

# DEKRA Digital Service for insurers, fleet operators and fleet customers



Process claims quickly and accurately with our DEKRA Digital Service. This hybrid solution combines the mapping of today's claims handling process with telematics data, AI and Big Data, where possible, tailored to the needs of insurers, fleet operators and fleet customers. You can benefit from our AI-based process for an initial damage assessment, a recommended course of action for a quick, optimized claims settlement, as well as a concrete damage assessment by our experienced experts.

## Save resources with digital services

Settling claims quickly and accurately saves time and money for those directly involved in an accident as well as for you as an insurer, fleet operator or fleet customer. With the help of our hybrid digital services, an initial assessment of the expected damages and a recommendation for the best course of action to settle claims efficiently is created in real time based on a combination of AI and Big Data. With our digital services you can reduce your internal processing costs while relying on our competent, experienced experts when needed. In addition, our digital services increase customer satisfaction and improve the overall customer experience.

## Smooth claims processing

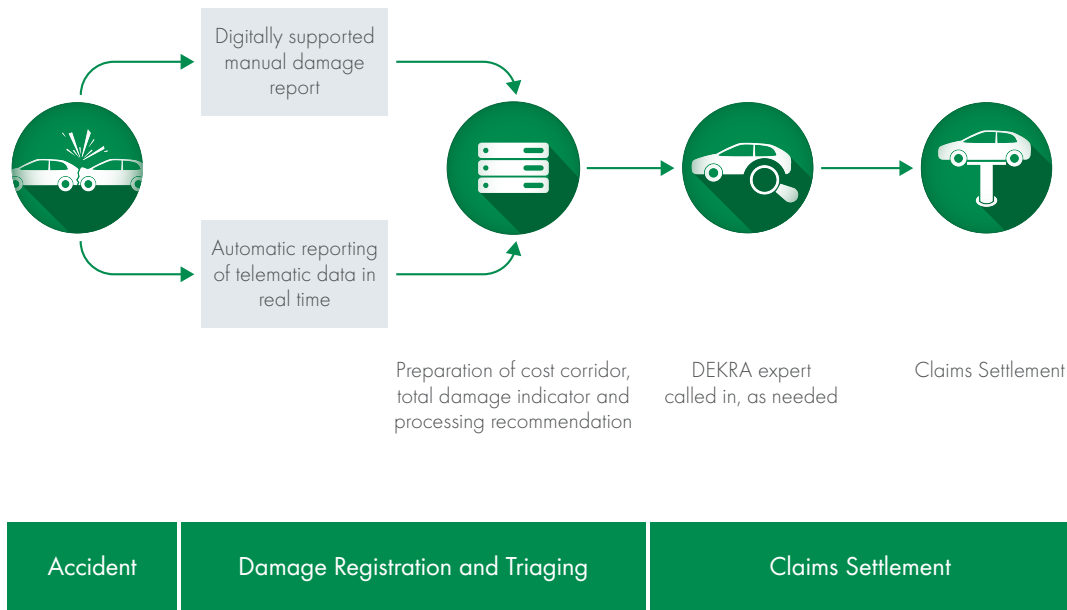
With our hybrid service, you not only experience a fast, cost-effective claims process, but also benefit from:

- > customer-oriented digital processes
- > immediate damage classification and a recommendation for optimal claims handling
- > an individual and modular process structure

## Hybrid solution for holistic claims processing

With our holistic service, we support you throughout the entire **claims handling** process. Using our practical, dynamic digital questionnaire, you receive a detailed, standardized damage assessment quickly and accurately. If telematics data is available to you, the AI solution can use the parameters supplied for automated proactive claims reporting to generate a more precise initial estimate of the damage. Regardless of whether claims are reported manually using the dynamic questionnaire or based on telematics data, the combination of AI and Big Data provides you with an initial estimate of the expected damage and a recommended course of action for the best possible claims settlement.

After the damages have been reported, our experts are there to assist you both on- and offline, depending on the extent of the damages. Benefit from our expertise and experience by using our six service modules for your claims handling.



## Optimized claims handling with our six service modules

### 1. Damage Registration

This digital, highly automated software solution enables structured, standardized claims reporting, regardless of whether it is done with our practical dynamic questionnaire or with the help of telematics data. The damage reporting service includes a guided image upload process for end customers.

Because the software is easily configurable, it is able to support a wide range of business functions, from call center solutions for insurers, fleet operators or fleet customers to self-service solutions for end customers. The software solution can be provided in DEKRA branding or as a white label.

### 2. Triaging

The combination of AI and Big Data enables a qualified damage classification to be determined based on structured, standardized reporting. The settlement recommendation service includes

- > a repair cost corridor
- > the replacement value
- > a residual value forecast
- > a total loss indicator
- > a recommended course of action for an optimal claims settlement

This service module can only be ordered in combination with the damage report (module 1).

### 3. Instant Cash-on-Hands Report

This is a written document with the DEKRA logo listing the triage results and citing a concrete figure for the repair costs. The report can be used to make a final settlement.

### 4. Tele-Check

In this module, our experts evaluate damages based on the results of modules 1+2 as well as on the available pictures without carrying out a vehicle inspection. The scope of services includes a statement of the expected total repair costs for labor, painting, spare parts and ancillary costs. In addition, a statement can be issued regarding a possible reduction in value. The written result of the Tele-Check, bearing our renowned DEKRA logo, can be used as the basis for a notional settlement.

### 5. Tele-Report

In addition to the services in module 4, our DEKRA experts prepare a detailed repair costs calculation.

### 6. Appraisal Report

The appraisal represents the ultimate stage in our range of services. It involves an on-site inspection of the vehicle during which our expert records all damages accompanied by photographic documentation. You then receive a comprehensive damage report with detailed information regarding all damages and settlement-related items.

Do you have questions about our DEKRA Digital Service? Our experts will be happy to help you!

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