



**NAALAIYA THIRAN PROJECT - 2022
19ECI01-PROFESSIONAL READINESS FOR
INNOVATION, EMPLOYABILITY AND
ENTREPRENEURSHIP**



**INTELLIGENT VEHICLE DAMAGE ASSESSMENT & COST ESTIMATOR
FOR INSURANCE COMPANIES**

A PROJECT REPORT

Submitted by

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BONAFIDE CERTIFICATE

Certified that this Report “**INTELLIGENT VEHICLE DAMAGE ASSESSMENT & COST ESTIMATOR FOR INSURANCE COMPANIES**” is the bonafide work of **RANJITHA R, SAMADHARSINI D, VINOOTHINI M ,MATHESH KUMAR S** who carried out **19ECI01 Professional Readiness for Innovation, Employability and Entrepreneurship** project offered by IBM and Anna University, Chennai.

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PROJECT CALENDER

| Phase | Phase Description | Week | Dates | Activity Details |
|-------|--|------|------------------------|---|
| 1 | Preparation Phase (Pre-requisites, Registrations, Environment Set-up, etc.) | 2 | 22 - 27 Aug 2022 | Creation GitHub account & collaborate with Project repository in project workspace |
| 2 | Ideation Phase (Literature Survey, Empathize, Defining Problem Statement, Ideation) | 2 | 29 Aug – 3rd Sept 2022 | Literature survey (Aim, objective, problem statement and need for the project) |
| | | 3 | 5 - 10th Sept 2022 | Preparing Empathy Map Canvas to capture the user Pains & Gains |
| | | 4 | 12 - 17 Sept 2022 | Listing of the ideas using brainstorming session |
| 3 | Project Design Phase -I (Proposed Solution, Problem- Solution Fit, Solution Architecture) | 5 | 19 - 24 Sept 2022 | Preparing the proposed solution document |
| | | 6 | 26 Sept - 01 Oct 2022 | Preparing problem - solution fit document & Solution Architecture |
| 4 | Project Design Phase -II (Requirement Analysis, Customer Journey, Data Flow Diagrams, Technology Architecture) | 7 | 3 - 8 Oct 2022 | Preparing the customer journey maps |
| | | 8 | 10 - 15 Oct 2022 | Preparing the Functional Requirement Document & Data- Flow Diagrams and Technology Architecture |
| 5 | Project Planning Phase (Milestones & Tasks, Sprint Schedules) | 9 | 17 - 22 Oct 2022 | Preparing Milestone & Activity List, Sprint Delivery Plan |
| 6 | Project Development Phase (Coding & Solution, acceptance Testing, Performance Testing) | 10 | 24 - 28 Oct 2022 | Preparing Project Development - Delivery of Sprint-1 |
| | | 11 | 28 -01 Oct Nov 2022 | Preparing Project Development - Delivery of Sprint-2 |
| | | 12 | 02- 09 Nov 2022 | Preparing Project Development - Delivery of Sprint-3 |
| | | 13 | 10- 18 Nov 2022 | Preparing Project Development - Delivery of Sprint-4 |

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INTELLIGENT VEHICLE DAMAGE ASSESSMENT AND COST ESTIMATOR FOR INSURANCE COMPANIES

ABSTRACT

The motor insurance sector loses a lot of money as a result of leakage claims. The gap between the amount actually paid for claims and the amount that would have been paid had all of the best practises in the industry been followed is known as underwriting leakage. These results have been reached using both testing and visual assessment. However, they do delay the processing of claims. By reducing loss adjustment costs, improvements in the First Notice of Loss and the speed with which claims are examined and evaluated might save a lot of money in the automobile insurance claims process. Car damage is automatically identified and classified using advanced picture analysis and pattern recognition technology, a method for automatically locating the damaged area by comparing photos of the automobile from before and after an accident. This project's proposed a CNN model that can recognise a car's damage area. If users upload images, the model can evaluate damage (be it a dent or scratch from an object), and it can also estimate the extent of damage. Insurance firms can handle claims more efficiently as a result. When accepting a car loan, particularly one for a used vehicle, lenders may also consider this model.

1 . INTRODUCTION

1.1 PROJECT OVERVIEW

Nowadays, a lot of money is being wasted in the car insurance business due to leakage claims. Claims leakage Underwriting leakage is characterized as the discrepancy between the actual payment of claims made and the sum that should have been paid if all of the industry's leading practices were applied. Visual examination and testing have been used to may these results. However, they impose delays in the processing of claims.

The aim of this project is to build a VGG16 model that can detect the area of damage on a car. The rationale for such a model is that it can be used by insurance companies for faster processing of claims if users can upload pics and the model can assess damage(be it dent scratch from and estimates the cost of damage. This model can also be used by lenders if they are underwriting a car loan, especially for a used car.

1.2 PURPOSE

Today's world is seeing a substantial increase in automobiles. Because there are more automobiles on the road and more people are driving them at high speeds, accidents happen more frequently. When an accident happens, the parties involved submit a claim with their auto insurance to obtain the money needed to repair the vehicle since, according to false claims, the company acts inappropriately and withholds payments.

2.LITERATURE SURVEY

2.1 Existing Problem

Paper-1

| | | |
|-------------|---|---|
| Title | : | Automatic Car Insurance Using Analysis Image. |
| Author | : | Aniket Gupta, Jitesh Chogale, Shashank Shrivastav, Prof. Rupali Nikhare. |
| Journal | : | International Research Journal of Engineering and Technology. |
| Year | : | April 2020. |
| Methodology | : | In this System, CNN Model is used to implement automatic car insurance using image analysis and provide an optimistic cost to the user. They used Django framework to design the user interface and integrate car damage prediction model to the system. |
| Scope | : | Initially the policyholder will have to register on the website, then fill in the required information of the customer and car and then upload the image. By using CNN model the cost will be predicted and it will be displayed on the screen. |

Paper-2:

| | | |
|-------------|---|---|
| Title | : | Car Damage Assessment for Insurance Companies. |
| Author | : | Mandara G S and Prashant Ankalkoti. |
| Journal | : | International Journal of Advanced Research in Science, Communication and Technology (IJARSCT). |
| Year | : | June 2022 |
| Methodology | : | In this model, they used Convolution Neural Network model and VGG16 for detecting the car image and to analyse the damage of the car. |
| Scope | : | It first takes damaged car image as an input. Detection of the car is done perfectly then analyse the damage of the car by applying the neural network. In this system they carry out some functions including car detection, car damage analysis, predict the location of the damaged car like front, back, side and also car damaged severity like minor, moderate, severe. |

