

Project Proposal

19 May 2026 14:14

Project Title: A software application solution to visibility in the assessment of liability in motor insurance claims

Student Name: Aled Phillips
Student Number: 2507188

Module Code: ACCA5033
Module: Changemakers: Creativity and Value Creation

Q1. How Innovation Shapes the World

19 May 2026 14:05

Summary

Innovation has drastically changed the world over the course of human history. Innovation itself can be defined as, "a new idea or method" or "the use of new ideas and methods" [1]. Oftentimes, innovation has originated in the minds of brilliant thinkers like Albert Einstein but in modern times, it has been increasingly viewed through the lens of highly skilled technological workers. However, Daniel Pink argues that, with an advanced infrastructure now in place, the focus is shifting to a more narrative-driven and creative approach to innovation [2]. The key to this approach is pattern recognition, linking seemingly unrelated ideas to create something new. Throughout our daily lives, we all experience and recognise patterns, thus creativity is inherent to all human beings. Therefore, it is important to encourage a mindset that sees failure as a positive step in the creative process. In the education system and the workplace, mistakes are often punished, naturally leading to a risk-averse mindset where the goal is to avoid making errors, rather than to create an innovative solution.

To provide some historical context for the impact of innovation, Klaus Schwab describes Four Industrial Revolutions within the last 200-300 years [3]. During the First Industrial Revolution, machinery began to take the place of manual labour, resulting in increased productivity and a shift towards mass manufacturing. With the advent of electricity, the Second Industrial Revolution facilitated a higher quality of life, with wide-spread electric heating as well as vast improvements to communications in the form of the telephone and the radio. During the twentieth century, computer systems and information processing began to dominate the way that society functioned. Finally, the Fourth Industrial Revolution, which we are currently experiencing, blends the realms of the physical and virtual worlds with emerging technologies like automation, robotics and AI.

In this environment, the need to encourage innovation and creativity to solve complex problems will be a vital driver of progress, and one in which everyone can participate.

Q2. Ideation

19 May 2026 14:27

Idea	Pros	Cons
An app, coded in Python, to provide liability information to customers	- Reduces uncertainty and anxiety for customers - Likely to reduce customer complaints - Ease burden on call centres - No dependency on large datasets	- May require lengthy code - Variety of scenarios means an increasingly complex logic flow - Incorrect outputs could lead to customer complaints
A database, designed in PostgreSQL, for customers to query their claim information.	- Bases outcomes on historical data. - Provides visibility on key information - Empowers customers to use self-service tools. - Ease burden on call centres	- Average statistics may not reflect individual cases - Requires robust data entry restrictions to ensure data integrity - Significant data protection and governance risks - Requires access to large datasets in the design stage
A webpage or portal to provide information relating to the status of a customer's claim	- Up-to-date tracking for claim visibility - Easy access for customers - Reduction of complaints relating to lack of updates - Increased visibility on claims process	- Requires live access to a company's claim's system - Design will need to be integrated with existing software - Data protection and governance risk

Title: A software application solution to visibility in the assessment of liability in motor insurance claims.

Project Description: During the early stages of a motor claim, customers can experience significant stress and anxiety due to a lack of initial contact from their insurers, leaving an absence of clear information regarding the process of establishing liability [4]. The proposed application will allow the user to enter the details of their incident in a user-friendly interface taking into account the type of incident, the level of evidence available and the quality of third-party details known. This information will run through the programmes logic to output a likely liability outcome, with a description of how each of the factors have impacted that decision.

Aim: To investigate and develop a Python-based programming solution to the gap in visibility for customers in the assessment of liability during motor insurance claims.

Project Objectives:

1. To map out the logic for liability decisions, depending on 3 factors; type of collision, level of evidence and availability of third-party details, within the first 2 weeks of the project.
2. To render the liability logic in Python, ensuring an accurate output by week 4 of the project.
3. To develop an intuitive user interface by week 5 of the project.
4. To evaluate the accuracy and useability of the application, using a sample of 8 experienced claims handlers by week 6 of the project.

