

## **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.

## **TABLE OF FIGURES**

### **INTRODUCTIONS**

Projectoverview

purpose

### **LITERATURE SURVEY**

Existing problem

References

Problem Statement Definition

### **IDEATION & PROPOSEDSOLUTION**

Empathy Map Canvas Ideation

& Brainstorming Proposed

Solution Problem Solution fit

### **REQUIREMENT ANALYSIS**

Functional requirement

Non-Functional requirements

### **PROJECT DESIGN**

Data Flow Diagrams

Solution & Technical Architecture

User Stories

### **PROJECT PLANNING &SCHEDULING**

Sprint Planning &Estimation

Sprint Delivery Schedule

### **CODING & SOLUTIONING**

Feature 1

Feature 2

### **TESTING**

Test Cases

User Acceptance Testing

### **RESULTS**

Performance Metrics

ADVANTAGES & DISADVANTAGES

CONCLUSION

FUTURE SCOPE

APPENDIX

Source Code GitHub& Project Demo Link

# INTRODUCTION

## PROJECT OVERVIEW

Vehicles are significantly rising in today's globe. Because there are more cars on the road, accidents happen more frequently because individuals are driving them at high speeds. When an accident occurs, the people file a claim with their auto insurance for the necessary funds to repair the car, because to inaccurate claims, the corporation behaves improperly and doesn't make payments now. This occurs as a result of claims leakage, which is the discrepancy between the sums secured by the firm and the sum that it should have secured in accordance with the claims. Even if the car's damage is easily seen, the claim procedure will take longer than usual in accordance with company policy. Despite the company's best efforts, there is a delay in the claims procedure. Differentiate the suggested approach to perhaps speed up the process of assessing automotive damage. Instead of taking hours to accomplish automotive damage detection if it were visually inspected, a system may perform it in a minute by just providing a picture of a damaged vehicle. The system can determine the analysis of the damage, the position of the damage, and the degree of the damage using machine learning and computer vision.

## **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.

## LITERATURE SURVEY

TITLE: Convolutional Neural Networks for vehicle damage detection,  
2021 AUTHOR NAME: R.E. Ruitenbeek

Vehicle damage is becoming an increasing liability for shared mobility providers. The high number of driver handovers necessitates the use of an accurate and quick inspection system capable of detecting minor damage and categorising it. To address this, a damage detection model is created that locates vehicle damages and categorises them into twelve groups. To improve detection performance, multiple deep learning algorithms are used, and the effect of various transfer learning and training strategies is evaluated. The final model, which was trained on over 10,000 damage photos, can detect minor defects in a variety of environments, including water and dirt. A performance evaluation using domain experts reveals that the model performs comparably. Furthermore, the model is tested in a specially designed light street, demonstrating how strong reflections complicate detection performance.

TITLE: Deep Learning Based Car Damage Detection, Classification and  
Severity AUTHOR NAME: Ritik Gandhi1, 2021

Because it is a manual procedure, resolving a claim in the accident insurance sector takes time, and there is a gap between the ideal and real settlement. We are using deep learning models to not only speed up the process, but also to deliver better customer service and boost insurance company profitability. In this paper, we use multiple pre-trained models such as VGG 16, VGG 19, Resnet50, and DENSENET to choose the top performing models. We first use the Resnet50 model to determine whether or not the automobile is damaged, and if it is, we utilise the WPOD-net model to identify the licence plate. The YOLO model is used to detect the affected region. Finally, the damage severity is implemented using the DENSENET model. We discovered that transfer learning outperforms fine-tuning after applying multiple models. Furthermore, we present a framework that incorporates all of this into a single application, assisting in the automation of the insurance sector.

TITLE: Car Damage Assessment to Automate Insurance Claim,  
2022 AUTHOR NAME: Siddhant Gole

Car damage inspection is an essential stage in claim sanctioning, and the procedure is frequently delayed and erroneous, resulting in claim leakages. Our task is to create a web application connected with a deep learning model that receives user input in the form of photographs of damaged automobiles and assesses the damage to provide a cost report that the firm can use to approve

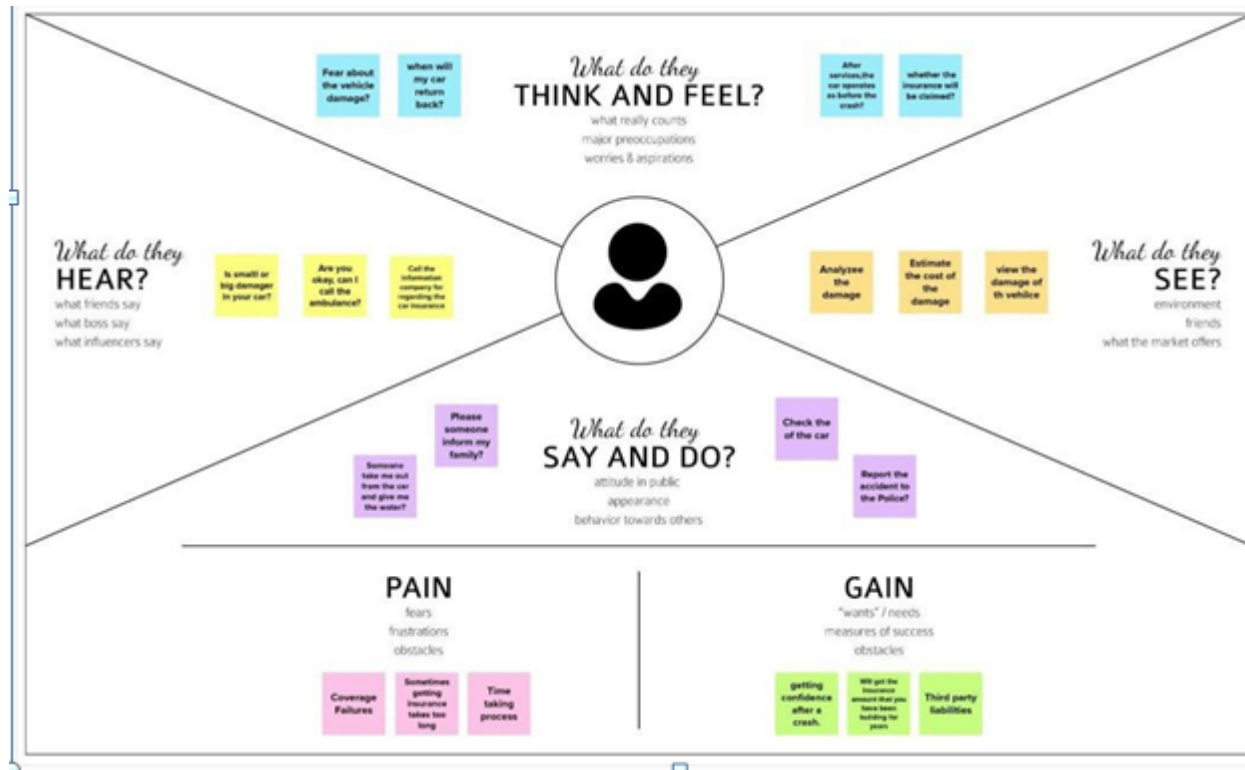
the first reimbursement. To detect and localise the damaged regions, the model employs the MASK R-CNN algorithm in conjunction with Faster RCNN. The device also includes a security module that detects and stores the vehicle's licence plate, body type, and logo data for verification. Our goal is to develop a system that can detect damaged parts of a car using images and generate a cost analysis report that the company can use to sanction the insurance amount. The task would be to develop an end-to-end system for detecting and classifying types of damage via images, as well as to implement a car number plate, body type, and logo detection system to verify car details.

