AAMC



Built on Experience. Ready for Tomorrow.



What is motor accident management?

Accident Management sits at the critical point between the incident and the final outcome of a motor claim.

It is where early decisions shape cost, timing, and customer experience — and where the long-term trajectory of a claim is determined.

For customers, a car accident is unexpected and disruptive. For insurers, it is an operational reality, repeated across thousands of claims, vehicle types, and repair environments.

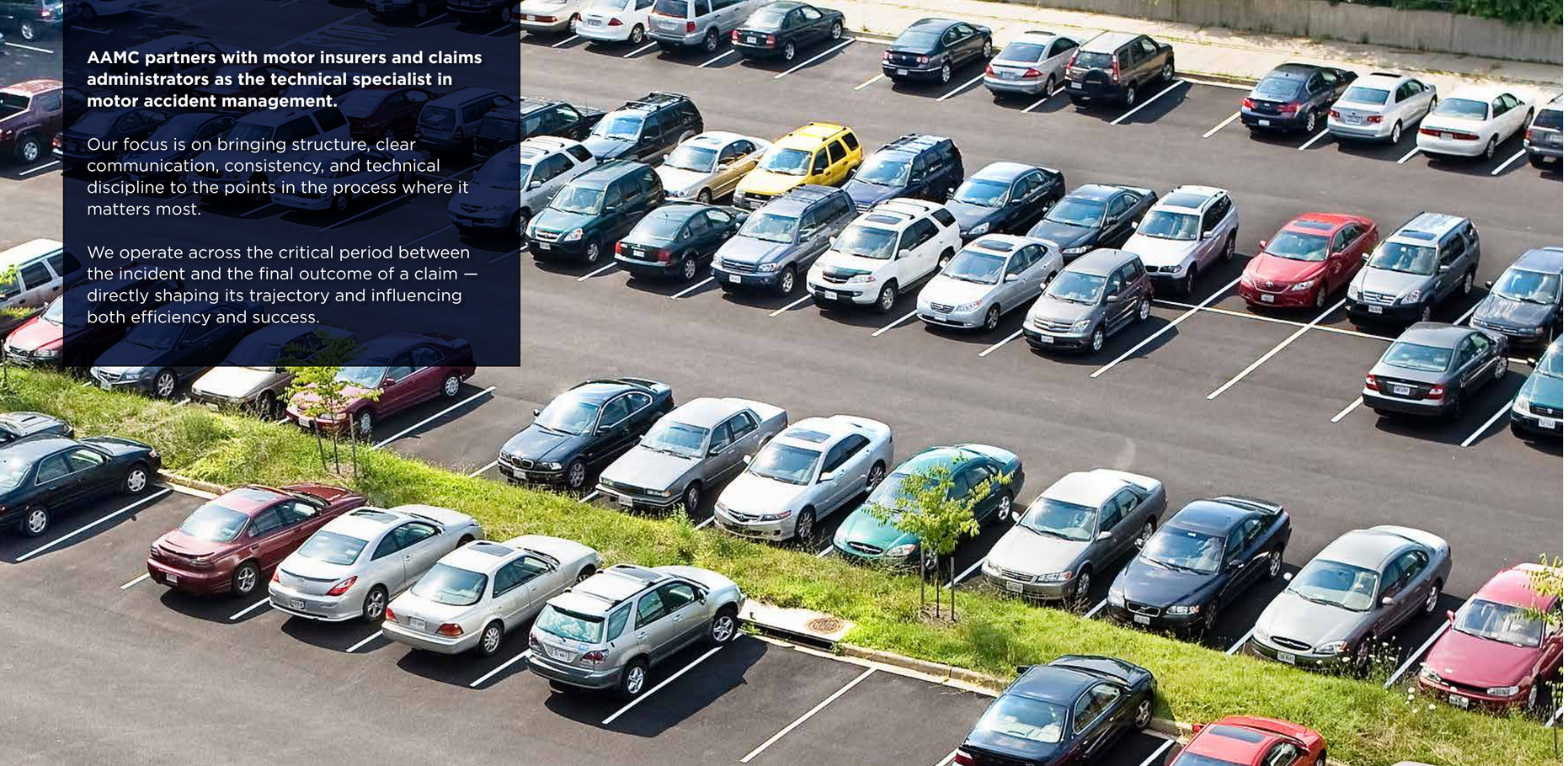
This is also the stage where choices compound: repairer capability and capacity, scope accuracy, technical judgement, coordination, customer communication, and compliance. Each decision influences the overall outcome — financially, operationally, and reputationally.

