

CE, a Leading Provider of Smart Motor Insurance Claim Services

CE 中国（德联易控）——智能车险理赔服务领导者

—— Interview with Mr. Wang Xiaochun, Chairman of ControlExpert China Co., Ltd.,

—— 访德联易控科技（北京）有限公司董事长王晓春先生

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2018 年是中国改革开放 40 周年，40 年来中国不断深化对外开放，吸引了大量外资企业，将全球最先进的技术和服务带入中国市场。这些跨国企业对国内各行业各领域的迅猛发展都做出了巨大的贡献。在车险理赔领域，全球智能车险理赔领导者 CE (ControlExpert, 下文简称 CE) 2012 年正式进入中国，依靠先进的保险科技和专业的服务助力国内车险理赔行业，帮助保险业向更成熟的阶段迈进。

CE——全球智能车险理赔服务领导者

CE 成立于 2002 年，总部位于德国杜塞尔多夫，是一家提供快速、精准、智能车险理赔服务的科技公司。CE 在 16 个国家和地区设有子公司，在德国的市场份额高达 90%，是全球智能车险理赔行业的领导者。

16 年来，CE 一直走在保险科技领域的最前沿。目前，已经拥有 130 多家客户，如安联保险集团、法国安盛集团、意大利忠利保险等。2012 年，CE 在北京成立了德联易控科技（北京）有限公司（以下简称 CE 中国），是国内第一家为车险公司提供智能车险理赔服务的第三方科技公司，目前已与 12 家国内车险公司开展合作。为进一步了解 CE 中国的发展成就，记者专程采访了 CE 中国董事长王晓春先生。

记者：作为全球智能车险理赔领域的领导者，CE 在中国市场为客户提供哪些服务呢？

王晓春：如何做好理赔风险控制一直是车险行业的核心话题。从发展趋势看，保险公司自身的创新发展和与第三方科技服务公司的深度合作将成为主流。CE 中国为车险公司提供车险理赔整体服务方案。

CE 智能案件理赔服务

智能定损服务：针对快赔案件，CE 为被保险人提供自助查



德联易控科技（北京）有限公司董事长王晓春先生
Mr. Wang Xiaochun, Chairman of ControlExpert China Co., Ltd.,

勘产品“一秒赔”，拍照上传单证及车辆损失图片。CE 运用“AI 智能系统 + 理赔专家”模式对案件进行精准定损。

智能核损服务：针对非快赔案件，对车险公司的定损单进行智能检测。保险公司授权后，CE 理赔专家与修理厂谈判，落实合理的维修方案和价格方案。

智能检测服务：对已决案件的真实性和维修方案和价格合理性进行智能检测，CE 理赔专家重点核实风险案件，形成关系图谱，出具检测报告。针对欺诈案件，CE 提供追偿服务。

作为国内第一家为车险公司提供智能理赔服务的科技公司，CE 中国在帮助车险公司检测风险、缩短理赔时间和降低理赔成本的同时，让修理厂的维修方案和价格趋于标准化和合理化，促进汽车零配件市场与汽车维修市场更加规范，也让更多的保险公司愿意尝试将比较优势不足的业务与专业第三方服务公司合作。CE 专业的第三方服务已经得到市场认可，这种业务模式促进了保险行业的专业化分工，让保险公司专注产品创新和商业定价，提高服务质量，缩小与国际一流保险企业的差距。

记者：作为一家科技企业，CE 已将哪些最前沿的科技运用到车险理赔流程中？

王晓春：一家科技企业要想在全球保持行业领导者的地位就需要不断提高自身的研发水平，走在行业科技的最前沿。CE 是第一家将图像识别技术应用至车险理赔领域的保险科技企业。目前，这项技术已经成为全球范围内车险领域应用最广泛的图像识别技术。2015 年，CE 德国 AI 研发中心成立，拥有 20 名 AI 专家，深耕图像识别技术 4 年。CE 德国的 AI 图像识别

