

AI-Based Vehicle Accident Detection and Auto-Claim System

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Abstract- *The number of road accidents is going up fast and this is a big problem. We need systems that can detect accidents away and help people get medical care quickly. The old way of reporting accidents and dealing with insurance claims is slow. Relies too much on people doing things by hand. This can lead to people not getting help on time a lot of paperwork and fake insurance claims. Most systems that try to make vehicles safer only focus on tracking where they're navigating but they do not have a way to automatically check if an accident really happened and start the insurance claim process. This paper is about a system that uses Artificial Intelligence to detect vehicle accidents and automatically start the insurance claim process. This system combines sensors that are connected to the internet Global Positioning System tracking and Machine Learning algorithms to detect accidents away and automate what happens after an accident. The system is always checking how the vehicle is moving, looking for things like an impact the vehicle tilting in a weird way or a lot of vibration. If the system detects a collision it sends out real-time alerts with the location to people who need to know, like emergency contacts healthcare services, the police and insurance companies. The system uses Machine Learning to look at the patterns, from the sensors and make sure the accident really happened, which allows it to automatically start the insurance claim process and give an idea of how much damage was done. This system helps get people help faster reduces the amount of paperwork makes everything more transparent and prevents claims. We tested the system. Found that it can detect accidents reliably communicate with emergency services quickly and process claims efficiently. This system shows that Artificial Intelligence and the Internet of Things can be used to create vehicle safety systems that're smart, responsive and secure.*

Index Terms- *Artificial Intelligence, Accident Detection, In-ternet of Things GPS Tracking, Insurance Automation Machine Learning, Smart Vehicles, Emergency Response Systems. Artificial Intelligence, Resume Parsing, Portfolio Generator, Large Language Models, React, Tailwind CSS, Code Generation, Web Automation.*

I. INTRODUCTION

Road transportation is really important for the economy and for people to get around every day.. The number of vehicles on the road has gone up really fast and this has led to a lot of road accidents all over the world.

According to reports from people who look at transportation and safety a lot of people die every year because it takes a time to find out about accidents and to get help to the people who need it. It is really important to get help right away especially during the first hour after an accident but a lot of people who get hurt in accidents do not get help fast enough because nobody reports the accident right away.

The usual way that accidents get reported is when drivers or passengers or people who are just standing around call for emergency help.. If an accident is really bad the people who get hurt might be unconscious or unable to call for help and this can make things worse.

Also when someone gets into an accident they have to fill out a lot of paperwork to get money from their insurance company. This can take a long time. This not means that people have to wait a long time to get the money they need but it also means that some people might try to cheat the system.

New technologies like Artificial Intelligence and Internet of Things and smart sensors are changing things. Now it is possible to put sensors in vehicles and use them with special computer programs and GPS systems to detect accidents right away figure out where they happen and send out alerts automatically. If we use these technologies to make accident reporting and insurance claims more efficient we can

make the roads safer. Make things easier, for everyone.

The road transportation system can be improved with the help of road transportation and Artificial Intelligence and Internet of Things and smart sensor technologies. Road accidents can be reduced with the help of road transportation and Artificial Intelligence and Internet of Things and smart sensor technologies.

A. Need for an AI-Based Accident Detection and Auto-Claim System

We need a way to handle accidents on our roads. Traditional systems are not enough to deal with the complexity of transportation. Most safety features like airbags and anti-lock braking systems help prevent accidents or protect people during accidents. They do not help with what happens after an accident.

Accident detection still relies on people reporting accidents. This can be unreliable. Takes a long time. Delays in notifying hospitals and police often result in rescue operations. Insurance companies also face challenges. They have to verify claims which is time-consuming and prone to errors.

A system that uses AI can fill this gap. It can monitor vehicle behavior detect crashes and send alerts without help. Integrating accident detection with automated insurance work-flows ensures claim registration. This improves transparency. Reduces the workload for insurance companies. Such a system is especially useful on highways in areas and in high-traffic urban zones.

B. Objectives of the Proposed System

The main goal of our proposed system is to design a platform. This platform can detect vehicle accidents in time and automate emergency and insurance processes. We want to reduce the need for intervention. The system will use sensor data and AI algorithms to detect abnormal vehicle motion patterns that indicate collisions.

Another key goal is to enable communication with emergency stakeholders. The system will send accident alerts along, with GPS coordinates. This

ensures that medical services, police authorities and registered contacts receive notifications. The system also focuses on simplifying the insurance claim process. It will automatically link accident data with user policy information. By validating incidents using machine learning techniques and sensor evidence the platform seeks to reduce claims. This will accelerate settlement procedures.

