Stress test for motor finance lenders

60 second

MOMENTA

Claimant firms are preparing for volume. The question for lenders and motor finance firms is whether their operations are ready to respond.

Separate to the FCA's motor finance redress scheme, the recent Court of Appeal ruling allows thousands of claims to continue progressing through collective legal action, giving claimant firms a more efficient route to pursue large volumes of cases through a small number of grouped "omnibus" claim forms. For lenders, this is more than a legal development. It is an operational readiness issue. If claims activity accelerates, firms will need the capacity, specialist resource and oversight to respond quickly while maintaining fair customer outcomes, consistent decisions and control over operational risk.

Use the six questions below as a quick stress test of your current readiness.

1. Capacity

If complaint and claim volumes increased significantly over the next three months, could your existing operation absorb the demand without creating backlogs?

☐ Yes ☐ No ☐ Not sure

2. Specialist resource

Do you have access to experienced complaint handlers and operational support that could be mobilised quickly if volumes rose unexpectedly?

☐ Yes ☐ No ☐ Not sure

3. Customer outcomes

Could you maintain consistent, fair customer outcomes if case volumes increased at pace across multiple teams?

☐ Yes ☐ No ☐ Not sure

4. Quality assurance

Can your quality assurance and oversight framework scale alongside increased complaint volumes?

☐ Yes ☐ No ☐ Not sure

5. Governance and Management Information

Would senior stakeholders have the visibility they need to monitor volumes, performance, risk and customer outcomes in real time?

☐ Yes ☐ No ☐ Not sure

6. Mobilisation readiness

If you needed additional operational capacity within weeks rather than months, could you deliver it quickly and effectively?

☐ Yes ☐ No ☐ Not sure

Your results

Mostly yes

You appear well positioned, but readiness can deteriorate quickly if volumes move faster than forecast. Continue testing your surge capacity, governance and resource assumptions as the motor finance landscape evolves.

A mix of yes, no and not sure

You may have pressure points that could become material if claims volumes increase. Now is the time to review your readiness plan, identify resource gaps and confirm how quickly you could scale.

Mostly no or not sure

A claims surge could create immediate pressure on capacity, consistency, customer outcomes and oversight. Early action may reduce operational risk and give leaders more control if volumes accelerate.

What good preparedness looks like

- Access to flexible specialist resource
- Clearly defined surge capacity plans
- Scalable complaint handling operations
- Robust quality assurance and oversight
- Strong governance and management information
- The ability to mobilise quickly when demand changes

How Momenta can help

Momenta has over 30 years' experience supporting firms through large-scale complaints, remediation and operational change programmes. Whether you need experienced complaint handlers, team leaders, quality assurance specialists or end-to-end delivery support, we can help you scale quickly while maintaining customer outcomes and control.

Need to sense-check your readiness

If your answers exposed capacity, QA, governance or mobilisation gaps, Momenta can help you assess your readiness and identify practical next steps before volumes escalate. We are already supporting firms with motor finance complaints and have additional specialist resource to mobilise as demand evolves. Book a no-obligation scoping call with our motor finance specialists.

momentagroup.com   020 7374 6600   info@momentagroup.com