Paper-3:

| | | |
|-------------|---|---|
| Title | : | Automatic Assessment of Damage and Repair Costs in Vehicles. |
| Author | : | Vikas Taliwal, Siddhartha Dalal, Kaigang Li, Gaurav harma. |
| Journal | : | United States Patent Application Publication. |
| Year | : | Oct 2017. |
| Methodology | : | In this System, they used CNN to detect the pose of the vehicle And damage analysis. Then execute a Markov Random Field (MRF) algorithm to internal parts of the vehicle from the damaged external vehicle parts. |
| Scope | : | Finally it estimate the repair cost based on the external and internal damaged parts. |

Paper-4

| | | |
|-------------|---|---|
| Title | : | Damage Assessment of a vehicle and Insurance Reclaim. |
| Author | : | Vaibhav Agarwal, Utsav Khandelwal, Shivam Kumar, Raja Kumar, Shilpa M. |
| Journal | : | International Journal of Creative Research Thoughts (IJCRT). |
| Year | : | April 2022. |
| Methodology | : | In this model they used CNN for the auto insurance claiming process then image analysis and pattern recognition technologies are used to detect the car damages. |
| Scope | : | In this system firstly, it takes an damaged car image as input then the image processing analyses the percentage of damage and divides it into two factors as repair and replace. Then at last it generates a detailed report on analysis of the automobile and use this to claim one's reimbursement with the insurance company. |

Paper-5

| | | |
|-------------|---|--|
| Title | : | Assessing Car Damage with Convolutional Neural Networks. |
| Author | : | Harit Bandi, Suyash Joshi, Siddhant Bhagat, Amol Deshpande. |
| Journal | : | Sardar Patel Institute of Technology. |
| Year | : | April 2020. |
| Methodology | : | In this System, they used Convolutional Neural Networks (CNN) for classification of problems and RCNN for detecting the car image and to analyses the damage of the car. |
| Scope | : | In this Model it takes damaged car image for (logistic or logic classification). Secondly, it extracts the features of car damages. Finally, image classification has been applied on the feature vectors to determine the severity of the damage to the car. |

Paper-6

| | | |
|-------------|---|--|
| Title | : | Car Damage Detection using Deep Learning. |
| Author | : | Dindayal Bhadrecha, Divyesh Tharakan, Chandrababu Godasu, Hrushikesh Jadhav. |
| Journal | : | International Research Journal of Engineering and Technology (IRJET). |
| Year | : | June 2022. |
| Methodology | : | In this paper, they created their own dataset and experimented with various algorithms such as Yolo v5 and Faster CNN . They observed that the transfer learning combined with Mask RCNN performed the best. They are also note that only car specific features may not be effective for damage classification. |
| Scope | : | It collects damaged car image using VGG annotator and Saved as JSON file. Then applying mask RCNN and train model. The neural network is used for extracting features and transfer learning applied to improve the performance. Finally it predicts damaged car status. |

Paper-7

| | | |
|-------------|---|---|
| Title | : | Front-View Vehicle Damage Detection using Roadway Surveillance Camera Images. |
| Author | : | Burak Balci, Yusuf Artan, Bensu Alkan and Alperen Elihos. |
| Journal | : | VEHITS 2019 -International Conference on Vehicle Technology and Intelligent Transport Systems. |
| Year | : | 2019. |
| Methodology | : | First, they detect the vehicle within the raw image using a novel SSD model . Second, using the cropped image to generate deep feature representations of vehicle. Finally, by using image classification for applying a classification operation on the feature vectors, they have determine the damage status of the vehicle. |

Scope : This method indicates that the ensemble model that combines the symmetrical analysis feature representation and transfer learning feature representation yields the most accurate result with the accuracy rates.

Paper-8

Title : Automated Detection of Multi-class Vehicle Exterior Damages using Deep Learning.

Author : Maleika Heenaye - Mamode Khan, Mohammad Zafir Hussein Sk Heerah, Zuhairah Basgeeth.

Journal : IEEE.

Year : October 2021.

Methodology : In this paper, they have adapted the pre-trained CNN models namely the MobileNet and VGG19 and applied a transfer learning on large constructed dataset for Vehicle damage analysis application.

Scope : They have used Adam optimisation to enhance the model. MobileNet has achieved an overall performance of 70% whereas VGG19 has achieved 50% and it provides promising results for vehicle damage.

2.2 REFERENCES

[1]. R.E. Ruitenbeek, Convolutional Neural Networks for vehicle damage detection, 2021

[2]. Ritik Gandhi, Deep Learning Based Car Damage Detection, Classification and Severity, 2021

[3]. Siddhant Gole, Car Damage Assessment to Automate Insurance Claim, 2022

[4]. Ruixing Ming, Using Machine Learning Models To Compare Various Resampling Methods In Predicting Insurance Fraud, 2021

