

In cooperation with



DIGITAL DRIVE

The telematics solution for intelligent claims management

SUCCESSFUL REDUCTION OF DAMAGE AND PROCESSING COSTS AND IMPROVED CUSTOMER APPEAL WITH ATTRACTIVE VALUE-ADDED SERVICES

A fully automated damage analysis within 60 seconds. What so far had taken hours or days can now be done in a minute. Digital Drive allows insurance companies to sustainably improve their profitability while offering the customer a value-added service. With the intelligent claims management solution, the process is completely digitized – from the accident notification and the damage documentation all the way to the damage assessment and repair order processing. And the insurance customer benefits from a “connected” car with special services tailor-made for him.

AUTOMATED CLAIMS PROCESSES AND IMPROVED COMMUNICATION WITH THOSE INVOLVED IN THE DAMAGE CLAIM

With Digital Drive, we offer insurance companies a complete telematics solution for intelligent claims management from one single source. The range of services consists of the OBD2 data collection hardware, which includes a SIM card, the claims management portal for digital and automated damage detection, repair cost calculation and repair order processing, as well as the damage claims app for the policyholder to document the accident.

In addition, insurers receive upon request access to driver- and vehicle-related real time data as basis for usage-based insurance (UBI) rates, thereby allowing their end customers, via the app, to use attractive value-added services related to the connected vehicle.

THIS IS HOW INSURANCE COMPANIES BENEFIT FROM THE END-TO-END TELEMATICS SERVICE:

- Significant savings potentials by combining UBI and digital claims management
- Improved risk selection through access to vehicle and driver data
- Faster and more efficient processes
- Optimized communication with those involved in the damage claim
- Improved customer experience and higher customer retention through value-added services for the policyholder
- Additional insurance-relevant application scenarios such as information in case of theft and hit and run
- Additional revenue streams (e.g. through “accident-free” certificates)



LIFE IS FOR SHARING.

IN 60 SECONDS, MORE EFFICIENCY AND PROFITABILITY THROUGH AUTOMATED PROCESSES

60 SECONDS

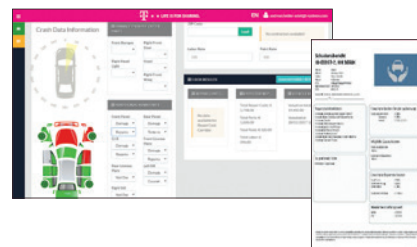
HW-based accident detection and notification



SW-based damage claim analysis



Precise repair cost determination (possible in > 70 % of accidents)



SECURE A COMPETITIVE ADVANTAGE AND TEST IT TODAY!

With Digital Drive, Deutsche Telekom offers insurance companies, together with technology partner SPEARHEAD AG, a Germany-wide unique telematics service by combining **OBID2-based vehicle data** for usage-based insurance, **digital claims management** through new big data analysis possibilities and **attractive value-added services** for the policyholder.

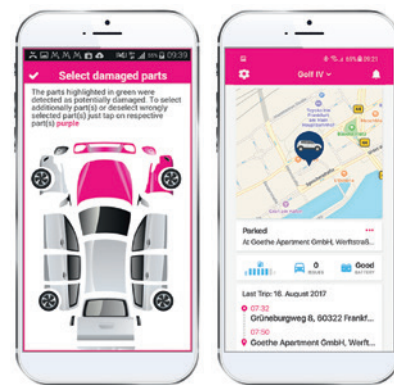
AN OVERVIEW OF THE MOST IMPORTANT CLAIMS MANAGEMENT FUNCTIONS:

- Hardware (OBD2)-based accident detection and notification
- Software-based claims analysis
 - Description of the damage situation and creation of a triage recommendation
- Damage documentation, including optional image upload via the damage claims app
- Documentation & registration of the accident circumstances and persons involved
 - What exactly happened?
 - When, where and how did the accident occur?
 - Who was involved?
- Determination of the repair costs
 - What vehicle areas and parts are affected?
 - What are the expected repair costs for parts replacement, labor and painting?
 - How much does labor cost?
- Creation of the repair order

...and all of this is possible within 60 seconds!

WHAT DO YOUR INSURANCE CUSTOMERS HAVE FROM THIS?

- Immediate claim assistance
- Simple damage documentation via the damage claims app
- Improved interaction with the insurance company in a claim
- Fast and comfortable claim settlement without waiting time
- Shorter repair time through pre-disposition of the spare parts and provision of the rental car
- Recommendation for the best repair processing
- Higher driver and vehicle safety through real time information about the vehicle's condition (tank level, battery voltage, etc.), vehicle's position and breakdowns, such as vibrations or towing operations



CONTACT

Kristian Weiß, Senior Sales Manager – Connected Mobility
E-Mail: Kristian.Weiss@t-systems.com
80995 Munich, Germany

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T-Systems International GmbH
Digital Division – Connected Mobility
Internet: info.connected-mobility@telekom.de