.

Monthly visits to shop.

Nothing.

No complaints. Always answers the phone or gets back as soon as possible. Always been there to help.

Absolutely nothing – you are always there when I need your assistance and provide me the info or guide me where I can find the info for future.

Nothing, you do provide us a great deal of help when we reach out to you whether it is with estimators, adjusters, or more info on specific repairs. Also very helpful when we have new estimators joining us in spending time with them.

Please advocate for us to implement the above changes.

My SRA is fantastic. I am always asking questions and he always lets me know the answer or finds out and gets back to me with the answer.

I'm content with SRA's approach to our shop – he is fairly fast to respond to any concern I may have, which is usually in regards to an overlap against a DR estimate. However I do not depend on him to manage my day to day as I do not see that as his place.

Stay in touch, keep us current on things coming down the pipe, offer training, visit more.

I think that your hands are tied as to what you can do.

We don't have many issues. Lines of communication are open.

We would like to see our SRA in person more often and have him spend time with us.

Extra training when available – visits.

The creation of the SRA role has been very good for my shop. Having a direct contact who is always there to help is a good thing. We appreciate honestly and transparent communication.

SRA is always available to help guide us. Can't think of anything more that he could do for us.

Our shops haven't met with our new SRA yet. Manager sometimes felt bad for old SRA as old SRA was just the messenger. SRA are good for answering questions, but big ticket items go to managers.

At this time, I don't feel there is anything our SRA could do to be more effective to our repair shop.

No issues.

Have a once a month in person estimate feedback session.

SRA is effective.

SRA is always available to answer any questions.

Our SRA does a very good job for our shop.

You are knowledgeable and responsive, thank you!

My SRA has been relatively available for me and is quick to find me answers. I feel I have a good working relationship with my SRA.

We are grateful for our SRA and do not know how he could be more helpful.

SRA should have more say in the entire claim process and not only after the payment part.

Unsure, SRA has been helpful when needed.

We keep getting denied on dodge box toppers (broken on removal) and the manager said he would call the dealer and see if it was a one use item, and still haven't heard back from him. We really did appreciate your help last time with him.

He does a good job with the hand he is dealt.

SRA communicates well and has good response times.