

DETERMINED TO GROW QUICKLY

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At the Fleet Europe Summit in November 2018, Fixico won the Smart Mobility Start-up of the Year Award. Time to speak with Luca Samori, Head of Partnerships, and find out what has happened to his company in the past two months.



Fixico's Boris Koster, Derk Roodhuyzen de Vries and Luca Samori at the 2018 Smart Mobility Start-up Awards.

Fixico is an online platform where car owners, fleet owners, fleet managers and insurance companies can easily obtain, compare, and select the best offers for their car repairs.

What exactly makes Fixico the better option and the more convenient way for car damage management?

Luca Samori: "The car damage repair space has been lacking innovation: time has literally stood still. Today, the driver journey is inconvenient and time consuming, with lots of calling, emailing, physical inspections, etc. But drivers expect a smooth experience, via a few simple clicks, like when they book a taxi or a hotel. Moreover, Fleet

and Claim Managers need to perform several non-value adding activities, deploy outdated practices to control costs and they lack real-time insights in the process and quality of the repair service."

"We offer a new and fully digital way to handle car damage. Fleet managers can cut non-value adding activities, gain real-time data insight and full control at every step of the way. On top of this, they can boost driver satisfaction, reduce claim expenses and improve effectiveness and accuracy. Our platform offers a strong solution both on the front-end (focusing on the driver's journey) and back-end (leveraging a direct connection with repairers)."

"Our unique digital platform is cross-border, very scalable, and features a real-time tendering mechanism that is enabled by one of the largest body repair shop networks in Europe."

Why do you think Fixico won the Smart Mobility Start-up Award?

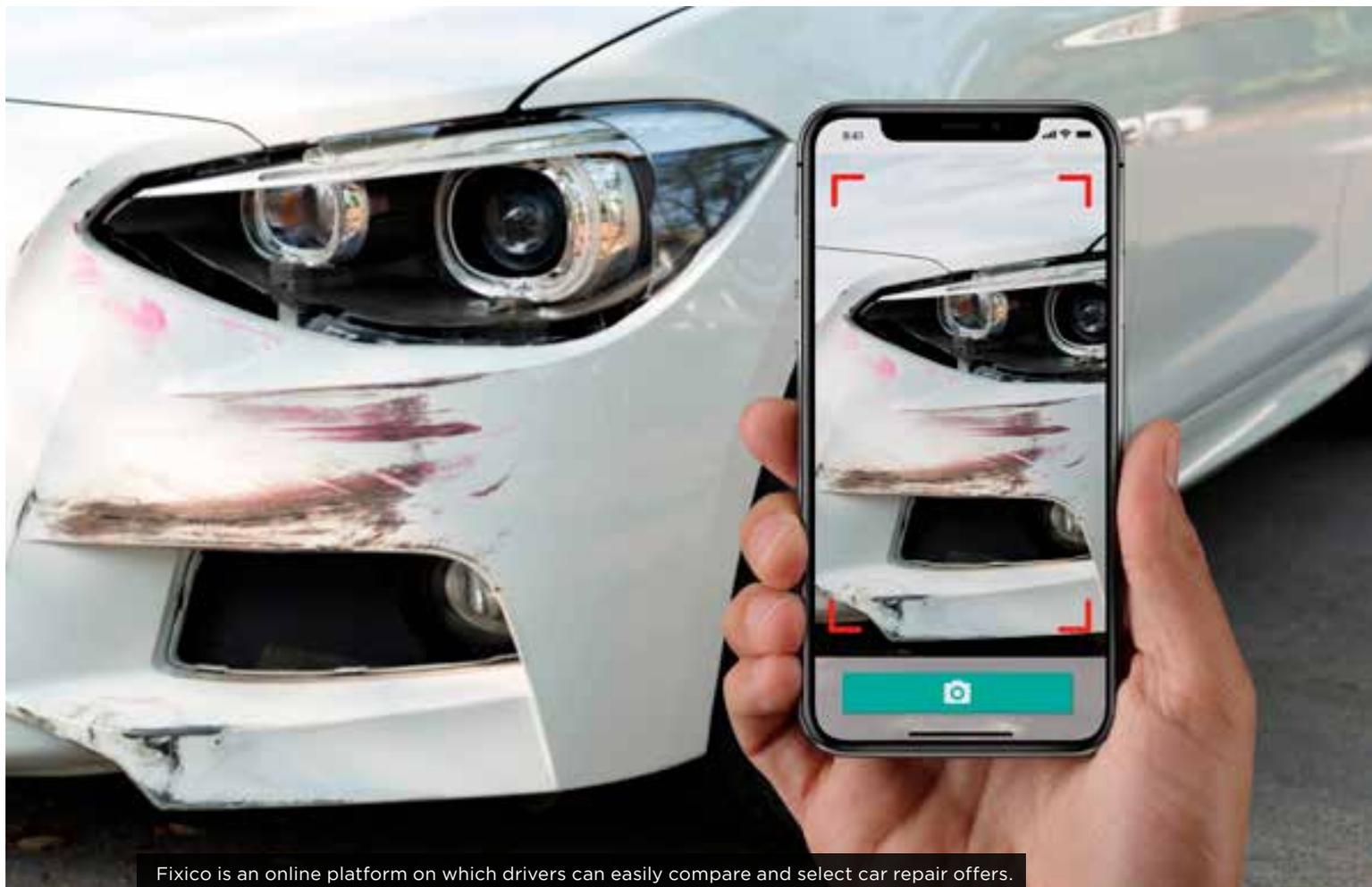
"The repair handling space is on the verge of a radical transformation, fuelled by digitisation and innovation, drawing renewed attention to this hot topic. We bring fleet managers a powerful and simple solution to help address this important development and stay ahead of competitors. We believe that the jury recognised that our solution is easy to implement and provides quick results with a very compelling business case."

