Project Design Phase-II

Technology Stack (Architecture & Stack)

Date	15th October 2022
Team ID	PNT2022TMID25776
Project Name	Intelligent Vehicle Damage Assessment and Cost Estimation for Insurance Companies
Maximum Marks	4 Marks

Table-1: Components & Technologies:

S. No	Component	Description	Technology
1.	User Interface	How user interacts with application e.g., Mobile Application	HTML, CSS, JavaScript.
2.	Application Logic-1	Logic for a process in the application	Python
3.	Application Logic-2	Logic for a process in the application	IBM Watson STT service
4.	Application Logic-3	Logic for a process in the application	IBM Watson Assistant
5.	Database	Data Type, Configurations etc.	MySQL, Deep learning
6.	Cloud Database	Database Service on AI	IBM Cloudant DB
7.	File Storage	File storage is more.	IBM Block Storage or Other Storage Service or Local Filesystem
8.	AI Model	Purpose of AI Model is for estimating the cost of the damaged vehicle.	IBM AI Platform
9.	Infrastructure (Server / Cloud)	Application Deployment on Local System / Cloud Local Server Configuration: Cloud Server Configuration:	Cloud Foundry, etc.

Technology Architecture:

Claims determined to be fast tracked

Proper coverages opened and reserves set, sending downstream notices to financials

Self inspection link sent to customer

Photos of damage uploaded

Estimate complete either by computer vision or desk appraiser

Claims payment automatically issued via EFT/ACH

Insurer

Claimant

Vendors, bodyshop, contractor, medical etc.

Communication with policy system to retrieve policy data, in force status etc

Reserving data set downstream

Photos and estimate data sent to claim systems

Claims system sends final claim data to UW and other required downstream applications

Claims system send payment info to finance application, UW sent claims info to be utilized for renewals

Notice of Loss/Damage Assessment

Claims Submission/ Adjudication

Payment & document processing