

On Spot Accident Information and Insurance Dispute Resolution

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ABSTRACT

Initially it took long time to claim insurance whenever accident take place for the victim . To overcome this we introduced web portal for the easy use of insurance. There should be a system/portal for gathering of on the spot information during road accidents. This information should include photos of the site,interviews with eyewitnesses, information on injuries and fatalities, reason ,speed, road condition on relative basis, etc. The responsibility for collecting the data could be given either to police, transport authority, ambulance or even ordinary citizens who volunteer for the same.In the same system, there should also be a provision to submit/exchange insurance numbers/ details in order to settle the dispute if any arising out of accident. It reduces delay of accident reporting and makes even more easy to claim insurance.

Keyword - Insurance, Accident report, Eyewitnesses, Police.

I. INTRODUCTION

Road accidents are undoubtedly the most frequent and, overall, the cause of the most damage. The reasons for this are the extremely dense road traffic and the relatively great freedom of movement given to drivers. Accidents involving heavy goods vehicles (especially coaches andlorries with trailers) occurall too frequently despite calls for responsible behaviour, for respect of the loading regulationsand thehighway code, as well as the obligation for drivers to adapt their speed, which affects stopping distances, to the traffic and weather conditions (rain, ice, fog, etc.). The prevention of road accidents is also extremely important and will be ensured by strict laws, by technical and police controls, ongoing training for drivers (especially those involved in the transport of dangerous substances) and, if need be, by legal and administrative penalties for those responsible.

The control of all accidents is, in the first instance, the responsibility of the commander (chief) and personnel of the affected means of transport. It is up to them to limit the resulting damage as much as possible. Passengers must obey the directives of the personnel on board (protective and rescue measures) and behave as they are instructed by the regulations on disaster situations, especially air, rail or maritime disasters.As far as search, rescue and assistance operations are concerned, the means or system of transport involved and the area (country) where it occurs will determine who is the person in charge at the disaster site.

II. RELATED WORKS

[1] "Methods Of Pre-Generating Insurance Claims", by TM Potter, ME Clauss, DR Carter, DA Graff - US Patent App. 10 Volume : 072018

A system used for pre-generating insurance claims, accident data associated with a vehicle accident involving a driver may be collected. The accident data may be analyzed, and a likely severity of the vehicle accident may be determined based upon the analysis of the accident data. An estimated insurance claim may be generated based upon the determined likely severity of the vehicle accident, and transmitted, via wireless communication, from one or more remote servers to a mobile device associated with the driver to facilitate presenting all, or a portion of, the estimated insurance claim to the driver or the insured.

III. PROBLEM IDENTIFICATION

A lot of efforts have been earlier done on web based information system in case of road accidents, traffic information management, analysis and reporting etc. Also, the system is prone to increase the false positives because there is no filter in place to verify if an accident detected is a real accident or just false.Difficult in retrieving the report back for analysing purpose and time consuming. The accident reporting form must be completed by handy and often leads to delays in report submission.

IV. PROBLEM SOLUTION

In proposed system, all the information about accident can be directly report to the emergency system. In this we are going to maintain a web portal where we can gather all the information during road accidents and the information includes photos of the site,information about injuries and fatalities and reason for accidents.The centralized server or database is maintained to store all the information.The benefits include reduce delays, report submission to

various departments simultaneously, easier means of reporting.

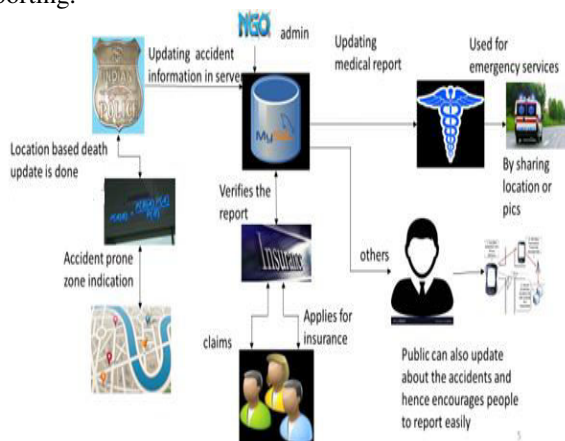


Fig 1: Architecture Diagram

V. FLOW DIAGRAM

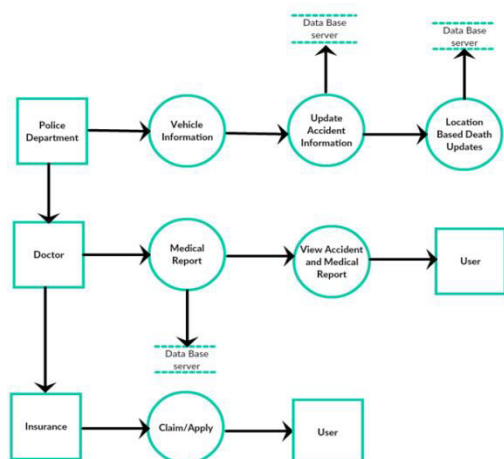


Fig 2: Flow Diagram

VI. SOFTWARE USED

NetBeans is an integrated development environment (IDE) for Java. NetBeans allows applications to be developed from a set of modular software components called modules. NetBeans runs on Windows, macOS, Linux and Solaris.



Fig 3: NetBeans

The NetBeans Platform is a framework for simplifying the development of Java Swing desktop applications. The NetBeans IDE bundle for Java SE contains what is needed to start developing NetBeans plugins and NetBeans Platform based applications; no additional SDK is

required. NetBeans 10.0 was released on 27 December 2018. It brings support for Java 11 and improved support for PHP.

VII. PROGRAM OUTCOME

MODULE 1- Accident Data From Concerning Organization

The accident data's will be collected from the different organization by the police department. The information can include a photos of the site where accident has been occurred, interviews with the eyewitnesses the person who was physically present at the place where accident has happened, and also can be the information about the injuries and fatalities, reason for accident may be over speeding, drunken driving, distractions to driver, red light jumping, avoiding safety gears like seat belts and helmets etc.

MODULE 2- Accident Medical Report

The doctor will update the accident medical report such as movement of client on impact, immediate symptoms, current symptoms and treatment, loss consequential to injury and at last the reviews of the medical. The victims or user can also view the medical report which is updated from the doctor.

MODULE 3- Individual Accident Casualty Report Matching

In this project, the police and hospital records from the road accident casualties were collected to determine their matching and reporting records of the particular victim. The police department will update the road accident information and also along with the vehicle information. The police department also updates the location based death updates, it all maintain and stored in the secured database.

MODULE 4- Insurance Claim For Accident Compensation

The claim is the first step toward being compensated for medical expenses, lost wages, or other damages resulting from the accident. The insurance company will then open an investigation of claim and victims may be asked to submit the accident report or independent medical examination by a doctor.

VIII. CONCLUSION

In this project, it is concluded that the system is to provide emergency service to get the accident information and reach in time, it significantly improves the timeliness of accident reporting as it encourages prompt reporting and investigation for quick action and ultimately contribute to injury prevention. Application consists of important detail, which is sufficient for summary of accident reporting.

IX. FUTURE ENHANCEMENT

For future work we would like to explore AUC optimization techniques as well as online learning methods to predict traffic accidents in real-time. We also plan to investigate approaches to predict the precise number of accidents.

REFERENCE

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