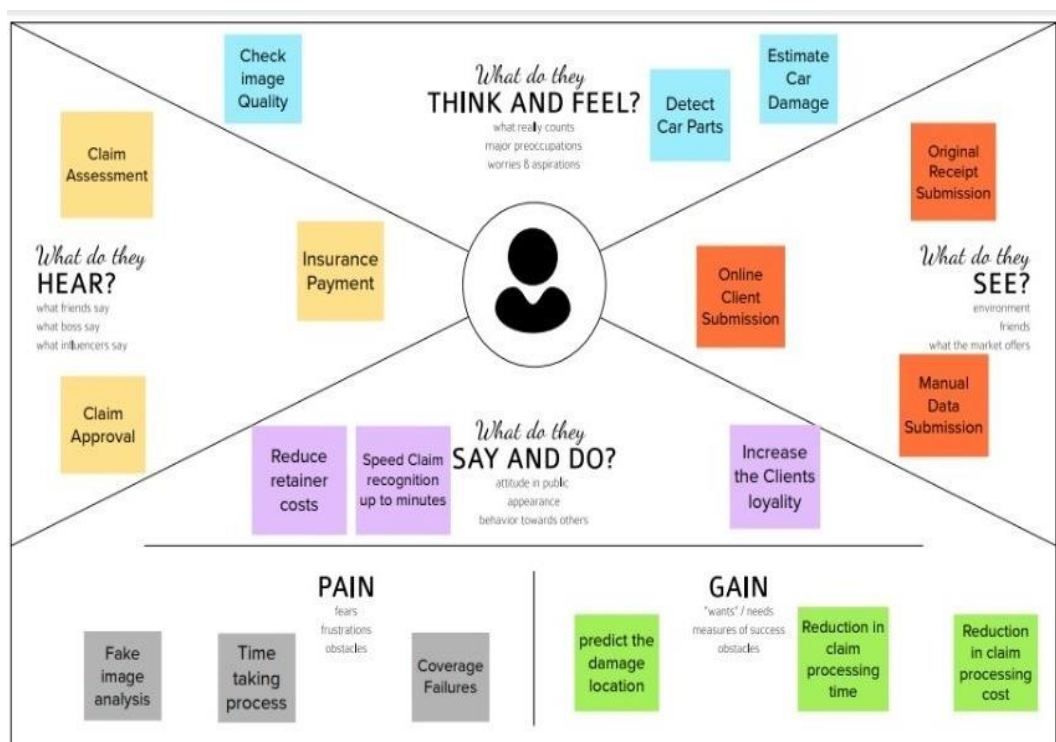
[5]. Kitsuchart Pasupa, Evaluation of deep learning algorithms for semantic segmentation of car parts, 2021

2.3 PROBLEM STATEMENT DEFINITION

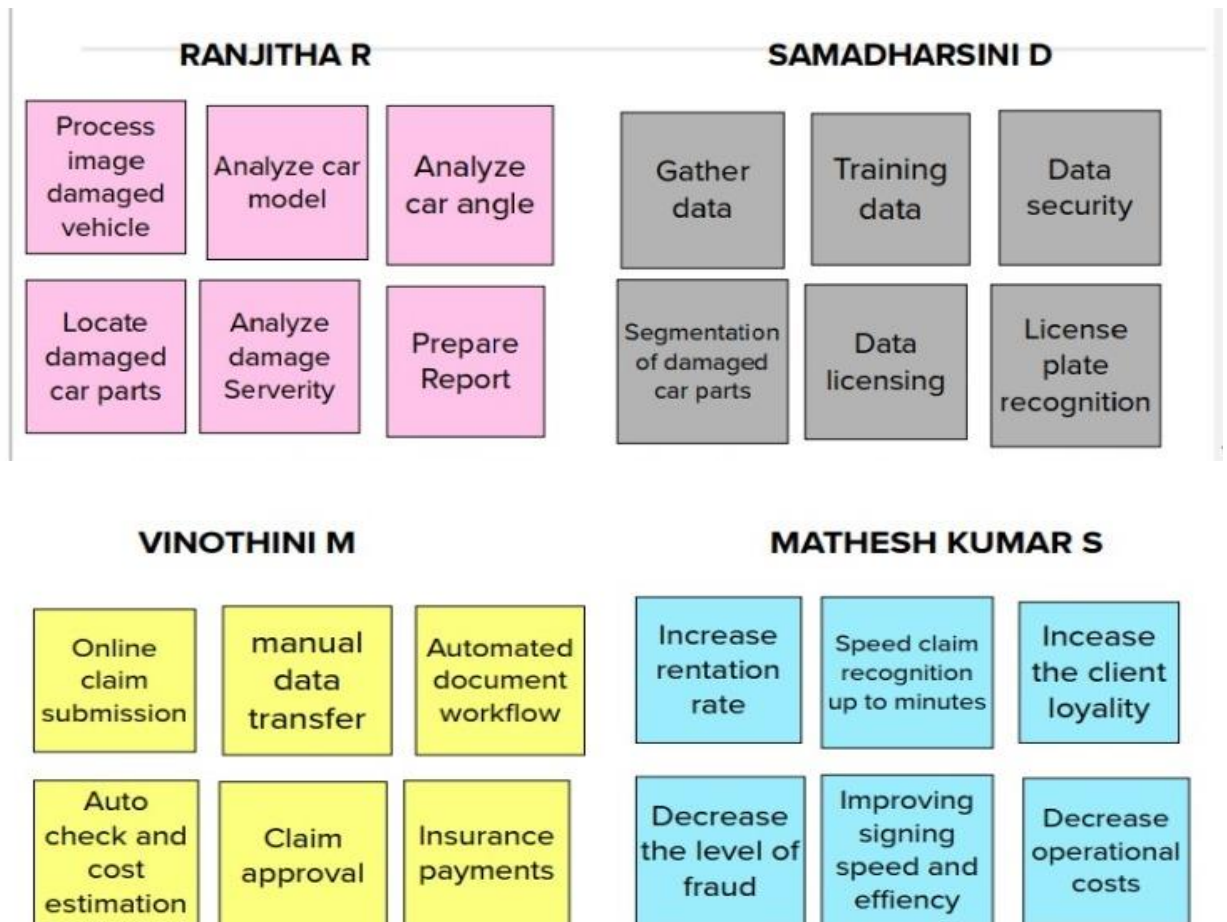
In existing system, the procedure of making an insurance claim for an automobile is laborious, and there is a delay before the first reimbursement is authorized . Insurance firms lose millions of dollars each year due to claim leakage as a result of the expansion of the vehicle sector and the daily rise in the number of accidents. The discrepancy between the company's actual spending and what they should have really spent is known as claim leakage. Ineffective claim processing, erroneous payments, human error such as a lack of quality control or poor customer service or even claim fraud may be to blame for this. Auditing closed claim files is the only way to find claim leakage.

3.IDEATION & PROPOSED SOLUTION

3.1 EMPATHY MAP CANVAS

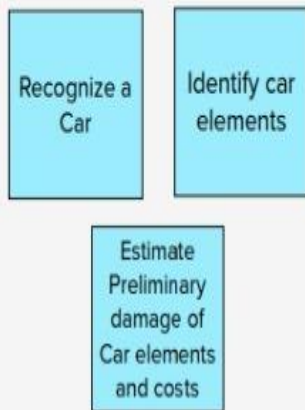


3.2 BRAINSTORMING



3.2 IDEATION

Car Damage Recognition.



