



[Auto Casualty](#)

# COVID-19: Effects on Auto Insurance Industry [Podcast]

## Event Details

When: April 28, 2020 @ 8:00PM EDT To: @ Where: [Online Event](#)

Social distancing guidelines across the country have led to fewer cars on the road and, as a result, a decline in auto accidents. In California alone, accidents have decreased by about half since instituting shelter-in-place restrictions, according to a [UC Davis study](#). To learn more about the changes on the road and in the auto insurance industry overall, we sat down with Mitchell Executive Vice President and General Manager Debbie Day and Senior Vice President of Regulatory Compliance Management Michele Hibbert-Iacobacci. Listen to the podcast to hear more.

## Debbie Day, Executive Vice President and General Manager, Auto Physical Damage

As Debbie Day points out, COVID-19 is prompting the industry to think and act differently. Leveraging technology, carriers and repairers are transitioning to new workflows that better support their customers and protect their employees. With virtual claims handling, for example, companies can limit in-person contact while still providing quality service. Day also shares her insight on how the auto physical damage market can adapt to what will be a “new normal.” Her recommendations include focusing on partnerships, using technology to accelerate support for a virtual world and taking the time to reimagine both ourselves and our role in the industry. “I believe we’re going to continue down this road of innovation and come out further ahead than if we hadn’t been impacted by COVID-19,” Day said. “Collectively we’ll find new and better ways of doing business and meeting consumer needs. I believe that we’re going to continue on with proper and safe repair of vehicles. It’s a matter of when.” <https://soundcloud.com/user-175242560/covid-19-implications-for-the-auto-physical-damage-industry>

## Michele Hibbert-Iacobacci, Senior Vice President, Regulatory Compliance Management, Casualty Solutions

Michele Hibbert-Iacobacci explains that the COVID-19 pandemic has led to not only fewer cars on the road and a reduction in car accidents, but it has also led many healthcare providers to reschedule or delay treatments for

claimants. Soft tissue injuries, such as whiplash, sprains and strains, make up the majority of auto casualty claims, she said, and typically call for hands-on care from providers. Delays in treatment for auto accident-related injuries could lead to potential issues for claimants down the line. Overall, Hibbert-Iacobacci believes this pandemic will leave lasting effects on the industry. “Normally, when we see crashes go up, lots of people are employed,” she said. “When unemployment happens, we see less. There’s a correlation there. Overall, we believe the auto industry will certainly rebound and it will be very similar to the way it was prior, but it’s going to [take] the next six to eight months to get back to the level of frequency and duration the way it was before. “We also believe that many employers may like having their employees work at home. There may still be this aspect of folks not being back on the road as much as they were before. That remains to be seen.” [Learn More](#)



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