## **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 authorised. 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.

# IDEATION & PROPOSEDSOLUTION

## EMPATHY MAP CANVAS



## IDEATION & BRAINSTORMING





## PROPOSED SOLUTION

The proposed approach collects photographs of a person's damaged automobile, then utilises those images as input for a deep learning model that use image processing to recognise the elements of the image and determine the percentage of the vehicles' damage. Finally, it generates a comprehensive analysis report on the vehicle that is used to ask the insurance company for payment.

## Project Design Phase-I Proposed Solution Template

Project team shall fill the following information in proposed solution template.

S.No.	Parameter	Description
1.	Problem Statement (Problem to be solved)	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.
2.	Idea / Solution description	To accomplish this, to create Train and Test Folders and then image preprocessing in which Import the image data generator library and apply image data generator functionality to Trainset and Testset. The third step is Model Building in which Import the model building Libraries, Adding Flatten layers then Adding Output Layer then Creating Model Object then Configure the Learning Process then Train, Save, Test The Model. Step four is Cloudant DB in which Register & Login to IBM Cloud then Create Service Instance and Credentials then Launch Cloudant DB then Create Database. The last step is Application Building in which

		Building HTML Pages then Build Python Code finally Run The Application
3.	Novelty / Uniqueness	<ol style="list-style-type: none"> <li>1. AI based car detection.</li> <li>2. Image processing</li> </ol>
4.	Social Impact / Customer Satisfaction	Customer (insurance company) no need to give full amount to the policy holder. They can provide an amount based on the severity of the damage.
5.	Business Model (Revenue Model)	Subscription and advertising model
6.	Scalability of the Solution	It allows the client to avoid giving the total amount of insurance to the policyholder for a small amount of damage.

## PROBLEM SOLUTION FIT

There is no systematic approach to receive a rapid answer from an insurance company. A week of waiting is required. The proposed solution should enable consumers to contact with the insurance provider and receive payments both online and offline. After uploading the damaged image and determining the extent of the damage, the user may obtain insurance only if the company approves the damaged image and the condition is more than 80%.

