# INTELLIGENT VEHICLE DAMAGE ASSESSMENT AND COST ESTIMATOR FOR INSURANCE COMPANIES-PROJECT REPORT

#### 1. INTRODUCTION

### 1.1 Project Overview

An automatic vehicle damage detection platform can increase the market value of car insurance. In this paper, we present a damage vehicle part detection platform, called Intelligent Vehicle Damage Assessment & Cost Estimator for Insurance Companies which provides an artificial intelligence as a service. It helps automatically assess vehicle parts' damage and severity level. A system and method are provided for automatically estimating a repair cost for a vehicle. The role of auto-insurance companies is to provide services to their customers supporting the claims process. Providing fast service in the field and fast damage repair quotations are the keys success to satisfy their customers. The traditional approach may take many days of waiting for a user to get the repair quotation from the insurance experts at the company where the car must be seen before the quotation can be done. Field employees spend a lot of time to inspect the vehicle at an accident site in the traditional claim process.

## 1.2 Purpose

The traditional claiming process begins with an appraisal where either the insurance company will send someone out to the customer car to evaluate the damage, or the customer brings the car to the company or a registered body shop. This is usually a time consuming process. With the advancement of artificial intelligence, the traditional claim processing time can be shorted while the customer satisfaction is increased. The assistance of artificial intelligence can allow the field employee to process the claim automatically and can complete the quotation in minutes. Our proposed service system can be integrated with the existing system.

#### 2. LITERATURE SURVEY

# 2.1 Existing problem

In today's world, accidents are very common because the people are driving cars very fast on the road. People claim the money for repair through vehicle insurance when the accident happens. The damaged car is examined and it will take more time to claim the amount checking all the company policies. And because of incorrect claims, the company doesn't make payments properly. So, just by sending the image of damaged car, the website of Intelligent Vehicle Damage Assessment and Cost Estimator for Insurance Companies performs damage detection in a minute rather than days if it is inspected visually.

S. no	Paper Title	Author(s)	Year	Abstract	Functions	Resource Link
1.	Intelligent Vehicle Damage Assessment system based on computer vision	Zhu Qianqian, Guo Weiming, Shen Ying, and Zhao Zihao	2020	At present, under the guidance of the new generation of information technology, the rapid accumulation of data, the continuous improvement of computing power have made profound changes in the development environment of artificial intelligence.	The system completes the whole process of survey and damage determination through four functions.  1) Accident investigation,  2) Intelligent image damage assessment,  3) Damage result output,  4) Vehicle insurance anti- fraud.	(PDF) Research on Intelligent Vehicle Damage Assessment System Based on Computer Vision (researchgate.net)
2.	Car Damage Assessment for Insurance Companies	Mandara G and Prashant Ankalkoti	2022	Analysis of the damaged vehicle can be automatic claiming insurance that takes human resource, time and effort. Image processing and machine learning techniques are analyzing the vehicle damage in the proposed solution. In Advanced solution helps to speed up the claiming process sufficiently.	Detect the car damage using photo taken at the accident scene is very useful to reduce the cost of processing insurance claims, as well as provide greater convenience for vehicle users. Describing the level of damage, CNN Model and VGG16 Algorithm.	Paper5048.pdf (ijarsct.co.in)

3.	Image Based Automatic Vehicle Damage Detection	Srimal Jayawardena	2013	Automatically detecting vehicle damage using photographs taken at the accident scene is very useful as it can greatly reduce the cost of processing insurance claims, as well as provide greater convenience for vehicle users.	To use the 3D CAD model projection to help in segmenting and separating components of a vehicle body like the doors and fenders which are separated by weak boundary cues.	(PDF) Image Based Automatic Vehicle Damage Detection (researchgate.net)
4.	A Very Deep Transfer Learning Model for Vehicle Damage Detection and Localization	Najmeddi ne Dhieb, Hakim Ghazzai, Hichem Besbes, and Yehia Massoud	2019	Claims leakage is a major problem engendering tremendous losses for insurance companies. Those losses are due to the difference between the amount paid by insurance companies and the exact amount that should be spent, which cost millions of dollars yearly.	Deep learning, CNN, and transfer learning techniques are used.	(PDF) A Very Deep Transfer Learning Model for Vehicle Damage Detection and Localization (researchgate.net)

## 2.2 References

- [1]. Zhu Qianqian, Guo Weiming, Shen Ying, and Zhao Zihao, Intelligent Vehicle Damage Assessment system based on computer vision, 2020.
- [2]. Mandara G and Prashant Ankalkoti, Car Damage Assessment for Insurance Companies, 2022
- [3]. Srimal Jayawardena, Image Based Automatic Vehicle Damage Detection, 2013
- [4]. Najmeddi ne Dhieb, Hakim Ghazzai, Hichem Besbes, and Yehia Massoud,
  A Very Deep Transfer Learning Model for Vehicle Damage Detection and Localization,
  2019

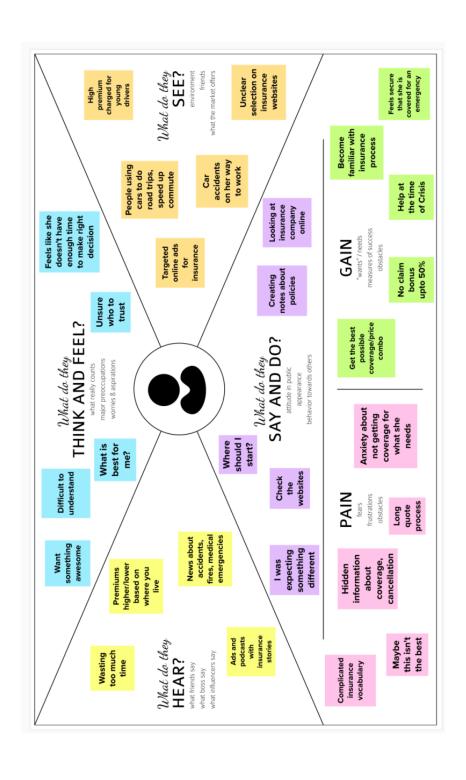
#### 2.3 Problem Statement Definition

Car insurance companies lose millions of dollars each year due to claims leakage as car accidents continue to rise every day. Claims leakage is the difference between the best possible settlement and the one that is actually reached. For a long time, car damage assessment has been done through visual inspection and validation to reduce claims leakage. However, visual inspection has its downsides which include time-consuming, leading to delays in the processing of claims and susceptibility to errors, resulting in inaccurate cost estimations. All has the ability to quickly assess vehicle damage and the auto insurance industry can greatly benefit from this. Recent advancements in ML, All and computer vision, which include adopting quick, scalable and trainable end-to-end convolutional neural networks, have made it technically feasible to conduct automatic car damage recognition using convolutional neural networks. Using machine learning and artificial intelligence technology, it is possible to establish car damage detection dataset for car damage assessment deep learning.