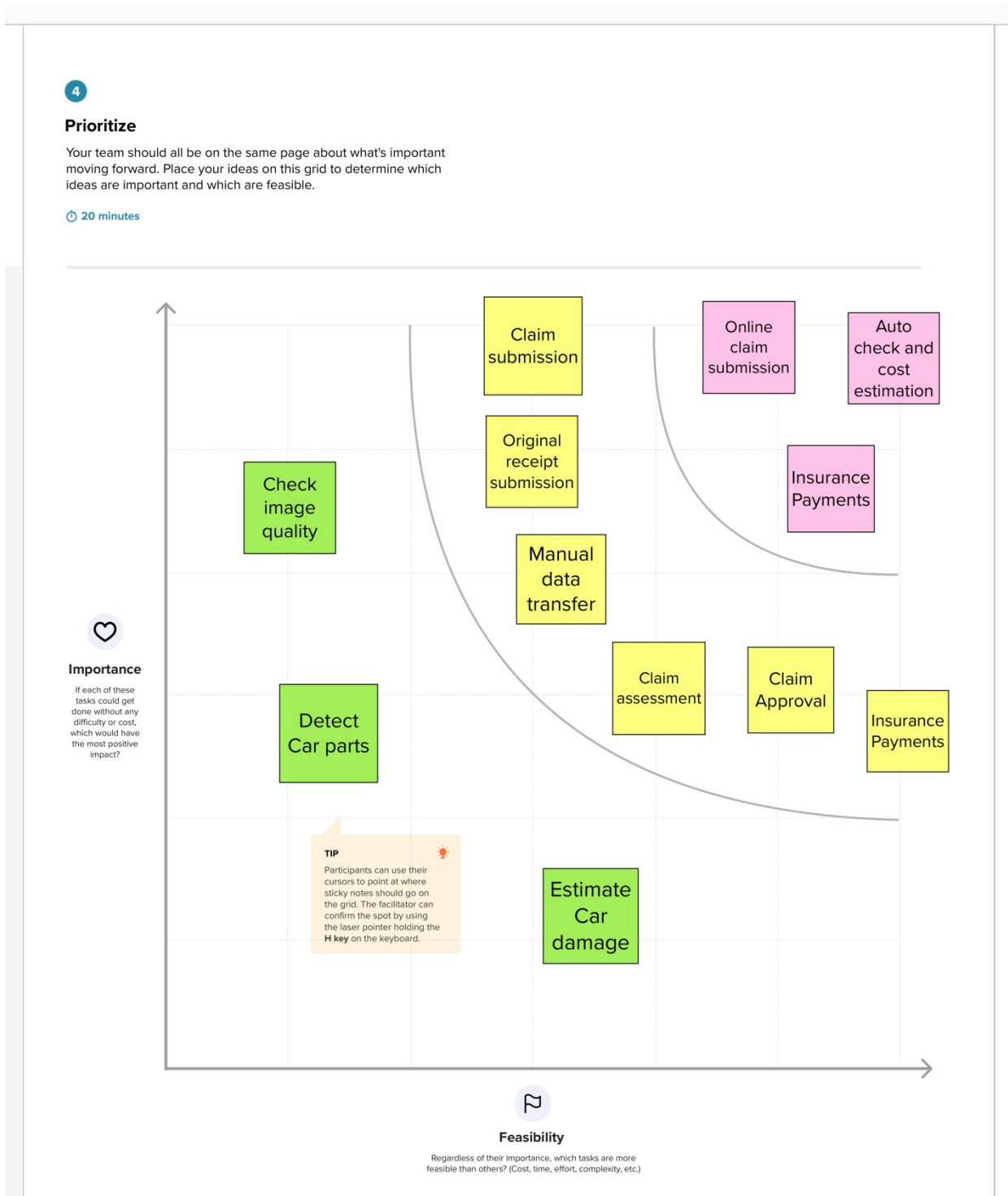
Car damage Recognition Process



Benefits



3.2 Idea Prioritization



3.3 Proposed Solution

| S. No | Parameter | Description |
|-------|---|---|
| 1. | Problem Statement(Problem to be Solved) | A lot of money is lost today in the car insurance market owing to claims leakage. Visual examination and testing have been used to may these results. |
| 2. | Idea / Solution Description | Car damage is automatically identified and classified using advanced picture analysis and pattern recognition technology. |
| 3. | Novelty / Uniqueness | A technique that compares before and after accident car images to automatically detect the damaged location. |
| 4. | Impact on Society | Vehicle damage analysis used to get compensation, submit the created report and Process that saves time and money. |
| 5. | Business Model(Revenue Model) | The Proposed method was implemented using the Convolutional Neural Network feature extraction and damage detection / localization than pre-trained model VGG16. |
| 6 | Scalability of the Solution | It can be used by insurance companies for faster processing of claims and can also be used to underwriting a car loan, especially for a used car. |