Project Title: Intelligent Vehicle Damage Assessment & Cost Estimator for Insurance Companies			Project Design Phase-I - Solution Fit Template			Team ID: PNT2022TMD44034		
Define CS, fit into CC	<b>1. CUSTOMER SEGMENT(S)</b> Who is your customer? i.e. working parents of 3-5 y.o. kids <div>CS</div> <ol style="list-style-type: none"> <li>1) Insurance company</li> <li>2) A worker moving from one location to another location</li> <li>3) Common people and car companies</li> <li>4) People belongs to over the age of 18</li> </ol>	<b>4. CUSTOMER CONSTRAINTS</b> What constraints prevent your customers from taking action or limit their choices of solutions? i.e. spending power, budget, no cash, network connections, available devices. <div>CC</div> <ol style="list-style-type: none"> <li>1) Mismatched network connection could make some function inaccessible of certain features</li> <li>2) Improper images or blurred images might affect the accurate performance of the application</li> </ol>	<b>5. AVAILABLE SOLUTIONS</b> Which solutions are available to the customers when they face the problem or need to get the job done? What have they tried in the past? What pros & cons do these solutions have? i.e. pen and paper is an alternative to digital notetaking. <div>AS</div> <ol style="list-style-type: none"> <li>1) Approaching third person for cost estimation</li> <li>2) The software will evaluate the images and present the claim amount of the users</li> </ol>	Explore AS, differentiate				
	<b>2. JOBS-TO-BE-DONE / PROBLEMS</b> Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one, explore different sides. <div>J&amp;P</div> <ol style="list-style-type: none"> <li>1) One of the major problem faced by the customers or the insurance company or not idea</li> <li>2) Addressing the issues like this is very important in identifying and exact damage ratio of the vehicle</li> </ol>	<b>9. PROBLEM ROOT CAUSE</b> What is the real reason that this problem exists? What is the back story behind the need to do this job? i.e. customers have to do it because of the change in regulations. <div>RC</div> <ol style="list-style-type: none"> <li>1) The cost calculated by the company and actual cost</li> <li>2) Many estimation of the existing system has emerged as a result if the AI field</li> </ol>	<b>7. BEHAVIOUR</b> What does your customer do to address the problem and get the job done? (C: Directly related; find the right actor; panel; intuitive; calculate usage and benefits; indirectly associated; customers spend less time on volunteering work (i.e. Greenpeace). <div>BE</div> <ol style="list-style-type: none"> <li>1) Webpage to estimate damage using an input image</li> <li>2) Exploring the different options available for claiming insurance</li> </ol>					
Focus on J&P, map into BE, understand RC	<b>3. TRIGGERS</b> What triggers customers to act? i.e. seeing their neighbor installing solar panels, reading about a more efficient solution in the news. <div>TR</div> <ol style="list-style-type: none"> <li>1) The field of estimation we use the advanced technology</li> <li>2) For avoiding the false traps by the customer</li> </ol>	<b>10. YOUR SOLUTION</b> If you are working on an existing business, write down your current solution first, fill in the canvas, and check how much it fits reality. If you are working on a new business proposition, then keep it blank until you fill in the canvas and come up with a solution that fits within customer limitations, solves a problem and motivates customer behaviour. <div>SL</div> <ol style="list-style-type: none"> <li>1) Accurately measure the damage percentage of the vehicle</li> <li>2) To improve the overall functionality of the vehicle.</li> <li>3) It helps to customer to detect the damage and estimate the current market value for the claim.</li> <li>4) The performance of the existing solution is low.</li> <li>5) The quick access by the customer and user friendly interaction with the insurance company.</li> </ol>	<b>8. CHANNELS OF BEHAVIOUR</b> <b>1. ONLINE</b> What kind of actions do customers take online? Extract online channels from #7. <b>2. OFFLINE</b> What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development. <div>CH</div> <p>Online:</p> <ol style="list-style-type: none"> <li>1) By the means of image processing system we can easily identify the damaged parts to rectified.</li> <li>2) By the customers can able to interact with the companies for the estimation of damaged parts of vehicle</li> </ol> <p>Offline:</p> <ol style="list-style-type: none"> <li>1) Customer can able to contact the number provided by the customer service</li> <li>2) Validate the cost estimated and then provided by the firm</li> </ol>	Identify strong TR & EM				
	<b>4. EMOTIONS: BEFORE / AFTER</b> How do customers feel when they face a problem or a job and afterwards? i.e. lost, insecure + confident, in control - see it in your communication strategy & design. <div>EM</div> <p>Before:</p> <ol style="list-style-type: none"> <li>1) The cost of parts should be affordable</li> <li>2) Insurance should be claimed properly</li> </ol> <p>After:</p> <ol style="list-style-type: none"> <li>1) The customer should be satisfied with the changes</li> <li>2) Evaluate the unified insurance claim for vehicle damages</li> </ol>							

## **REQUIREMENT ANALYSIS**

### **FUNCTIONAL REQUIREMENT**

This approach provides a way for evaluating vehicle damage that insurance companies may utilise when processing claims. This module offered a framework for submitting a vehicle's damaged parts and requesting insurance from an organisation. The dataset needed to train the Damage Detection and it has prepared by an admin. In order to make the images useful for training, they were manually annotated; damages were categorised into 7 distinct types such as Door Dent, Bumper Dent, Body Scratch, Broken Windshield, Broken Glass, Broken Lights and Smash By modifying its settings and loading the learned dataset, the model was set up to train on user data.

### **Object Detection**

Employ a specially trained CNN model utilising transfer learning on to identify the object. This model takes different forms of damage into account validation sets such as Bumper Dent, Bumper Scratch, Door Dent, Door Scratch, Glass Shattered, Head Lamp, Tail Lamp, Undamaged, etc. The classification of car damage severity is as follows: Minor Damage which typically involves slight damage to the vehicle that does not impede the vehicle to cause severe injuries. It includes the headlight scratches, dents and digs in the hood or windshield, from gravel or debris, scratches in the paint. Moderate Damage which deals with any kind of damage that impairs the functionality of the vehicle in any way is moderate damage. It involves large dents in hood, fender or door of a car. Even if the airbags are deployed during collision, then it comes under moderate damage. Severe Damage – Structural damages such as bent or twisted frames, broken/bent axels, and missing pieces of the vehicles and in some cases even the destruction of airbags. These types of damages are a big threat to the human life.

### **Damage Detection:**

To locate damaged areas in a picture and create a bounding box around each object found, object localization is used which combines object localisation and classification to provide a bounding box and a class for each item for object detection. Use CNN to generate a convolutional features map from an image to forecast the class and bounding box of an item. If the car is undamaged

then it simply detects it and if it's a damaged one, then there are further localizations made models. The model shows accuracy on the validation set. To automate such a system, the easiest method would be to build a Convolution Neural Network model capable of accepting images from the user and determining the location and severity of the damage. The model is required to pass through multiple checks would first ensure that given image is that of a car and then to ensure that it is in fact damaged. These are the gate checks before the analysis begins. Once all the gate checks have been validated, the damage check will commence. The model will predict the location of the damage as in front, side or rear, and the severity of such damage as in minor, moderate or severe.

### **Claim Insurance**

The procedure of claiming insurance is done by persons who are in need. For access to the company's insurance, the user must register and authenticate. After that, users may access their insurance information and submit an insurance claim request. The request for an insurance claim can be viewed and approved by the insurance company. Once the damaged image has been uploaded and the degree of the damage has been determined, the user may receive insurance only if the firm accepts the damaged image and the condition is greater than 80%.

## **NON FUNCTIONAL REQUIREMENTS**

### **Usability**

The system shall allow the users to access the system with pc using web application. The system uses a web application as an interface. The system is user friendly which makes the system easy

### **Availability**

The system is available 100% for the user and is used 24 hrs a day and 365 days a year. The system shall be operational 24 hours a day and 7 days a week.