Q3. Research

19 May 2026 14:28

Resource	Relevance
UK Highway Code [5]	Supporting document forming the basis for liability outcomes
Python Documentation [6]	To resolve any issues in the logic of the programme's code
LinkedIn Learning: UX Foundations Course [7]	To expand knowledge of design and UX principles
WCAG 2.0 [8]	To ensure the app is compliant to accessibility guidelines
Tkinter & Flet documentation [9] [10]	To resolve issues with implementing the GUI

Q1. Project Scope

19 May 2026 14:28

Solution to Project Aim

The proposed solution is an interactive decision support tool, created in Python, to provide a clearer understanding of the liability decision process for customers. The programme will allow the user to input three main pieces of information:

- Incident type (Hit whilst parked, changing lanes etc.)
- Level of evidence (Witness, dashcam etc.)
- The level of third-party details available (for the purpose of recovering costs from a third-party insurer)

With these three factors in place, the programme will calculate the most likely outcome (based on the highway code) and present this to the user with a clear explanation of the reasoning for the decision.

Required Technology and Resources

The interactive decision tool will require relatively few resources. Firstly, Python will be required as the core development language, along with a compatible IDE such as PyCharm. Both of these resources are free and easily downloadable [6].

Next, in order to map out the decision logic, a flow chart software will be required. In this instance, the free online resource Draw.io is easily accessible and intuitive to use [11].

Finally, additional Python modules or libraries may be required for the design of the GUI. The layout of the decision tool should be clean and simple, therefore, Tkinter and Flet will be used to create a basic GUI [9] [10].

Project Timeline

Phase	Description
Ideation	Create project idea, establish aims and objectives
Planning & Research	Literature review, locate claims handler test group for testing phase
Design	Logic tree/ flow chart design, GUI design, design questionnaire for testing phase
Implementation & Monitoring	Implement decision logic in Python for core cases, implement GUI design using Python modules
Testing & Evaluation	Rollout prototype to test group, collect results via questionnaire, summarise results
Reflection & Reporting	Reflect on results of testing phase, identify any ongoing challenges and provide suggestions for future improvements

Task Schedule

Tasks	Start date & End Date
Ideation	19/05/2026 - 02/06/2026
Aims and Objectives	19/05/2026 - 02/06/2026
Outline: description & key sources	19/05/2026 - 02/06/2026
Scope: timeline & resources	03/06/2026 - 09/06/2026
Planning: Task schedule & Gantt Chart	03/06/2026 - 09/06/2026
Risk Analysis	03/06/2026 - 09/06/2026
Design: logic tree/ flow chart	10/06/2026 - 23/06/2026
Design: GUI	17/06/2026 - 23/06/2026
Design: questionnaire	17/06/2026 - 23/06/2026
Prototype development	22/06/2026 - 07/07/2026
Testing & data collection	08/07/2026 - 14/07/2026
Evaluate test results	15/07/2026 - 21/07/2026
Reflection & reporting	22/07/2026 - 31/07/2026

