

Interview with Crash Brokers

Crash Brokers' director Karen Knight talks about their innovative car accident management service.

CN: How does Crash Brokers service work?

CB: In the event of a car accident, Crash Brokers offers a 24/7 one-call solution, managing the entire experience so it's convenient and stress-free. Our customers don't have to leave their home or office; we do everything for them from the point of impact to the day of re-delivery.

CN: Isn't that a duplication of the insurer's role, and a conflict in some cases?

CB: Not at all. The focus and scope of our service is quite different to either the insurer or the broker, but we do link seamlessly with both. The purpose we serve on the repair side of the equation is not dissimilar to the expertise provided by insurance brokers in their particular field. Like insurance brokers, we advise and advocate for our customers and provide a very personalised level of service. We also have a working knowledge of the various insurers' policies and procedures, so can ensure we work within those parameters.

CN: What else does Crash Brokers do that customers can't get anywhere else?

CB: We save people time, by providing an alternative to the old DIY approach of the past. That includes all logistics, free pick-up/delivery, replacement vehicles etc. We also use a web-based job management system that allows customers to log-in to view their records and repair schedule including target completion date. The programme's interactive too; contractors, customers and their broker can add or update information so it's a great communication tool.

CN: Again, isn't that what panel beaters do anyway?

CB: Not necessarily. We have the benefit of an intimate knowledge of the repair sector, combined with the luxury of working at an arms-length from it. We know what's achievable and we have service level agreements in place that ensure consistent high performance in every case we handle.

CN: Why is this service needed, and how does it add value for customers?

CB: Managing car accidents and repairs is time-consuming and frustrating for SME's, the self-employed and professional people whose time is billable. This sector often doesn't have spare in-house resources to spend on this non-productive work. Usually they don't carry a spare vehicle either, so seamless mobility is important for them. We add value for customers by saving them time and stress, which ultimately is money.

CN: Does the broker sector support what you're doing?

CB: We've had fantastic support from brokers and from IBANZ itself with over 70% of our business now referrals and repeat business, and brokers account for a big chunk of that. Most brokers now understand that our expertise complements their own and that it adds value to their client relationship.

CN: You say the service is free for the customer but someone must be paying for it?

CB: Our business model is not dissimilar to other brokers, be it insurance or mortgages, where service providers pay a modest management fee for our business.

CN: So you're adding cost at the repair end?

CB: No, all motor claims are assessed by one means or another and those motor assessors are very well trained, it's simply not possible to add extra cost.

CN: So how can repairers afford to do it?

CB: They accept it as another cost of doing business, like any other overhead whether it's rent, high-tech equipment, or the price of insurance – you've got to have them all. Our fee effectively neutralises itself, it's simply a factor of margin versus volume. The biggest inefficiency in the collision trade is down-time due to the lumpy effect of work-flow. We change all that because we can level out those work-flows on a daily basis, placing work where the gaps are and increasing utilisation.

CN: Some insurance companies have their own preferred repairer networks, is this a problem?

CB: No it isn't, and there's actually quite a lot of cross-over between the various networks and ours. We only work with CRA members that are certified for structural repairs and as far as I'm aware none of the insurers have an issue with any of the SRC's in Auckland.

CN: How do you track customer satisfaction?

CB: We contract a market researcher who phones surveys every case we handle, our current customer satisfaction rating averages 94%. Customers also rate us on consumer protection website www.nocowboys.co.nz - it's showing 99% customer satisfaction, and that's pretty hard to beat!



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