

# Vehicle replacement services can support motor insurance providers in their drive to meet changing customer expectations



**The first UK wide lockdown caused things to change almost overnight. Commuters worked from home, schools closed, and traffic numbers fell dramatically, with traditional rush hours disappearing.**

Before the more recent second national lockdown, reports suggested that traffic had returned to near pre-pandemic levels. Rush-hour patterns seem to have changed however, with recent analysis by the RAC<sup>1</sup> showing that the new rush-hour is more commonly made up of parents dropping off and collecting children from school, rather than commuters heading to and from the office. Add in the increase in the number of commercial vehicles on the road due to heightened demand for home delivery, and insurers face new challenges - particularly when it comes to customer expectations following an accident.

A recent AA survey reported that 3.6 million drivers feel more nervous about driving than before lockdown<sup>2</sup>, and with darker evenings and more difficult winter driving conditions, we have a recipe for increased claims. Analysis of 2019 claims from telematics insurance provider, insurethebox, highlighted a 14% increase in accidents across the UK between October and November<sup>3</sup>.

For motor insurance providers, the change in conditions and driving patterns mean that more policyholders could need help 'out of hours' (OOH), including quick access to a replacement vehicle. To

meet customer expectations, insurers need partners that have the infrastructure in place to deal with this change in demand.

Insurers need to ask a few key questions. First, there's accessibility - how much of a vehicle replacement provider's network is open 24/7 and does their network provide comprehensive coverage for your customer base?

Secondly, check that services are available to get customers moving quickly. Even if a replacement vehicle isn't available at the immediate point of need, access to ride-hailing services to get policyholders to a local branch to pick up a vehicle, or back home, is great added-value and can make a positive difference to overall customer experience.

Customer satisfaction is clearly a top priority for insurers. Having a strong working partnership with a supplier who has adapted to the new road usage patterns and can cover all situations increases the likelihood of a happy policyholder. So as car usage changes along with the timings of accidents, insurers with a clear focus on brand loyalty would do well to ensure a strong replacement vehicle supply chain. ●

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<sup>1</sup> <https://uk.motor1.com/news/444778/traffic-back-pre-covid-levels/>

<sup>2</sup> <https://www.theaa.com/about-us/newsroom/lockdown-sinks-confidence-for-3-million-drivers>

<sup>3</sup> <https://www.insurethebox.com/earlier-evenings-drive-up-accidents-by-14-in-the-uk/>