3.4 Problem solution Fit

| Project Title: Intelligent vehicle damage assessment for the insurance companies | | Project Design Phase – I Solution Fit Template | | Team ID: PNT2022TMID38777 | |
|--|--|--|---|---------------------------|--|
| Define CS, PR, TR, EM, CL, AS, RC, BE, CH | 1. CUSTOMER SEGMENT(S) CS <ul style="list-style-type: none"> Commercial working people travelling from one point to another Basically belonging to 18+ years old Person whose vehicle experienced some accident or damage in the vehicle A Customer with valid insurance policy to claim | 6. CUSTOMER LIMITATIONS CL <ul style="list-style-type: none"> Troubled network connection might lead to inaccessible of certain features Improper images or blurred images might affect the accurate performance of the application | 5. AVAILABLE SOLUTIONS AS <ul style="list-style-type: none"> Cost estimation done by manual calculations Using slow processing algorithms to detect the damage Pros <ul style="list-style-type: none"> The estimated values stays within the customer and bank agent Cons <ul style="list-style-type: none"> Estimated cost varies frequently | | |
| | 2. PROBLEMS / PAINS PR <ul style="list-style-type: none"> The main problem will be time consumption in assessing the damage cost and damage percentage To address such an issue it is very important to provide accurate damage percentage and unified cost for that damage Failed to provide perfect value for damage by the insurance companies | 8. PROBLEM ROOT / CAUSE RC <ul style="list-style-type: none"> Deviation or variation from the company calculated cost and the actual cost Rapid development in the AI field paved way to many advance methodologies of estimation | 7. BEHAVIOR BE <ul style="list-style-type: none"> The customer has to upload the images of the car after an accident The application will instantly evaluate the damages and displays the claim amount the customer | | |
| Identify strong TR & EM | 3. TRIGGERS TO ACT TR <ul style="list-style-type: none"> Technologies advancement in the field of predictions and estimation Colleagues and society demanding instant insurance claim Customer wanting to be independent without falling into false traps | 9. YOUR SOLUTION SL <ul style="list-style-type: none"> Accurately estimate the damage percentage Predict the region of damage with respect to the vehicle Use fast processing algorithm for functionality Interactive and user-friendly solution to make it easily accessible for the user Eliminating human error while estimation | 8. CHANNELS of BEHAVIOR CH <div>ONLINE</div> <ul style="list-style-type: none"> Webpage can be accessed to estimate damage using input image Quick access of the artificial intelligence-based algorithm for damage assessment <div>OFFLINE</div> <ul style="list-style-type: none"> Reach out to the respect insurance agent or the corresponding bank to proceed further with the insurance payment protocols Validate the estimate cost with the cost provided by the firm | | |
| | 4. EMOTIONS EM <div>Before</div> <ul style="list-style-type: none"> Delay in insurance claim Unable to claim an accurate amount for vehicle damage <div>After</div> <ul style="list-style-type: none"> Customers felt independent Received their insurance claims at an instant | | | | |

4. REQUIREMENT ANALYSIS

4.1 FUNCTIONAL REQUIREMENTS

| FR No. | Functional Requirement (Epic) | Sub Requirement (Story / Sub-Task) |
|--------|-------------------------------|--|
| FR-1 | User Registration | Registration through FormRegistration through Gmail |
| FR-2 | User Confirmation | Confirmation via Email Confirmation via OTP |
| FR-3 | User details | Users are required to register their personal details. likename, age, date of birth, driving license, car number etc. |
| FR-4 | User requirements | The user simply inputs vehicle damage images. The software will instantly generate an accurate reading of the based on the image detection analysis in a readable formatfamiliar to the customer. It compares the information already given and states the defect percentage and cost in that vehicle damage image . |

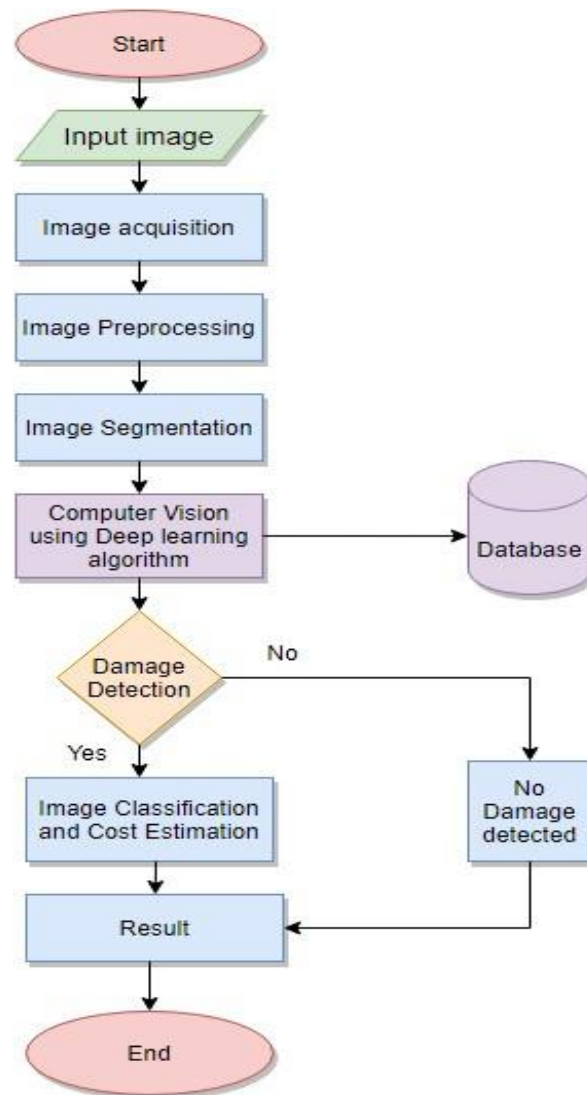
4.2 NON FUNCTIONAL REQUIREMENTS

| FR No. | Non-Functional Requirement | Description |
|--------|----------------------------|---|
| NFR-1 | Usability | More efficient for the frequent users. userscan easily understand what the application does and feel satisfied with the system. |
| NFR-2 | Security | <ul style="list-style-type: none">•AI powered vehicle damage assessment and cost estimator for insurance company should contain more security in which our data whichentered or maintained should be more security.•With the help of the username and password it provides more security in which it can access moresecurable and the data are private |
| NFR-3 | Reliability | This application must perform without failure in 90 percentage of use cases during a month. It is morereliable. |