When accident management is absent or fragmented, the consequences are familiar:

- Repair cost escalation due to repairer influence
- Extended repair cycle times
- Increased hire car exposure
- Inconsistent repair outcomes and quality
- Customer uncertainty and dissatisfaction
- Repair decisions made under pressure that become difficult to defend later

When managed well, claims progress with fewer surprises, tighter control, and a far better customer experience.

AAMC ensures motor claims don't just start well — they finish well.



AAMC partners with motor insurers and claims administrators as the technical specialist in motor accident management.

Our focus is on bringing structure, clear communication, consistency, and technical discipline to the points in the process where it matters most.

We operate across the critical period between the incident and the final outcome of a claim — directly shaping its trajectory and influencing both efficiency and success.

Part 1

Where we started

(and why it matters to the motor insurance industry)

A problem worth solving

The issue wasn't new. It just hadn't been properly addressed.

Before AAMC existed, accident claims for interstate heavy vehicles were problematic. Assessment standards varied by location. Processes were inconsistent. Outcomes and standards depended on where a vehicle was inspected, and by who.

For insurers, this was more than inefficient. It made claims harder to manage, explain and defend.

Steve Chapman and **Simon Manolaros** saw this problem first-hand.

Both were experienced assessors working extensively in the heavy commercial space. Steve was based in Queensland. Simon in Victoria. Each ran successful assessing businesses and worked closely with insurers managing transport, agricultural, and machinery claims.

They were encountering the same issue from different sides of the country: Vehicles moved freely across state borders. Assessment standards did not.

> **Our customers were looking for consistency and continuity. That was the gap."**
>
> Steve Chapman,
> Co-Founder & Managing Director



Steve Chapman
Co-Founder
Managing Director



Simon Manolaros
Co-Founder
Managing Director

A practical response to a persistent issue

In 2002, Steve and Simon decided to combine their operations, close their individual businesses, and became the Co-Founders and Managing Directors of AAMC.

AAMC was formed to solve a recurring operational problem with a practical answer.

The AAMC vision was driven to achieve national coverage, shared systems and consistent technical standards.

Business growth came later, driven by demand rather than design.

As the same interstate challenges persisted, the need for a broader footprint became clear. AAMC expanded deliberately. Teams were built state by state, assessors were recruited into a shared technical framework, and systems were developed to support consistent delivery across all locations.

What began as a focused response to interstate heavy vehicle claims evolved into a national accident management provider for all vehicle types. Capability broadened, specialist teams were added, and processes were refined through real claims rather than theory.

Now over two decades later, AAMC operates nationally with a team of 260 people, supporting a wide range of motor claim types. Needless to say, despite the company's growth, we've remained grounded in the principle that shaped our early ethos: solve the problem properly, then build what's required to support it.

> **We weren't trying to build something big.**
>
> **We were trying to fix inconsistencies that kept repeating."**
>
> Simon Manolaros
> Co-Founder & Managing Director

When the big ones hit:
Pressure reveals preparation

Natural disasters don't respect planning cycles. They don't arrive gracefully either. Floods. Hailstorms. Bushfires.

These types of widespread weather events challenge timeframes and stretch capacity.

Claim numbers increase sharply and complexity rises. Decisions need to be made faster, often with incomplete information.