### **Scalability**

Scalability is the measure of a system's ability to increase or decrease in performance and cost in response to changes in application and system processing demands.

### **Security**

A security requirement is a statement of needed security functionality that ensures one of many different security properties of software is being satisfied.

### **Performance**

The information is refreshed depending upon whether some updates have occurred or not in the application. The system shall respond to the member in not less than two seconds from the time of the request submittal. The system shall be allowed to take more time when doing large processing jobs. Responses to view information shall take no longer than 5 seconds to appear on the screen.

### **Reliability**

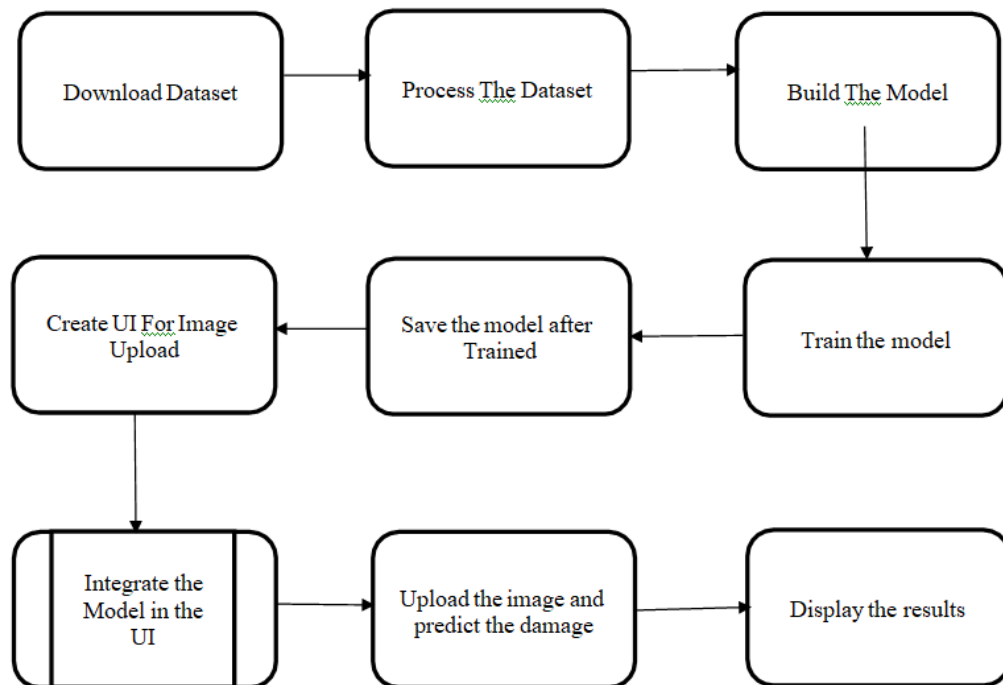
The system has to be 100% reliable due to the importance of data and the damages that can be caused by incorrect or incomplete data. The system will run 7 days a week. 24 hours a day.

## PROJECT DESIGN

### DATA FLOW DIAGRAMS

A two-dimensional diagram explains how data is processed and transferred in a system. The graphical depiction identifies each source of data and how it interacts with other data sources to reach a common output. Individuals seeking to draft a data flow diagram must identify external inputs and outputs, determine how the inputs and outputs relate to each other, and explain with graphics how these connections relate and what they result in. This type of diagram helps business development and design teams visualize how data is processed and identify or improve certain aspects.

#### DATA FLOW DIAGRAM:



## LEVEL 0

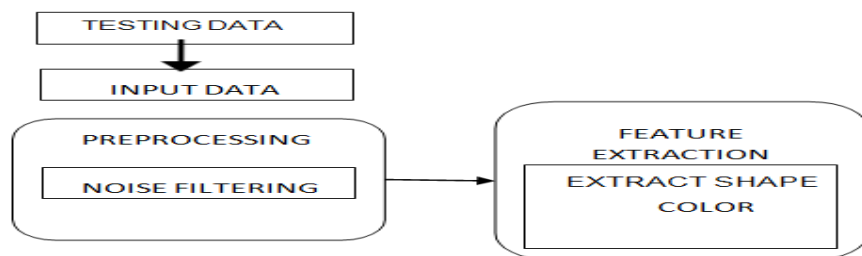
The Level 0 DFD shows how the system is divided into 'sub-systems' (processes), each of which deals with one or more of the data flows to or from an external agent, and which together provide all of the functionality of the system as a whole. It also identifies internal data stores that must be present in order for the system to do its job, and shows the flow of data between the various parts of the system.





## LEVEL 1

The next stage is to create the Level 1 Data Flow Diagram. This highlights the main functions carried out by the system. As a rule, to describe the system was using between two and seven functions - two being a simple system and seven being a complicated system. This enables us to keep the model manageable on screen or paper.

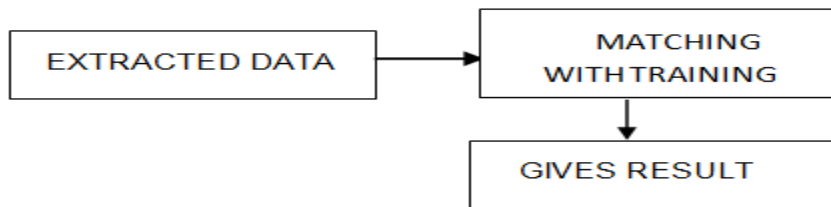


## LEVEL 2

A Data FlowDiagram (DFD) tracksprocesses and their data paths within the business or system boundary under investigation. A DFD defineseach domain boundaryand illustrates the logical movement and transformation of data within the defined boundary. The diagram shows 'what' input data enters the domain, 'what' logical processes the domain applies to that data, and 'what' output data leaves the domain. Essentially, a DFD is a tool for process modelling and one of the oldest.