Overall, the system aims to improve road safety and make insurance more efficient.

C. Key Contributions

This research is about making transportation and insurance with technology. It does this by creating a system that automatically manages accidents. One big thing it does is detect accidents in time. It uses data from sensors and artificial intelligence to figure out if a crash really happened.

Another important thing it does is send out notifications to people who need to know, like emergency contacts, hospitals, police and insurance companies all at the time. This helps everyone respond faster and work together better.

The system also starts the insurance claim process. It uses information that users have already given and machine learning to check if claims are valid and to look at evidence. This means paperwork and more transparency. The whole process, from detecting an accident to processing a claim shows how artificial intelligence and the Internet of Things can be used to make vehicles safer.

The research contributes to the domain of transportation and insurance technology by making this system. It uses real-time accident detection and automated notification services to make things better. The system is a deal because it uses artificial intelligence and the Internet of Things to make vehicles safer. Intelligent transportation and insurance technology are what this research is, about.

II. RELATED WORK

Research on accident detection and automated insurance processing has become very important with advancements in Artificial Intelligence, Internet of Things and smart transportation systems. Many studies focus on detecting accidents sending

emergency notifications and predicting crash severity. However complete solutions that combine accident detection, response and insurance automation are limited.

A. Machine Learning Models for Accident Detection and Severity Analysis

Machine learning and deep learning techniques are used to identify accident patterns and predict crash severity. These models use traffic data, vehicle telemetry data and environmental parameters to classify accident risk levels. Decision Trees, Support Vector Machines and Neural Networks are some algorithms that have shown accuracy in recognizing collision patterns.

These models need amounts of labeled training data and high computational resources.

They are also hard to deploy in time due to latency and processing overhead.

Road conditions, vehicle types and driving behaviors affect how well these models generalize, which limits their scale practical implementation.

Accident detection and severity analysis are crucial for improving road safety and machine learning models play a role in this.

B. IoT-Based Vehicle Accident Detection Systems

IoT-based accident detection systems use embedded sensors like accelerometers, vibration sensors and gyroscopes to monitor vehicle dynamics.

When sudden impact or abnormal tilt is detected alerts are sent to predefined contacts or emergency services using GSM or internet-based communication modules.

These systems enable accident reporting compared to manual methods.

However they rely heavily on network connectivity and GPS signal availability.

False positives can occur due to road bumps or harsh braking.

IoT detection frameworks operate as standalone alert systems without integration into insurance or legal response infrastructures.

Vehicle accident detection systems are essential, for providing assistance to accident victims.

IoT-based systems have the potential to improve accident detection and response.

Accident detection systems help in providing emergency services.

C. Limitations of Existing Accident Management Solutions

Accident management systems have some major issues.

Most systems only handle one part of an accident. Like detecting it sending notifications or analyzing it. They do not provide an automated solution.

Insurance claims are still mostly done manually which causes delays and extra work.

There is also a lack of systems to detect fraud because they do not have real-time evidence from sensors.

Other big challenges are keeping data private working with stakeholders and making systems that can handle a lot of data. Our proposed system tries to fix these problems by combining AI-based accident detection, automatic emergency communication and smart insurance claim processing into one platform that can handle a lot of data.

D. Smart Infrastructure and GPS-Enabled Emergency Response Systems

Researchers have also looked into transportation systems, including roads with sensors, surveillance cameras and vehicle-to-infrastructure communication.

These systems use GPS tracking and real-time traffic monitoring to find accident locations and send emergency responders.

Infrastructure-based monitoring is helpful in cities but it is very expensive.

It requires installing sensors and communication networks which makes it less possible for rural or developing areas.

Also these systems mainly focus on detecting accidents and tracking locations. They do not have automated insurance claim processing.

The proposed system overcomes these gaps by focusing on a scalable platform for accident management solutions.

The accident management solutions provide end-, to-end automated framework.

The accident management solutions focus on AI-based accident detection.

The accident management solutions provide automated emergency communication.

The accident management solutions provide insurance claim processing.

III. PROCEDURE

The proposed AI-Based Vehicle Accident Detection and Auto-Claim System works in a step-by-step way to turn raw vehicle sensor data into emergency alerts and automated insurance claims. This procedure aims to make sure the system responds in time accurately and coordinates well between detection, communication and claim processing. Each part of the system works together to reduce delays and increase reliability.