准确率达到 90%。2018 年，CE 中国设立 AI 实验室，拥有 6 名 AI 专家。德国移动理赔产品“EasyClaim”及中国智能理赔产品“一秒赔”都已经应用 CE 最新的图像识别技术，通过识别上传的单证和车辆损失图片，一秒内出具估损报告。EasyClaim 已经在全球 13 个国家和地区广泛应用，获得了国际市场的认可。CE 图像识别技术无需按照指定次序拍摄图片，对损失图片可自动分类和定损。这极大地降低了图像数据的获取门槛，让没有汽车专业知识的被保险人能轻松使用。被保险人自助理赔，缩短了理赔时间，帮助车险公司优化人员配置。

记者：CE 在成立后的 16 年中服务了全球 130 多家客户，CE 为客户创造了哪些价值？

王晓春：从 1384 年世界上第一份具有现代意义的保险单——佛罗伦萨开出承保从法国运往意大利比萨的一批货物的保险单发展至今，欧洲保险业已经快速发展了六个世纪。欧洲保险业在全产业链上的社会化专业分工程度，保险产品创新和费率的市场化程度都比国内高出许多，加上欧洲诚信制度的完善，信用成本高。欧洲车险公司的现代管理体系已经相当完善，标准化程度高，在此次智能化浪潮中同时不断追求科技创新。在 CE 成立第一年就与全球最知名的百年保险公司——安联保险展开合作，至今已经 16 年。2015 年，CE 成为安联保险全球合作伙伴，在德国、波兰、奥地利和瑞士等 11 个国家和地区开展深度合作。安联保险 35% 的案件由 CE 提供智能理赔服务，CE 为安联保险节省成本 11 亿欧元。CE 中国已与 12 家



国内车险公司展开合作，通过引进德国先进的保险科技和国际一流保险公司的管理理念，结合中国保险市场情况提供本地化车险理赔服务。通过 6 年的不懈努力，CE 助力国内车险行业的专业化分工，缩短车险理赔时间，提高理赔流程的自动化程度，大幅降低理赔成本。

记者：作为专业的第三方科技服务公司，您觉得除了拥有行业领先的技术，还需要具备哪些条件呢？

王晓春：科技与管理是 CE 的两大核心。德国是现代企业管理体系的缔造者之一，非常重视产品与服务的质量。CE 以科技人才和国际化管理为基础，打造集 AI 专家、IT 专家、数据分析师、车险理赔专家和企业运营高级管理者的科技公司。CE 中国管理团队来自 CE 德国总部、国内排名前五的保险公司、国内知名 IT 公司和国际知名保险科技公司。他们在车险理赔专业领域深耕数十年，具备丰富的专业知识和实践经验。同时，CE 中国员工会定期赴德国总部学习交流，将德国总部 16 年来服务国际一流保险公司的专业管理与服务经验引入中国。

“对外拥抱一流的科技与服务，对内不断优化发展。随着国家改革开放的深入，CE 在国内迅猛发展，持续将国际一流的智能车险理赔科技和实践与国内车险理赔相结合，助力国内车险行业的专业化分工，优化车险理赔时间，大幅降低理赔成本，提高理赔流程的自动化程度。让我们与客户携手努力推进中国车险行业的发展与进步，实践改革开放的伟大愿景！”王晓春先生如是总结道。





Since the reform and opening up in 1978, a large number of foreign companies have swarmed into China, bringing the world's most advanced technologies and services to the Chinese market. Among them, many multinational companies have made tremendous contributions to the rapid development in various industries in China. ControlExpert (CE), a global leader in auto insurance claim, entered China in 2012, and since then has promoted a more mature industry in China by virtue of advanced insurance claim technologies and professional services.

CE - a global leader in smart auto insurance claims services

Founded in 2002 and headquartered in Langenfeld, Germany, ControlExpert, an InsurTech company, is dedicated to providing fast, targeted and smart auto insurance claim services. It operates subsidiaries in 16 countries and regions and boasts a market share of 90% in Germany, enabling it to be a leader in the global auto smart-insurance claims industry.

Over the past 16 years, CE has been at the forefront of the insurance claim technology field. At present, it has established the partnership with more than 130 customers, such as Allianz Insurance Group, France AXA Group, Italy Generali Group. In 2012, CE established ControlExpert China Co., Ltd. (CE China) in Beijing. It is the first InsurTech company to provide auto smart-insurance claim services for auto insurance companies and now has developed the cooperation with 12 domestic auto insurance companies. To further learn CE China's development and achievements, the journalist interviewed with Mr. Wang Xiaochun, chairman of CE China.

