QUICKSCAN - CANVAS

AI Car detection

NAME: AI Car detection

DATE: November 25, 2026 8:19 AM

DESCRIPTION OF TECHNOLOGY

Model identifies what type of accident that car with a cost estimation for repair

HUMAN VALUES

Claims handlers move from typing and searching to checking the tools suggestion, which can free them for difficult cases. They could also feel measured, because the cost analysis times their work, or trust the tool too much. Customers get faster handling, but a figure from software can feel impersonal if they disagree about the amount. The tool should support handlers and not replace their judgement.

TRANSPARENCY

Not yet, but it should be. The handler sees the damage type, how sure the model is, and a note that it is only a suggestion. Customers should be told that AI supports the assessment and that a person decides, which also fits GDPRs right not to be subject to a purely automated decision. Bul Ins should get a written explanation of what the tool does, which data it uses and what it costs.

IMPACT ON SOCIETY

Claim information at Bul Ins is scattered over different places and handled by hand, so everything is slower. Employees named manual data entry, saving documents and giving out documents as the steps that take too long. The pain is felt by claims handlers, customers and Bul Ins. My project recognizes damage in photos automatically so it does not have to be checked and typed by hand, and the cost analysis measures what the manual work costs and what it saves.

STAKEHOLDERS

- Bul Ins

SUSTAINABILITY

The models are small: k-NN trains in 0.1 s, the SVM in 6 to 8 minutes on a normal computer, and predicting one photo takes a fraction of a second. A CNN with transfer learning needs more training but is cheap to run. The cost analysis will include compute and storage next to staff time, and I keep energy low by choosing the smallest model that is good enough and by not storing photos longer than needed.

HATEFUL AND CRIMINAL ACTORS

People could edit or generate damage photos to get a higher payout, and a cost estimate makes this more attractive. Bringing scattered data together in one place also makes it easier to misuse or leak, for example an employee looking up customers without a reason. A company could also use the tool to justify lower payouts, which is why a person must stay responsible for decisions about cost.

DATA

Claims handlers get less manual work but stay responsible. Bul Ins management pays for the project and gets the cost saving, and Bul Ins IT must connect the tool to the places where data is scattered. Customers could get faster claims, but also unfair amounts if the tool is wrong. Assessors, repair shops and the Financial Supervision Commission are also affected. I have only asked Bul Ins employees about slow processes, so the others are assumed, not consulted.

FUTURE

If many insurers used it, claims would be faster and more consistent, and handlers would have more time for difficult cases. The risks are more fraud with edited photos, handlers accepting the output without looking, a wrong label being copied automatically through the whole system, and customers losing the chance to object if estimates start deciding payouts. That is why a person stays responsible for any decision about cost or total loss.

PRIVACY

The model only sees a crop of the damage, but claim files around it usually contain names, contact details, ID numbers, licence plates, addresses, bank details and photos that can show faces or places (to be confirmed with Bul Ins). If I bring this data together or use past claims for the cost analysis, GDPR applies, so I need a legal basis, an agreement with Bul Ins, limited access and anonymisation where possible. It contains no special data such as health or ethnicity.

INCLUSIVITY

Yes. Crack is recognised 46% of the time and tire flat 78%, and when unsure the model answers scratch, the cheapest damage type, so a cost estimate could underpay customers with cracks. The model may also use colour and brightness as shortcuts, red and dark cars are hardly in the data, and CarDD was collected outside Bulgaria. A cost model trained on past manual decisions would repeat earlier handlers habits.

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QUICKSCAN - CANVAS - HELPSIDE

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HUMAN VALUES

How is the identity of the (intended) users affected by the technology?

To help you answer this question think about sub questions like:

- If two friends use your product, how could it enhance or detract from their relationship?
- Does your product create new ways for people to interact?…

TRANSPARENCY

Is it explained to the users/stakeholders how the technology works and how the business model works?

- Is it easy for users to find out how the technology works?
- Can a user understand or find out why your technology behaves in a certain way?
- Are the goals explained?
- Is the idea of the technology explained?
- Is the technology company transparent about the way their…

IMPACT ON SOCIETY

What is exactly the problem? Is it really a problem? Are you sure?

Can you exactly define what the challenge is? What problem (what 'pain') does this technology want to solve? Can you make a clear definition of the problem? What 'pain' does this technology want to ease? Whose pain? Is it really a problem? For who? Will solving the problem make the world better? Are you sure? The problem definition will help you to determine…

STAKEHOLDERS

Who are the main users/targetgroups/stakeholders for this technology? Think about the intended context by…

When thinking about the stakeholders, the most obvious one are of course the intended users, so start there. Next, list the stakeholders that are directly affected. Listing the users and directly affected stakeholders also gives an impression of the intended context of the technology.
…

SUSTAINABILITY

In what way is the direct and indirect energy use of this technology taken into account?

One of the most prominent impacts on sustainability is energy efficiency. Consider what service you want this technology to provide and how this could be achieved with a minimal use of energy. Are improvements possible?

HATEFUL AND CRIMINAL ACTORS

In which way can the technology be used to break the law or avoid the consequences of breaking the law?

Can you imagine ways that the technology can or will be used to break the law? Think about invading someone's privacy. Spying. Hurting people. Harassment. Steal things. Fraud/ identity theft and so on. Or will people use the technology to avoid facing the consequences of breaking the law (using trackers to evade speed radars or using bitcoins to launder…

DATA

Are you familiar with the fundamental shortcomings and pitfalls of data and do you take this sufficiently into…

There are fundamental issues with data. For example:

- Data is always subjective;
- Data collections are never complete;
- Correlation and causation are tricky concepts;
- Data collections are often biased;…

FUTURE

What could possibly happen with this technology in the future?

Discuss this quickly and note your first thoughts here. Think about what happens when 100 million people use your product. How could communities, habits and norms change?

PRIVACY

Does the technology register personal data? If yes, what personal data?

If this technology registers personal data you have to be aware of privacy legislation and the concept of privacy. Think hard about this question. Remember: personal data can be interpreted in a broad way. Maybe this technology does not collect personal data, but can be used to assemble personal data. If the technology collects special personal data (like…

INCLUSIVITY

Does this technology have a built-in bias?

Do a brainstorm. Can you find a built-in bias in this technology? Maybe because of the way the data was collected, either by personal bias, historical bias, political bias or a lack of diversity in the people responsible for the design of the technology? How do you know this is not the case? Be critical. Be aware of your own biases.…

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