

Press Release

DEKRA acquires part of Swiss Spearhead AG

Vehicle damages processed 100% digitally

- Support for the initial assessment of damage
- Starting point telemetry data and/or dynamic question catalog
- Process sped up, expert services incorporated optimally

DEKRA e.V.
Corporate
Communications
Handwerkstraße 15
D-70565 Stuttgart

www.dekra.com/en/press

International expert organization DEKRA has acquired part of Swiss Spearhead AG. As of July 30, DEKRA has acquired a minority share in the company. Spearhead serves insurance companies, vehicle fleets, and fleet operators with systems for 100% digital processing of vehicle damages.

“Acquiring part of Spearhead is the next logical step for us after the companies’ strategic partnership, which was agreed upon in 2018,” explained Wim Ter Voert, DEKRA Executive Vice President and Head of the Service Division Claims & Expertise. “We decided to take this step as part of our international digitalization strategy. This way, we can offer customers – and not only those in the insurance industry – a complete package, as they will expect us to do in the future.”

Spearhead’s business model focuses on digital processes for claims settlement, from the damage report to final claim regulation. A critical component is a telematics solution, which 100% automatically creates a first notification of loss by Spearhead after an accident and makes it available to customers.

“Ideally with this solution, the insurance agent will receive a qualified initial assessment of the severity of the damage, the part of the vehicle that is damaged, and the anticipated repair costs just seconds after the accident,” explained Guido Kutschera, Executive Vice President for the DEKRA Region Germany and Chair of the Management Board at DEKRA Automobil GmbH. “The agent therefore knows whether the damage is slight, severe, or if the vehicle is total-loss, and can take proactive and situation-appropriate action immediately.” This means, for example, calling a towing service or a workshop, dispatching an expert or commissioning a digital expert service.

The basis for information to the insurance company, vehicle fleet or fleet manager is data determined in the vehicle relating to the accident; it is analyzed with artificial intelligence and linked to a giant database of real accident damage and damage appraisals. Information from the detailed vehicle identification and an up-to-date vehicle valuation is also incorporated into the analysis. As a result, the Spearhead

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Contact Wolfgang Sigloch
Phone +49.711.7861-2386
Fax +49.711.7861-742386
E-Mail wolfgang.sigloch@dekra.com

system determines all central parameters for correctly classifying the current damage event.

Even if the vehicle is not equipped with the relevant telematics hardware, there are many advantages to the Spearhead solution. In this case, the system provides a dynamic question catalog. “For example, during initial contact with the insured party or the claimant, the insurance agent doesn’t need any vehicle knowledge to ask the right questions about the vehicle's accident situation. This helps record the damage quickly, easily, and precisely,” said Kutschera. Next, the pattern of damage determined this way is used as input for the damage analysis, just like in the telematics solution. In the end, there is a specific recommendation for settling the claim.

Addition to the DEKRA service portfolio: Everything from a single source

“With this service, we help customers at a point in the process where they were previously on their own – with the classification of damage,” explained Wim Ter Voert. “Customers will be in a position to select the appropriate expert service from our service portfolio.” Depending on the damage, an expert appraisal, tele expertise or the checking of a repair cost estimate can be incorporated optimally into the workflow – in the interest of quick, precise claims settlement.

“DEKRA recognized early on that the market would need a solution like this, and that’s why we entered into a cooperation agreement with Spearhead years ago. With this acquisition, we are sending the signal that we are continuing to work hard on this topic,” said Guido Kutschera. “In the market, DEKRA stands for safety, reliability, and quality. Our customers can – and will – rely on these core values in the era of digitalization.”

About DEKRA

DEKRA has been active in the field of safety for almost 100 years. Founded in 1925 in Berlin as Deutscher Kraftfahrzeug-Überwachungs-Verein e.V., it is today one of the world's leading expert organizations. DEKRA SE is a subsidiary of DEKRA e.V. and manages the Group's operating business. In 2020, DEKRA generated turnover totaling almost EUR 3.2 billion. The company currently employs around 44,000 people in approximately 60 countries on all continents. With qualified and independent expert services, they work for safety on the road, at work and at home. These services range from vehicle inspection and expert appraisals to claims services, industrial and building inspections, safety consultancy, testing and certification of products and systems, as well as training courses and temporary work. The vision for the company's 100th birthday in 2025 is that DEKRA will be the global partner for a safe, secure, and sustainable world. With a platinum rating from EcoVadis, DEKRA is now in the top one percent of sustainable businesses ranked.