BINER DATA

INDUSTRY INTELLIGENCE REPORT

Regulation demands sharing. The difference is how willingly.

Week 43 · 19 October 2026

This week in 60 seconds

Automotive data is shared ground. Manufacturers, independent repairers, tool makers and parts firms all depend on it, and drivers depend on the choice it gives them. Regulation makes sure the data flows. This week the variable is willingness, meaning how far and how readily manufacturers open up.

01 NEW BRANDS ARE BUILDING AN ECOSYSTEM

Changan is lining up a partner for each part of aftersales, from Solera for repair and claims data to Kuehne+Nagel for parts and BNP Paribas for financing. Li Auto is setting up a Dutch parts centre before its first car is delivered.

02 GREAT BRITAIN LEAVES SERMI OUT

Great Britain plans to match the EU's repair rules on almost everything except SERMI, the scheme that gives approved independents access to security data such as keys and immobilisers. In the EU it is law. In Great Britain it stays voluntary.

03 CHINESE BRANDS ARE CLOSING THE REPAIR-COST GAP

In German insurance ratings, European brands were three type classes better than Chinese brands in 2024, according to the Allianz Centre for Technology. In 2026 the gap is one class.

For a new brand, open repair data can be a way in,
if it is set up once and kept consistent.

What this means for Biner Data

Compliance is the carmaker's duty, in every market it sells in and for every brand it owns. That is where the cost and the risk sit.

01 THE BURDEN SITS WITH THE CARMAKER

It is the carmaker, not the aftermarket, that has to prove access in every market and for every brand. That is where the admin, the cost and the legal exposure land.

02 SOLVE IT ONCE, NOT BRAND BY BRAND

A group with several brands, or an entrant in many markets, can set up compliant access once as shared infrastructure, or rebuild it every time. Once is far cheaper and easier to keep consistent.

03 FOR AN ENTRANT, CONSISTENCY SELLS

A new brand that needs independents to service its cars wins by giving them clean, predictable access. That is an advantage, not just a legal box to tick.

Biner Data sets up repair-data access once, across a group's brands and markets, and keeps it consistent for the independents who rely on it.

MARKET SIGNAL

New brands build their aftermarket with partners

Established carmakers spent years keeping independents away from their data. The brands arriving now have no service network of their own, so they build an ecosystem around their cars. Changan plans nearly 400 sales and service outlets in 15 countries by the end of 2026, and has signed up partners for the rest.

CHANGAN

REPAIR AND CLAIMS DATA
Solera
Connects Changan cars to insurers, repairers and parts channels.

INSURANCE DATA, UK
Thatcham Research
Repair methods, parts pricing and the data insurers use to set premiums.

PARTS
Kuehne+Nagel
Parts distribution in the Netherlands and the UK.

ROADSIDE AND FINANCE
Redion and BNP Paribas
Roadside assistance across Europe, and local car financing.

LI AUTO

PARTS BEFORE CARS
A regional parts centre in the Netherlands
With roadside assistance and a call centre, all due in December.

FIRST DELIVERIES
The Netherlands and Norway
Early 2027.

Each partner covers one piece.
Together they make the aftersales work.

AFTERMARKET SIGNAL

Great Britain matches the EU, except on SERMI.



SERMI lets an approved independent garage reach security-related data, such as keys and immobilisers, with one accreditation instead of a separate approval for every brand. The Department for Transport's consultation on updating GB type approval, which closed on 29 September, follows the EU on component approvals, safety and repair information. On SERMI it stops short.

01 WHY IT MATTERS

In the EU, an approved independent has a guaranteed route to security data. In Great Britain, the consultation says it is for manufacturers to decide how that access is granted. The aftermarket body IAAF warns that this leaves the right to repair to the carmakers' discretion, and is pushing for SERMI to be made mandatory.

02 THE BIGGER QUESTION

For a carmaker that sells in both markets, it is the same decision made twice under two sets of rules. Will it run one access model, or two?

For carmakers selling in both markets,
the same question now has two answers.

RMI COMPLIANCE

One carmaker, three rulebooks

A carmaker selling in the EU has to meet all three. Each one covers a different part of what independent operators are entitled to.

RULEBOOK	WHAT IT REQUIRES OF THE CARMAKER	WHAT IS NEXT
Type approval Regulation 2018/858	Give independents access to repair information. No car can be sold in the EU without type approval.	Applies before the first sale
Repair information Annex X, Delegated Regulation 2026/699	Provide that access in detail, including SERMI for security data, newer diagnostic interfaces and battery repair information.	23 December 2026, then stages to 2028
Competition law Motor-vehicle block exemption	Do not restrict independents' access to parts and technical information. The Commission's June evaluation named access to vehicle data as a key challenge.	Expires 31 May 2028. An impact assessment on what comes next is planned.

