

AutoShop to Enable One-Stop Car Insurance Platform

China's largest car dealer transforms to "car full lifecycle service provider" powered by eBaoCloud AutoShop

Business Drivers: Build a one-stop Car Insurance Platform including sales, claims, services and renewal functions

Implementation time: 2017

Implementation duration: Five months

Solution: eBaoCloud[®] AutoShop

Products supported: Auto insurance and A&H

Channels supported: Car dealership

Country: China

Infra: Aliyun public cloud

“Grand Auto Services is at a critical turning point. We're in the middle of a transformation from 'car sales' toward a two-pronged strategy that places equal emphasis on 'sales and services'. Furthermore, branching out into car insurance will help expand the company's business coverage to include after-sales services. It'll make Grand Auto Services a truly one-stop car service provider, transforming it from the 'largest' to the most 'competitive' player in the field. In the future, Grand Auto Services will provide car owners with comprehensive insurance and financial services, such as health, life insurance, on top of auto insurance.”

Xin Li
General Manager of Branding and Operation, Grand Auto Services

Background and Business Needs:

China Grand Automotive Services Co. (Grand Auto Services) is China's largest passenger car and luxury car sales and service group and the largest auto financing and leasing service provider. In 2018, the company logged an operating income of about US\$ 24 billion. As of 2018 year end, it set up a nationwide car sales network covering 28 provinces, autonomous regions and municipalities, having more than 800 retail outlets include 777 car dealerships.

Grand Auto Services was looking for a centralized Car Insurance Platform including insurance sales, claims, services and renewal functions to provide full lifecycle auto services to its customers in order to transform itself from a "car sales provider" to a "car full lifecycle service provider".

Grand Auto planned to create a standardized, efficient and open insurance cloud platform connecting 800+ stores with nine million+ car owners, insurers and other business partners. The platform would allow Grand Auto to market insurance products and services to an extensive base of customers.

Project Brief:

Featuring an SaaS model, eBaoCloud AutoShop has standardized interfaces, standardized risk factors and pre-defined products and services, offering Grand Auto Services with great advantages in operating efficiency, management capabilities and connectivity to insurance companies. Third party service providers can easily integrate to this one-stop platform with API calls. After five months deployment, this public cloud based platform went into production with all key functions.

Platform features:

- **Out-of-Box:** It is a secure, user-friendly, all-in-one Cloud platform that can be accessed from desktop and mobile devices, and integrates seamlessly with tenants' existing internal management systems.
- **A Customer-centric Platform:** AutoShop covers the entire lifecycle of auto insurance business and supports insurance products offered by various insurance companies.
- **Agile and strong sales & marketing capabilities:** The platform supports cross product lines and cross insurers package combination, and can add services offered by dealerships and carmakers.
- **Increase Renewal Rate:** Users can manage the customer acquisition and policy renewal processes with just a few clicks and significantly increase policy renewal rate.
- **Improve Customer Service and Adhesiveness:** Car owners can track claims status and request car maintenance service all in one place, boosting overall customer satisfaction.

“As a one-stop platform covering insurance sales, claim and renewal services, eBaoCloud AutoShop is an ideal tool to fill the insurance service gap in Grand Auto Services’ business structure, strengthening its connection with car owners through after-sales operations. Also, it saves customers the trouble of going through dozens of possible options to choose the best suitable insurance services. They only need to select insurance products that really suit their needs based on a shortlist prepared by the company.”

Jiejun Chen
Vice General Manager of Operation
Grand Auto Services

Business Values and Status:

- **National wide roll-out with full functions:** The platform has been rolled out to Grand Auto Services’ over 800 outlets across China as a centralized insurance platform
- **Connected insurers:** nearly 20
- **Products:** auto insurance, A&H and tyre related services
- **Users:** 5,000
- **Policy count:** millions
- **Premium:** several hundred million



Figure 1. Operation Management Dashboard



Figure 2. Claim Status Track/Mobile Repair Assistant

About China Grand Automotive Services Co.

China Grand Automotive Services Co. (Grand Auto Services) is the largest passenger car and luxury car sales and service group, the largest auto financing and leasing service provider, and the No. 1 used car dealer in China. In 2018, the company logged an operating income of about US\$ 24 billion, and its sales hit 881,700 units. As of 2018 year end, it set up a nationwide car sales network covering 28 provinces, autonomous regions and municipalities. With more than 50,000 employees, Grand Auto has more than 800 retail outlets include 777 car dealerships, of which 221 to luxury brands and 523 to mid-market brands. <http://www.chinagrandauto.com/cn/>