A. Vehicle Sensor Initialization and Data Acquisition

The process starts when vehicle sensors are turned on. These sensors, like speed and motion detectors continuously monitor the vehicles movement. The data is sent to the vehicles processing unit. The system filters out disturbances, like potholes or sudden braking. This data helps detect accidents

The sensors include:

Speed fluctuation detectors, Tilt angle detectors, Impact intensity detectors.

B. Real-Time Accident Detection and Impact Analysis

The system analyzes the sensor data to detect accidents. It looks at the impact and speed of the vehicle. If an accident is detected the system proceeds to the step.

C. GPS Localization and Incident Data Processing

When an accident is confirmed the system uses GPS to find the location. It also collects data like:

- Time of the accident
- Vehicle identification number
- Accident severity

This data is used to create an incident report. The report helps emergency responders and authorities find the accident location quickly.

D. Automated Emergency Notification System

The system sends alerts to:

- Emergency contacts
- Hospitals
- Police departments
- Traffic control authorities

The alerts include:

- Accident location
- Time of the accident
- Vehicle information

E. Insurance Claim Initiation and Documentation Automation

The system uses accident data and insurance records to start the claim process. It:

- Retrieves policy details
- Vehicle documents
- User credentials

The system uses machine learning to check if the claim is valid. If verified it creates a claim form and sends it to the insurance provider. This makes the claim process faster and more transparent.

IV. METHODOLOGIES USED

The suggested AI-Based Vehicle Accident Detection and Auto-Claims System is a blend of various technologies that will help detect accidents accurately, communicate promptly for help, and automate the insurance claims process. It uses sensor data analytics, decision-making processes, and location-based communication technology to provide an overall vehicle accident management system.

A. Internet of Things (IoT) and Sensor data analytics
Technology associated with Internet of Things will act as the basic building block of the system since the former allows constant tracking of vehicle movements via sensors integrated into the vehicles. Examples of devices that will be used for data collection include accelerometers, gyroscope sensors, and vibration sensors for measuring decelerations, angular displacement, and magnitude of impact during collisions, respectively.

These sensor readings will be filtered out and normalized in order to remove noise caused by external factors. Using telemetry systems based on Internet of Things will allow constant monitoring of the movements of vehicles and detection of any deviations from the normal behavior of the vehicles that can be interpreted as an accident.

B. Machine Learning for Accident Classification and validation

The techniques of Machine Learning are used to increase the intelligence and robustness of accident detection. The classification techniques examine data coming from multiple sensors to differentiate regular car operation irregularities from accidents. Variables such as impact strength, changes in movement, and time series acceleration data can be used to train the model and draw conclusions.

Moreover, apart from being useful for detecting accidents, machine learning models are also helpful in determining whether an accident actually occurred for insurance purposes. Comparing the sensor readings with the accident models will help determine the level of the incident and avoid any fraudulent claims.

C. GPS Tracking and Automates Communication Framework

The Global Positioning System (GPS) is embedded in the technology to enable exact geospatial positioning of accidents. Upon detecting the occurrence of an accident, the GPS component captures the coordinates along with other route information and embeds it in the auto-generated alerts.

The communication system employs cell phones and cloud-based message delivery services to send out alerts to the concerned stakeholders like emergency personnel, contact persons, hospitals, and insurance companies. The application of geospatial data enhances the speed of the rescue operations along with providing an exact record of the accident.

V. OVERVIEW OF THE SYSTEM

The Vehicle Accident Detection and Auto-Claim System is a transportation safety platform. It uses intelligence to automate accident identification, emergency messaging and insurance claims handling. This system is different from accident management methods, which rely on people to report accidents and involve many separate steps.

The proposed system combines data from sensors, intelligence, location tracking and cloud communication. This creates a system that responds quickly and automatically.

The system constantly checks vehicle movement using built-in sensors. It uses algorithms to find abnormal patterns. If it confirms an accident the system immediately sends alerts, shares location information. Starts documenting claims. By combining these steps the system reduces delays cuts down on work and makes the process less dependent on people. It also makes the process more transparent and efficient.

A. Key objectives of the system

The main goal of the Vehicle Accident Detection and Auto-Claim System is to monitor accidents in time. It aims to detect collisions without needing intervention. The system uses sensor data and smart classification models to detect accidents reliably. This is true regardless of driving conditions.

Another important goal is to enable emergency services to respond. The system sends automated messages to teams, law enforcement and designated emergency contacts. It uses GPS to help responders find the accident location quickly.