Journalist: As a leader in the global smart auto insurance claims field, what services does CE provide to customers in the Chinese market?

Mr. Wang: As risk control has always been the core topic of the auto insurance industry, and the mainstream will lie in self-innovation and self-development of insurance companies and in-depth cooperation with third-party technology service companies from the development trend, CE China is engaged in providing

auto insurance companies with integrated auto insurance claim service schemes.

CE Smart Claim Service

Smart loss assessment: for quick settlement cases, CE offers self-survey app "EasyClaim" (Yi Miao Pei), through which the insured can claim by uploading relevant documents and vehicle damage pictures. CE applies targeted loss assessment on the cases by "AI Intelligent System + Claims Expert".

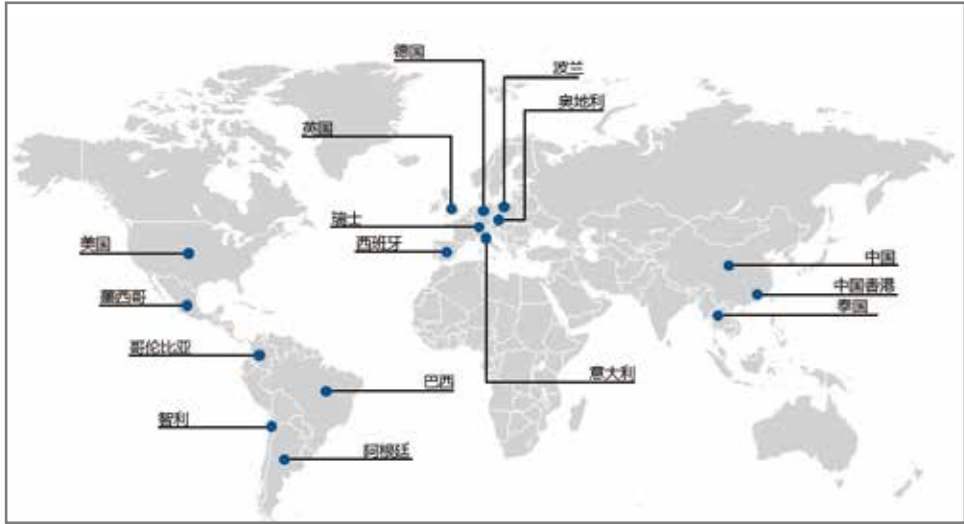
Smart loss audit: for non-quick settlement cases, CE conducts smart check on the loss assessment report issued by auto insurance companies. Authorized by an insurance company, CE claims expert negotiates with the repair shop to prepare and implement reasonable repair and price schemes.

Smart verification: CE conducts smart verification on the authenticity of the settled cases and the rationality of their repair / price schemes, and CE claims experts focus on verifying risk cases, preparing relationship maps and issuing verification reports. In case of any fraud, CE takes recovery measures.

As China' first technology company dedicated to providing smart claims services to auto insurance companies, while helping auto insurance companies to detect risks, shorten the time for claims and reduce the cost of claims, CE China facilitates a standardized and reasonable repair / price schemes and a more transparent market of auto parts and auto services, and encourages more insurance companies to cooperate with professional third-party service companies in business with poor competitive advantage. CE's professional services have been recognized by the market. Its business model promotes the specialized division of labor in the insurance industry and help insurance companies to focus on product innovation and business pricing, improving their service quality and bridging the gap with international first-class insurance companies.

Journalist: As a technology company, what cutting-edge technologies has CE applied to the auto insurance claims process?

Mr. Wang: A technology company needs to continuously improve its R&D level and keep its technologies on the forefront if it wants to maintain its industrial leadership in the world. CE is the first insurance technology company to apply image recognition technology in the field of auto insurance claims. Since established in 2015, CE Germany AI R&D Center, with 20 AI experts, has been engaged in image recognition



technology for over 4 years. It achieved an accuracy rate of up to 90% in AI image recognition. In 2018, CE China established its AI laboratory with 6 AI experts. The German mobile claim App "EasyClaim" and the Chinese smart claim App "EasyClaim" are integrated with CE's latest image recognition technology, enabling to generate a draft loss assessment report immediately by recognizing the uploaded documents and vehicle damage pictures. EasyClaim has been widely used in 13 countries and regions and has gained recognition in the international market. With CE image recognition technology, the user needs not take pictures in the specified order, and the damage pictures can be automatically classified and recognized. This greatly reduces the threshold for obtaining image data, and makes it easy for the insureds without automotive expertise. With this App, the insured can claim by himself/herself immediately, so that it reduces the claim settlement time and helps auto insurance companies optimize their staffing.

