Client-Based Mobile App for Efficient Vehicle Insurance Claims and Estimations

Problem Statement

The traditional vehicle insurance claims process for minor vehicle accidents often requires customers to wait for an assessor, causing delays that frustrate customers, increase operational inefficiencies. Additionally, these delays can lead to fraudulent activities, as individuals may attempt to make false claims, alter details of the incident, or even stage minor accidents while waiting for an assessor to arrive. This not only affects the accuracy of claims but also raises costs and administrative burdens for insurance companies, impacting overall service quality.

Solution

To address these challenges, our project will propose a client-based mobile app for a selected insurance company, that enables real-time, remote processing of insurance claims for minor vehicle accidents. Through the app, users can log in, submit photos of the accident, and provide relevant claim information via an e-form, upload relevant documents directly to the insurance team. Partnered garages can then access these photos to provide immediate repair estimates, reducing the dependency on in-person assessments. The insurance company can evaluate each case in real time based on factors such as policy type and accident severity to determine if remote processing is feasible, thus minimizing the need for assessors when possible.

By integrating garages into the estimation process and utilizing real-time decision-making, the app provides a smoother, more accurate, and time-efficient claims experience for insurance companies, garages, and customers alike.

Research Gap

The current insurance claims process for minor accidents is often slow and frustrating, as it relies on WhatsApp to communicate between the insurance company and garage which result delaying responses and complicating estimates. Additionally, the need for on-site assessors extends waiting times, which may result inefficient and fraudulent processes.

Our app solves these issues by introducing a single platform where users can upload accident photos, communicate instantly with insurers and garages, and receive remote repair estimates quickly. This approach will result to reduce waiting times, removing the need for assessors in many cases, and simplifies the entire process, making claims faster and more convenient.

Data Collection Using Real-World Insights

We are planning to conduct survey and interview people to collect real-world data on the needs from the app, and these will be conducted through Google Forms or Microsoft Forms.

- Automotive Engineers: To understand technical claim specifications and requirements.
- Assessors: To have a better understanding of data collection requirements and photographic essentials.
- Insurance Managers: For understanding company procedures and claims processing steps.
- Office Employees: To address the documentation process and find potential areas of improvement.
- Garage Owners: For views on cost estimation of repair based on photographs.
- Customers: To understand the challenges and frustrations with the current claims process.