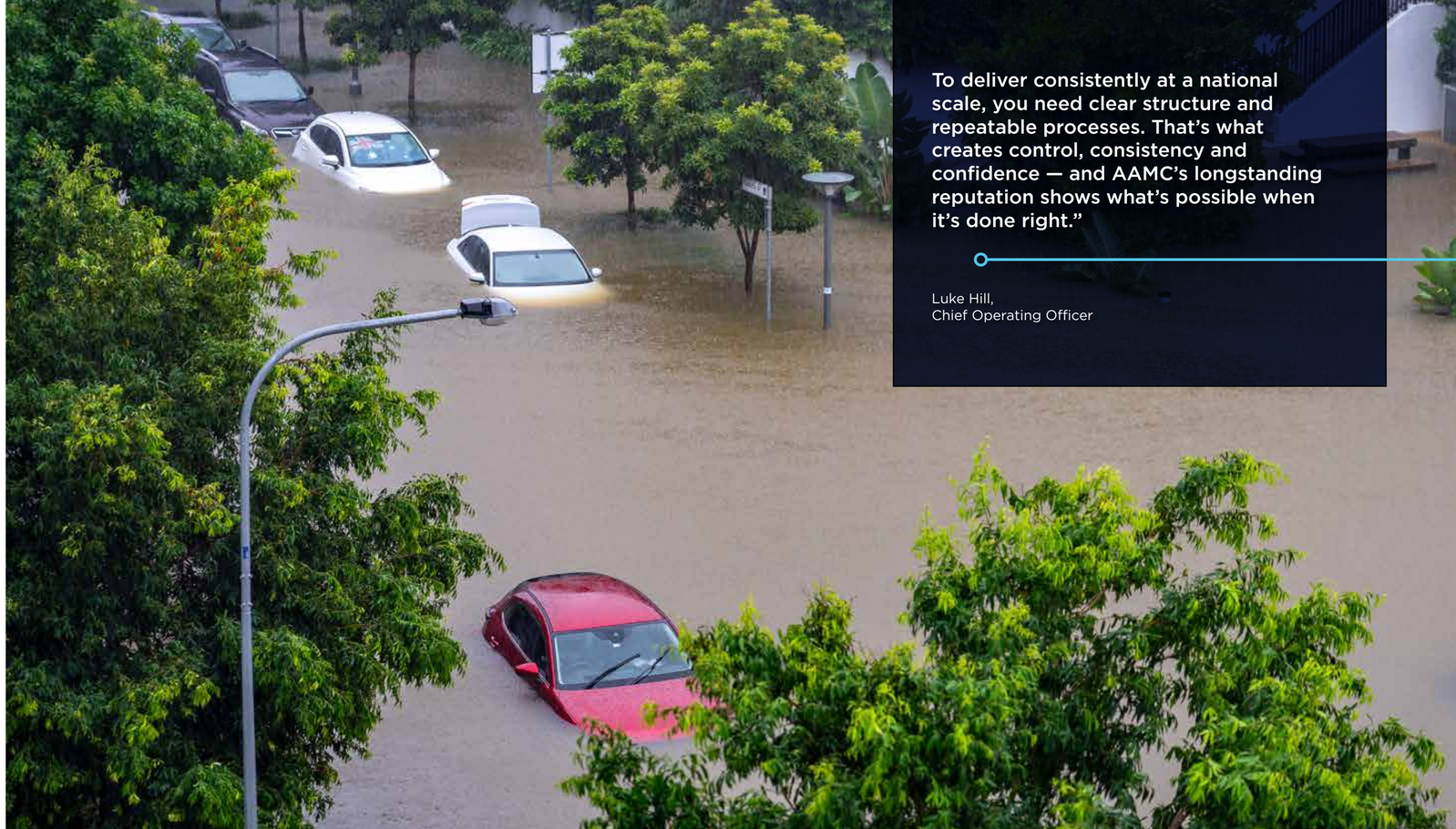
Without an established capacity to scale, claims begin to stall. Backlogs form, and quality becomes harder to maintain.