## 3. IDEATION & PROPOSED SOLUTION

# 3.1 Empathy Map Canvas



# 3.2 Ideation & Brainstorming

# Step-1: Team Gathering, Collaboration and Select the Problem Statement



#### Step-2: Brainstorm, Idea Listing and Grouping

happiness

Decrease

the level of

fraud

security

Fast time

to market

Decrease

operational

costs

#### Kavipriya.R Janani.K.S Providing **Estimating** Securing Working in a efficient and **Available** Saving cost for the details of very fast and convenient user's time damages the intelligent 24/7 customer accurately customer manner support **Updating the** Solve the Site should **Providing** Maintaining insurance be user Individual technical instant a user cost for pattern issues friendly for solution for friendly damages customers recognization instantly the users interface regularly Providing **Facilitating** Maintaining Providing Predicting output based instant cost constant confidential quick It is details about on sample guidance to conversation responses trustworthy dataset damages for the customer on with customers queries insurances Bushra.A Aashika.J.S Make the **Guiding the** Generate Recognize Providing User interface customer in quick damage friendly web reliable convenient all possible responses and application services for ways and reports estimates customers Enable Analyze Providing Categorize Increase insurance effective and component Compatibility the damage companies to customer convenient damage & Scalability provide Al

with

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Improve

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training the

model on

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Reduction of

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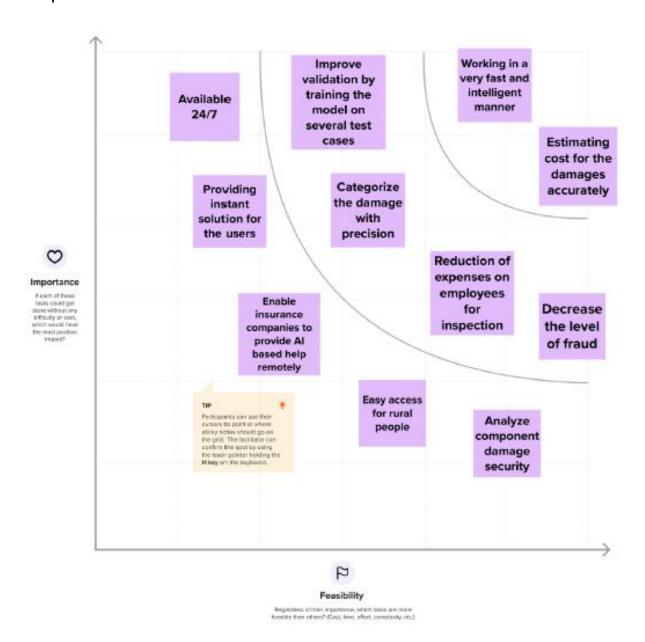
Easy

access for

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people

Step-3: Idea Prioritization



# 3.3 Proposed Solution

S.no	Parameter	Description
1.	Problem Statement (Problem to be solved)	The major issues of insurance companies are the rise of fraudulent claims in the insurance sector.  The major issues of customers are the raise of claim leakage (the difference between the final settled amount paid out by an insurer, and the amount that they could've paid had the claims process been more efficient).
2.	Idea / Solution description	"Intelligent Vehicle Damage Assessment and Cost Estimator for Insurance Companies" is a system which is necessary to stop the fraudulent claims and claim leakage. Car insurers can review client claims using this system more quickly and accurately than with other conventional, labor-intensive approaches.
3.	Novelty / Uniqueness	A collection of ML algorithms with an API that makes use of computer vision make up the "Intelligent Vehicle Damage Assessment and Cost Estimator for Insurance Companies" system. The algorithms, which are based on deep learning, automatically identify the body of a car and assess the severity of the damage. Machine learning makes it possible to identify damaged parts, anticipate the type of repair that will be required, and calculate the potential cost of the repair.
4.	Social Impact / Customer Satisfaction	"Intelligent Vehicle Damage Assessment and Cost Estimator for Insurance Companies" has its advantages as it enables quick damage assessments and repair cost estimates without the need to wait for an inspector.  The following steps are necessary for each insurance claim to be processed:  • Analyze the user-submitted image of the damaged car.  • Examine a vehicle model.  • Find faulty auto parts.  • Evaluate the extent of component damage.  • Produce a report.
5.	Business Model (Revenue Model)	The approach reduces the amount of time it takes to process data, protects from fraud claims (by 90% or more), and lowers the cost of hiring new employees. Businesses that use Car Damage Recognition replace the time-consuming human-operated claims processes.

		Traditional Method: The claim is submitted by the customer to the insurance company via application forms. Documents are processed manually by the insurers. Third party evaluates the damage on the car. Insurance claim is approved for the customer.  Modern Method: The self service claim is raised by the customer by uploading the picture of damaged car. Computer vision evaluates the damage and in fraction of seconds the amount to be issued is known.
6.	Scalability of the Solution	The client relationships and the reputation of the business will suffer from inaccurate and delayed estimations. There are number of strategies that have better results than the traditional ones to increase accuracy and speed up the process. They must have the ability to quickly evaluate and analyze the data from multiple sources and offer precise estimates.

## 3.4 Problem Solution fit

It helps in understanding the existing situation in order to improve it for your target group.

