On the (Real Time) Accident Information & Insurance Dispute Resolution

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Abstract:

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 for accident, speed, road condition on relative basis, etc. All this data can go into a central database. This 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 in order to settle the dispute if any arising out of accident.

Keywords: Accident, Insurance, Authority.

1. INTRODUCTION:

There are over a million road accidents that occur every year; consequently, there are chances contact your insurance companies to report a claim. But it is difficult for a person to claim insurance immediately. So in this project we have explained that we can claim insurance without going by person to the insurance company by the police we can immediately claim by using the account of the owner. In this we can claim insurance to not only human but also for a vehicle by filling the details in the login page which has been signed up by you while you bought the vehicle .We can also have the option of conveying the accident to the police by taking photos and upload in police login page. So the information about accident can be directly report to the emergency system. It doesn't require calling your insurance company right from the accident scene. You can do so as soon as the police visits and if there are injuries and claims to make. If you do as such there is no dispute in insurance . This helps the injured person who became unable to claim insurance at that time can easily insure by their relatives. The following concept insists to provide emergency service to get the accident information and easy claim for insurance.

Finally this paper is organized as follows;
Section 2 depicts about the related works.
Section 3 describes the proposed system.
Section 4 explains the discussions held.
Section 5 outlines the conclusion.

2. RELATED WORKS:

The authors Gy¨orgy J. Simon, Member, IEEE, Pedro J. Caraballo, Terry M. Therneau, Steven S. Cha, M. Regina Castro and Peter W. Li have proposed a system to apply association rule mining to electronic medical records (EMR) to discover sets of risk factors and their corresponding subpopulations that represent patients at particularly high risk of developing diabetes generates a very large set of rules which we need to summarize for easy clinical use The author Stefan Atev, Hemanth Arumugam, Osama Masoud, Ravi Janardan, Senior Member, IEEE, andb Nikolaos P. Papanikolopoulos, Senior Member, IEEE have proposed a system Monitoring traffic intersections in real time and predicting possible collisions The proposed system was able to perform successfully in real time on videos of quarter-video graphics array (VGA) (320 × 240) resolution under various weather conditions

Past system analysis:
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. with the development of Information Technology. The issue is that this system is for specific emergency response services, only applicable in India. Also, the system is prone to increased false positives because there is no filter in place to verify if an accident detected is a real accident or just false. The common problem faced by using paper form is the difficulties in retrieving the report back for analyzing purpose as this can be a time consuming The accident reporting form must be completed by handy and often leads to delays in report submission. These problems disable a quick response from safety and health officer when accident happens and interferes with accident analysis

3. PROPOSED SYSTEM

In proposed system, all the information about accident can be directly report to the emergency system. In this we are going to maintain a system where we can gather all the information about the spot information during road accidents. The information can be anything which can include photos of the site, interviews with eyewitnesses, information on injuries and fatalities, reason for accident, speed, road condition on relative basis, etc. The centralized server or database is maintained to store all the information. This duty regarding gathering the information could

be offered either to police, transport expert, rescue vehicle or even customary subjects who volunteer for the equivalent. In a similar framework, there ought to likewise be an arrangement to submit/trade protection numbers/subtleties so as to settle so as to settle the question if any emerging out of mishap.

The objectives of the proposed system are listed below:
- the generalized idea of our system is to present a new system which will reduce the time for claiming the insurance
- The objective of the system is to provide emergency service to get the accident information and easy claim for insurance. Figure 1. architecture diagram about the proposed system

The generalized idea about our system is to The benefit user include fewer delays, report submission to various departments simultaneously, easier means of reporting and can easily be emailed.
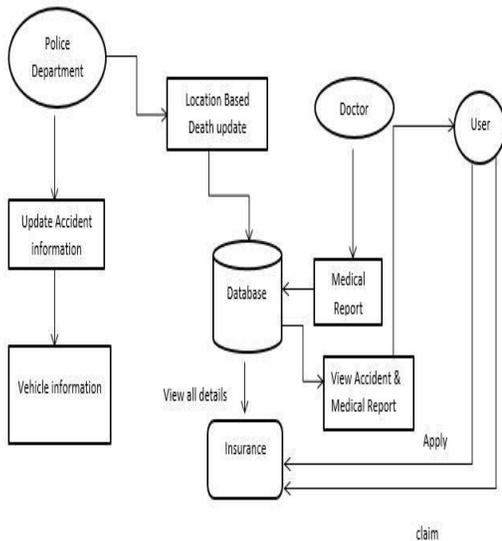

Figure.1

Development of the application, it significantly improves the timeliness of accident reporting as it encourages prompt reporting and investigation for quick action Figure 1 shows the architecture of the proposed system. Application consists of important detail, which is sufficient for summary of accident reporting. It significantly improves the timeliness of accident reporting as it encourages prompt reporting and investigation for quick action

Operations:
i. User login is used to send request view the request process speed and claim for
ii. Police login is used to update the images of the accident and the report
iii. Hospital login is used to update the status of the patient and to send the report
iv. The user then can apply to the insurance policy they have claimed form their environment without any delay

Modules
ACCIDENT DATA fromCONCERNING ORGANIZATION (police department): 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.

ACCIDENT MEDICAL REPORT(doctor/hospital admin): 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 report. The victims or user can also view the medical report which is updated from the doctor.

INDIVIDUAL ACCIDENT CASUALTY REPORT MATCHING In this project, the police and hospital records from the road accident causalities 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.

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.

4. DISCUSSIONS

This paper discusses the importance of improving the timeliness of accident reporting as also encourages faster reporting and to proceed investigation to perform quick action. Application also consists of important detail, which is sufficient for summary of accident reporting. provide consistency in reporting data, assess trends and ultimately contribute to injury prevention. This also provide the death update record which is help full in providing the accident zone in particular places

5. CONCLUSION

It is concluded that the system is to provide emergency service to get the accident information and reach in time. Data integration enables better & faster decision on data from heterogeneous sources and provides saving in life and time. Automobiles are very important to go to workplaces, and to deliver goods. But often they pave the way to big disasters. Road accident is most unwanted thing to happen to a road user, though they happen quite often. It has been developed to make reporting easier, provide consistency in reporting data, assess trends and ultimately contribute to injury prevention.

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