AAMC's national footprint allows resources to be assembled across states when pressure builds.

Work is allocated based on complexity and location, rather than concentrating volume in a single region or team.

These processes were built through experience, not theory.

> "For natural disasters, we have capability to scale up quickly and shift resources to where they're most effective"
>
> Gary Wilson,
> National Account Manager



> To deliver consistently at a national scale, you need clear structure and repeatable processes. That's what creates control, consistency and confidence — and AAMC's longstanding reputation shows what's possible when it's done right."
>
> Luke Hill,
> Chief Operating Officer

Over two decades in the making

AAMC, our longevity isn't an accident.

Our leadership team has been with the business for over two decades — growing with it as the industry has changed. They've worked through regulatory reform, shifts in vehicle technology, evolving insurer expectations, and the operational realities of scaling.

That experience doesn't sit in a document or a handover. It shows up in how decisions are made.

When the same people remain involved over time, context is retained. Relationships deepen. Judgement improves, meaning claims move forward without the friction of constantly resetting understanding.

For clients and partners, this continuity means fewer operational handovers, faster alignment, and more consistent outcomes across long-standing relationships.

It also speaks to our company culture.

People stay at AAMC because the work is dynamic and rewarding, the responsibilities grow, and the organisation invests in its people as much as its systems. Many leaders began in frontline roles and progressed as the business expanded — carrying practical insight with them as they moved into senior positions

Experience that Endures



Steve Chapman
Co-Founder & Managing Director

"Culture starts at the top. If people are showing up to work for the right reasons, you're halfway there."



Simon Manolaros
Co-Founder & Managing Director

"We've always respected each other's strengths and stayed in our own lanes. That trust has mattered as the business has grown."



Luke Hill
Chief Operating Officer

"As the business grew, it meant something to the people who were already here. That sense of ownership carries through — and when new people join, they feel it."



Ian Brown
National Business Development Manager – Land and Road

"You're treated as part of the business, not just a number. In this industry, that's why people stay."



Gary Wilson
National Account Manager

"We've individually grown through a lot of different roles as the business has evolved. That continuity means we understand our clients' operations deeply, not just on paper."

Part 2

What We Do

(and the results you get)



Services That Align

Motor claims rarely arrive in predictable patterns. Volumes fluctuate. Complexity varies.

Internal teams are strong in some areas and stretched in others.

Not every claim requires the same level of intervention.

That’s why accident management cannot be one-size-fits-all.

We're designed for real-world claims

AAMC supports our client partners through three integrated service lines. Together, these services enable capacity to scale, control costs, and the application of appropriate technical involvement to each claim.

SERVICE LINES	HOW WE CAN HELP	SERVICES INCLUDED
TECHNICAL OVERSIGHT **LOSS ASSESSING**	Technical assessment across all passenger and light commercial vehicles. Support accurate, defensible claim decisions that balance safety, cost, and customer outcomes.	• Light motor assessing • Prestige vehicle and complex assessing • On-road assessments • Liability assessments • Catastrophe response support
HEAVY MACHINERY LAND+ROAD by AAMC	Dedicated heavy motor and machinery capability designed for complex, high-exposure incidents involving transport, plant, and specialised equipment.	• Heavy vehicle and machinery assessments • Multi-unit incident management • Recovery and logistics coordination • Regional and remote claim support
PROCESS OPTIMISATION **REPAIR MANAGEMENT**	Oversight and coordination throughout the repair phase to maintain momentum, reduce delays, and control cost once assessment is complete.	• Repair coordination • Third-party intervention • Partnered repairers and suppliers • Cost, time and quality oversight • Hire car administration

When assessing was simpler

Not that long ago, motor vehicle assessing was relatively straightforward.

Vehicle damage was largely all visible. Repairs were less complex. Repair method decisions were easier to explain — and easier to defend.

That landscape has changed.

Today's vehicles carry multi-layers of complexity beneath the surface: ADAS technology, EV architecture, and manufacturer-specific repair and calibration requirements.

