

THE IMPORTANCE OF VEHICLE SPEED ASSESSMENT IN THE INSURANCE PROCESS

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ABSTRACT

Theoretical foundations and methodological foundations of independent technical inspection of the vehicle showed that an independent technical examination during establishing the circumstances of the insured event, identifying damage to the vehicle means and determining their causes, technology, methods and cost of repair is effective. The following is a detailed description of vehicle speed estimation during a traffic check.

Keywords: Road transport expertise, vehicle speed, car accident, transport expertise, subject of verification, insured event.

АННОТАЦИЯ

Теоретические основы и методологические основы независимого технического осмотра транспортного средства показали, что независимое техническое обследование при установлении обстоятельств страхового случая, выявлении повреждений транспортного средства и определении их причин, технологии, методов и стоимости ремонта является эффективным. Ниже приводится подробное описание оценки скорости транспортных средств о время проверки дорожного транспорта.

Ключевые слова: Дорожно-транспортная экспертиза, скорость транспортного средства, автокатастрофа, транспортная экспертиза, предмет проверки, страховой случай.

INTRODUCTION

In the last few years, the cities are developing rapidly, the country and especially every family the economic situation is gradually improving. As a result, per capita there was a significant increase in both the number of vehicles and the overall figures. Some in some cases, even the most experienced drivers cannot avoid accidents; The majority of car accidents are caused by the fault of other drivers or road conditions experts note an increase in accidents by all indicators. Therefore, taking into account technical damage and features of vehicle repair taking into account the authorized organization of its repair methods, technologies, size and prices is an urgent problem. engineering and transport expertise in relation to vehicles to determine the

causes and consequences of harmful actions stages, as well as whether the vehicle has manufacturer's defects or not is a set of scientific and technical research at all stages of detection.

DISCUSSION AND RESULTS

The subject of auto technical examination is the technical condition of the vehicle, car accident road condition on the spot, actions and possibilities of the participants of the car accident, car accident mechanism is accurate information about the circumstances that caused the accident, this is a specialist auto technician determined by his special knowledge and working materials. Independent technician The main task of the examination is mandatory civil responsibility of the owners of vehicles the following circumstances affecting the payment of insurance compensation under the insurance contract consists of determining: the presence and nature of technical damage caused to the vehicle; causes of technical damage to the vehicle; vehicle repair technology, volume and price. Damage caused in the event of a reliably organized insurance event taking into account the determination of vehicle repair costs by the insurer is a methodological and information basis for calculating the insurance compensation paid to the victim. Insurer before inspection and independent examination (evaluation) of the damaged vehicle repair of damaged property or destruction of its remains, to the victim has the right to reject the insurance claim or a part of it, if there is an insured event and to reliably determine the amount of damages to be compensated under a binding contract if it doesn't allow. General theoretical foundations of independent technical expertise accidentology (accidentos - an accident) - accidents, their causes, mechanisms, methods of prevention, as well as accidents the science of assessing consequences and methods of their elimination. Basic accidentology one of the concepts defines the conditions, causes and parameters of the accident vehicle safety. Vehicle security is divided into two categories - active (main security) and passive (secondary security). Active safety is the prevention of accidents and transport aimed at eliminating the necessary conditions for their appearance is a set of structural and operational features of the tool. Defined complex braking including qualities, traction characteristics (traction dynamics), stability, controllability takes Accidents can be prevented by heavy braking, so traffic The braking characteristics of the vehicle ensure its effective deceleration in all driving conditions must provide. for this, the force developed by the braking system from the traction force should not exceed. Otherwise, the wheels will lock (stop rotation) and slide on the road surface starts, which leads to a

significant increase in braking distance and vehicle rollover can bring. Designed by brakes to prevent wheel locking the force produced must be proportional to the weight load on the wheel. Modern transport Braking of each wheel, which constitutes a braking period in one second in vehicles ABS is used to adjust the force and prevent them from slipping. In this case, the brake the vehicle with the system remains steerable during the entire braking period. If the braking is too late and the road conditions do not allow maneuvers, the accident can only be an emergency can be avoided by quickly leaving the situation zone. The ability to quickly leave this zone intensively increases the speed of the vehicle depends on the traction characteristics (traction dynamics) that determine the ability to increase. Motor transport The vehicle's acceleration parameters include traction, which works together with engine power and abs control system (PBS) is determined by the presence of TCS - traction control system. This is because the traction force on the wheel must not exceed the traction force on the road, otherwise it will slide starts After the ABS wheel sensors detect the displacement of the drive wheels, the pbs automatically reduces engine thrust (revs) and specific path provides the maximum acceleration of the vehicle. ESP (electronic stability program) - system of dynamic stabilization of vehicles. The function of ESP is transport is to control the lateral dynamics of the vehicle and help the driver in critical situations preventing the vehicle from rolling and skidding to a stop. That is, directional stability, trajectory and during maneuvers, especially at high speed or poor to ensure the stabilization of the position of the car on the surfaces. Sometimes this system is called "pedestrians against" or called "sustainability management system". Today, dynamic stability steering is available in almost any vehicle, at least as an option. Now There is no direct connection to the car class: in the new volkswagen polo, which is relatively cheap, the ESP system can also be found. Modern ESP braking, traction control and engine management is interconnected with the block and actively uses their components. ESP every minute at what speed the car moves, at what angle the steering wheel is turned, the engine knows the rotation speed, if there is a shift, etc. By processing the signals of the sensors the controller constantly compares the actual movement of the car with what is in the program.

CONCLUSION

Today's reforms in our republic and their results day by day It is difficult to imagine our developing society without vehicles. because, regardless of the industry, vehicles are becoming more expensive in our republic construction and construction

work, the professional and economic life of the population and, of course, daily work it is difficult to imagine our activities without them. This is the reason for the demand for vehicles. It is no secret to any of us that it is increasing day by day. Increase in itself causes an increase in the number of road traffic accidents. Transportation increase in vehicles, speeding up the flow of vehicles and road traffic accidents causes the level of complexity of cases to increase. This situation is road transport comprehensive analysis of conflict situations arising between the participants of the event investigation, until the investigation to legally resolve the circumstances of this incident investigation, judicial authorities and all investigators, investigators of road traffic accidents to the increasing demand for specialists with special knowledge, as well as the court causes the need for expertise institutions to grow.

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