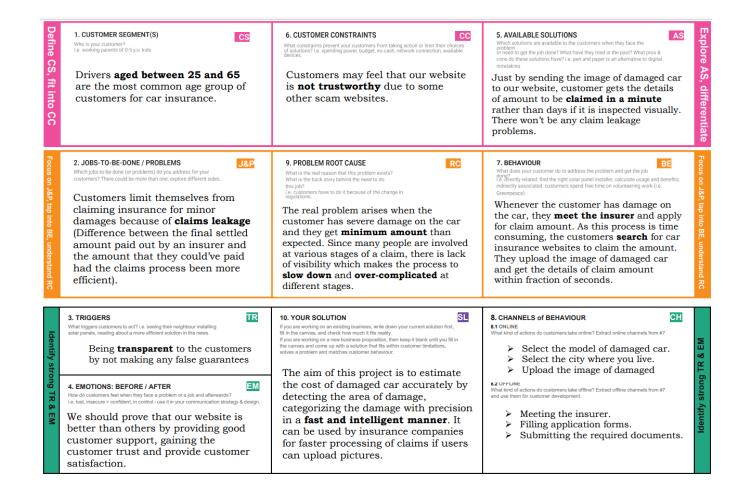
The structure explains

**Customer State fit:** to make sure you understand your target group, their limitations and their currently available solutions, against which you are going to compete.

**Problem-Behavior fit:** to help you filter out the noise and identify the most urgent and frequent problems, understand the real reasons behind them and see which behavior supports it. Is this behavior weak or infrequent — is it a problem worth solving?

**Communication-Channel fit:** to help you sharpen your communication with strong triggers, emotional messaging and reaching customers via the right channels.

Solution guess: translate all the validated data you have gathered into a solution that fits the customer state and his/her limitations, solves a real problem and taps into the common behavior of your target group.



# 4. REQUIREMENT ANALYSIS

# 4.1 Functional requirement

FR No.	Functional Requirement (Epic)	Sub Requirement (Story / Sub-Task)
FR-3	User Registration	Registration through Form Registration through Gmail Registration through LinkedIn
FR-3	User Confirmation	Confirmation via Email Confirmation via OTP
FR-3	User details	Users are required to give details like Name, Date of Birth, Residential area, Driving License, Car registration number, Car Model, etc.,
FR-3	User requirements	The user uploads vehicle damage images. The software will instantly generate accurate claim amount in a reading format familiar to the customer.
FR-3	Interface	User friendly and simple website.
FR-3	Results	Models are trained with high accuracy and results are displayed to user with easy interpretability.

## 4.2 Non-Functional requirements

Nonfunctional requirements, not related to the system functionality, rather define how the system should perform.

#### **Usability: -**

Users can easily understand what the application does and feel satisfied with the service.

#### **Security: -**

With the help of the username and password it provides more security in which it can access more securable and the data are private.

The authenticity of the user and the confidentiality of car details of the owner should be maintained.

#### Reliability: -

The application should be able to achieve good accuracy in damaging assessment as well in cost estimation so that the users are provided with accurate and unbiased insurance amount.

#### Performance: -

The application supports more than 1000 users per hour and provides less response time in a desktop browser. The performance of this application is effective and efficient.

#### Availability: -

The application must be available to the users 24/7 i.e., any time even during business hours. Users can access this application anytime, anywhere and should be compatible in both mobiles and computers.

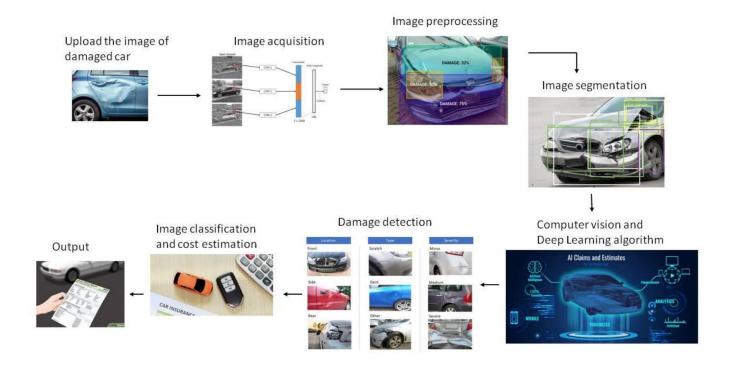
#### Scalability: -

The application must be scalable enough to support more than 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

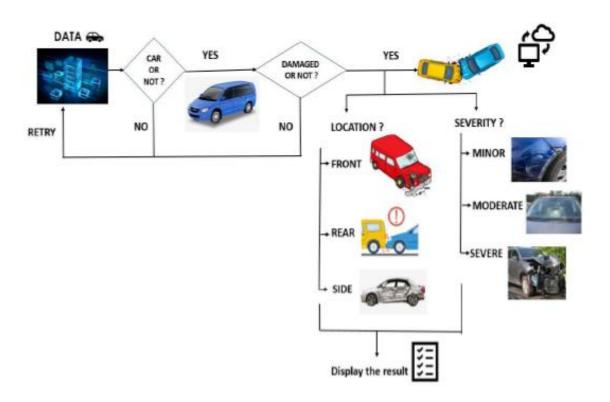
A Data Flow Diagram (DFD) is a traditional visual representation of the information flows within a system. A neat and clear DFD can depict the right amount of the system requirement graphically. It shows how data enters and leaves the system, what changes the information, and where data is stored.



#### 5.2 Solution & Technical Architecture

A solutions architect creates the overall technical vision for a specific solution to a business problem. A solutions architect creates the overall technical vision for a specific solution to a business problem. They design, describe, and manage the solution.

The solution architecture helps ensure that a new system will fit the existing enterprise environment. To perform this task, a solution architect has to understand how all parts of the business model work together including processes, operating systems, and application architectures.



# 5.3 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 for the application by entering my email, password, and confirming my password.	I can access my account / dashboard	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-2
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 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	Web page	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	Provide friendly and efficient customer support and sort out the queries	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	Overview the entire process and act as a bridge between user and developers	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 & SCHEDULING**

# 6.1 Sprint Planning & Estimation

Sprint	Functional Requirement (Epic)	User Story Number	User Story / Task	Priority
Sprint-1	Data Collection	USN-1	Collect and load the dataset of car damage for training the ML model	High
Sprint-1	Image Pre- Processing	USN-2	Process the image data into form that ML algorithm will solve. It increases accuracy and reduce complexity of ML model	High
Sprint-2	Model Building	USN-3	We train, save and test the ML model over a set of data so the images uploaded by the user can be analyzed accurately	High
Sprint-3	Cloudant DB	USN-4	To perform training and testing of ML model Register & Login to IBM cloud, Create service credentials, Launch cloudant DB, Create Database	High
Sprint-4	Registration	USN-5	As a user, I can register for the application by entering my email ID, password, and confirming my password.	High
Sprint-4	Confirmation	USN-6	As a user, I will receive confirmation email once I have registered for the application	High