What is unseen at the outset rarely stays hidden. It resurfaces later as cost escalation, repair delays, or — more critically — safety concerns.

For claims teams, this shifts risk upstream. The quality of the initial assessment directly determines the stability of the entire claim lifecycle.

AAMC assessors are trained to look beyond what is immediately visible. They understand calibration protocols, specialist technical requirements, and the points most likely to be challenged if overlooked early.

Our capability is not accidental. It has been built deliberately.



> "As the industry talent pool tightened, we took a proactive approach — establishing a structured training pathway aligned to the Cert IV in Loss Adjusting to ensure a sustainable pipeline of high-quality assessors"

Luke Hill
Chief Operating Officer

A different way of developing assessors

Becoming a capable assessor requires more than technical knowledge. It requires judgement, consistency, and an understanding of how early decisions affect a claim's lifecycle and outcome

Those skills aren't assumed. They are developed over time through supervision, exposure, and repeated decision-making.

AAMC designed its industry-first, industry-only training pathway to align with nationally recognised Certificate IV standards for vehicle loss assessment, creating a consistent technical baseline across the business.

Rather than relying solely on prior experience, the program builds assessor capability against defined industry criteria — ensuring assessment quality is consistent regardless of location, tenure, or claim type.

For clients and partners, this means assessment outcomes are consistent, explainable, and built to hold up — not dependent on who happened to receive the claim. This approach is not common practice in the industry. But within AAMC it is.



> "We've built a development pathway where assessors grow within our standards and culture from the beginning — embedding technical excellence and shared values at every stage of their progression."

Luke Hill
Chief Operating Officer

Repairs that actually progress

An assessment does not complete a claim. A quality repair outcome does.

Without active coordination, claims can lose momentum once approval is granted. Repairers seek clarification on scope. Customers follow up for updates. Hire car days extend. Costs begin to creep upward.

This is where outcomes are shaped. AAMC's Repair Management capability maintains control and continuity throughout the repair phase.

Clear scope alignment. Active coordination. Proactive communication.

- Repairers commence work with certainty around what has been approved.
- Customers receive consistent updates and clear expectations.
- Insurers retain full visibility — without the need to chase progress.

By managing the repair journey, not just approving it, we reduce friction across all stakeholders and materially shorten overall claim duration.

Reduced cycle time results in lower claim costs and enhanced customer experience.



LAND+ROAD
by AAMC

A dedicated model for heavy motor

Land+Road by AAMC is a specialist division dedicated exclusively to heavy motor claims, including:

- Heavy transport
- Farm and Agricultural vehicles
- Plant and industrial machinery

Rather than treating heavy motor as an extension of light motor processes, Land+Road operates with its own structure, systems, and specialist expertise.

A dedicated administration team supports the process. They coordinate access, locate vehicles and equipment, support the provision of estimates, confirm incident information, and manage documentation. This process removes friction early and allows assessors to focus on technical accuracy.

The result is an assessing solution designed to manage the most complex cases throughout the entire repair cycle.

It's a faster resolution because the correct assessment path is set right at the start.

Experience where it matters.

Land+Road assessors bring industry-specific backgrounds across transport, agriculture, plant, and machinery environments. This expertise allows issues to be identified early — before they create downstream delays, disputes, or cost escalation.



> "For every one light motor assessment, a heavy motor claim can involve three times the work and complexity."

Ian Brown
National Business Development Manager
– Land and Road

When heavy means heavy: Where time, complexity, and cost multiply

Heavy motor and machinery claims behave differently. They often involve multiple assets, specialised equipment, recovery logistics, and regional locations.
A single incident can involve several units and as a result extend business interruptions.

For insurers and claims partners, delays here affect more than satisfaction.

They affect commercial outcomes.

Generalist assessment models do not work in heavy environments.

That's why AAMC's Land+Road capability exists: to apply specialist expertise and resources where early decisions carry the greatest impact.



