



Program & Accreditation Consultation Committee Minutes

December 8, 2025

Committee Attendance

Dean Peterson, MMDA
Lynsey Beer, MMDA
Geoff Sine, MMDA
Denis Cloutier, ATA
Ferd Klassen, ATA
Norm Bruneau, ATA

John Bowering, MPI
Waldemar Koos, MPI
Gord Froese, MPI

Regrets:

Shaun Desmond, MMDA

John Bowering chaired the meeting.

MPI Updates

- Labour Rate Breakdown for Total Loss (TL) Teardown
 - MPI confirmed that a detailed labour rate breakdown for total loss teardown was communicated on October 10, 2025. This change was designed to provide greater transparency and consistency for shops when handling teardown work on total loss vehicles.
- Max Repair Threshold Adjustment:
 - Effective October 31, 2025, MPI updated the marginal repairs estimating standard. This adjustment aims to reduce unnecessary repairs and improve decision-making for total loss determinations.
- Invoice Audit Threshold:
 - As announced in the October NTT, MPI implemented a \$100 invoice audit threshold starting October 1, 2025. This measure supports targeted audits to ensure billing accuracy and compliance, focusing on high-value parts and reducing administrative burden for shops.
- RRC Equipment Donations:
 - MPI highlighted its continued investment in industry training by exploring the donating of surplus equipment to Red River College's collision program.

This initiative supports workforce development and ensures future technicians have access to modern tools and technology.

- Enhanced Salvage Vehicle Donations:
 - Two enhanced salvage vehicles were donated earlier this school year, one to Brandon and one to Steinbach, to further enhance hands-on learning opportunities for students.

ATA Updates

- The ATA has conducted its annual member survey. The results are being compiled and will be shared soon.

MMDA Updates

- Dealership updates slated for January and end of September
- RRC career bridge presentation to MMDA members
- Supported by strong proceeds from its annual golf tournament, the MMDA will be increasing the number of scholarships it offers.

Converting fixed compensation to labour hours

- Continued discussions from original ATA and MMDA proposal to convert fixed-dollar allowances into labour hours for better alignment with labour rates. This would make compensation adjustments easier and reduce the admin effort tied to market research.
- The committee agreed to move forward with the conversion approach, discussed using Mitchell1 ProDemand for benchmarks.
- Items TPMS Install (5), TPMS Test (6), Tire Mount & Balance (#7), and Key Coding (#8) were removed from scope.

Action Items:

1. Denis will provide supporting market data.
2. MPI will update the estimating standards and share revisions before the next meeting.

5-year Parts Autonomy Program Review / RPS Groupings Review

- The 5-year milestone for the Parts Autonomy Program has now passed, prompting a review of its overall structure. This will confirm it still meets its intended goals while continuing to benefit repair shops by reducing the administrative effort required to obtain MPI's approval for eligible replacement parts.
- Risk areas include part selection impacting repairability and leading to total losses, and shops exercising autonomy in ways that shift restocking costs back to MPI. Careful assessment is needed to address these unintended consequences and protect program integrity.

- MMDA raised concerns around RPS groupings and targets, which require ongoing validation.

Action Item:

1. MPI will work with the P&A committee to draft a survey that gives repair shops an opportunity to share suggestions for improvement.

Invoices Audit

- Following the MNP review of MPI's claims operations, MPI announced via [NTI](#) that it would run targeted invoice audits requesting parts and sublet invoices for a small sample of paid October claims as previously noted in the [May 2025 Program & Accreditation minutes](#).
- Early findings raised serious compliance concerns (for example, failure to produce requested records, false invoices, and unauthorized parts surcharging) all of which can trigger accreditation suspension under the Light Vehicle Accreditation Agreement. However, the exceedingly small, targeted sample means these results should not be generalized to all claims.
- Next steps: MPI will engage the Programs & Accreditation Committee on the path forward, review the details for lessons learned, and conduct further audits to properly understand the scale and drivers before implementing corrective measures.

Theft Update

- MPI shared the results of its internal pilot aimed at better understanding the concerns previously raised. The pilot pinpointed where MPI can improve current processes. The next steps include implementing a clear escalation process to prevent problematic vehicles from arriving at a shop and enhance documentation processes. This ensures adjusters have clear, comprehensive materials to review with customers when taking their statement, whenever possible.
- The ATA and MMDA expressed disappointment in the progress being made on the theft claims process and feel that little has been accomplished that will increase the number of shops accepting theft claims.

Agenda items deferred to next meeting

- Glass Repair First Update
- Accessories
- Vendor List
- Sublets

Next Meeting

- TBD

Meeting adjourned: 3:00 p.m.

