

It's all about the journey for the UK's No1 incident management partner of choice



Take one ambitious, family-run start-up in 1986, operating from a humble first floor office with a workforce of just three, and turn it into a 700+ colleague strong, multi-million-pound FTSE250 business within Redde Northgate plc.

FMG's story is one of success, centred around nearly four decades of organic growth, bold innovations, rock-solid partnerships and an unwavering commitment to customer service excellence.

Those modest early premises were quickly out-grown and the following decade saw FMG respond swiftly to market challenges, seizing opportunities and launching forward-thinking innovations. Their agility attracted the UK's leasing giants and blue-chip fleets, roadside recovery contracts with multiple police forces and National Highways.

Another new decade brought further evolution with the business making a bold move into claims management. Their reputation preceded them, and an early relationship with a major global brand only attracted further interest. More substantial growth ensued, partnering with a number of major UK insurers and brokers over the course of the decade.

Today, 'home' is 43,500 sq ft of premium office space that far better represents FMG's size, stature and volume along with the energetic, passionate, customer-centric culture within. Its history is rich, its reputation, richer.

But how did this 36-year-old business become the leading provider of incident management to the fleet sector, working with 17 of the top 25 FN50 leasing companies? We sat down with Dave Parry, Commercial Director at FMG to understand the key to its success.

"FMG brings a refreshing simplicity to the world of incident management, with a wholly configurable one-stop-shop model that delivers seamless solutions," he says.

FMG can manage the entire incident life cycle or any element within it, including vehicle repair and recovery through to replacement vehicles, third party intervention and legal services. And their USP can be summarised in three words: People. Flexibility. Innovation.

"We take time to understand what customers really need and then combine and configure any or all of our services on a modular basis as they're designed to bend and flex to meet each customer's specific requirements."

FMG operates with tried and tested operational models, with each aspect of the claims journey honed and streamlined in collaboration with fleet managers, drivers and leasing providers. When incidents occur, FMG's in-house claims handlers provide practical and emotional support for drivers 24/7/365, noon or midnight. There is no distinction with the same service fulfilled irrelevant of time of day.

"We know our customers need someone to take control and put things right, quickly. That first call is the key moment of truth – get it right at the front-end and everything else falls into place."

Within minutes of an incident report, simultaneous actions are triggered, setting off workflows that will drive the claim forwards. If vehicle recovery is required, it's on its way to the scene. If the vehicle is deemed to be repairable, it will be booked in at an FMG Repair Services bodyshop or with a repairer from FMG's UK-wide network of more than 400 audited independents. Downtime is minimised with a full menu of repair

options including EV, and FMG's 23-strong in-house engineering team acts on behalf of customers, independently assessing every repair and applying a 'repair rather than replace' strategy and a number of alternative parts solutions.

Getting drivers back in control of their day is essential, and FMG's mobility solutions span all vehicle types to meet client requirements – car, van, EV, they'll source the relevant replacement at the relevant time. And when their customer is the at-fault party, FMG proactively and ethically defends customers losses too.

"For fleet managers, the simplicity of FMG's claims journey removes the frustration of dealing with multiple suppliers using different technology platforms which is often the root cause of delay, cost slippage and a protracted claims lifecycle in an already challenged market. It also promises a level of scalability that settles any future-proofing issues."

With 724 employees, FMG is always on hand for customers whenever they require assistance, advice or support. Handling circa 80,000 calls per month, its robust contact centre strategy is paramount for the provision of a resilient service.

Through daily MI, the business can consistently predict, plan and resource for peak times and customer behaviour in making contact. 'Moments that matter' look different in post-pandemic industry, with changes in a fleet vehicle usage, the business responded by adapting its model to continue to best support operational fulfilment.

"Our operation has adapted to reflect the change in our customers' work patterns and the different manner in which they use their cars post-pandemic."