Did you know...

25
SPECIALIST LAND+ROAD ASSESSORS NATIONALLY

EQUIPMENT VALUES COMMONLY ASSESSED FROM
$100K TO **$1.5M+**

Did you know...

AAMC's Repair Management delivers

30%
FASTER AVERAGE REPAIR CYCLE TIME

25%
SAVING IN AVERAGE REPAIR COSTS

OVER
70%
REDUCTION IN HIRE CAR CHARGES

Who we partner with.

Motor claim departments within insurance companies and third-party claim administrators don't operate in isolation.

They rely on external partners to extend capacity, manage complexity, and maintain service levels — often across multiple jurisdictions, systems, and regulatory frameworks.

That reliance brings risk.

AAMC works with:

- **Insurers**
- **Underwriting agencies**
- **Third-party administrators (TPAs)**
- **Fleets**
- **Brokers**

We adapt service delivery to suit each sector while maintaining consistent technical and governance standards. This allows partners to scale with confidence and retain control as claim demands change.

While operating models vary, expectations are shared: compliance, data security, transparency, and consistent customer outcomes.



Did you know...

- AAMC has been serving the Australian motor insurance industry for over two decades.
- AAMC provides assessing and repair management services to the majority of Australian Insurance Underwriters.
- AAMC's national repairer network operates across all Australian states and territories.
- AAMC's technical capability and experience covers everything from passenger vehicles to the most complex heavy vehicles and machinery.

> "We believe that relationships open doors, but quality people and robust systems and processes are what allow the work to happen"

Gary Wilson
National Account Manager



The company you keep:
Why long-term partnerships perform better.

When insurance underwriters change key service partners frequently, claims teams pay the price.

Knowledge gets lost. Processes have to be re-explained. Inconsistencies creep in. Small issues turn into avoidable delays.

Strong client-partnerships are built through collaboration, not transactions.

Over time, shared understanding reduces friction. Processes improve. Outcomes become more predictable.

AAMC works alongside its partners to refine systems, respond to change, and address issues as they emerge.

This collaborative approach supports better customer outcomes and more stable claims performance over time.



