

Repair First Policy

Manitoba Public Insurance (MPI) supports cost-effective vehicle repairs that balance efficiency, quality, and safety. This approach applies to both **Physical Damage** and **Glass-Only** claims.

Repair Standards for Accredited Shops

Light Vehicle Accredited repair shops are expected to perform repairs in a cost-effective manner while adhering to MPI's **Proper Repair** standards. The decision to repair or replace a part should prioritize:

- The ability to restore the part without compromising safety or durability.
- Minimizing the intrusiveness of replacement. Maintaining factory seals and attachment methods supports structural integrity, weatherproofing, and proper airbag deployment.
- Reducing repair delays
- Providing cost effective repairs
- Compliance with MPI estimating standards, policies, and procedures as published on the MPI
 Partners site.
- For Glass-Only claims, repairs can help customers avoid paying a deductible.

MPI does consider the cost to repair versus replace even though the damage could be easily repaired.

Windshield Damage Guidelines

MPI requires that all windshield chip damage meeting repairability criteria be repaired before replacement is considered. All glass claims begin as **repair-only**. Shops must obtain MPI authorization before ordering parts or proceeding with replacements.