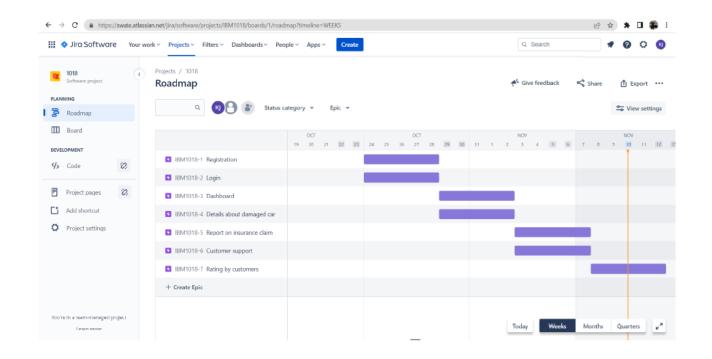
Sprint-4	Login	USN-7	As a user, I can log into application by entering email ID & password	Low
Sprint-4	Dashboard	USN-8	As a user, I can view my profile with the details entered during registration on the dashboard	Medium

# 6.2 Sprint Delivery Schedule

Sprint	Description
Sprint 1	First step is to load the dataset of car damage which contains separate folders for training and testing the ML model.
	2. Then import image data generator libraries and apply image data generator functionality to train the dataset.
	3. Next it Process the image data into form that ML algorithm will solve.
	4. It will increase accuracy and reduce complexity of ML model
Sprint 2	<ol> <li>Import the model building libraries</li> <li>Initialize the model, adding convolution layer and flatten layer then compute the model</li> </ol>
	3. We train, save and test the ML model so the images uploaded by the user can be analyzed accurately

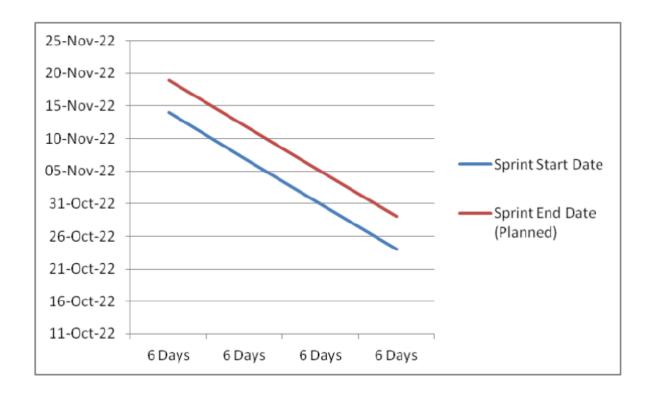
	To perform training and testing of ML model	
Sprint 3	Register & Login to IBM cloud	
·	2. Create service credentials	
	3. Launch cloudant DB	
	4. Create Database	
Sprint 4	User can create a new account by providing user	
Орин 4	information such as name, email ID and mobile number.	
	2. User will get a confirmation message through E-ma	
	3. Upon confirmation message through E-mail.	
	4. User login portal will be developed.	
	5. User can login and logout whenever required	

# 6.3 Reports from JIRA



#### **Burn down Chart:**

A burn down chart is a graphical representation of work left to do versus time. It is often used in agile software development methodologies such as Scrum. However, burn down charts can be applied to any project containing measurable progress over time.



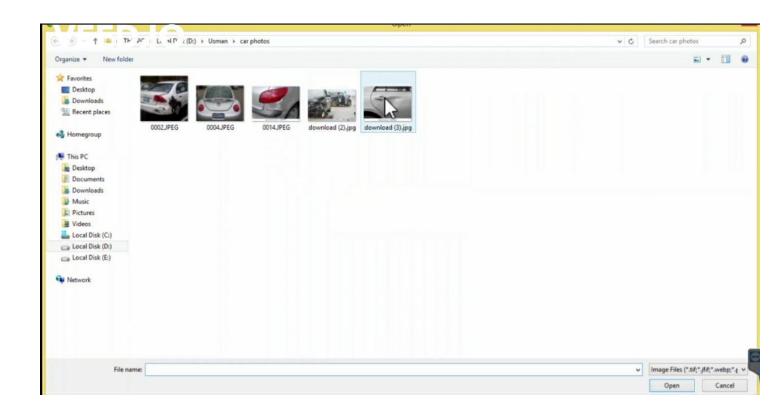
# 7.CODING & SOLUTIONING (Explain the features added in the project along with code) code.py