## SOLUTION & TECHNICAL ARCHITECTURE

A system architecture or systems architecture is the conceptual model that defines the structure, behavior, and more views of a system. An architecture description is a formal description and representation of a system, organized in a way that supports reasoning about the structures and behaviors of the system. System architecture can comprise system components, the externally visible properties of those components, the relationships (e.g. the behavior) between them. It can provide a plan from which products can be procured, and systems developed, that will work together to implement the overall system. There have been efforts to formalize languages to describe system architecture, collectively these are called architecture description languages (ADLs).

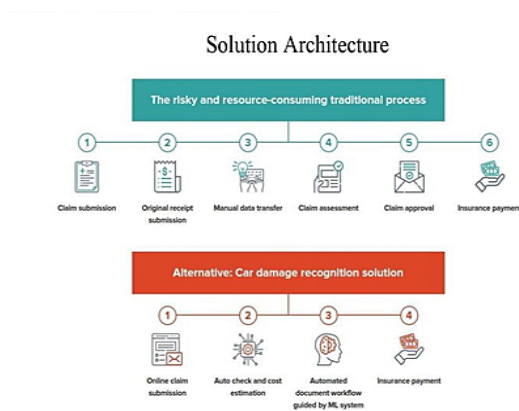


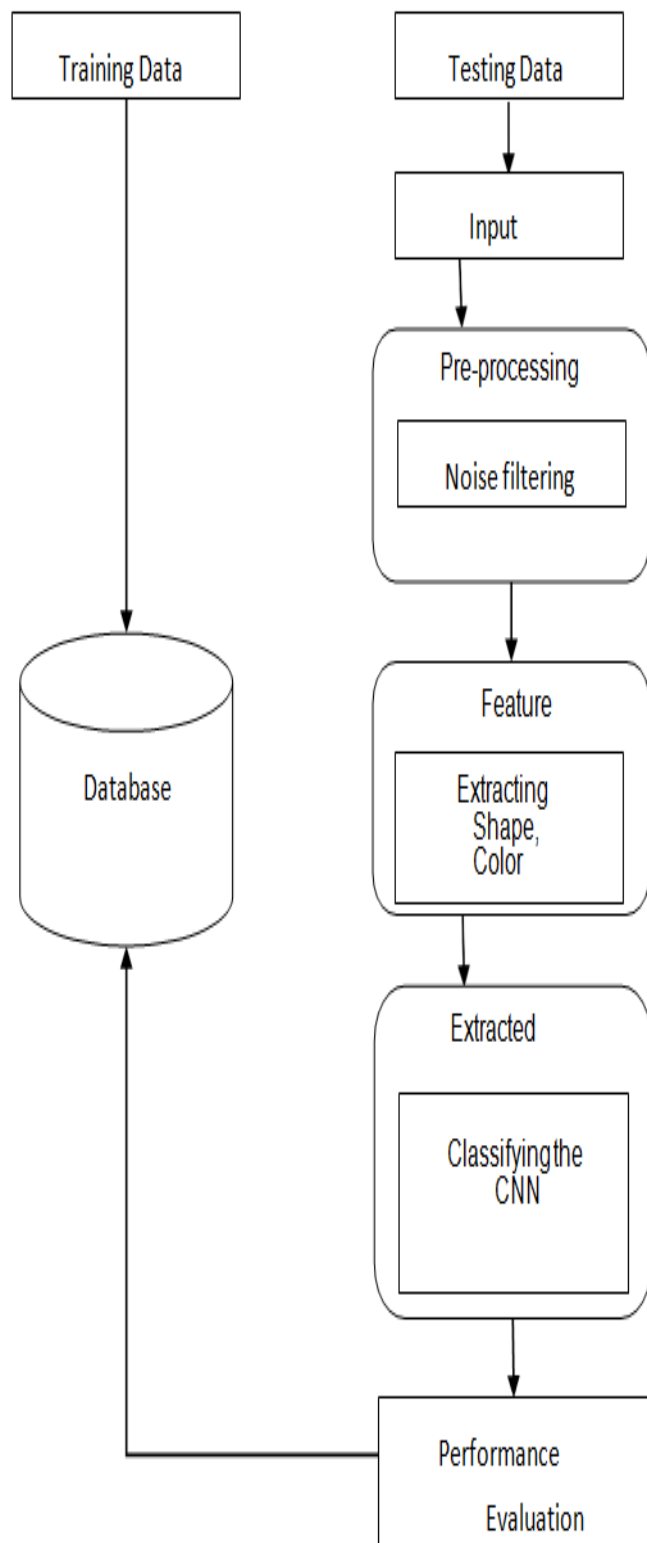
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### SOLUTION ARCHITECTURE:

#### Intelligent Vehicle Damage Assessment & Cost Estimator for Insurance





## USER STORIES

User 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 the application by entering my email-Id and password and confirming the User Id and Password	I can access the dashboard/My account	High	Sprint-1
Customer details	login	USN-2	As a user, I will confirm that I have received my confirmation mail with my registered application	I can access the predicted page	High	Sprint-1
Customer Uses	Gmail access	USN-4	As a user, I can register the application through the gmail	I can sign up and access the details via the gmail	Medium	Sprint-2
Customer mandatory work	Upload the damaged image of the vehicle	USN-5	As a user, I can login into application with my own entering the email and password	I can scan the vehicle completely through camera	High	Sprint-3
Customer value	Cost is based on the damage of the vehicle	USN-6	Insurance would be provided based on the damage of the vehicle	I can get estimated insurance cost price	High	Sprint-3
Customer Care Executive	Effective Customer Support	USN-7	We can provide the excellent user assistance for the application for insurance	I can get the effective customer support	Medium	Sprint-4

Administrator	To complete the customer work	USN-8	We will respond towards the customer needs in a good way without mistakes	I can get effective customer support	High	Sprint-4
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## SPRINT PLANNING & ESTIMATION

Use the below template to create product backlog and sprint schedule

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	vincent leo vimal
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	sanjeevi