Programs & Accreditation Consultation Committee

December 8, 2025



MANITOBA
PUBLIC INSURANCE

Agenda

1. Updates – MPI, ATA, MMDA
2. Converting fixed compensation to labour hours
3. 5-year Parts Autonomy Program Review
4. RPS Groupings Review
5. Claims Audit – Invoices
6. Escalation Process
7. Theft Update
8. Glass Repair First Update



MPI Updates

1. Salvage vehicles for RRC collision program
 - ▶ Two donated this school year: Brandon & Steinbach
2. \$100 Audit Threshold - Effective October 1, 2025
3. Labour rate breakdown for TL teardown - October 10, 2025
4. Max Repair Threshold - October 31, 2025
5. RRC equipment donations



ATA and MMDA Update

August 19, 2025



MANITOBA
PUBLIC INSURANCE

Converting fixed compensation to labour hours

- Intention – Convert applicable labor items from dollars to hours
- Benefit
 - Hour based allowances increase in conjunction with labor rates
 - Reduces need to revalidate allowance values over time
- Previously Discussed Labor Items
 - ADAS Calibration, AC Service Charge, Condenser/Rad Repair, Lock Coding, Tire Allowances, Vehicle Mobilization



Converting fixed compensation to labour hours

- Accounting for additional shop material allowance and rounding up to the nearest 0.1 yields:

Item	Procedure	Current Allowance	Year	Type	Applicable Rate	2025 Rate	Conversion*	Change
1	ADAS Calibration	\$ 225.00	2025	Labour	Body	\$90.86	2.3	0.5%
2	Mobilization	\$ 100.00	2019	Labour	Body	\$90.86	1.1	8.1%
3	AC Service	\$ 26.00	-	Labour	Mechanical	\$106.35	0.3	31.3%
4	AC Condenser Repair	\$ 100.00	-	Labour	Mechanical	\$106.35	0.9	2.4%
5	TPMS Install	\$ 7.50	2019	Labour	Mechanical	\$106.35	0.1	51.7%
6	TPMS Test	\$ 5.00	2019	Labour	Mechanical	\$106.35	0.1	127.6%
7	Tire Mount and Balance	\$ 22.00	2019	Labour	Mechanical	\$106.35	0.2	3.5%
8	Key Coding	\$ 50.00	-	Labour	Mechanical	\$106.35	0.6	5.0%

- Excluded allowances for materials, combined labour & materials, and glass allowances



Agenda

1. Updates – MPI, ATA, MMDA
2. Converting fixed compensation to labour hours
3. 5-year Parts Autonomy Program Review
4. RPS Groupings Review
5. Claims Audit – Invoices
6. Escalation Process
7. Theft Update
8. Glass Repair First Update



Agenda

1. Updates – MPI, ATA, MMDA
2. Converting fixed compensation to labour hours
3. 5-year Parts Autonomy Program Review
4. RPS Groupings Review
5. Claims Audit – Invoices
6. Escalation Process
7. Theft Update
8. Glass Repair First Update



Claims Audit - Invoices

Background: Auditor's observation & MPI's response

OBS #2. Lack of Purchase Invoice for the Parts Installed onto the Vehicle	High
Observation	
During the walkthrough of the estimation process, we were informed that MPI does not require the repair shop to submit the purchase invoices for the parts installed on the vehicle for repair.	
Impacts	
This increases the risk that a shop could submit an estimate to MPI for the higher-priced part while actually purchasing and installing a lower-priced part. Thus, misconduct or overpayment might occur.	
Recommendation	
For repair claims, MPI should obtain and retain the invoices for parts critical to the repair (e.g., parts that make up larger components of the claim value).	
Management Response	
While we understand the value of retaining invoices for critical repair parts, we believe that implementing this process could introduce significant administrative complexity without fully addressing the underlying risk of fraud. The current approach allows us to balance efficient claim processing with fraud prevention, but obtaining and retaining additional invoices for every critical repair part would add substantial red tape, potentially delaying claim resolution. We continue to monitor and refine our controls to mitigate fraud risks. Our current process includes several checks and audits to ensure claim accuracy and integrity. We are also enhancing our procedures to focus on the areas with the highest risk of fraudulent activity.	
<u>Action Owner:</u> Waldemar Koos	
<u>Target Date:</u> N/A	



Claims Audit - Invoices

Recap and Approach

1. Auditor identified risks of not auditing for invoices
2. MPI committed to increase compliance checks with targeted audits for invoices year round
 - Particularly parts that compose larger component of claim value
3. MPI's analytics team applied the criteria and provided randomized list
 - High value parts – frequency / cost determined risk criteria
 - 50% mix of shops in CAP or with historical performance concerns and those without
 - Approx 20% of shops had a claim selected based on risk criteria



Claims Audit - Invoices

Selected repair facilities were asked to submit all invoices for a small sample of claims paid in October

Preliminary Results

Total Claims	50
Recovery Count	11
Recovery %	22%
Recovery \$	\$8,682
Avg. Recovery	\$789.25

Top Reasons for Recovery:

1. Parts invoiced but not installed
2. Incorrect parts invoiced
3. Invoices were not provided after second request (19 times)

Next Steps: MPI will review the details closer for lessons learned before conducting further audits



Agenda

1. Updates – MPI, ATA, MMDA
2. Converting fixed compensation to labour hours
3. 5-year Parts Autonomy Program Review
4. RPS Groupings Review
5. Claims Audit – Invoices
6. Escalation Process
7. Theft Update
8. Glass Repair First Update



Agenda

1. Updates – MPI, ATA, MMDA
2. Converting fixed compensation to labour hours
3. 5-year Parts Autonomy Program Review
4. RPS Groupings Review
5. Claims Audit – Invoices
6. Escalation Process
7. Theft Update
8. Glass Repair First Update