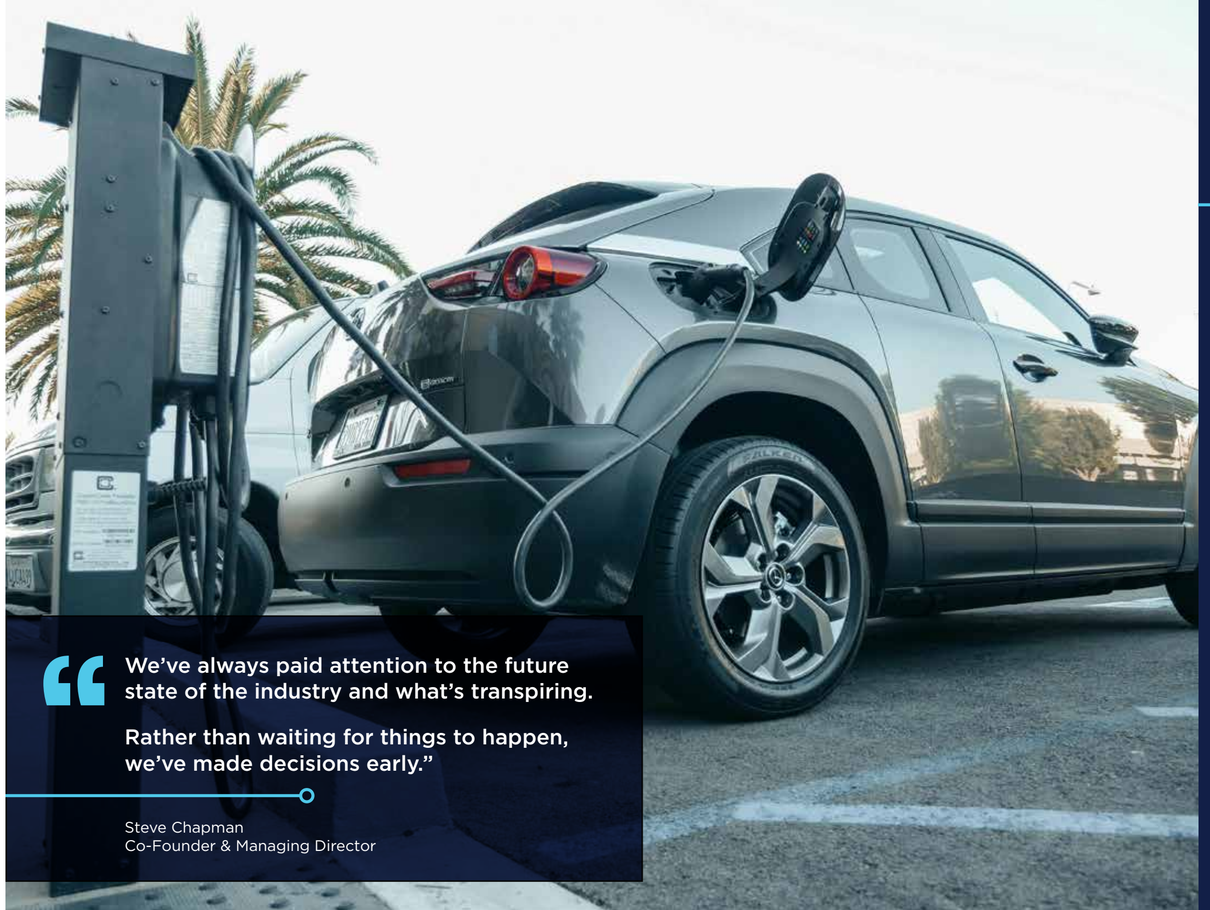
> "Quality of service comes from understanding what the client requires. From there, it's about building a solution that delivers and works in practice and scale."

Gary Wilson
National Account Manager

Part 3

Where We're Going

(and how that helps you)



> We've always paid attention to the future state of the industry and what's transpiring.
>
> Rather than waiting for things to happen, we've made decisions early."

Steve Chapman
Co-Founder & Managing Director

When the industry shifts, we're already there

Preparation reduces disruption.

Change in this industry rarely arrives with notice.

Vehicle technology evolves. Repair requirements tighten. Regulatory expectations shift.

And those changes don't wait for contracts, planning cycles, or resourcing models to catch up.

When key partners aren't prepared, Insurers absorb the impact:

- service gaps during transition
- inconsistent assessment outcomes
- pressure on internal teams
- customer experience risk

AAMC operates on the assumption that change is constant.

Rather than reacting once new requirements reach live claim volumes, AAMC tracks emerging developments early — updating training, systems, and assessment standards ahead of demand.

This approach allows partners to transition through industry shifts without disruption to service or assessment quality.

For insurers, that means fewer surprises when change arrives — and confidence that existing processes will continue to hold under new conditions.

Smarter tools, expert judgement

Technology that supports, not replaces.

Digital tools have changed how claims move, but they haven't removed the need for expertise and acumen.

AAMC uses technology to improve speed, visibility, and communication across the claims process. Digital capture, system integrations, and automated checks help information move quickly and consistently.

What technology does not do is replace human skill, experience and expertise.

Assessment decisions remain the responsibility of experienced assessors, supported by quality assurance processes that ensure accuracy, compliance, and defensibility.

At the same time, AAMC's training pathway addresses a growing industry challenge: the shortage of qualified assessors. By investing in capability development, AAMC is protecting future capacity while maintaining assessment standards today.

> **Technology drives our speed. Our people ensure we get it right".**

Luke Hill
Chief Operating Officer



We're prepared for what's next, are you?

Motor Claims will continue to increase in complexity.

We continue to invest in capability, people, systems and innovation to support our client partners beyond today's challenges.



aamc.com.au