Sprint-1	Login	USN-3	As an owner of a particular vehicle, I can log into the application by entering email & password.	2	High	navin
Sprint-2	Data Collection	USN-1	Download the dataset used in intelligent vehicle damage assessment & cost estimator for insurance companies.	2	High	romil
Sprint-2	Image Pre Processing	USN-1	Improve the image data that suppresses unwilling distortions or enhances some image features important for further processing, although	2	High	sanjeevi

## SPRINT DELIVERY SCHEDULE

<b>Sprint</b>	<b>Total Story Point</b>	<b>Duration</b>	<b>Sprint Start Date</b>	<b>Sprint End Date (Planned)</b>	<b>Story Points (Completed as on Planned end date)</b>	<b>Sprint release date (Actual)</b>
Sprint-1	20	4 Days	24 Oct 2022	30 Oct 2022	20	29 Oct 2022
Sprint-2	20	5 Days	28 Oct 2022	03 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



## **a. CODING & SOLUTIONING**

### **FEATURE 1**

A convolutional neural network is a class of artificial neural networks. It is a Deep Learning algorithm that can take in an input image, assign importance to various objects in the image and be able to differentiate one from the other. The pre-processing required in a ConvNet is much lower as compared to other classification algorithms. The advantage of CNNs is to provide an efficient dense network which performs the prediction or identification efficiently.

### **FEATURE 2**

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 CNN model that can recognise a car's damage area. If users upload images, the model can evaluate damage

## TESTING

### TEST CASES

A test case has components that describe input, action and an expected response, in order to determine if a feature of an application is working correctly. A test case is a set of instructions on “HOW” to validate a particular test objective/target, which when followed will tell us if the expected behavior of the system is satisfied or not.

Characteristics of a good test case:

1. Accurate: Exacts the purpose.
2. Economical: No unnecessary steps or words.
3. Traceable: Capable of being traced to requirements.
4. Repeatable: Can be used to perform the test over and over.
5. Reusable: Can be reused if necessary.

S.NO	Scenario	Input	Excepted output	Actual output
1	User login	User name and password	Login	Login success.
2	Upload Image	Upload damaged vehicle image as a input	Detecting object and analyze for claim insurance	Details are stored in a database.

## **USER ACCEPTANCE TESTING**

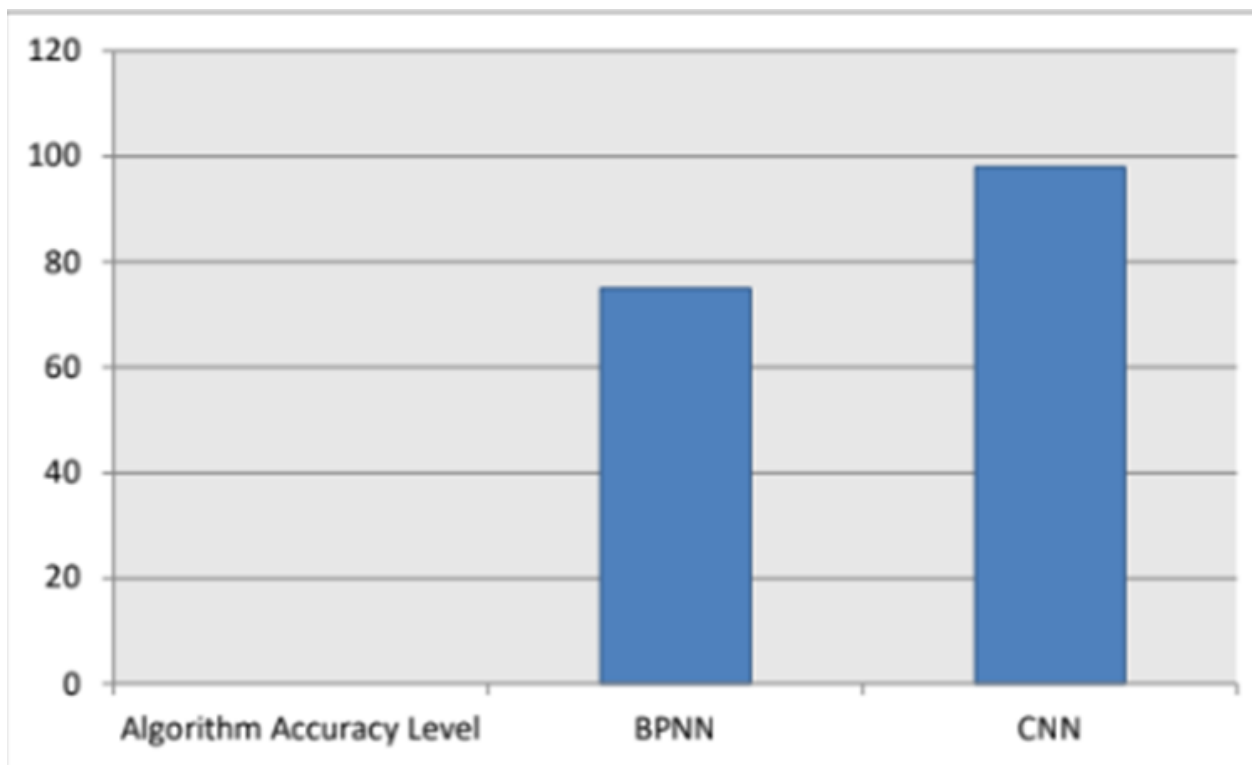
This sort of testing is carried out by users, clients, or other authorised bodies to identify the requirements and operational procedures of an application or piece of software. The most crucial stage of testing is acceptance testing since it determines whether or not the customer will accept the application or programme. It could entail the application's U.I., performance, usability, and usefulness. It is also referred to as end-user testing, operational acceptance testing, and user acceptance testing (UAT).

## RESULTS

The result represented for the project that can get the desired output for the particular project and it is used to check if the input and the output are valid or invalid. Data, reports, Deliverables, and any other Know-How developed or produced in the course of Development Activities performed under any Project Schedule; excluding Inventions.