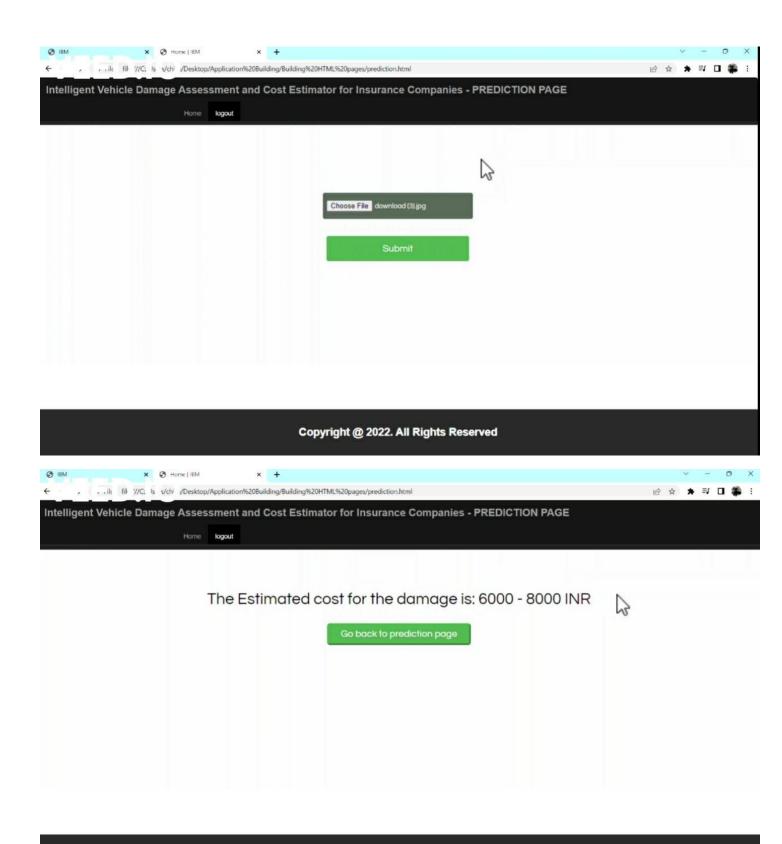
```
from cloudant.client import Cloudant
import os
import tensorflow
from keras.utils import load_img, img_to_array
from werkzeug.utils import secure_filename
import numpy as np
from keras.models import load_model
from tensorflow.python.ops.gen_array_ops import concat
from keras.applications.inception_v3 import preprocess_input
#creating the Cloudant Database
```

```
client = Cloudant.iam("e7daf895-e20c-411d-96a9-138ab4207f12-
bluemix", "ZhX5GT187jt HNoJ10PFgldlCv6m088oFsSzM6wKYq7K", connect=True)
database = client.create database("my database")
#load model
model1 = load model('Model\body.h5')
model2 = load_model('Model\level.h5')
from flask import Flask, render_template, request, redirect, url_for
app = Flask(__name__)
@app.route('/')
def home():
    return render_template('index.html')
@app.route('/login')
def login():
    return render_template('login.html')
@app.route('/afterLogin',methods=['POST','GET'])
def afterlogin():
    user = request.form[' id']
    passw = request.form['psw']
    print(user,passw)
    query = {'_id':{'$eq':user}}
    docs = database.get_query_result(query)
    print(docs)
    print(len(docs.all()))
    if(len(docs.all())==0):
        return render_template('login.html', message='The username is not found')
    else:
        if((user==docs[0][0]['_id'] and passw==docs[0][0]['psw'])):
```

```
return redirect(url_for('prediction'))
        else:
            return render_template("login.html", message="Invalid User Details")
@app.route('/register')
def register():
    return render_template('register.html')
@app.route('/afterRegister',methods=['POST'])
def afterregister():
   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 = database.get_query_result(query)
    if(len(docs.all())==0):
        url = database.create_document(data)
        return render_template('register.html', message="Registration is Successfully
Completed")
   else:
        return render_template("register.html", message="You are already a member!")
#prediction
@app.route('/prediction')
def prediction():
    return render_template('prediction.html')
#logout page
```

```
@app.route('/logout')
def logout():
    return render template('logout.html')
#results
@app.route('/result', methods = ['GET', 'POST'])
def upload_file():
   if request.method == 'POST':
        f = request.files[' file']
        basepath = os.path.dirname(__name__)
        filepath = os.path.join(basepath, 'uploads', f.filename)
        f.save(filepath)
        img = load_img(filepath, target_size=(224,224))
        x = img_to_array(img)
        x = np.expand dims(x,axis=0)
        img_data = preprocess_input(x)
        prediction1 = np.argmax(model1.predict(img_data))
        prediction2 = np.argmax(model2.predict(img data))
        index1 = ['front','near','side']
        index2 = ['minor', 'moderate', 'severe']
        result1 = index1[prediction1]
        result2 = index2[prediction2]
        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=="near" and result2=="minor"):
            value="4000 to 6000 Inr"
        elif(result1=="near" and result2=="moderate"):
            value="7000 - 9000 Inr"
```





# 8.TESTING

# 8.1 Test Cases

Test case ID	Component	Test Scenario	Steps To Execute	Expected Result	Status
LoginPage _TC_OO1	Home Page	Verify user is able to see the Login / Signup popup when user clicked on My account button	1.Enter URL and click go 2.Click on My Account dropdown button 3.Verify login/Signup popup displayed or not	Login/Signup popup should display	Pass
LoginPage _TC_OO2	Home Page	Verify the UI elements in Login/Signup popup	1. Enter URL and click go 2. Click on My Account dropdown button 3. Verify login/Signup popup with below UI elements: a. email text box b. password text box c. Login button d. New customer? Create account link e. Last password? Recovery password link	Website should show below UI elements: a. email text box b. password text box c. Login button with orange color d. New customer? Create account link e. Last password? Recovery password link	Fail
LoginPage _TC_OO3	Home Page	Verify user is able to log into website with Valid credentials	1. Enter URL and click go 2. Click on My Account dropdown button 3. Enter Valid username/email in Email text box 4. Enter valid password in password text box 5. Click on login button	User should navigate to user account homepage	Pass
LoginPage _TC_OO4	Login page	Verify user is able to log into application with Invalid credentials	1. Enter URL and click go 2. Click on My Account dropdown button 3. Enter Invalid username /email in Email text box	Website should show 'Incorrect email or password ' validation message.	Pass

			<ul><li>4. Enter valid password in password text box</li><li>5. Click on login button</li></ul>		
LoginPage _TC_OO5	Dash Board	Verify user is able to select options for image uploading	1.Select upload image option 2. Upload the image of damaged car 3. Click next	Website should show option for uploading the images	Pass
LoginPage _TC_OO6	Dash Board	Verify user is able to select options for image uploading	Select upload image option     Upload the image of     damaged car     Click next	Website page doesn't navigate to upload the images from the system	Fail
LoginPage _TC_OO7	Report page	Verify user is able to view the final report of estimated cost for car damage	<ol> <li>After uploading image select the required options</li> <li>Click submit</li> <li>Click view report</li> </ol>	Website page should view the final report of car damage	Pass
LoginPage _TC_OO8	Report page	Verify user is able to view the final report of estimated cost for car damage	<ol> <li>After uploading image select the required options</li> <li>Click submit</li> <li>Click view report</li> </ol>	Website page should view the final report of car damage	Fail

# 8.2 User Acceptance Testing

## 1. Defect Analysis

This report shows the number of resolved or closed bugs at each severity level, and how they were resolved

Resolution	Severity 1	Severity 2	Severity 3	Severity 4	Subtotal
By Design	10	3	2	3	18
Duplicate	3	2	3	0	8
External	2	3	1	1	7

Fixed	9	2	4	18	33
Not Reproduced	0	0	1	0	1
Skipped	0	1	1	1	3
Won't Fix	1	4	2	1	8
Totals	25	15	14	24	78

