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**ESSAY TOPIC: “IF I COULD INVENT SOMETHING…IT WOULD BE AN INSURANCE ROBOT THAT ALERTS MOTORISTS FOR RENEWAL OF THEIR AUTO INSURANCE POLICY BEFORE THEIR EXPIRY DATES”**

Experiences have shown that motorists across the globe, have had the ugly

experiences of being involved in several road accidents or being stopped by the Police

or other relevant road Safety/vehicle inspectors and only to discover that their vehicle

insurance papers were expired.

Meanwhile, our Nigerian motorists are not exempted in the above situation. More

often than not, bad roads, drunkenness, etc, could lead to serious auto accidents, hence

this long urge in me that if I could invent something, it would be this Artificial

Intelligence enabled robot to be called **‘AUTOINSROB’** with intention not only to

reduce road accidents but to increase the premiums/market share of the insurance

companies.

In Nigerian, as at 31st December 2023, we had a total of 12 million cars plying various

routes in with total of cars involved in accidents standing at **10,617** in that same year

year.

Having seen some of the causes of road accidents and high possibility of motorists

forgetting to renew their auto insurance policy documents, the **‘AUTOINSROB’** I

would invent. would do the following among others:

**Reminder before the Auto insurance policy expires.**

**AUTOINSROB** would within the last 30 days before the expiration of the policy, be

sending intermittent reminders on the phone of the motorists, send messages to

their vehicle Dashboards.

**Over speed notifications.**

Since one of the causes of accidents is over speeding, the **AUTOINSROB** would send

SMSs to the motorists’ phones and loud audios to the Dashboards as emergency was

already waiting to happen, so at that point in time, it would be expected that motorists

would adhere to these alarms to save lives.

**Increase in the number of Auto Insurance policy renewal/subscription**

Based on the effects that the **AUTOINSROB** would bring, then the insurance market

share of the insurance company would increase geometrically in relation to both

renewals and new subscriptions.

**Enhance cautious driving/safety measurers adaptability by the motorists**

Again, one of the positive effects of **AUTOINSROB** on the motorists would be

cautious driving. This would be as a result of the electronic reminders based on the

alertness of the robot to be invented.

**Drastic decrease in the stop by the Police/Safety/Vehicle Inspectors**

With the invention of **AUTOINSROB,** the rate of motorists being stopped by the

Police/Vehicle Inspectors as a result of non-renewal of Auto insurance, would

drastically reduce. And this no doubt, would bring seamless movement on the road.

In summary, this invention would no doubt, reduce accidents on our roads, increase

the consciousness of the motorists on safety.

Finally, it would not be out of place to appreciate the ***HEIRS INSURANCE GROUP***

for this initiative/opportunity given to students of Junior Secondary School to explore

and unravel initiatives they could invent with the view to improving insurance

business and lives, altogether.