

## Managing accidents – conflict or complement?

Independent accident management service providers are often, but not always, divisions of general fleet management firms says Crashbrokers Karen Knight.

"Globally the out-sourcing of accident management to professionals is a significant and growing industry however it is in its infancy in New Zealand. This may explain some of the misconceptions, miscommunications and scepticism surrounding the sector here.

"Accident management involves pro-actively applying best practice to every activity touching the customer within the end-to-end collision and repair experience, from the point of impact through to the day of re-delivery. The objective of independent accident management services is not to duplicate or conflict with the policies and processes of clients, insurance brokers, or underwriters. The purpose is to partner with stakeholders to add value for customers, in a similar manner that insurance brokers serve the insurance industry. In both sectors, specialised expertise enhances efficiencies and service delivery while ensuring a very

personalised level of service to customers."

Knight says Crashbrokers' is funded by the collision repair industry by means of a management fee which she describes as being similar to the manner in which insurance broker commissions are paid by insurance companies.

"Crashbrokers has secured the support of the best repairs by insisting on Collision Repair Association certified Structural Repair Centres (SRC) only. This ensures the highest technical quality as SRC's must achieve and maintain internationally recognised I-Car standard as coordinated locally by the Collision Repair Association (CRA). I-Car is an international not-for-profit organisation that researches & trains in collision repair technology and methodology.

Technical standards in collision repair isn't just a nice thing to have, they're critical continues Knight who says it protects the integrity and value of a vehicle. It's also a safety issue she adds.

"Some insurance company and motor vehicle

manufacturer 'preferred repairers' are also certified SRC's and these networks are publicly available information. Crashbrokers also works with many of these, identifying repairers on a case-by-case basis to ensure a repair solution to satisfy all stakeholder groups.

Crash Brokers also takes service standards to another high level. This includes free pick-up/delivery and provision of free late model courtesy cars. These facilities ensure convenience and seamless mobility for individual drivers and fleet operators, and also reduce cost and uncertainty for fleet managers. The ultimate objective of accident management services is to enhance and extend the scope of service and increase customer satisfaction in an area that is often perceived as a very negative experience. Crash Brokers' average customer satisfaction rating is over 95% and this goodwill should flow on to both insurance brokers and insurers, and ultimately help increase client retention. This must be the ideal win-win for all stakeholders.