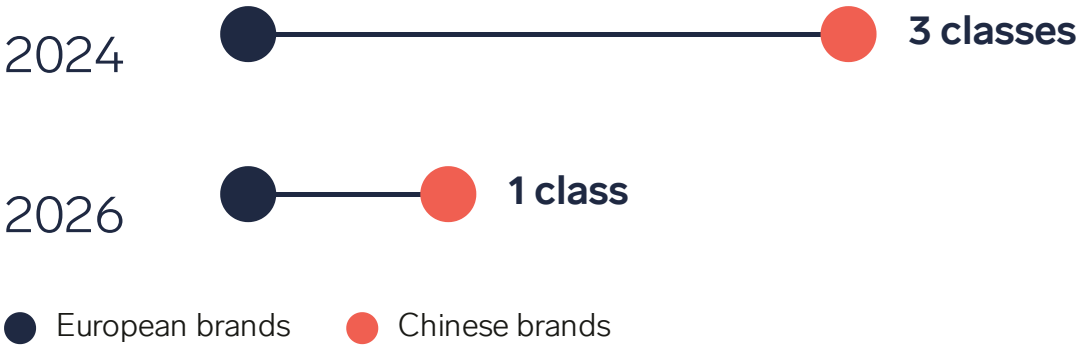
Meeting one rulebook is not enough.
A carmaker has to meet all three.

REPAIR & DIAGNOSTICS

The repair-cost gap is closing

German insurers rate every car model by what it costs to repair. The Allianz Centre for Technology has looked at the models launched in Germany since 2024, and the gap between European and Chinese brands is shrinking fast.

GAP IN INSURANCE TYPE CLASS, EUROPEAN VS CHINESE BRANDS



01 WHY IT MATTERS

Type classes are set by the German insurers' association GDV, and a lower class means cheaper cover. On average, Chinese brands improved by 1.5 classes while European brands slipped by half a class. Allianz says the Chinese manufacturers are learning fast.

02 WHAT IT MEANS

Repair costs come down to parts, repair methods and repair information reaching the people who fix the cars. That is the same ground the new brands are now covering with partners.

Repairability is becoming something insurers can measure.

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THE BIGGER PICTURE

Regulation demands sharing. The difference is how willingly.

Access is no longer only a legal duty. It is becoming a competitive choice.

The brands arriving in Europe are leaning in, lining up partners for everything from repair data to parts logistics. Great Britain is preparing to let manufacturers decide how far to open security data, and insurers are measuring how quickly repair costs change. The rules apply to every carmaker. How willingly each one meets them is becoming part of its competitive position.

The difference between a cost and an advantage is whether access is set up once, or rebuilt market by market.

A NOTE FROM THE CEO

I wanted to add a personal word to this week's report.

Biner Data did not start from a strategy deck. It started inside the work. For years we ran the repair-data compliance for various OEMs, and roughly eighty percent of what that took was admin: contracts, communication, pricing and negotiation, data quality, invoicing and payments. Different companies, separate builds, the same burden each time. The teams responsible were not short on skill. They were short on infrastructure to absorb regulation that keeps arriving, so the manual work filled the gap.

It is the same on the other side. One aftermarket team told us they had fifty people working on nothing but access to OEM data. That is the cost of a market where every party solves the same problem alone.

What makes this week different is who is arriving. The new brands entering Europe have no legacy systems and no service network of their own. They can either build that same manual burden from scratch, brand by brand, or start on shared infrastructure and skip it. For the first time, the companies with the most to gain from solving this properly are the ones showing up new.

I do not disagree with the regulation. I can see what it is for. But it has become so heavy that its own intention gets lost in the effort to comply with it. My vision for Biner Data is a world where becoming compliant is simple enough that the point of the rule comes to life, without becoming a burden on the businesses it governs.

That is why we exist: so the companies that hold data and the ones that need it can get back to their real work.

Marie Bredberg
CEO, Biner Data

SOURCES & NOTES
MARKET INTELLIGENCE

NEW BRANDS AND THEIR PARTNERS

Solera, GlobeNewswire, 14 October 2026. Changan Automobile, GlobeNewswire, 14 and 16 October 2026. Changan UK newsroom, 19 May 2026. Li Auto, press release, 12 October 2026. Changan's partners for data, insurance, parts, roadside and finance, and Li Auto's parts centre.

GREAT BRITAIN AND SERMI

Department for Transport, Updating GB type approval for passenger and goods vehicles, gov.uk, 18 August 2026, closed 29 September 2026. IAAF via Motor Trade News, 28 September 2026, and Garage Talk, 8 October 2026.
Alignment with EU rules and the exclusion of SERMI.

RMI AND 2026/699

EUR-Lex, Delegated Regulation (EU) 2026/699 amending Annex X of Regulation (EU) 2018/858. Noerr, 22 June 2026.
Repair information requirements, SERMI and deadlines.

COMPETITION LAW

EUR-Lex, Commission Regulation (EU) 2023/822. European Commission, evaluation of the motor-vehicle block exemption, SWD(2026) 174, 25 June 2026.
Expiry on 31 May 2028 and the evaluation's findings on vehicle data.

REPAIR COSTS AND INSURANCE RATINGS

Allianz Centre for Technology (AZT), via dpa-AFX, 5 October 2026, and ecomento.de, 8 October 2026.
Insurance type classes of models launched in Germany since 2024.

EDITORIAL NOTE

This report combines publicly available information with Biner Data analysis. References to companies do not imply a commercial relationship. Regulatory summaries are for industry intelligence purposes and do not constitute legal advice.

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