Q2. Gantt Chart

19 May 2026 14:28

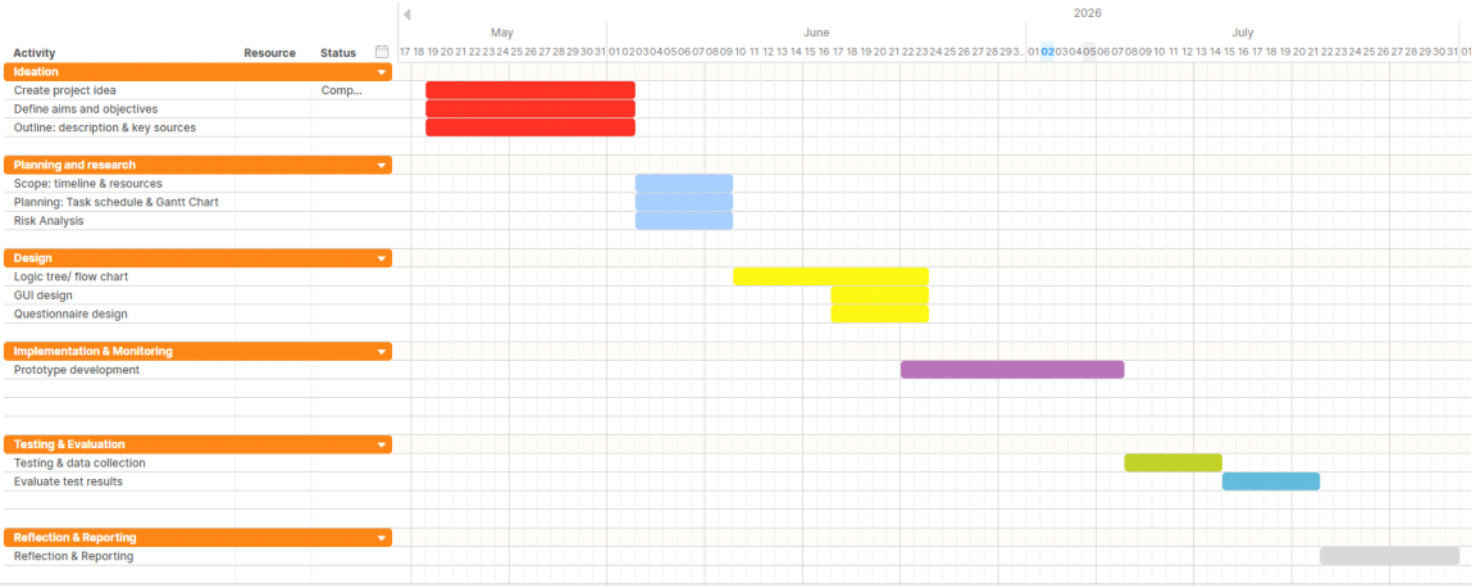


Fig. 1 Gantt chart outlining key stages and timelines for the project

Q3. Identifying Risks/ Challenges

19 May 2026 14:28

Risk no.	Risk	Likelihood	Impact & Contingencies
1.	Liability Logic/ Incorrect Decisions	High	In motor insurance claims, establishing liability can be a complex process. If the programme returns inaccurate results there is a risk of causing more confusion and anxiety for customers. In order to mitigate against this risk, a disclaimer can be implemented such as "These results are not a final decision and are for information purposes only. A dedicated liability handler will still be reviewing your case and will be in touch shortly."
2.	Legal and Governance	High	Again, if the programme provides an incorrect liability decision and the customer takes action on the basis of this, the outcome could leave the insurer open to litigation risk and questions of poor customer service. To mitigate this, the programme should emphasise that the results do not constitute legal or professional insurance advice.
3.	Accessibility	Medium	Motor insurance customers cover a wide range of demographics, including those who may not be digitally literate or have additional needs. To ensure that the programme can be helpful for all, the GUI should comply with WCAG standards [8].
4.	Timeline slip	Medium	This programme will consist of numerous, interlinking logic statements, presenting many opportunities for delays if the code does not work correctly. In order to mitigate against this potential time cost, buffer time will need to be built into the project schedule for key tasks like logic planning and the implementation phase.

Q1. Development Method

19 May 2026 14:29

For this project, a hybrid development method will work best, blending elements of the Waterfall and Kanban methodologies. The sequential nature of the Waterfall method will help to create a high-level plan for the project development stages, ensuring each task is identified and assigned a broad deadline [12]. This planning will be visualised in a Gantt chart (Fig. 1), showing a rough timeline for each task to be completed. The scope of the project is the main consideration for this initial planning decision. Given the time limitations, along with being a solo project, alternative methods like scrum would be less practical due to the need for daily stand-up meetings, team collaboration and continuous contact with stakeholders [13].

Whilst the Waterfall method will be helpful for the initial planning stages, it may be insufficient for tracking the day-to-day work of the project. The nature of this project, as a software development solution, means that challenges are likely to arise during the implementation phase. As a result, a Kanban board will be used to help visualise the progress of the project, improving flexibility in instances where tasks may require revisiting [14]. Shown in Fig. 2, the board will reflect tasks that are completed, in progress and yet to be started, allowing for easy movement of tasks throughout these categories where revisions are needed.

Therefore, combining a Kanban board within a broad Waterfall framework will allow for needed flexibility whilst ensuring key milestones are achieved throughout the project.