The system also aims to modernize insurance claims handling. It automates the claim initiation and verification process. The system works with registered policy databases. Uses sensor evidence. This reduces paperwork speeds up claim settlement and cuts down on claim risks.

B. System components

The proposed Vehicle Accident Detection and Auto-Claim System has components. These components work together to provide an accident management solution. The sensor component captures vehicle movement data, including speed, tilt and vibration.

The data processing component analyzes sensor data. It uses algorithms to detect accidents. The location tracking component uses GPS to find the vehicles location. The communication component sends automated alerts through networks and cloud messaging platforms.

The insurance integration component retrieves user policy information. It prepares claim documents. Each system component is designed to be modular. This means it can be scaled up maintained and updated without affecting the system.

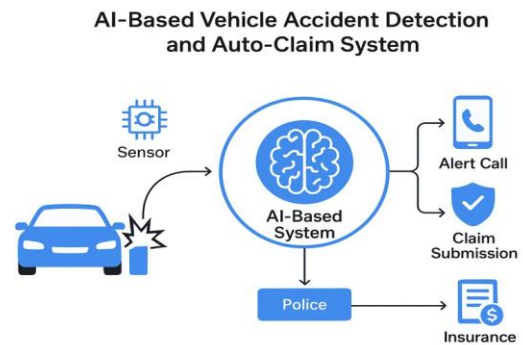
C. Working principle of the system

The Vehicle Accident Detection and Auto-Claim System work in a cycle of monitoring and responding. Vehicle sensors collect movement data. Send it to the processing unit. If abnormal movement patterns are detected the system classifies the event as an accident.

The GPS component finds the accident location. A report is created with details, about the vehicle, accident time and severity. Automated messages are sent to emergency services and designated contacts. The insurance processing component retrieves stored user data and policy information. This initiates the claim registration process. Sensor evidence is attached to the claim request to validate it. The entire workflow is designed to synchronize accident

detection, emergency response and insurance documentation. The Vehicle Accident Detection and Auto-Claim System aims to make accident handling efficient and reliable. It uses Vehicle Accident Detection and Auto-Claim technology to achieve this.

VI. SYSTEM ARCHITECTURE



The Vehicle Accident Detection and Auto-Claim System uses an modular design. This design makes the system scalable, reliable and secure.

The system combines vehicle sensors, processing units, communication tools and cloud-based insurance services. Each part of the system has a job. This helps with accident detection, emergency response and claim automation.

The modular design lets each component work independently. They still share data securely. This makes the system easy to maintain and upgrade. It also ensures the system works well in time.

A. Overview of System Architecture

The system has four layers:

- The Sensing Layer
- The Processing Layer
- The Communication Layer
- The Application and Cloud Layer.

The Sensing Layer uses vehicle sensors to collect data on motion. This includes acceleration, vibration and movement. These sensors get data in time.

The Processing Layer uses machine learning to analyze data. It Normalizes data. It checks if sensor data shows a drive or a crash.

The Communication Layer sends data between the vehicle and others. It uses GSM, internet or cloud messaging.

The Application and Cloud Layer handles user interfaces, insurance data, emergency coordination and claim documentation.

B. Architecture Components

Each system layer has components. These enable automated accident detection and claim processing.

- Sensor components include accelerometers and vibration detectors. They monitor motion. Send data to the controller.
- Processing components analyze sensor data. They use machine learning models and threshold algorithms.
- Communication components use GPS, GSM and cloud APIs. They send alerts and share locations.
- Application components include user portals, insurance databases and claim interfaces.
- These components interact securely. This ensures information flow.

C. Data Flow in the System

The data flow starts at the Sensing Layer. Vehicle sensors collect motion data. This data goes to the Processing Layer. There it is. Prepared for analysis. Accident detection algorithms check the data. If an accident is found the system gets coordinates. The incident data is then sent through the Communication Layer.

At the Application and Cloud Layer alerts are sent to emergency services and insurance providers. Policy information is retrieved. Digital claim documentation starts. The data flow ensures detection, notification and claim processing happen.

VII. EXPERIMENTAL RESULTS AND EVALUATION

We tested our Vehicle Accident Detection and Auto-Claim System to see how well it works in time. We wanted to know if it can quickly identify accidents

send emergency alerts efficiently and process insurance claims automatically.

The evaluation focused on how the system performs and how reliable it is. We tested it in simulated and prototype deployment conditions. We created test scenarios to check how responsive the detection is, how long it takes to send alerts and how accurate the claim automation is.

- The testing process used sensor data that represented driving, sudden braking, potholes and collisions.
- We compared the system outputs with actual incident labels to assess accuracy and robustness.