## PERFORMANCE METRICS

Project metrics are used to track the progress and performance of a project. Monitoring parts of a project like productivity, scheduling, and scope make it easier for team leaders to see what's on track. As a project evolves, managers need access to changing deadlines or budgets to meet their client's expectations.



## **ADVANTAGES & DISADVANTAGES**

### **ADVANTAGE**

1. Digitalized claim process makes easy to use
2. Give the accurate result of the damaged vehicle
3. Helps the insurance company to analyze the damaged vehicle and also payment process.

### **DISADVANTAGE**

4. It will take more time to claim the insurance in manual process
5. Because of incorrect claims, the company behaves badly and doesn't make payments currently.
6. Poor customer support

## **CONCLUSION**

In this research proposal, a neural network-based solution for automobile detection will be used to address the issues of automotive damage analysis and position and severity prediction. This project does several tasks in one bundle. The method will unquestionably assist the insurance firms in conducting far more thorough and systematic analyses of the vehicle damage. Simply sending the system a photograph of the vehicle, it will evaluate it and determine whether there is damage of any type, where it is located, and how severe it is.

## **FUTURE SCOPE**

In future work, need to use several regularization methods with a big dataset in our next work. Anticipate the cost of a car damaged component more accurately and reliably if we have higher quality datasets that include the attributes of a car (make, model, and year of production), location data, kind of damaged part, and repair cost. This study makes it possible to work together on picture recognition projects in the future, with a focus on the auto insurance industry. The study was able to accurately validate the presence of damage, its location, and its degree while eliminating human bias. These can be further enhanced by adding the on the fly data augmentation approaches.

In the future, we will continue to explore the innovation of insurance technology of 'AI + Vehicle Insurance'. We hope that we can use the power of intelligent damage determination system. On the one hand, the owner can take photos by one click to achieve rapid loss determination, price estimation and immediate compensation. On the other hand, it assists insurance companies to achieve rapid and accurate pricing in the process of fixing losses and claims. Finally, by combining the rapid compensation of accident vehicles to relieve traffic pressure, to avoid more serious personal and property losses caused by secondary accidents.

## APPENDIX

### SOURCE CODE

```
from flask import Flask, render_template, flash,
request, session
from cloudant.client import
Cloudant
import cv2

client = Cloudant.iam("eb55a2b7-ae45-4df8-8d1c-69c5229ffdbe-
bluemix", "YzG5FZg9Vs_HScOBZaWyVXm7PpNjbPrmPaPMfHx7w
3X9", connect= True)

my_database =
client.create_database("database-
dharan")
app = Flask( name )
app.config.from_object( name )
app.config['SECRET_KEY'] =
'7d441f27d441f27567d441f2b6176a'
@app.route("/")
def homepage():
    return render_template('index.html')
@app.route("/userhome")
def userhome():
    return
render_template('userhome.ht
ml')
@app.route("/addamount")
@app.route("/NewUser")
def NewUser():
    return render_template('NewUser.html')

@a
```



```

pp.
rou
te(
"/u
ser
")
def
use
r():

    return
render_template('user.html')
@app.route("/newuse",methods
=['GET','POST']) def
newuse():
    if request.method == 'POST':
        x = [x for x in
            request.form.values()]
        print(x)
        data = {

            '_id': x[1],
            'name': x[0],
            'psw': x[2]
        }
        print(data)
        query = {'_id': {'$eq': data['_id']}}
        docs =
        my_database.get_query_result(q

```

```

        uery) print(docs)

print(len(docs.all()))

if (len(docs.all()) == 0):

    url = my_database.create_document(data)

    return render_template('goback.html', data="Register, please
login using your details")

else:

    returnrender_template('goback.html', data="You are already a
member, please login using your details")

@app.route("/userlog",
methods=['GET', 'POST']) def
userlog():

    if

        request.m

        ethod ==

        'POST':

            user =

            request.f

            orm['_id']

            passw =

            request.f

            orm['psw

            ']

            print(use

            r, passw)

            query = {'_id': {'$eq': user}}

            docs =

            my_database.get_query_result

            (query) print(docs)

```

```

print(len(docs.all()))

if (len(docs.all()) == 0):

    return render_template('goback.html', pred="The
username is not found.") else:

    if ((user == docs[0][0]['_id'] and passw ==
docs[0][0]['psw'])): return
        render_template("userhome.html")

    else:

        return render_template('goback.html', data="user name and
password
incorrect")

@app.route("/predict",
methods=['GET', 'POST']) def
predict():

    if request.method == 'POST':

        file =
request.files['file
upload']
        file.save('static/O
ut/Test.jpg')

        import warnings
        warnings.filterwa
arnings('ignore')

        import
tensorflow as tf
        classifierLoad =
tf.keras.models.load_model('body.h5')

        import numpy as np
        from keras.preprocessing import image

```

```

test_image = image.load_img('static/Out/Test.jpg',
target_size=(200, 200)) img1 =
cv2.imread('static/Out/Test.jpg')
# test_image =
image.img_to_array(test_image)
test_image =
np.expand_dims(test_image,
axis=0) result =
classifierLoad.predict(test_imag
e)
result1 = "
if
    resu
    lt[0]
    [0]
    ==
    1:
    resu
    lt1 =
    "fro
    nt"
elif resu
    lt[0]
    [1]
    ==
    1:
    resu
    lt1 =
    "rea

```

```

r"
elif resu
    lt[0]
    [2]
    ==
    1:
    resu
    lt1 =
    "sid
    e"
file =
request.files['file
upload1']
file.save('static/O
ut/Test1.jpg')
import warnings
warnings.filterwa
rnings('ignore')
import
tensorflow as tf
classifierLoad =
tf.keras.models.load_model('level.h5')
import numpy as np
from keras.preprocessing import image
test_image = image.load_img('static/Out/Test1.jpg',
target_size=(200, 200)) img1 =
cv2.imread('static/Out/Test1.jpg')
# test_image = image.img_to_array(test_image)

test_image =