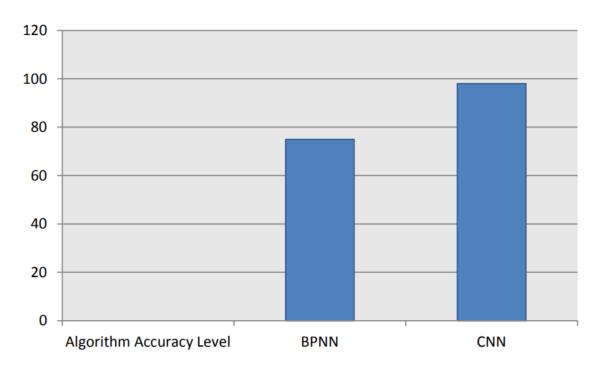
# 2. Test Case Analysis

This report shows the number of test cases that have passed, failed, and untested

Section	Total Cases	Not Tested	Fail	Pass
Print Engine	4	0	0	4
Client Application	40	0	0	40
Security	2	0	0	2
Outsource Shipping	3	0	0	3
Exception Reporting	5	0	0	5
Final Report Output	4	0	0	4
Version Control	2	0	0	2

#### 9.RESULTS

#### 9.1 Performance Metrics



#### 10. ADVANTAGES & DISADVANTAGES

#### **ADVANTAGES -**

- 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 and estimates the cost of damage.
- The automobile insurance fraud of intelligent damage determination system is mainly embodied in the following three aspects.
- It realizes the fraud recognition in the whole process of damage determination and can effectively control the cost expenditure of insurance companies.
- Provide exact vehicle damage detection and assessment.

#### **DISADVANTAGES -**

- When processing photos for damage estimation and sharing between parties, it is critical to ensure that the privacy of car owners remains intact.
- In most cases, it is possible to encounter images containing vehicle license plates, which may be used to identify individual car owners. This may cause privacy concerns.

- Car insurers need to perform many daily operations, including validation, inspection, data processing, management, and storing of huge volumes of data generated by different parties.
- Moreover, the variety of cars increases as well as the number of insurance claims, and car rental services have to adjust their calculations accordingly.
- Processing of big volumes of data they need to be able to quickly assess and analyze data from various sources and provide exact estimations.
- In case of delayed estimates, it will spoil the relations with customers and the company's reputation.

#### 11. CONCLUSION

As advancements in AI, ML and computer vision continue, conducting car damage visual assessment and recognition will be a thing of the past. Insurance companies stand to benefit significantly when it comes to using AI and ML for car damage detection. Not only does the technology fasten the underwriting process, but it also prevents fraud. Car damage detection also benefits the likes of car repair and rental services since it brings much-required transparency to the process of calculating costs for repairs and making repairs, as well as bringing transparency between customers and rental car companies during the car rental process.

### 12. FUTURE SCOPE

- 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.

#### 13. APPENDIX

Source Code

**HTML Pages:**-

# 1) index.html

```
<!DOCTYPE html>
<html lang="en">
<head>
<title>Home | IBM</title>
<meta charset="utf-8">
<meta name="viewport" content="width=device-width, initial-scale=1">
<link rel="stylesheet"</pre>
href="https://maxcdn.bootstrapcdn.com/bootstrap/3.4.1/css/bootstrap.min.css">
<link rel="stylesheet"</pre>
href="https://cdnjs.cloudflare.com/ajax/libs/fontawesome/4.7.0/css/font-awesome.min.css">
<script src="https://ajax.googleapis.com/ajax/libs/jquery/3.6.0/jquery.min.js"></script>
<script
src="https://maxcdn.bootstrapcdn.com/bootstrap/3.4.1/js/bootstrap.min.js"></script>
<style>
.nav.navbar-nav{
margin-left: 75px;
.navbar-brand{
font-size: 22px;
.footer{
overflow: hidden;
background-color: #333;
position: fixed;
bottom: 0;
height: 65px;
width: 100%;
```

```
</style>
</head>
<body style="background-image: url('background.jpg')">
<nav class="navbar navbar-inverse">
<div class="container-fluid">
<div class="navbar-header">
<a class="navbar-brand" href="#"><b>Intelligent Vehicle Damage Assessment and Cost
Estimator for Insurance Companies</b></a>
</div>
<a href="#">Home</a>
<a href="login.html">Login</a>
<a href="register.html">Register</a>
<a href="prediction.html">Prediction</a>
</div>
<div class="container">
<center>
<h2 style="font-family:'Franklin Gothic Medium', 'Arial Narrow', Arial, sans-serif;</pre>
color: black;">PROJECT DESCRIPTION</h2>
<br>
Vehicle damage detection is used to reduce claims leakage during insurance
processing.<br>
Vehicle inspection and validation are usually done. As it takes a long time, because a
person needs to come and inspect the damage. <br>
Here we are trying to automate the procedure. Using this automation, we can avoid time
consumption for insurance claim procedure.
<br>
<link rel="stylesheet" href="https://cdnjs.cloudflare.com/ajax/libs/font-</pre>
<a style="color: white;</pre>
background-color: black;
```

```
border-radius: 12px;
margin-left: 25px;
margin-bottom: -20px;" href="https://www.facebook.com"
class="fa fa-facebook"></a>
<a style="color:white;</pre>
background-color: black;
border-radius: 12px;
margin-left: 25px;
margin-bottom: -20px;" href="https://www.twitter.com"
class="fa fa-twitter"></a>
<a style="color:white;</pre>
background-color: black;
border-radius: 12px;
margin-left: 25px;
margin-bottom: -20px;" href="https://www.linkedin.com"
class="fa fa-linkedin"></a>
<a style="color:white;</pre>
background-color: black;
border-radius: 12px;
margin-left: 25px;
margin-bottom: -20px;" href="https://www.instagram.com"
class="fa fa-instagram"></a>
</center>
</div>
<div class="footer">
<b>Copyright @ 2022. All Rights Reserved
</div>
</body>
```