We also checked how well the notification services work and how efficient the automated documentation workflows are.

A. Experimental Setup

Our experimental setup consisted of a prototype vehicle unit with accelerometer and vibration sensors a GPS tracking module and a microcontroller-based processing system.

- Sensor data was collected under controlled driving simulations and real-time road testing scenarios.
- The system was connected to a communication platform for transmitting alerts and storing incident records.
- We integrated -registered user profiles and insurance policy datasets into the backend database.
- We simulated accidents with controlled impact triggers and abrupt motion disturbances to evaluate detection sensitivity.
- Each detected event was logged with timestamp sensor readings and GPS coordinates

B. Performance Metrics

The experimental environment consisted of a prototype vehicle unit with accelerometer and vibration sensors a GPS tracking module and a microcontroller-based processing system.

- Sensor data was collected under controlled driving simulations and real-time road-testing scenarios.
- The training performance metrics obtained from the accident detection model are illustrated in Fig. 1.
- The results show an improvement in classification performance.
- The model learns discriminative accident patterns effectively.
- The loss convergence behavior of the system is shown in Fig. 2.
- The decreasing trend in training loss confirms model convergence and generalization capability.
- The system was connected to a communication platform responsible, for transmitting alerts and storing incident records.
- Pre-registered user profiles and insurance policy datasets were integrated into the backend database.
- Accident simulations included controlled impact triggers and abrupt motion disturbances to evaluate detection sensitivity.
- Each detected event was logged with timestamp sensor readings and GPS coordinates.

VIII. ADVANTAGES OF THE SYSTEM

The AI-Based Vehicle Accident Detection and Auto-Claim System offers benefits. It combines sensing, automated communication and insurance processing in one system. This system makes roads safer. It also helps emergency services respond faster. It makes it easier to deal with paperwork after an accident.

One big advantage is that it can detect accidents in time. The system uses sensors to track what the vehicle is doing. If there's a collision it can spot it away. This is especially important if the people in the vehicle are hurt and can't call for help.

Another key benefit is the emergency response. If there's an accident the system sends alerts to emergency contacts, hospitals and the police. It includes GPS coordinates. This helps get help to the

scene. It also increases the chances of getting help quickly.

The system also makes insurance claims easier. It starts the claim process. This means no paperwork or repeated submissions. The system links the user details and policy information with the accident report. This makes it faster to register and process claims.

The system uses machine learning to spot claims. It looks at sensor data and accident patterns. This helps insurance providers check if claims are genuine. It reduces claims and financial losses.

The system keeps all records digitally. It stores them in the cloud. This means all accident logs, alerts and claim documents are secure. They can be accessed for verification or legal purposes.

The system's design is flexible. Can grow. This makes it suitable, for transportation networks, fleet management and connected vehicle systems. The AI-Based Vehicle Accident Detection and Auto-Claim System has benefits. It can be used in areas.

IX. LIMITATIONS OF THE SYSTEM

The system has some limitations that need to be considered before using it in life. These limitations come from technology, infrastructure and operational challenges.

- * One big limitation is that the system needs an internet connection. This is because it sends real-time alerts, GPS data and insurance notifications, which rely on internet services. If you are in an area or a place with signal the system might not work well. This can slow down emergency responses.

Another issue is with the sensors and hardware. The system uses sensors like accelerometers, gyroscopes and vibration sensors to detect accidents. If these sensors are not installed correctly or if they get damaged it can lead to detections. So regular maintenance and calibration are important to ensure the system works accurately.

- * The system also costs a lot to set up and install. Putting sensor units, communication modules and processing hardware in vehicles can be expensive. This might be a challenge for large-scale use in transport or private vehicle networks.

The system also collects information like user data, vehicle details and location. This information needs to be stored and sent in a way. If there is a weakness in the communication channels it could expose insurance-related information.

- * The system also has limited customization in assessing insurance claims. It uses sensor data and algorithms to evaluate claims. In accident cases insurance investigators might need to verify manually to ensure fair outcomes.

The system relies on sensor evidence. Predefined algorithms for automated evaluations. The proposed system has limitations, for real-world deployment. These constraints arise from dependencies, infrastructure requirements and operational challenges. The system faces challenges related to deployment and installation cost. The system collects user information, vehicle details and location data. The system provides some customization in claim assessment.

The limitations of the system must be considered for real-world deployment. The system has limitations that must be considered. The system needs to address data privacy and security concerns. The system faces challenges related to sensor calibration and hardware reliability. The system faces challenges related to network connectivity. The system faces challenges related to insurance claim processing.