```

```

np.expand_dims(test_image,
axis=0) result =
classifierLoad.predict(test_imag
e)
result2 = "
if
    resu
    lt[0]
    [0]
    ==
    1:
    resu
    lt2 =
    "min
    or"
elif
    resu
    lt[0]
    [1]
    ==
    1:
    resul
    t2 =
    "mo
    dera
    te"
elifresu
    lt[0]
    [2]

```

==

1:

resu

lt2 =

"sev

ere"

if (result1 == "front" and result2

== "minor"): value = "3000 -

5000 INR"

elif(result1 == "front" and result2 ==

"moderate"): value = "6000 8000

INR"

elif(result1 == "front" and result2

== "severe"): value = "9000

11000 INR"

elif(result1 == "rear" and result2

== "minor"): value = "4000 -

6000 INR"

elif(result1 == "rear" and result2

== "moderate"): value =

"7000 9000 INR"

elif (result1 == "rear" and result2 == "severe"):

value = "11000 - 13000 INR"

elif(result1 == "side" and result2

== "minor"): value = "6000 -

8000 INR"

elif(result1 == "side" and result2

== "moderate"): value =

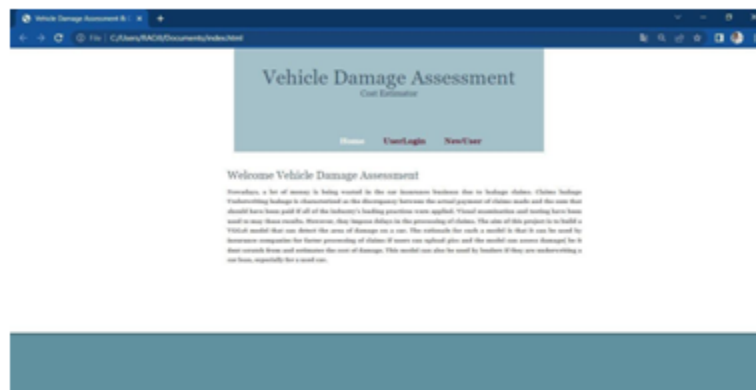
"9000 - 11000 INR"

```

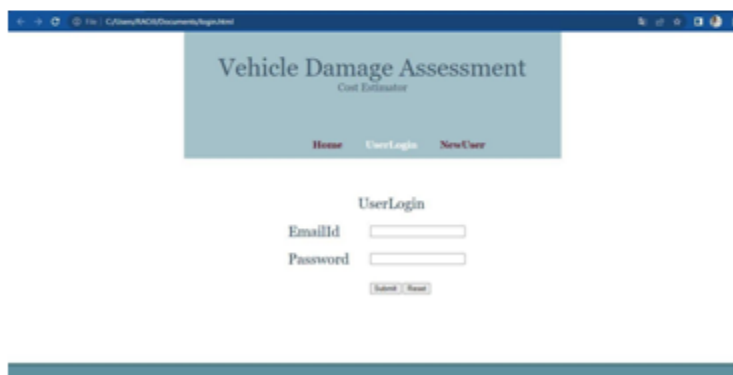
elif(result1 == "side" and result2
    == "severe"): value = "12000 -
    15000 INR"
else:
    value = "16000 - 50000 INR"
return render_template('userhome.html',
    prediction=value) if __name__ == '__main__':
    app.run(debug=True, use_reloader=True)

```

### WELCOME PAGE OF WEBPAGE:



### USER LOGIN PORTAL:

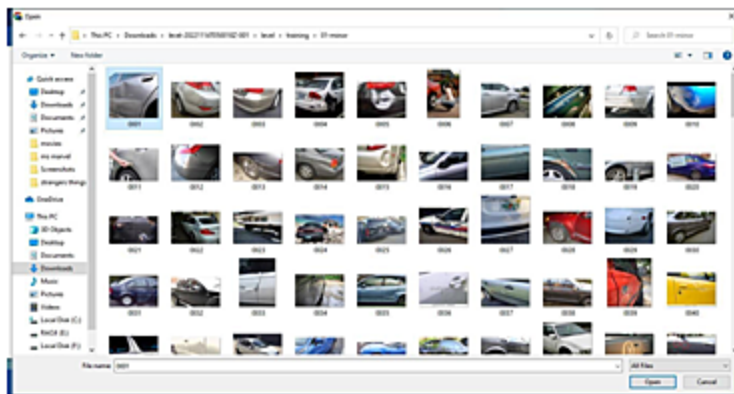




## UPLOAD THE IMAGES:



## SELECTING THE IMAGES TO UPLOAD:



## NEW USER LOGIN PORTAL:

The screenshot shows a web browser window with the address bar displaying "C:\Users\KAC\Documents\Register.html". The page title is "Vehicle Damage Assessment Cost Estimator". Below the title, there are three navigation links: "Home", "User Login", and "New User". The "New User" link is highlighted. Below the navigation links, there is a "New User" section with three input fields for "Name", "Email id", and "Password". Below these fields is a button labeled "Submit / Next".

Vehicle Damage Assessment  
Cost Estimator

[Home](#) [User Login](#) [New User](#)

New User

Name

Email id

Password

## EXIT FROM THE PORTAL:

The screenshot shows a web browser window with the address bar displaying "C:\Users\KAC\Documents\Logout.html". The page content is minimal, showing "[data]" and a "Go Back" button.

[data]

## **GITHUB AND PROJECT LINK**

### **GITHUB LINK:**

<https://github.com/IBM-EPBL/IBM-Project-50984-1660962138>

### **PROJECT DEMO LINK:**

<https://workdrive.zohoexternal.com/writer/open/96wnme07c7247dc014676a93c56251950c897?authId=%7B%22linkId%22%3A%225k2wApabSVJ-LYmIU%22%7D>



































