

Background

An RV is a mobile vehicle with living quarters that's used for camping or other recreational activities and is typically equipped with one or more beds and one or more of the following: stove/fridge/sink/toilet. RVs can be motorized or towed by another vehicle, for example, motorhomes, travel trailers, truck campers, fifth-wheel trailers, popup campers, and other similar vehicles.

The criteria are provided as a general guideline for determining whether a vehicle qualifies as an RV. There are exceptions to the guidelines, which Estimators and/or Adjusters will address on a case-by-case basis.

Rules

1. All RV claims will be created using the Light Vehicle labour rate profile. Recognized RV shops are permitted to change to the Specialty profile to access the RV labour rate in the following situations:

- The claim does not include light vehicle damage (*see example*)
- Non-remediation claims

For remediation claims or claims that include light vehicle damage, the RV shop will leave the Light Vehicle labour rate profile on but is permitted to manually calculate and markup the labour lines for RV repair operations (*see the procedure in [Labour Rates – RV, ORV, & Motorcycles](#)*).

2. RV shops may request commercial repair rates for repairs that require sublet to a commercial repair facility, such as oversized vehicle refinishing in a commercial paint booth, or frame repairs on a commercial frame machine. To be considered, shops must:
 - Add the **Commercial Repair Sublet** My Template line as a total dollar amount, which includes all applicable repair operations.
 - Provide a supporting invoice that includes a detailed breakdown of the labor hours and labor rate.

Sublet requests must be made in accordance with the [Sublet Repairs](#) estimating standard. Requested labour rates must not exceed the current published [Commercial Labour Rates](#).

3. For **repairable** laminated panels, the required labour and associated refinish time must be added to the estimate.

For **irreparable** laminated panels, MPI estimators will add the panel as a \$1.00 item. Repair shops must confirm the price of the panel and associated costs and obtain MPI approval prior to repairs.

4. R&I of all roof vents, air conditioning units, skylights & antennas are an included operation. Shops may request 1.0 hours for the R&I of a satellite antenna.

5. Additional material allowances may be applied as follows:

Panel	Type	Rate	Labour	Shop Material	Skin Panel
Tin Siding	Stapled	\$19.28	\$10.51	\$1.91	\$6.86
Rubber Roof	Stapled	\$19.28	\$10.51	\$1.91	\$6.86
Luan/plywood (Per 4x8 sheet)	N/A	\$20	1.0hr	\$20 Additional glue	N/A

Examples

Commercial Eligibility

A recognized RV shop is writing an estimate on their customer's class A motorhome that was involved in a multi vehicle collision. The shop has determined that the front left corner panel requires repair and refinish, and the frame has taken a twist damage condition. In this situation, due to the size of the vehicle, the RV shop will need to sublet the frame repair and corner panel refinishing to a commercial repair facility. Once the shop has confirmed all damage has been identified, they obtain a quote for the commercial repairs and enter the dollar amount in the **Commercial Repair Sublet My Template** line before submitting to MPI for approval.

Light Vehicle Only

An RV shop is writing an estimate on their customer's class C motorhome that was involved in a wildlife collision. The shop has determined that the left fender, headlamp, and lower side body panel of the living quarters will require replacement. In this situation, because the fender and headlamp are considered light vehicle repairs, the RV shop is not permitted to use the Specialty Labour profile. Instead, the repair shop must add the total repair hours for the side body panel to the **RV Repairs – South My Template** line, calculate the labour rate difference, and then add it to the price column. Once all parts and repair operations are listed, the shop can submit the estimate to MPI for approval.

Parts Autonomy Privileges

RV claims are excluded from Parts Autonomy privileges, lowest cost part selections are required. All requests are subject to audit and part selection reviews.

Best Practices

If you are unsure whether a repair operation or part qualifies as light vehicle, RV, or commercial, you can contact [Commercial Estimating](#) or [Accredited Repair](#) for assistance.

Reference

See the [RV, ORV & Motorcycles](#) section of the MPI Partners site for additional information including notices, policies & procedures, and forms.

See [Commercial Claims](#) for additional details and criteria of commercial vehicle repairs.

See [Labour Rates – RV, ORV, & Motorcycles](#) for current published rates.

Procedure

Light Vehicle to RV Labour Markup

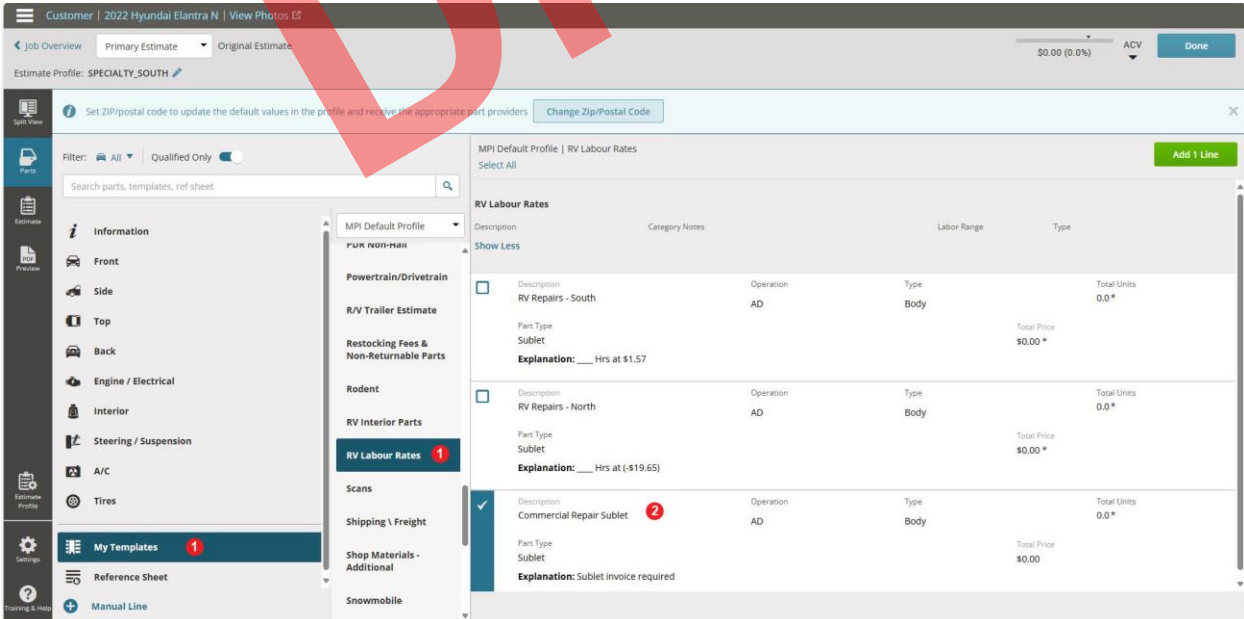
Refer to the procedure in the [Labour Rates – RV, ORV, & Motorcycles](#) to apply the RV labour rate markup.

