Research of the System of Remoting Vehicle Insurance Estimation

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Abstract. The current vehicle insurance estimation model has many problems, it takes too long. Using the system of remoting vehicle insurance estimation, the picture information of the vehicle loss situation will be sent to the insurance company to assess the damage timely, do quickly see, quick decision, saving time claims, control operating costs, can improve the efficiency of the compensation management. By contrast, we can see that, the system of remoting vehicle insurance estimation surely mean long-range system than vehicle insurance estimation model, is more suitable for the current market demand. It is necessary to a large-scale promotion in the Chinese insurance companies.

Introduction

With the surge in the number of cases of auto insurance, artificial to assess the damage process takes a long time, claims personnel overwhelmed, resulting in the decline of quality of service, agency costs rise, potentially fraudulent phenomenon is difficult to cure, auto insurance market and operating costs continue to increase, insurance companies profitability decline. The current vehicle insurance loss model has been unable to adapt to the rapid development of the auto insurance market.

In order to improve work efficiency, reduce the cost, the claims of errors in the work, more and more insurance companies to vehicle damage video information (including pictures) timely sent to the insurance company to assess the damage, loss of professional personnel for remote vehicle parts damage, will capture image file, and then quickly make maintenance price, timely feedback to the owners, to strengthen macro management of claims work and regulation and supervision greatly save manpower and material inputs, improve the efficiency of the management of claims.

Analysis of the Traditional Mode of Remoting Vehicle Insurance Estimation

The Traditional Mode of Remoting Vehicle Insurance Estimation

The traditional process of vehicle damage is: when the customer vehicle failure in need of repair, first need to take the car (or traction to) 4S Car Buying shop, 4S shop informed by the insurance company to assess the damage, damage to the vehicle to the scene after the loss of personnel investigation, evaluation of maintenance costs after the issuance of the damage, and authorization 4S shop for customers to carry out maintenance, at the same time will be through digital camera photos back to the insurance company. 4S shop maintenance is completed, the owner of the invoice for payment procedures. The efficiency of the current mode of motor vehicle insurance loss is relatively low.

Analysis of the Traditional Mode of Remoting Vehicle Insurance Estimation

The traditional mode of remoting vehicle insurance estimation has the following problems:

With the increase of vehicle insurance, accident and loss of personnel workload increase, insurance demand will increase. But professional damage people need to have the rich experience and professional skills, and lack of talent on the market, the insurance companies need to pay for labor costs more.
For car owners, the report, at the risk and wait for damage caused by cumbersome, long waiting time, upsetting, low customer satisfaction. Insurance companies may face the risk of losing customers. Part of the vehicle loss is relatively large, not a complete loss, the loss of staff to go back and forth, the waste of manpower.

In the insurance industry, the general existence of auto insurance claims monitoring ineffective, moral hazard and higher. The existing damage mode can not be real-time monitoring of car "4S" shop, repair factory of the car accident dismantling, easily lead to moral hazard, a waste of resources.

The Necessity of the System of Remoting Vehicle Insurance Estimation

Adapt to Market Changes and Meet Customer Needs

To assess the damage the system remotely via motor vehicle insurance, insurance company's survey personnel no longer need to live, you can loss of part of the equipment used in the "4S" shop, repair factory surely mean long-range system to view and photograph of motor vehicles, to determine the amount of the loss can be done along with the investigation, reduce the owners wait time, which greatly facilitates the owners. Owners can also through the phone or network, anytime, anywhere to see their vehicle maintenance process and progress, so as to improve the satisfaction of the vehicle insured.

Requirements For Internal Management of Insurance Companies

Insurance companies use the Internet video technology to realize remote monitoring of the vehicle to assess the damage, with the help of professional monitoring platform, to strengthen the vehicle damage, maintenance, office management, and provide differentiated services to owners of insurance. Remote vehicle insurance system operation, can effectively reduce the human vehicle insurance company, costs and other expenses. It makes full use of the characteristics of the Internet quickly and accurately, improve the car damage survey work efficiency, is conducive to the management of the survey points at the same time, customers will also get more fast and convenient settlement services.

