

HUK-COBURG Introduces Digital Accident Service for Connected Cars in Germany via CARUSO Platform

Modern vehicles can automatically detect accidents without requiring additional sensors. An app provides quick and convenient digital support.

ISMANING, DE-BY, UNITED KINGDOM, January 30, 2025 /EINPresswire.com/ -- HUK-COBURG, one of Germany's largest motor insurers, has launched a cutting-edge accident service for connected vehicles. This innovative solution simplifies accident reporting for drivers of select car brands and is now available across Germany.



We plan to expand this service to include more automotive partners soon. Additionally, we aim to introduce more digital services to enhance convenience for our customers"

Michael Müller, Head of the Motor Vehicle Department at HUK-COBURG

The new service leverages advanced connected car technology to streamline the process of filing insurance claims after a minor accident. When a connected vehicle detects a collision, it sends a notification directly to HDD GmbH, a subsidiary of HUK-COBURG. Customers are then guided through the reporting process using the "HUK Mein Auto" app, enabling them to file a claim quickly and efficiently from the scene of the accident.

Key accident details such as location and time are automatically transmitted by the vehicle. Drivers can supplement this information in the app by providing additional details about the incident, uploading photos of the damage, and including information about other parties involved. This eliminates delays and ensures the insurance claim is processed promptly. For severe accidents, the manufacturer's eCall system continues to handle emergency notifications. The accident service is available for connected vehicles that can capture and transmit data. Currently, it supports vehicles from the Stellantis Group, BMW, and MINI.

Michael Müller, Head of the Motor Vehicle Department at HUK-COBURG, stated: "We are starting with select brands but plan to expand this service to include more automotive partners soon. Additionally, we aim to introduce more digital services to enhance convenience for our customers."

To determine if their car is compatible with the service, customers can use the “HUK Mein Auto” app. No additional telematics devices are required to use this innovative accident service.

This digital accident service is made possible by the CARUSO platform, which ensures secure and data-compliant transmission of connected car data between automakers and HUK-COBURG. By using CARUSO, HUK-COBURG guarantees that all data is standardized and handled according to strict privacy and security standards.

HUK-COBURG continues to lead the way in digital innovation for the insurance industry. This new accident service not only simplifies the claims process for customers but also underscores HUK-COBURG’s commitment to providing cutting-edge solutions for connected vehicles in Germany.

For more information, visit: www.huk.de/vkfz

About CARUSO

From Connected Cars to Connected Business. CARUSO is a leading neutral, open, and secure marketplace for standardized connected car data, covering over 85% of connected vehicles in Europe. The platform provides seamless access to data from more than 30 leading vehicle manufacturers, supporting diverse use cases across fleets, insurance, workshops, and the independent automotive aftermarket (IAM). With robust consent management, CARUSO ensures data privacy, empowering businesses to develop innovative, life-enhancing solutions based on connected car data.

Learn more at www.caruso-dataplace.com.

About HUK-COBURG Insurance Group

With more than thirteen million customers, HUK-COBURG are the large insurers for private households traditionally offering competitively priced products in the lines of motor insurance, liability/accident/property and legal expenses insurance as well as private health insurance, life insurance and private pension insurance. With a premium income of € 9.0 billion in 2023, they



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are among the ten largest German insurance groups. Their traditional focus is on motor insurance: With 13.9 million insured vehicles, they are Germany's largest car insurers. They are also one of the largest providers of home contents and personal liability insurance on the market. HUK-COBURG are headquartered in Coburg and had a total of more than 10,000 employees at the end of 2023.

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