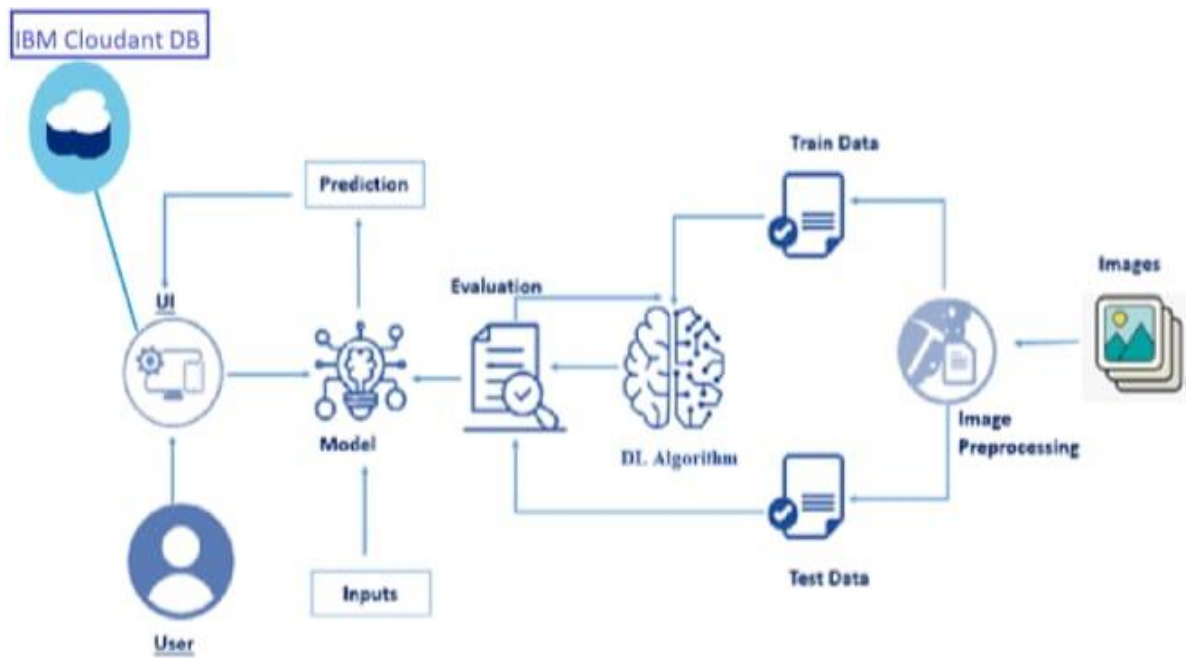
| | | |
|-------|---------------------|---|
| NFR-4 | Performance | This application supporting 1,050 users per hour must provide 5 seconds or less response time in a desktop browser, including the rendering of text and images, over an LTE connection. The performance of this application is effective and efficient. |
| NFR-5 | Availability | The web dashboard must be available to user's 99.9 percent of the time every month during business hours EST. Users can access any time and any where. |
| NFR-6 | Scalability | The application must be scalable enough to support 10,000 visits at the same time while maintaining optimal performance and efficient to retrieve image in large scale thus improving scalability. |

5. PROJECT DESIGN

5.1 DATA FLOW DIAGRAMS



5.2 SOLUTION & TECHNICAL ARCHITECTURE



5.3 USER STORIES

| Use Type | Functional Requirement (Epic) | User Story Number | User Story / Task | Acceptance criteria | Priority | Release |
|-------------------------|--|-------------------|---|--|----------|----------|
| Customer (Mobile user) | Registration | USN-1 | As a user, I can register for the application by entering my email, password, and confirming my password. | I can access my account / dashboard by entering valid credentials | High | Sprint-1 |
| Customer Details | Login | USN-2 | As a user, I will receive confirmation email once I have registered for the application | I can receive confirmation email & click confirm | High | Sprint-1 |
| Customer Uses | Dashboard | USN-3 | As a user, I can register for the application through Facebook | I can register & access the dashboard with Facebook Login | Low | Sprint-4 |
| Customer Options | Details about insurance companies | USN-4 | As a user, I can register for the application through Gmail | I can register & access the dashboard with Facebook Gmail | Medium | Sprint-1 |
| Customer usage | Login | USN-5 | As a user, I can log into the application by entering email & password | I can log in and view my dashboard at my demand on any time | High | Sprint-1 |
| Customer needs to do | Dashboard | USN-6 | As a user I must capture images of my vehicle and upload it into the web portal | I can capture the entire vehicle and upload | High | Sprint-2 |
| Customer (Web user) | Details about estimated cost based on damage | USN-7 | As a user I must receive a detailed report of the damages present in the vehicle and the cost estimated | I can get the estimated insurance cost | High | Sprint-3 |
| Customer Care Executive | Details about Estimated cost Based on damage | USN-8 | As a user, I need to get support from developers in case of queries and failure of service provided | I can have smooth user experiences and all the issues raised is sorted | Medium | Sprint-4 |
| Administrator | Details about Estimated cost Based on damage | USN-9 | We need to satisfy the customer needs in an efficient way and make sure any sort of errors are fixed | I can finish the work without any problems | High | Sprint-4 |

