



Dr. Sudhir Chandra Sur Institute of Technology and Sports Complex

Report of Seminar on Impact of Automobile Engineering in the Insurance Industry, End-to-End Insurance Claim Process, and the Role of Automobile Engineers in Claim Settlement

Topic: Impact of Automobile Engineering in the Insurance Industry, End-to-End Insurance Claim Process, and the Role of Automobile Engineers in Claim Settlement

Organized by: Department of Automobile Engineering, Dr. Sudhir Chandra Sur Institute of Technology and Sports Complex. (In Association with IQAC)

Speaker: Anamika Ghosh, Senior Associate Motor Claims, Go Digit Car Insurance

Date: 8th September 2026

Time: 12:30 PM onwards

Mode: Offline, Room No.: 122

No. of Participation: 27

Introduction:

The Department of Automobile Engineering of Dr. Sudhir Chandra Sur Institute of Technology and Sports Complex in association with IQAC organized a seminar on “**Impact of Automobile Engineering in the Insurance Industry, End-to-End Insurance Claim Process, and the Role of Automobile Engineers in Claim Settlement**” on 8th September 2026.

The seminar was organized with the objective of providing students with an understanding of the relationship between Automobile Engineering and the motor insurance industry. The session focused on the automobile insurance ecosystem, the complete process involved in handling vehicle insurance claims, damage assessment, vehicle inspection, repair estimation, documentation, and the technical responsibilities performed by automobile engineers and surveyors during claim settlement.

The programme provided students with an opportunity to understand how their technical knowledge of automobile systems, vehicle construction, repair practices, accident analysis, and damage assessment can be applied in the insurance sector. The session also highlighted the growing importance of technically competent automobile professionals in ensuring transparent, accurate, and efficient claim settlement.

Background:

Motor insurance is an important component of the automobile and transportation sectors. Vehicles may be exposed to accidents, collisions, natural calamities, theft, fire, and other unforeseen events that can result in significant financial losses to vehicle owners. The insurance industry provides financial protection against such risks and facilitates compensation or repair support according to the terms and conditions of the insurance policy.

The settlement of a motor insurance claim involves several technical and administrative stages. After an accident or loss, the vehicle needs to be inspected, and the nature and extent of damage must be assessed. Technical evaluation is required to determine the damaged components, probable cause of damage, repair or replacement requirements, labour operations, and approximate repair cost.

For Automobile Engineering students, knowledge of the insurance claim process is particularly relevant because automobile engineers can contribute significantly to vehicle inspection, damage assessment, repair estimation, accident-related technical evaluation, and communication between vehicle owners, workshops, insurers, and other stakeholders.

Objectives:

The primary objectives of the seminar were:

- To provide students with an overview of the automobile insurance industry and its importance.
- To explain the relationship between Automobile Engineering and motor vehicle insurance.
- To familiarize students with the complete or end-to-end motor insurance claim process.
- To explain the procedures involved in vehicle inspection and damage assessment after an accident.
- To highlight the importance of technical knowledge in estimating vehicle repair and replacement requirements.
- To explain the role and responsibilities of automobile engineers in insurance claim assessment and settlement.
- To create awareness about documentation, verification, repair estimation, and communication involved in the claim process.
- To provide students with an understanding of potential career opportunities for automobile engineers in the insurance sector.

Overview of the Seminar:

The seminar commenced with an introductory discussion on the automobile insurance industry and its connection with automobile engineering. The participants were introduced to the major stages involved in processing a motor insurance claim and the importance of technical assessment in determining the extent of vehicle damage.

Key highlights of the session included:

- ❖ **Automobile Engineering and Insurance Industry:** The session discussed the importance of automobile engineering knowledge in the motor insurance sector. Understanding vehicle construction, automobile components, vehicle systems, repair methods, and failure mechanisms helps technical professionals accurately evaluate vehicle damage and determine appropriate repair requirements.
- ❖ **Motor Insurance and Vehicle Risk:** Participants were introduced to the basic concept of motor insurance and the different types of risks associated with vehicle ownership and operation. The discussion highlighted how insurance provides financial protection against covered losses arising from accidents, theft, fire, natural calamities, and other specified risks, subject to the applicable policy conditions.

