

**CLAIMNOW: AUTOMATING AUTOMOTIVE  
INSURANCE CLAIMS PROCESS USING COMPUTER  
VISION**

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## **Abstract**

Insurance is a complex sector with numerous varieties of process sequences which are heavily influenced by laws and regulations made by authorities. One of the biggest issues identified in the motor insurance sector is the lack of trust between the policy holders and insurers. This is primarily caused due to the time consumption of the process and the lack of transparency, consequently, increasing customer churn. Factors such as manual follow-ups, biased decision making, and unreliable estimations have adversely affected the claims process.

Based on the background, this project aims to increase motor insurance policy holder loyalty and retention and to design, develop and evaluate a solution to streamline the motor insurance claims process while initiating a bridge between the insurers and policy holders for effective communication . The validation of the project background was evaluated using multiple techniques. The use of literature review to assess claims processes in Sri Lanka and issues faced by motor insurance industries and policy holders. It was further proved by evidence from interviews conducted with motor insurance industrial experts and questionnaires distributed among motor insurance policy holders.

Based on the findings, the proposed solution includes two fragments. The policy holders were introduced to a mobile application where the on-the-spot accidents are automated accommodating the policy holders to receive re-imburements on the spot. They are also provided functionalities such as report an accident, track claims, pay premium and request roadside assistance. Whereas, the insurance assessors were given a web application to view accident reports, provide estimations and process claims. ‘Claim Now’ is an all-inclusive solution effectively automating the motor insurance claims process.

Evaluation of the solution was carried out by expert and non-expert stakeholders, to ensure the success and the solution was commended for its versatility and opening of different avenues for insurance companies in Sri Lanka. Recommendations and future implementations will be integrated in the future release.