Technology is only as good as the people who drive it. And people are a real jewel in the crown at FMG. They invest heavily in knowledge and expertise from day one, with a robust 10-week training programme for new recruits, involving a mix of classroom-based learning and 'Grad Bay' training where dedicated coaches and mentors provide constant support with technical knowledge. Building outstanding customer service skills is the single most important focus, and it shows, with the business boasting consistently high client retention

stats with many customer and supplier relationships spanning the decades.

Innovation has been key to FMG's success over the past 36 years and the business position this alongside their role in the sector – the responsibility to not only mitigate claim cost and downtime, but also to mitigate road risk. This continued focus on prioritising driver safety saw the recent launch of an enhanced risk solution designed to mitigate fleet risk and reduce incidents. FMG Indicate, an intuitive risk management portal, provides a clear picture of the level of risk within a fleet and offers a range of tailored solutions to mitigate.

Future innovations in the claims lifecycle will be driven through a five-year digital roadmap which is currently being navigated and will include the introduction of new and innovative ways to offer customers choice and ease of access in communication.

A self-serve multi-channel communication platform providing greater access to all fleet management services, is on the cusp. 'FMG Connect' will change the way customers communicate with FMG, requesting or providing data and vehicle images, booking their repair date or arranging a replacement vehicle and much more, all through an interactive interface, at a time that suits them. Currently on trial with a handful of customers, the platform is due

"We understand that an effective customer experience is about focusing on the entire customer journey and knowing where technology will deliver the best value"

for release later this year.

"FMG Connect is a key component of our digital roadmap, but the telephone remains an option too. Some customers prefer to speak to a real person for that extra level of reassurance, and we'll continue to listen and engage in precisely the way they choose."

The next step on FMG's digital journey is to offer an electronic notification tool that's fully integrated into its back-office system, offering drivers options in how they wish to report their claim. Due for launch late 2023, FMG's ENOL will offer choice, flexibility and speed via a fleet-specific QR code, delivering that next layer in customer preference to meet ever-evolving expectations.

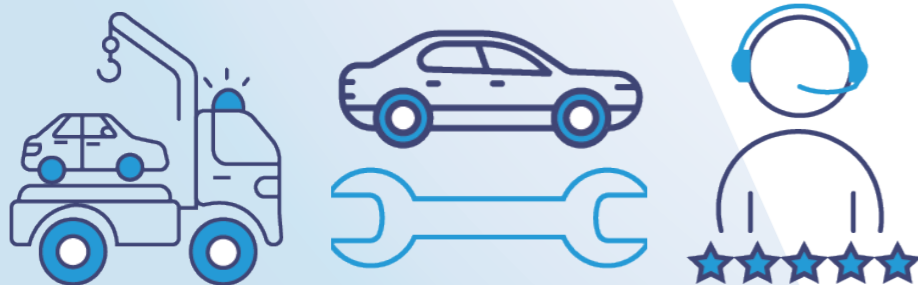
"We understand that an effective customer experience is about focusing on

the entire customer journey and knowing where technology will deliver the best value, recognising where people will, and understanding customer preferences. We're taking time to craft our ENOL solution carefully and deliberately, to ensure consistency of service across all of our channels, and to strike the right balance between driving more routine claims through automated systems and maintaining human contact in the moments that matter most to our customers."

The industry moves fast, and this business does too! It has been running at pace since the '80s with no sign of slowing down. Even the pandemic that left few businesses unscathed, was navigated with precision. The macro-challenges left in the aftermath have driven deeper agility – changes to process, finding workable solutions to hurdles, linking with trusted partners and thinking creatively allowing their continued commitment to philosophy – 'take control and put things right, quickly'.

The 'quickly' part is more difficult to control right now, reflective of the challenging times the industry is contending with, namely around parts supply, skills shortage and courtesy vehicles.

But 'trusted partner' was coined by this business, they can, and they will – because leading the way is all it knows.



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FMG
THINKING AHEAD