# 2) register.html

```
<!DOCTYPE html>
<html lang="en">
<head>
<title>Home | IBM</title>
<meta charset="utf-8">
<meta name="viewport" content="width=device-width, initial-scale=1">
<link rel="stylesheet"</pre>
href="https://maxcdn.bootstrapcdn.com/bootstrap/3.4.1/css/bootstrap.min.css">
<link rel="stylesheet" href="https://cdnjs.cloudflare.com/ajax/libs/font-</pre>
<script
src="https://ajax.googleapis.com/ajax/libs/jquery/3.6.0/jquery.min.js"></script>
<script
src="https://maxcdn.bootstrapcdn.com/bootstrap/3.4.1/js/bootstrap.min.js"></script>
<style>
.nav.navbar-nav{
margin-left: 180px;
 .navbar-brand{
 font-size: 22px;
 .footer{
overflow: hidden;
background-color: #333;
position: fixed;
bottom: 0;
height: 65px;
width: 100%;
```

```
input[type=text], input[type=password] {
width:500px;
padding: 12px 20px;
margin: 8px 0;
display: inline-block;
background-color: black;
opacity: 65%;
color: white;
border: 1px solid #ccc;
box-sizing: border-box;
border-radius: 10px;
button {
background-color: #04AA6D;
color: white;
padding: 14px 20px;
margin: 8px 0;
border: none;
border-radius: 10px;
cursor: pointer;
width: 250px;
button:hover {
opacity: 0.8;
.imgcontainer {
text-align: center;
img.avatar {
border-radius: 50%;
.ayya {
padding: 16px;
label{
```

```
margin-left:-400px;
</style>
</head>
<body style="background-image: linear-gradient(to right, #ffffff, #ffffff);">
<nav class="navbar navbar-inverse">
<div class="container-fluid">
<div class="navbar-header">
<a class="navbar-brand" href="#"><b>Intelligent Vehicle Damage Assessment and Cost
Estimator for Insurance Companies - REGISTER PAGE</b></a>
</div>
<a href="index.html">Home</a>
<a href="login.html">Login</a>
<a href="register.html">Register</a>
</div>
<div style="margin-top:-55px;" class="container">
<form action="index.html" method="post">
<div class="imgcontainer">
<img src="profile.png" width="200px" height="200px">
</div>
<center>
<div class="ayya">
<label for="uname"><b>NAME</b></label><br>
<input type="text" placeholder="Enter Username" name="uname" required><br>
<label for="psw"><b>EMAIL ID</b></label><br>
<input type="text" placeholder="Enter registered email ID" name="mail" required><br>
<label for="psw"><b>PASSWORD</b></label><br>
<input type="password" placeholder="Enter Password" name="psw" required><br><br>
<button type="submit">REGISTER</button><br><br>
</div>
</center>
</form>
```

```
</div>
<div class="footer">

  <b>Copyright @ 2022. All Rights Reserved</b>

  </div>
</body>
</html>
```

## 3) login.html

```
<!DOCTYPE html>
<html lang="en">
<head>
<title>Home | IBM</title>
 <meta charset="utf-8">
 <meta name="viewport" content="width=device-width, initial-scale=1">
 <link rel="stylesheet"</pre>
href="https://maxcdn.bootstrapcdn.com/bootstrap/3.4.1/css/bootstrap.min.css">
 <link rel="stylesheet" href="https://cdnjs.cloudflare.com/ajax/libs/font-</pre>
awesome/4.7.0/css/font-awesome.min.css">
<script src="https://ajax.googleapis.com/ajax/libs/jquery/3.6.0/jquery.min.js"></script>
 <script
src="https://maxcdn.bootstrapcdn.com/bootstrap/3.4.1/js/bootstrap.min.js"></script>
 <style>
 .nav.navbar-nav{
 margin-left: 180px;
 .navbar-brand{
 font-size: 22px;
 .footer{
```

```
overflow: hidden;
background-color: #333;
position: fixed;
bottom: 0;
height: 65px;
width: 100%;
input[type=text], input[type=password] {
width:500px;
padding: 12px 20px;
margin: 8px 0;
display: inline-block;
background-color: black;
opacity: 65%;
color: white;
border: 1px solid #ccc;
box-sizing: border-box;
border-radius: 10px;
button {
background-color: #04AA6D;
color: white;
padding: 14px 20px;
margin: 8px 0;
border: none;
cursor: pointer;
width: 250px;
border-radius: 10px;
button:hover {
opacity: 0.8;
.imgcontainer {
```

```
text-align: center;
img.avatar {
border-radius: 50%;
.ayya {
padding: 16px;
label{
margin-left:-400px;
</style>
</head>
<body style="background-image: linear-gradient(to right, #fffffff, #fffffff);">
<nav class="navbar navbar-inverse">
<div class="container-fluid">
<div class="navbar-header">
<a class="navbar-brand" href="#"><b>Intelligent Vehicle Damage Assessment and Cost
Estimator for Insurance Companies - LOGIN PAGE</b></a>
</div>
<a href="index.html">Home</a>
<a href="login.html">Login</a>
<a href="register.html">Register</a>
</div>
<div style="margin-top:-55px;" class="container">
<form action="index.html" method="post">
<div class="imgcontainer">
<img src="profile.png" height="250px" weight="250px">
</div>
 <center>
```

```
<div class="ayya">
<label for="email"><b>EMAIL ID</b></label><br>
<input type="text" placeholder="Enter registered email ID" name="uname" required><br>
<label for="psw"><b>PASSWORD</b></label><br>
<input type="password" placeholder="Enter password" name="psw" required><br><br>
<button type="submit">LOGIN</button><br><br>
</div>
</center>
</form>
</div>
<div class="footer">
<b>Copyright @ 2022. All Rights Reserved
</div>
</body>
</html>
```

# 4) prediction.html

```
margin-left: 280px;
 .navbar-brand{
font-size: 22px;
 .footer{
overflow: hidden;
background-color: #333;
position: fixed;
bottom: 0;
height: 65px;
width: 100%;
</style>
</head>
<body style="background-image: linear-gradient(to right, #ffffff, #ffffff);">
<nav class="navbar navbar-inverse">
<div class="container-fluid">
<div class="navbar-header">
<a class="navbar-brand" href="#">
   Intelligent Vehicle Damage Assessment and Cost Estimator for Insurance Companies -
PREDICTION PAGE</b>
</a>
</div>
<a href="index.html">Home</a>
<a href="logout.html">logout</a>
</div>
<div style="margin-top: -45px;" class="container">
<h2 style="font-family:'Franklin Gothic Medium', 'Arial Narrow', Arial, sans-serif;">
   <b>UPLOAD IMAGE TO PREDICT</b>
</h2><br>
<form action="prediction.html">
<input style="background-color:black;</pre>
```

```
width: 250px;"
type="file" id="myFile" name="filename">
<br><br><br>>
<input style="background-color:black;</pre>
width: 150px;" type="submit">
</form>
<br>
<h2 style="font-family:'Franklin Gothic Medium', 'Arial Narrow', Arial, sans-serif;" >
   <br/><b> The Estimated cost for the Damage is ...COMING SOON......</b></h2>
</center>
</div>
<div class="footer">
margin-top: 20px;
<br/>
<b>Copyright @ 2022. All Rights Reserved</b>
</div>
</body>
</html>
```

