

Accident app to reduce motorist stress and combat insurance fraud

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A new smartphone app that will help to guide stressed motorists through the trauma of a car accident, while potentially saving millions of pounds in fraudulent insurance claims has been recognised for its innovation.

The Accident Assessor app has won the UK leg of the European [Satellite Navigation](#) Competition 2011, hosted by GRACE (the GNSS Research and Applications Centre of Excellence) at The University of Nottingham.

The app, developed by Nottingham-based company InstantVue, provides calming messages for [motorists](#), offers advice for staying safe at the scene of an accident and guides them through a step-by-step process of collecting the information they need to provide to their insurance company.

The [innovative design](#) prompts motorists to take a series of pictures with the camera on their [smartphone](#), such as vehicle number plates and

position of the cars in the road, and the app time-stamps and geo-tags the images allowing [insurance companies](#) to access a whole range of extra vital information.

This could include precise location, allowing companies to alert the [emergency services](#) or despatch a hire car to their customer, information about [weather conditions](#) accessed via the Met Office or even matching vehicle number plates to the make and model of cars involved to check whether the vehicles have been stolen or are insured.

Detailed photographs of the damage to vehicles at the scene could allow insurers to get instant quotes for repairs and to tackle ‘crash for cash’ scams in which fraudsters purposely cause minor shunts then later make much larger claims from the insurance company of the innocent motorist.

In the future, the app may even allow the majority of complicated claim forms to be populated by the insurance company, reducing inconvenience for customers and speeding up the claims process.

Mark Habgood, CEO at InstantVue, said: “Anyone who has ever been involved in one of the 700,000 accidents that occur on the UK’s road every year will know exactly how stressful it can be. Our aim is to reduce the amount of anxiety associated with the experience, not just for the motorist at the roadside but throughout the whole claim process.

“In addition, customers are seeing the cost of their insurance spiralling due in large part to the 1.4 million uninsured drivers on the road and the £260m worth of dishonest claims being made — totalling a combined average of an extra £70 on an annual policy.

“Ultimately, by helping insurers to combat these two major issues, we believe our app could also see customers feeling the benefit back in their

pocket through a reduction in their policy premium.”

The potential of the app was spotted by judges for the UK leg of the European Satellite Navigation Competition, which aims to provide support for individuals and companies with a bright idea for a location-based service or satellite navigation application.

Paul Bhatia, General Manager of GRACE, said: “This app is a great example of an innovative real life use of location based technology. GRACE is really keen to support the growth of companies like InstantVue and this fantastic news for Nottingham.”

Claiming first place in the competition has landed InstantVue prizes worth in excess of £10,000 — £5,000 cash, £5,000 of business incubation support and office space, free UK patent advice, three years membership to the Royal Institute of Navigation and introductions to industry partners and funding opportunities. Their win will help support the development of their prototype into a fully marketable product.

Their concept beat other strong competition. Second place was claimed by the company Allerayde and its idea for a new adrenaline auto-injection system that treats anaphylaxis (allergic reaction) and automatically alerts paramedics. Third place went to IT specialist and keen motorcyclist Rob Hegarty for his social networking [app](#) for bikers, BikerBuzz, which includes information on the top destinations and facilities for bikers, including star ratings and recommendations, and a location-based scavenger hunt game.

InstantVue — which is based at The University of Nottingham Innovation Park (UNIP) and has strong links with the University’s Centre for Geospatial Science and the Horizon Doctoral Training Centre for the Digital Economy — will discover whether it has been crowned overall winner of the European Satellite Navigation Competition at an

awards ceremony in Munich on Wednesday October 19.

They will be demonstrating their prototype system at the UK prize giving ceremony being held at the Nottingham Geospatial Building on the University's Jubilee Campus on Friday October 21 from 10am.

Provided by University of Nottingham

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