6. PROJECT PLANNING

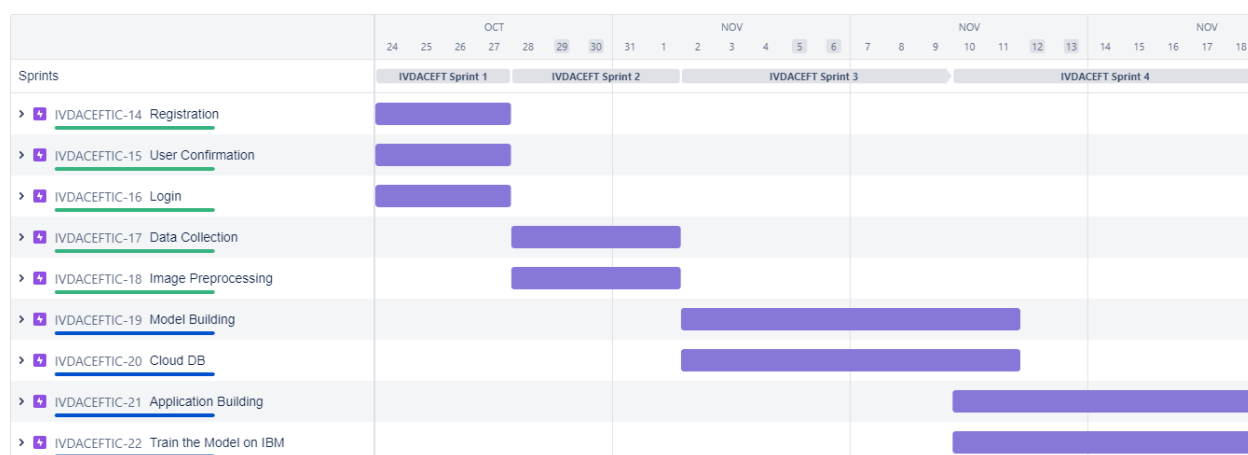
6.1 SPRINT PLANNING & ESTIMATION

| Sprint | Functional Requirement (Epic) | User Story Number | User Story / Task | Story Points | Priority | Team Members |
|----------|-------------------------------|-------------------|--|--------------|----------|--|
| Sprint-1 | Registration | USN-1 | As an owner of a particular vehicle, I can log into the application by entering email & password. | 2 | High | Ranjitha R Samadharsini D Vinothini M Mathesh Kumar S |
| Sprint-1 | User Confirmation | USN-2 | As an owner of a particular Vehicle ,I will receive confirmation email once I have registered for the application. | 1 | Medium | Ranjitha R Samadharsini D Vinothini M Mathesh Kumar S |
| Sprint-1 | Login | USN-3 | As an owner of a particular vehicle, I can log into the application by entering email & password. | 2 | High | Ranjitha R Samadharsini D Vinothini M Mathesh Kumar S |
| Sprint-2 | Data Collection | USN-1 | Download the dataset used in intelligent vehicle damage assessment & cost estimator for insurance companies. | 2 | High | Ranjitha R Samadharsini D Vinothini M Mathesh Kumar S |
| Sprint-2 | Image Pre Processing | USN-1 | Improve the image data that suppresses unwanted distortions or enhances some image features important for further processing, although performing some geometric transformations of images like rotation, scaling, etc. | 2 | High | Ranjitha R Samadharsini D Vinothini M Mathesh Kumar S |
| Sprint-3 | Model Building | USN-1 | Define the model architecture and adding CNN layer and testing , saving the model. | 2 | High | Ranjitha R Samadharsini D Vinothini M Mathesh Kumar S |
| Sprint-3 | Cloud DB | USN-1 | Below are steps that need to follow for creating and using cloud service. <ul style="list-style-type: none"> • Register & login to IBM cloud • Create service instance • Creating service credentials • Launch cloud DB • Create database | 2 | High | Ranjitha R Samadharsini D Vinothini M Mathesh Kumar S |
| Sprint-4 | Application Building | USN-1 | Building a web application that is integrated into the model we built. A UI is provided to the user where he has uploaded the image. Based on the saved model, the uploaded image will be analyzed and prediction is showcased on the UI. | 2 | High | Ranjitha R Samadharsini D Vinothini M Mathesh Kumar S |
| Sprint-4 | Train The Model On IBM | USN-1 | Build Deep learning model and computer vision Using the IBM cloud. | 2 | High | Ranjitha R Samadharsini D Vinothini M Mathesh Kumar S |

6.2 Sprint Delivery Schedule

| Sprint | Total Story Points | Duration | Sprint Start Date | Sprint End Date(Planned) | Story Points Completed (as on Planned End Date) | Sprint Release Date (Actual) |
|----------|--------------------|----------|-------------------|--------------------------|---|------------------------------|
| Sprint-1 | 20 | 4 Days | 24 Oct 2022 | 27 Oct 2022 | 20 | 29 Oct 2022 |
| Sprint-2 | 20 | 5 Days | 28 Oct 2022 | 01 Nov 2022 | 20 | 04 Nov 2022 |
| Sprint-3 | 20 | 8 Days | 02 Nov 2022 | 09 Nov 2022 | 20 | 11 Nov 2022 |
| Sprint-4 | 20 | 9 Days | 10 Nov 2022 | 18 Nov 2022 | 20 | 19 Nov 2022 |

6.3 Sprint Delivery Plan



7.CODING & SOLUTIONING

7.1 Feature 1

```
1 client = Cloudant.iam("1c6f917d-87ac-491b-90a0-6e3ae5b5daca-  
    bluemix","tYJcUyVJYs3WrxF_1absTN4RXrbdQ_RDWBRUy9BX-  
    28c",connect=True)  
2 database = client.create_database("bath4_database")  
3  
4 #load model  
5  
6 model1 = load_model('V:\\Workspace\\IBM-Project-23426-  
    1659882722\\Final Deliverables\\model\\body.h5')  
    model2 = load_model('V:\\Workspace\\IBM-Project-23426-
```

The feature 1 gives access to the trained deep learning models for predicting multiple damages in various areas in the vehicle and connected with the IBM Watson Database for storing the user data.

7.2 Feature 2

```
1 img = load_img(filepath,target_size=(224,224))  
2     x = img_to_array(img)  
3     x = np.expand_dims(x,axis=0)  
4  
5     prediction1 = np.argmax(model1.predict(img_data))  
6     prediction2 = np.argmax(model2.predict(img_data))  
7  
8     index1 = ['front','near','side']  
9     index2 = ['minor','moderate','severe']  
10
```

Feature 2 enables the web application to predict the incoming image from the user into the given labels. The code gets the image, convert into pixels and load into the model. Based on

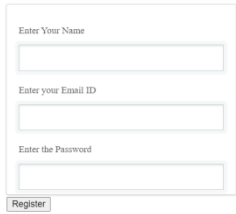
the predicted results, the algorithm will return the value as the estimated cost.

8.TESTING

8.1 Test Cases

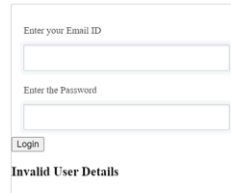
1. User Login and Registration test
2. Database Update test
3. Prediction test

8.2 User acceptance Testing



The screenshot shows a web page header with the text "Vehicle Damage Detection" on the left and navigation links "Home", "Login", and "Register" on the right. Below the header is a registration form with three input fields: "Enter Your Name", "Enter your Email ID", and "Enter the Password". A "Register" button is located below the password field. Below the form, a red error message states "You are already a member!".

The registration web page is tested with the already registered user information and hence it shows a message "You are already a member" by which the repetition of user information at database is prevented.



A screenshot of a login form. It contains two input fields: 'Enter your Email ID' and 'Enter the Password'. Below the password field is a 'Login' button. Below the button, the text 'Invalid User Details' is displayed in red, indicating an error.

The login web page is tested with the invalid user information to check the invalidlogin testing into the webpage



A screenshot of a web interface titled 'Vechile Damage Detection'. It features a file upload section with the text 'Select image to upload:' followed by a 'Choose File' button and the status 'No file chosen'. To the right is an 'Upload Image' button. In the top right corner, there are links for 'Home' and 'Logout'.