Commercial Sublet Entry

Follow this procedure to apply a Commercial Repair Sublet to the estimate.

Begin with the estimate open in Mitchell Cloud Estimating.

1. Select the **RV Labour Rates** folder from **My Templates**.
2. Select the **Commercial Repair Sublet** line item and click **Add Line**.

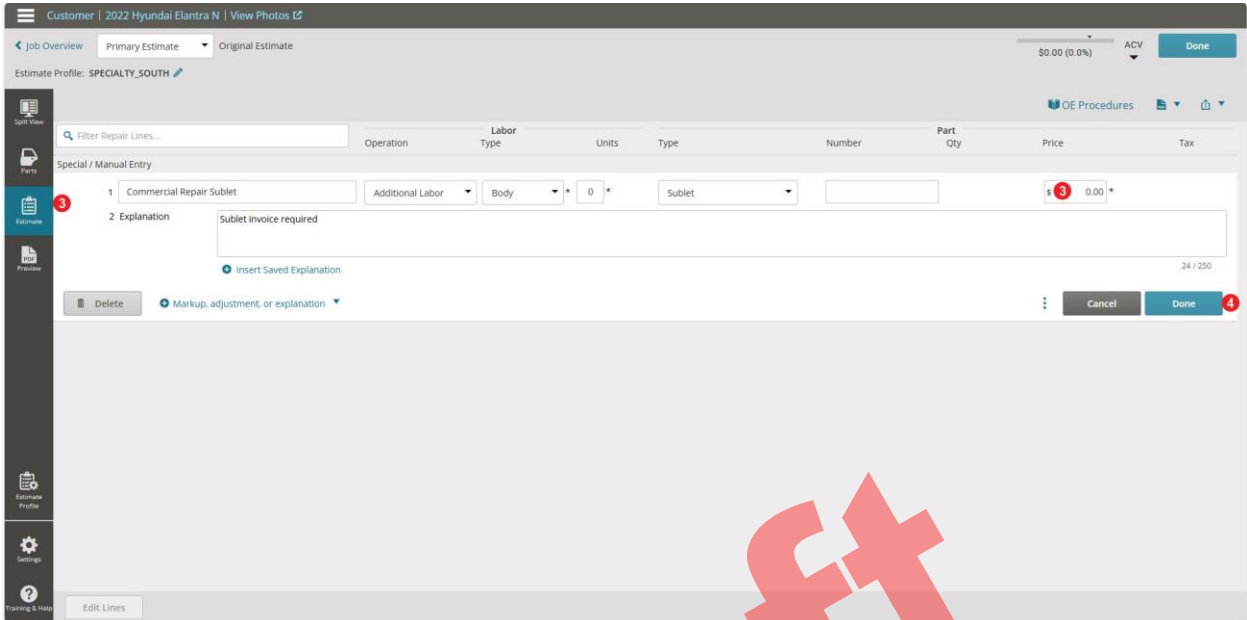



The screenshot shows the Mitchell Cloud Estimating interface. On the left sidebar, under 'My Templates', the 'RV Labour Rates' folder is highlighted with a red '1'. In the main table, the 'Commercial Repair Sublet' line item is selected with a checkmark and a red '2'. The table columns include Description, Category Notes, Labor Range, and Type. The 'Commercial Repair Sublet' row shows a description of 'Commercial Repair Sublet', category 'AD', and type 'Body'.

Description	Category Notes	Labor Range	Type	Total Units
RV Repairs - South	AD		Body	0.0 *
RV Repairs - North	AD		Body	0.0 *
Commercial Repair Sublet	AD		Body	0.0 *


3. From the **Estimate** tab, locate the applicable line item and enter the total sublet repair cost in the **Price** column.



4. Click **Done**.



Customer | 2022 Hyundai Elantra N | View Photos 

Job Overview Primary Estimate Original Estimate 50.00 (0.0%) ACV Done

Estimate Profile: SPECIALTY_SOUTH 

OE Procedures  

Filter Repair Lines...

Operation	Labor Type	Units	Type	Number	Part Qty	Price	Tax	
1 Commercial Repair Sublet	Additional Labor	Body	0	Sublet		0.00		
2 Explanation	Sublet invoice required							

Insert Saved Explanation 24 / 250

Delete Markup, adjustment, or explanation Cancel Done

Edit Lines

Revision History

- March 2025 – Estimating Standard created and published.

Draft