Market Competition Calls for Insurance Companies to Shorten the Time of Claims

The network video monitoring technology, realize the insurance claims outlets and vehicle maintenance point of remote video monitoring and remote monitoring of vehicle damage, as well as the realization of maintenance process. The insurance company to assess the damage by remote monitoring terminal center to observe the vehicle parts damage, grab high definition photos, and archiving; surveyor remote voice command set point, by moving the camera to capture the key details. As a result, the insurance company to assess the damage without loss of each person to "4S" shop or repair shop to see the accident car, thus saving a lot of time, improve the efficiency of claims.

Design of the System of Remoting Vehicle Insurance Estimation

With the development of wireless transmission technology, wireless video surveillance is more and more accepted by all walks of life. Aiming at the actual problem of the insurance company should be designed to solve broadband wireless video surveillance scheme based on 3G or 4G, as the front-end damage equipment and remote damage scheduling platform to build mobile video surveillance system using portable mobile terminal. In the vehicle damage (insurance company 4S shop and repair factory) on a portable mobile terminal equipment connected to the remote damage scheduling platform through 3G or 4G broadband network. The remote insurance company survey center through the video monitoring system for image automatic capture, and automatically generate the damage form. After the form is completed, submit audit. While in the 4S shop staff can have just completed the damage form through the system, to provide customers. Customer recognition can be printed on the spot to sign, electronic form will be photographed retained.
Remoting Vehicle Insurance Estimation Process

Vehicle damage process of the implementation of remote video will be damaged as follows: 4S shop through the front-end equipment damage damage - proposed request (4S shop) entered the queue system to assign the task - free charge member - the loss of staff with remote video monitoring platform - loss will be finalized finalized end - enter the license plate number and report number to save the picture to the plate name the file - plus according to the demand of export insurance information.

System Components and Operation Mode

The remote damage scheduling system is divided into three parts: first, the front set equipment deployed in the 4S store and repair shop. Two, remote damage scheduling platform, construction mode of cooperation with operators, provided by the supplier to provide video communication, queuing and scheduling function. Three, the insurance company remote survey center, this loss will be operating PC machine, through the remote damage scheduling platform, complete vehicle remote damage accident.

System Function

The use of video surveillance platform, provides a mobile camera for vehicle repair plant, to meet the needs of mobile video, provide damage trigger mechanism, take the initiative to inform the loss events, while also providing voice intercom service and high picture quality; remote monitoring of the damage process, and combined with the claims process, realize the turning of the head, image retrieval, Image capture, form generation; the loss of staff operating function support switching picture resolution, such as C IF/D 1; the loss of staff through voice intercom, mobile command front range of personnel. By combining the remote damage scheduling platform and vehicle damage insurance information, remote video vehicle damage, bring a new service model for vehicle claims in insurance industry insurance.

Application of the System of Remoting Vehicle Insurance Estimation

Remote Damage, Improve the Timeliness of Claims

The use of broadband mobile video remote damage business mode, without damage to the scene, not only shorten the time of loss, the insurance company to improve work efficiency; and through the remote estimating system, the accurate rate of loss and compensation is greatly improved. For example: Mr. Zhang careless driving with a roadside guardrail occurred Guaceng, he immediately drove to the 4S shop, 4S shop staff called the insurance company after the phone explained the situation, the insurance company remote surveyor 5.1 remote damage. In the survey by remote monitoring center experts to assess the damage to the big screen to view the damaged vehicle, and multi angle observation damage, through remote image capture, image archiving, determine the price and tell the owner through negotiation, then print out a single loss more than 20 minutes, the entire process is completed.

Data Can Save, Save Manpower

The humanized design of the loss will be able to save a lot of data such as time, damage photos saved directly to the license plate to the folder named, convenient surveyor finishing. At the same
time, for each case, the system will be recorded in the database, to facilitate the statistics of the late insurance companies and the preservation of information and data.

Final Manuscript

Used the system of remoting vehicle insurance estimation, insurance company can be the vehicle damage picture information timely sent to the insurance company to assess the damage, do check, quick decisions quickly, can improve the efficiency of claims management work and control operating costs, improve customer satisfaction, improve the motor vehicle insurance claim to win customers.

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