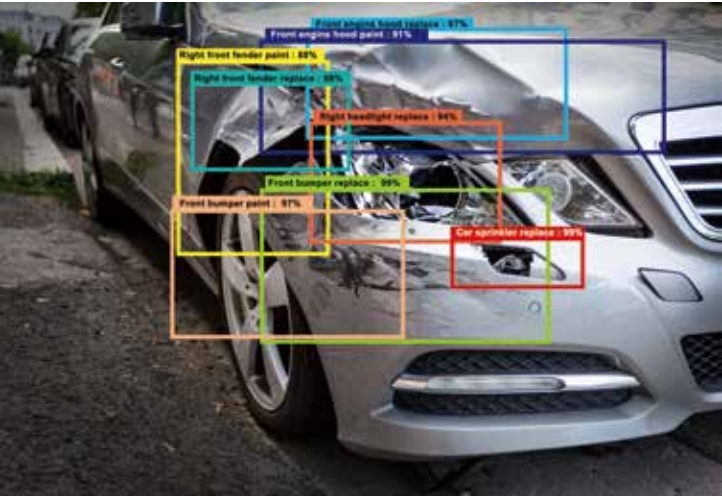
Journalist: CE has served more than 130 customers worldwide in the past 16 years. What values has CE created for customers?

Mr. Wang: Since the world's first modern insurance policy was issued in Florence in 1384, covering a shipment of goods from France to Italy, the European insurance industry has developed rapidly for six centuries. The European insurance industry is superior to the domestic insurance industry in such aspects as division of labor based on specialization, insurance product innovation and premium rate marketization in the full industrial links. In addition, a perfect credit system has been established in Europe so that the credit cost is high. The European auto insurance companies have established an effective management system at a high standardized level and kept pursuing for technological innovation in the intellectualization trend. Just in the first year of its establishment, CE contracted with Allianz Insurance, the world's most famous century-old insurance company; until present day, we have kept the partnership with Allianz for 16 years. In 2015, CE became a global partner of Allianz and embarked in-depth cooperation in 11 countries and regions including Germany, Poland, Austria and Switzerland. For almost 35% of cases accepted by Allianz, CE provides smart claims services and has saved 1.1 billion Euros for Allianz. CE China has cooperated with 12 domestic auto insurance companies to provide localized auto insurance claims services through the

introduction of German advanced insurance technology and the management philosophy of international first-class insurance companies. Through 6 years of unremitting efforts, CE has promoted the specialized division of labor in the domestic auto insurance industry, shortened the time of auto insurance claims, improved the automation of the claims process, and significantly reduced the cost of claims.

Journalist: As a professional third-party technology service company, what other conditions do you need in addition to industry-leading technologies?

Mr. Wang: Technology and management are the two core capacities of CE. Germany, one of the founders to define the modern company management system, attaches great importance to the quality of products and services. Supported by technological talents and international management, CE is striving to build a technology-based company that integrates AI experts, IT experts, data analysts, auto insurance claims experts and senior managers. CE China's management team members are from CE headquarters in Germany, the top five insurance companies in China, well-known domestic IT companies and internationally renowned insurance technology companies. These members have been working in the field of auto insurance claims for decades and have accumulated extensive professional knowledge and practical experience. Additionally, CE China regularly sends employees to the German headquarters for learning and exchange, so as to introduce the professional management and service experiences in customer services over 16 years.



"We should positively introduce first-class technology and service outside while keeping optimizing and involving inside. As the country's reform and opening up advances, CE has developed rapidly in China and been integrating world-class technologies and practice in smart auto insurance claims into domestic claim service, accelerating the specialized division of labor in the domestic auto insurance industry, shortening the time of auto insurance claims, and improving the automation of the claims process, and significantly reduces the cost of claims. We will make joint efforts with our customers to promote the development and progress of China's auto insurance industry and practice better for the great vision of reform and opening up," Mr. Wang says.