

Small business Q&A

Crash Management founder and managing director Karen Knight unpins her accident management business and tells **Aimée Shaw** how it transforms the service and repair experience for customers

A brief description of the business?

When car accidents happen, Crash Management transforms the service and repair experience for customers. We work to deliver a solution that coordinates end-to-end claims, the assessing and the repair process.

What inspired you to start this type of business?

I worked in the panelbeating trade for the first 20 years of my career, before moving into the car leasing sector. One of my portfolios involved outsourcing the repair process of over 4000 cars and accident repairs.

When I saw the collision repair sector through a customer's eyes, I knew there had to be a better way to manage the process from the accident to final repairs, to improve efficiencies and service standards.

How long has the business been running?

I launched Crash Management in 2004 – initially alone – taking calls 24/7 on a mobile phone.

How big is your team?

We have a hand-picked team of six specialists with a wide range of complementary skills. The team includes an A-grade mechanic, an insurance broker, insurance claims manager, a leasing sector expert, an ex-London banker, and myself.

Your team is predominantly female-run – is this the result of conscious recruitment? What benefits do you see with a female-heavy team?

Actually no, our first and second recruits were male. In addition to their respective technical skills, everyone on the team has strong customer service experience and high levels of empathy.

This is a critical characteristic as we often deal with distressed customers calling from the accident scene, or frustrated with the insurance claim, assessing process, so a calm and capable but empathetic response is essential.

Professional women probably do have those innate qualities so fit well with our culture but still need the technical skills to back it up.



Karen Knight (third from right) and the Crash Management team.

I haven't consciously thought about it, but yes, generally fleet services have been male dominated as has the wider automotive sector.

There always have been exceptions though, and I tried to help address that going back 35 years ago. I was part owner of the largest panelbeating shop in New Zealand for 15 years and employed a number of female apprentices and assistants – unfortunately there were no female tradesmen in collision repair or painting in those days, though I did know a few female apprentices and qualified mechanics.

A lot has changed since then, women are still a statistical anomaly in the automotive trades, but as apprentices they do over-achieve.

In terms of turnover, how is your business scaling?

We've grown steadily, particularly in the past two years, but it has been a challenge to achieve the scale I would have liked by now.

How has your business changed? It's unrecognisable. We entered the market the same year as an established Australian competitor set up in New Zealand.

I understood their market position, focused on the largest fleets, so rather than compete head-to-head we had to look at the other end of the market. We started serving individual private motorists via some early partnerships including the Real Estate Institute, then developed an insurance broker channel to access the fragmented fleet market.

Once our credibility was established we were able to attract medium to large fleet clients. We now serve some of NZ's largest fleets through alliance partners including the car leasing sector.

What's a typical day in the life like for you?

I start at seven in the morning and usually work a 12-hour day, but try not to work on weekends so I get some balance. My day is focused on sales and marketing projects, new business development, key account management, and fostering wider relationships. I still do a bit of back-office, and ensure I'm accessible to my team if anything operational escalates or if they just need a sounding-board. Otherwise I avoid direct operational involvement because the team is now more qualified for that than I am.

Do you face much competition? Every Kiwi DIYer is a competitor. It's often said that Kiwis are early adopters, but that's not the case with sophisticated service offerings. New Zealanders are great at muddling along, working hard and doing everything themselves to achieve an average result – It's what makes our SMEs so great, but is sometimes self-limiting. A lot of fleet operators think they can do what we do, they can't, but it's a difficult message to deliver. What advice would you give to other small business operators? If you've done your research, believe in your product and are confident there's a market for it, invest your heart and soul and commit 100 per cent. Be prepared to work hard. If you think 12-hour days are too onerous the SME environment is probably not the place for you.

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