### 5) logout.html

```
<!DOCTYPE html>
<html lang="en">
<head>
<title>Home | IBM</title>
<meta charset="utf-8">
<meta name="viewport" content="width=device-width, initial-scale=1">
```

```
<link rel="stylesheet"</pre>
href="https://maxcdn.bootstrapcdn.com/bootstrap/3.4.1/css/bootstrap.min.css">
 <link rel="stylesheet" href="https://cdnjs.cloudflare.com/ajax/libs/font-</pre>
awesome/4.7.0/css/font-awesome.min.css">
<script src="https://ajax.googleapis.com/ajax/libs/jquery/3.6.0/jquery.min.js"></script>
<script
src="https://maxcdn.bootstrapcdn.com/bootstrap/3.4.1/js/bootstrap.min.js"></script>
 <style>
 .nav.navbar-nav{
margin-left: 180px;
 .navbar-brand{
font-size: 22px;
 .footer{
overflow: hidden;
background-color: #333;
position: fixed;
bottom: 0;
height: 65px;
width: 100%;
button{
background-color: black;
width: 150px;
border-radius: 10px;
 </style>
</head>
<body style="background-image: linear-gradient(to right, #ffffff, #ffffff);">
<nav class="navbar navbar-inverse">
<div class="container-fluid">
<div class="navbar-header">
<a class="navbar-brand" href="#"><b>Intelligent Vehicle Damage Assessment and Cost
Estimator for Insurance Companies - LOGOUT PAGE</b></a>
```

```
</div>
<a href="#">Home</a>
<a href="login.html">Login</a>
<a href="register.html">Register</a>
</div>
</nav><br><br>>
<div style="margin-top: 80px;" class="container">
<center>
<h3 style="font-size: 42px;font-family: 'Franklin Gothic Medium', 'Arial Narrow', Arial,</pre>
sans-serif;">Successfully Logged Out !</h3><br>
<b style="font-size:25px; color: rgb(72, 196, 72);">Login for More
<button><a style="color:white;" href="login.html">Login</a></button>
</center>
</div>
<div class="footer">
margin-top: 20px;
<b>Copyright @ 2022. All Rights Reserved</b>
</div>
</body>
</html>
```

## 6) code.py

```
from cloudant.client import Cloudant
import os
import tensorflow
from keras.utils import load_img, img_to_array
from werkzeug.utils import secure_filename
import numpy as np
```

```
from keras.models import load_model
from tensorflow.python.ops.gen_array_ops import concat
from keras.applications.inception_v3 import preprocess_input
#creating the Cloudant Database
client = Cloudant.iam("e7daf895-e20c-411d-96a9-138ab4207f12-
bluemix","ZhX5GT187jt_HNoJ10PFgldlCv6m088oFsSzM6wKYq7K",connect=True)
database = client.create database("my database")
#load model
model1 = load_model('Model\body.h5')
model2 = load model('Model\level.h5')
from flask import Flask,render_template,request,redirect,url_for
app = Flask(__name__)
@app.route('/')
def home():
    return render_template('index.html')
@app.route('/login')
def login():
    return render_template('login.html')
@app.route('/afterLogin',methods=['POST','GET'])
def afterlogin():
    user = request.form[' id']
    passw = request.form['psw']
    print(user,passw)
    query = {'_id':{'$eq':user}}
    docs = database.get_query_result(query)
    print(docs)
    print(len(docs.all()))
```

```
if(len(docs.all())==0):
        return render_template('login.html', message='The username is not found')
    else:
        if((user==docs[0][0]['_id'] and passw==docs[0][0]['psw'])):
            return redirect(url_for('prediction'))
        else:
            return render_template("login.html", message="Invalid User Details")
#Register page setting
@app.route('/register')
def register():
   return render_template('register.html')
@app.route('/afterRegister', methods=['POST'])
def afterregister():
    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 = database.get_query_result(query)
    if(len(docs.all())==0):
        url = database.create_document(data)
        return render_template('register.html', message="Registration is Successfully
Completed")
    else:
        return render_template("register.html", message="You are already a member!")
#prediction
```

```
@app.route('/prediction')
def prediction():
    return render_template('prediction.html')
#logout page
@app.route('/logout')
def logout():
    return render_template('logout.html')
#results
@app.route('/result', methods = ['GET', 'POST'])
def upload_file():
   if request.method == 'POST':
        f = request.files['_file']
        basepath = os.path.dirname(__name__)
        filepath = os.path.join(basepath, 'uploads', f.filename)
        f.save(filepath)
        img = load_img(filepath,target_size=(224,224))
        x = img_to_array(img)
        x = np.expand_dims(x,axis=0)
        img_data = preprocess_input(x)
        prediction1 = np.argmax(model1.predict(img_data))
        prediction2 = np.argmax(model2.predict(img_data))
        index1 = ['front','near','side']
        index2 = ['minor','moderate','severe']
        result1 = index1[prediction1]
        result2 = index2[prediction2]
        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=="near" and result2=="minor"):
            value="4000 to 6000 Inr"
        elif(result1=="near" and result2=="moderate"):
            value="7000 - 9000 Inr"
        elif(result1=="near" 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 - 11000Inr"
        elif(result1=="side" and result2=="severe"):
            value="12000 - 15000 Inr"
        else:
            value = "16000 - 50000 Inr"
        return render_template("prediction.html",prediction=value)
if (__name__ == '__main__'):
    app.run(debug=True)
```

#### GitHub Link -

https://github.com/IBM-EPBL/IBM-Project-7520-1658887086

Project Demo Link -

https://youtu.be/1QE-IHIfus4