

BUSINESS CASE | EUROPEAN MOTOR INSURANCE GROUP

Faster Assessments, Less Fraud: Carly for Motor Insurers

Claims handling | Residual value & lease returns | EV risks

4,200

DIAGNOSES IN THE
PILOT*

238

FLAGGED VEHICLES*

€1.3M

AVOIDED PAYOUTS*

-35%

TIME PER
ASSESSMENT*

Minutes

INSTEAD OF DAYS, ON
SITE

A European motor insurance group with around 1.2 million motor policies and approx. 40,000 vehicle-related assessments per year* tested in a six-month pilot how mobile OEM-level diagnostics change claims handling: objective vehicle data in minutes – instead of workshop appointments and paperwork.

THE CHALLENGE

×

No objective data in claims

Concealed prior damage and manipulated mileage went undetected – unjustified payouts hit the loss ratio directly.

×

Slow, expensive assessment processes

Workshop appointments and manual checks cost days per case – and every delay lowered the satisfaction of honest customers.

×

E-mobility as a blind spot

The battery accounts for up to 60% of a vehicle's value. Without SoH data, comprehensive-cover valuations, residual values, and total-loss decisions lacked substance.

SOLUTION: CARLY ENTERPRISE APP

01

OEM-level diagnosis at the claim site

Fault codes, mileage, VIN, and battery SoH in minutes – across all brands, without workshop equipment. Manipulation is detected with a hit rate of up to 97.3%.**

02

Audit-proof chain of evidence

Every check generates a digital PDF report; all raw data flows via API into claims and portfolio systems – solid in any disputed settlement.

03

Battery assessment for the EV segment

SoH assessment for BEVs and hybrids makes comprehensive-cover calculation, lease returns, and residual values data-based for the first time – instead of flat deductions.

“

Objective vehicle data in minutes fundamentally changes claims handling: **fewer disputed cases**, faster payouts to honest customers – and a measurable decline in unjustified claims.

HEAD OF MOTOR CLAIMS, INSURANCE GROUP

FEWER UNJUSTIFIED PAYOUTS, **FASTER SETTLEMENTS**

238 flagged vehicles in six months: **€1.3 million** in avoided unjustified payouts – around **€2.6 million per year** extrapolated – with **35%** less processing time per assessment.*

* Pilot figures approximated (model calculation) – replace with real customer data before publication | ** Platform value from Carly Enterprise customer projects.