- ❖ **End-to-End Insurance Claim Process:** The complete claim settlement process was discussed in a systematic manner. The process generally begins with the occurrence of an accident or insured event, followed by claim intimation, submission of relevant documents, vehicle inspection, damage assessment, preparation of repair estimates, verification, repair authorization, completion of repairs, submission of final documents, and settlement of the admissible claim.
- ❖ **Vehicle Inspection and Damage Assessment:** The importance of proper vehicle inspection was emphasized. Participants learned that a technical inspection involves identifying damaged components, assessing the severity and nature of damage, determining whether components require repair or replacement, and examining the relationship between the accident event and the observed damage.
- ❖ **Repair Estimation:** The session highlighted the importance of preparing an appropriate repair estimate. Automobile engineering knowledge is useful for identifying required repair operations, replacement parts, labour requirements, painting and related operations, and other associated costs. Accurate estimation helps minimize discrepancies between the workshop, vehicle owner, and insurer.
- ❖ **Role of Automobile Engineers in Claim Settlement:** The seminar highlighted the various technical responsibilities that can be performed by automobile engineers in the insurance ecosystem. These may include vehicle inspection, technical damage assessment, estimation of repair requirements, evaluation of damaged components, accident-related technical analysis, verification of repair work, and assistance in determining the technical basis for claim settlement.
- ❖ **Coordination Among Stakeholders:** The participants were made aware that motor insurance claim settlement requires coordination among several stakeholders, including the vehicle owner, insurance company, workshop, surveyor or loss assessor, and other concerned personnel. Effective communication and accurate technical reporting are essential for minimizing delays and ensuring a transparent process.
- ❖ **Documentation and Verification:** The importance of proper documentation throughout the claim process was discussed. Relevant vehicle, policy, accident, inspection, repair, and financial documents may need to be examined and verified as applicable. Proper documentation supports transparency and facilitates systematic processing of claims.
- ❖ **Career Opportunities for Automobile Engineers:** The seminar also provided students with an understanding of career opportunities available to automobile engineering graduates in the insurance sector. Technical roles associated with vehicle inspection, damage assessment, survey and loss assessment, claims management, workshop coordination, vehicle valuation, and related automotive services can provide alternative career pathways for automobile engineering professionals.
- ❖ **Practical Understanding Through Discussion:** The interactive nature of the seminar enabled students to relate their academic knowledge of automobile components, vehicle systems, repair techniques, and accident-related damage with practical applications in the insurance industry. The discussion helped bridge the gap between classroom learning and professional requirements.

Learning Outcomes:

The seminar enriched participants with the following takeaways:

- ❖ **Industry Awareness:** Improved understanding of the relationship between Automobile Engineering and the motor insurance industry.
- ❖ **Claim Process Understanding:** Developed awareness of the different stages involved in an end-to-end vehicle insurance claim process.
- ❖ **Technical Assessment:** Improved understanding of the importance of technical inspection and vehicle damage assessment.
- ❖ **Repair Estimation:** Gained awareness of the role of automobile engineering knowledge in determining repair and replacement requirements.
- ❖ **Professional Responsibility:** Understood the importance of accurate inspection, technical reporting, documentation, and professional ethics in claim settlement.
- ❖ **Stakeholder Coordination:** Recognized the importance of effective coordination among vehicle owners, insurers, workshops, and technical professionals.
- ❖ **Career Awareness:** Gained knowledge about career opportunities for automobile engineers in the motor insurance and vehicle assessment sectors.
- ❖ **Practical Application:** Developed the ability to relate academic knowledge of automobile systems and repair practices to real-world insurance and claim-settlement activities.

Conclusion:

The seminar on “**Impact of Automobile Engineering in the Insurance Industry, End-to-End Insurance Claim Process, and the Role of Automobile Engineers in Claim Settlement**” was an informative and meaningful academic initiative organized by the Department of Automobile Engineering. The programme provided valuable exposure to the students regarding the practical application of automobile engineering knowledge in the motor insurance sector.

The programme successfully highlighted the significant contribution of automobile engineering knowledge to the motor insurance industry. The discussion on the end-to-end insurance claim process provided students with a practical understanding of the various activities involved, starting from claim intimation and vehicle inspection to damage assessment, repair estimation, documentation, verification, and final settlement. The session also helped participants understand the importance of systematic technical evaluation and accurate reporting in ensuring an efficient and transparent claim settlement process.

The seminar further emphasized that automobile engineers can play an important technical role in ensuring accurate damage assessment, appropriate repair evaluation, transparent documentation, and efficient claim processing. Their knowledge of vehicle components, systems, construction, repair techniques, and accident-related damage can contribute significantly to the effective assessment and settlement of motor insurance claims.

The programme therefore served as an effective platform for connecting academic knowledge with an important professional application of Automobile Engineering. It also enhanced students’ awareness of the interaction between automobile workshops, insurance companies, vehicle owners, and technical professionals. Overall, the seminar broadened the students’ understanding of the automobile industry

and created awareness about emerging career opportunities and professional roles for automobile engineering graduates in the insurance and vehicle assessment sectors.



Seminar on “Impact of Automobile Engineering in the Insurance Industry, End-to-End Insurance Claim Process, and the Role of Automobile Engineers in Claim Settlement” conducted by the department of Automobile Engineering in association with IQAC on 08/09/2026