Did it help you get noticed by other mobility operators or interesting partners?

"We're experiencing a strong momentum, onboarding several new partners and creating a very healthy pipeline of opportunities across the fleet and motor insurance spaces. Thanks to strong partnerships with innovative and like-minded players like Axa and Aon, we're rapidly scaling up and expanding our footprint across Europe."

What has changed since your winning of the Fleet Europe Smart Mobility Start-up Award?

"This first-class industry recognition has provided unparalleled visibility and strengthened our position in the



Fixico is an online platform on which drivers can easily compare and select car repair offers.

European fleet space. It has helped us open new doors with top car leasing, rental and motor insurance companies, resulting in new, very promising partnerships. For example, more than ten new corporate fleets are using Fixico platform this quarter.

Moreover, we keep on improving our fleet offering, for example, we're:

- Enriching a truly modular and fully-customisable driver/user solution,
- Developing a broader and richer set of services for Claim and Fleet Managers,
- Offering an improved online working environment to our affiliated body repair shops,
- Constantly streamlining and automating the entire end-to-end process through new technologies like AI"

Fixico's core area is Belgium, the Netherlands and Germany. Are you planning to expand in the near future?

"We're determined to quickly grow our geographical footprint and continuously improve our solution. Our goal is to create a pan-European BRS network within the next 3 years."

"Next to this, we're deploying our play-book and exporting our successful model, perfected with existing partners,

to other European markets. We're in talks with established players in new countries who can support and accelerate our geographical expansion. From experience, we can enter a new country and build a high-quality body repair shop network within a couple of months."

What are the dynamics in the sector Fixico will have to anticipate on for the near future?

"Clear trends are acting as strong tailwinds for our growth, making our proposition increasingly appealing."

"Among relevant market developments, we've observed a renewed focus on process automation through digitisation and AI as well as a reduction of human and physical inspections and expertise. Moreover, on-demand services delivered via mobile devices are becoming pervasive, boosted by marketplaces which connect supply and demand digitally and transparently."

"Moreover, due to the increased usage of ADAS (advanced driver assistance systems), it's becoming increasingly important to know the exact specialisation of each repair shop in the network. That way, we can quickly recognise each damage repairer's unique characteristics and requirements and instantly

determine the best repair shop for each job. Fixico's digital platform will have the ability to make this distinction and therefore always offer the best and most efficient solution, for each claim."

Early next year, Fixico will come up with an innovative technology. Can you already tell us more about that?

"We are constantly investing in improving our solution: automation and scalability are key to serve large international partners. We are on the verge of enhancing our solution with cutting edge artificial intelligence, which is going to bring clear benefits to all stakeholders involved. Image recognition and machine learning are going to make the entire repair process far quicker and more efficient."

"The aim is to create a fully automated digital end-to-end claim handling process with no human intervention by connecting high-quality repairers, claim handlers and fleet drivers and by harnessing the power of our digital platform and AI. The new software, leveraging our unique damages database, is currently being tested and optimised with selected partners."