The Estimated Cost of the Damage:6000 - 8000 Inr

9. RESULTS

PERFORMANCE

The performance of the Cost estimator for insurance companies is tested and assested with the latency check, which is run over the prediction page. The time taken to load the image and predict the cost based on the damages in the vechile is checked. The results show that the web application took less than 10s to provide the estimated cost of the given vechile image. The model is tested with the various damaged car images which is not used during the training and validation of the model which also shows that the model works with the accuracy of about 98% in the overall performance.

10.ADVANTAGES & DISADVANTAGES

1. The Advantage of having an Intelligent Cost Estimator based on the damages can save the time and resource of the user in automatically evaluating the images with the damages using the Deep Learning models trained with the various car images.
2. The Disadvantage of the project is expensive coding and time to develop the front end and back end of the web application

11. CONCLUSION

We conclude by suggesting this web application for damage assessment and cost estimation for the insurance companies. The web application is supported by the Deep Learning and IBM watson cloud which stands for the complex image prediction and user information storage. The web application takes the user registration and login, The user can login into the prediction page using their ID and password. The prediction takes the image input and the model can predict the input based on the perviour knowledge about the damages.

12. FUTURE SCOPE

In future, The User Interface of the web application can be improved by updating the HTML and CSS coding. The improvement in UI can gives the better user experience in future, The model's accuracy over various images can increased by training with various damaged images. The Image processing methods can be improved to achieve higher performance of the model in the future.

13. APPENDIX

GITHUB ACCOUNT LINK:

<https://github.com/IBM-EPBL/IBM-Project-3883-1658669475>

DEMO VIDEO LINK:

https://drive.google.com/file/d/1UqWIBPRgG2QsZTh9H_WCphBpZDuohmsd/view?usp=sharing

App.py

```
1 from cloudant.client import Cloudant
2 import os
3 import tensorflow
4 from keras.utils import load_img, img_to_array
5 from werkzeug.utils import secure_filename
6 import numpy as np
7 from keras.models import load_model
8 from tensorflow.python.ops.gen_array_ops import concat
9 from keras.applications.inception_v3 import preprocess_input
10
11 #creating the Cloudant Database
12 client = Cloudant.iam("1c6f917d-87ac-491b-90a0-6e3ae5b5daca-
    bluemix","tYJcUyVJYs3WrxF_1absTN4RXrbdQ_RDWBRUy9BX- 28c",connect=True)
13 database = client.create_database("bath4_database")
14
15 #load model
16 model1 = load_model('V:\\Workspace\\IBM-Project-23426-
```

```

1659882722\\Final Deliverables\\model\\body.h5')
17 model2          =          load_model('V:\\WorkSpace\\IBM-Project-23426-
    1659882722\\Final Deliverables\\model\\level.h5')
18
19 from flask import
    Flask,render_template,request,redirect,url_for
20
21 app = Flask(____name____)
22
23 @app.route('/')
24 def home():
25     return render_template('index.html')26
27 #login page setting28
29 @app.route('/login')
30 def login():
31     return render_template('login.html')32
33 @app.route('/afterLogin',methods=['POST','GET'])
34 def afterlogin():
35     user = request.form['_id']
36     passw = request.form['psw']
37     print(user,passw)38
39     query = {'_id':{'$eq':user}}40
41     docs = database.get_query_result(query)
42     print(docs)
43     print(len(docs.all()))44
45     if(len(docs.all())==0):
46         return render_template('login.html',message='Theusername is not
    found')
47     else:
48         if((user==docs[0][0]['_id'] and
    passw==docs[0][0]['psw'])):

```

```

49         return redirect(url_for('prediction'))
50     else:
51         return
52     render_template("login.html",message="Invalid User Details")
53
54#Register page setting
55
56 @app.route('/register')
57 def register():
58     return render_template('register.html')
59
60 @app.route('/afterRegister',methods=['POST'])
61 def afterregister():
62     x = [x for x in request.form.values()]
63     print(x)
64     data = {
65         '_id':x[1],
66         'name':x[0],
67         'psw' : x[2]
68     }
69     print(data)
70     query = {'_id':{'$eq' : data['_id']}}
71     docs = database.get_query_result(query)
72     if(len(docs.all())==0):
73         url = database.create_document(data)
74         return render_template('register.html',
75             message="Registration is Successfully Completed")
76     else:
77         return render_template("register.html", message="Youare already a
78             member!")
79
80#prediction
81

```

```

82 @app.route('/prediction')
83 def prediction():
84     return render_template('prediction.html')85
86#logout page
87
88 @app.route('/logout')
89 def logout():
90     return render_template('logout.html')91
92#results
93
94@app.route('/result', methods = ['GET', 'POST'])95def upload_file():
96     if request.method == 'POST':
97         f = request.files['_file']
98         basepath = os.path.dirname(_____name____)
99                                     filepath =
100         os.path.join(basepath,'uploads',f.filename)
101         f.save(filepath)101
102         img = load_img(filepath,target_size=(224,224))
103         x = img_to_array(img)
104         x = np.expand_dims(x,axis=0)
105         img_data = preprocess_input(x)106
107         prediction1 = np.argmax(model1.predict(img_data))
108         prediction2 = np.argmax(model2.predict(img_data))109
110         index1 = ['front','near','side']
111         index2 = ['minor','moderate','severe']112
113         result1 = index1[prediction1]
114         result2 = index2[prediction2]115
116         if(result1=="front" and result2=="minor"):

```



```

117         value= "3000 - 5000 Inr"
118         elif(result1=="front" and result2=="moderate"):119         value
="6000 - 8000 Inr"
120         elif(result1=="front" and result2=="severe"):121
value="9000 - 11000 Inr"
122         elif(result1=="near" and result2=="minor"):
123             value="4000 to 6000 Inr"
124         elif(result1=="near" and result2=="moderate"):125
value="7000 - 9000 Inr"
126         elif(result1=="near" and result2=="severe"):127
value="11000 - 13000 Inr"
128         elif(result1=="side" and result2=="minor"):129
value="6000 - 8000 Inr"
130         elif(result1=="side" and result2=="moderate"):131
value="9000 - 11000Inr"
132         elif(result1=="side" and result2=="severe"):133
value="12000 - 15000 Inr"
134         else:
135             value = "16000 - 50000 Inr"
136
137         return
        render_template("prediction.html",prediction=value)138
139
140
141 if (____name____== '____main____'):
142     app.run(debug=True)

```