X. RESULTS AND DISCUSSIONS

Fig. 1. Training metrics vs epochs

The accident detection model we developed is shown in Fig. 2. We wanted to see how well it can tell accidents from non-accidents and how it learns from the data.

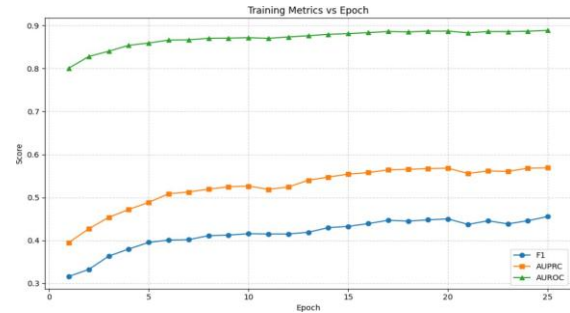


Fig. 1. Training metrics vs epochs

Performance Metrics Analysis (Fig. 1)

If we look at Fig. 1 We can see that the models F1-score, AUPRC and AUROC get over 25 training epochs.

The F1-score increases from about 0.31 at the start to around 0.45 at the end. This means the accident detection model gets better at finding the balance between precision and recall.

The AUPRC also improves, going from about 0.39 to around 0.57. This is great because the accident detection model can handle situations where accidents are not very common.

The AUROC starts at 0.80. Goes up to nearly 0.89. This shows that the accident detection model is really good at telling accidents from non-accidents.

The fact that all these metrics go up smoothly shows that the accident detection model is learning patterns from the sensor data.

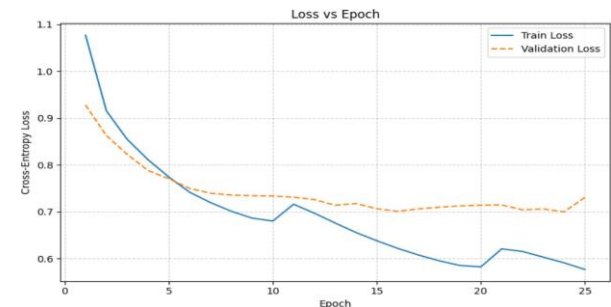


Fig. 2. Loss vs epochs

Fig. 2. Loss vs epochs

Loss Convergence Analysis (Fig. 2)

The training and validation loss curves in Fig. 2 Show that the accident detection model is learning.

The training loss goes down from 1.08 to 0.58. This means the accident detection model is optimizing its parameters well. The validation loss also goes down from 0.92 to 0.71. This shows that the accident detection model is getting better at handling data.

There is a bump in the validation loss after epoch 15 but its not a big deal. The gap, between the training and validation loss stays under control.

Overall the fact that the loss goes down shows that our accident detection model is robust and stable.

XI. CONCLUSION

This paper is about the Vehicle Accident Detection System. The Vehicle Accident Detection System uses Artificial Intel-ligence to make roads safer. It also improves what happens after a Vehicle Accident.

The Vehicle Accident Detection System uses Artificial In-telligence and other technologies. These include the Internet of Things and geolocation. This makes things better.

The Vehicle Accident Detection System looks at problems. For example accidents are not reported away. Sometimes emergency help is slow to come.

The system uses sensors. These sensors are like accelerome-ters and gyroscopes. They find out when a vehicle has been in an accident. The Vehicle Accident Detection System is good at finding out when an accident has happened. This is because it uses machine learning. The system can tell when a vehicle is moving in a way that's not normal.

When the Vehicle Accident Detection System knows an accident has happened it sends messages. These messages go to emergency services and other people who need to know.

The Vehicle Accident Detection System also helps with insurance claims. It does this by using the information it has about the accident and the insurance policy.

The Vehicle Accident Detection System is better than the way of doing things. This is because it is faster and more accurate.

People who tested the Vehicle Accident Detection System found out that it is very good. It is good at detecting accidents and getting help to people quickly.

The Vehicle Accident Detection System is also good be-cause it can be used by a lot of people. It can be changed to work with technologies.

The Vehicle Accident Detection System shows that Artificial Intelligence and the Internet of Things can be used. They can make vehicles safer.

In the future the Vehicle Accident Detection System can be improved. New features can be added. For example it can predict when accidents might happen. It can also work with phones and smart cities. This will make the Vehicle Accident Detection System even better. It will be better, at preventing and responding to accidents.

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