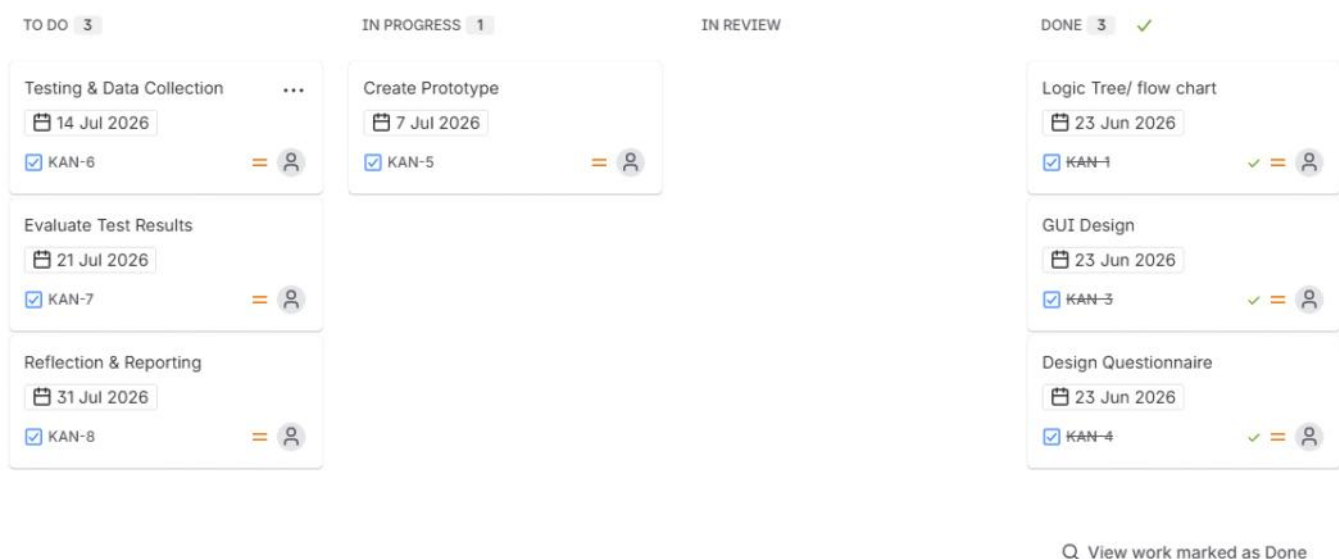


Fig. 2 Kanban board to track the daily progress of project

Q2. Project Design Work

19 May 2026 14:29

Requirements Specification

	Requirement	Priority	Description
Functional Requirements	FR-01: Accurate logic	Very High	Based off the user's inputs, an accurate liability outcome should be presented, managing expectations for potential split or fault outcomes.
	FR-02: Informative explanations	High	Liability outcomes should be accompanied by a clear explanation of why this decision is being presented. When appropriate, reference should be made to case law and/or relevant sections of the Highway Code.
	FR-03: Disclaimers	Medium	As the product is for information purposes only, a disclaimer should always be presented to reinforce this. In addition to this, these decisions are not final so a disclaimer should also be displayed to advise that the user's case will still be reviewed by a liability expert.
	FR-04: Dropdown menus	High	Limit the margin of error for reading user inputs by providing dropdown menus with discrete choices for users to click.
Presentation Requirements	PR-01: Accessibility compliance	High	Design should follow WCAG 2.1 guidelines. Web Content Accessibility Guidelines (WCAG) 2.1
	PR-02: Easy navigation	Medium	The programme should follow a clear linear flow down a single page, with dropdown menus below each question, to prevent users having to click through multiple pages.
	PR-03: Admiral Branding	Low	The design of the programme should match the colour scheme of Admiral's overall branding strategy.
	PR-04: Responsive design	Low	The programme should be able to adapt to different screen sizes (mobile, desktop, tablet).

Logic Flowchart

Please see below a flow chart outlining the relationships between the main three decision factors:

- Incident type
- Level of evidence
- Level of third-party details

This provides the programme's logical framework that will be used as a guide for implementing the functional code in Python.

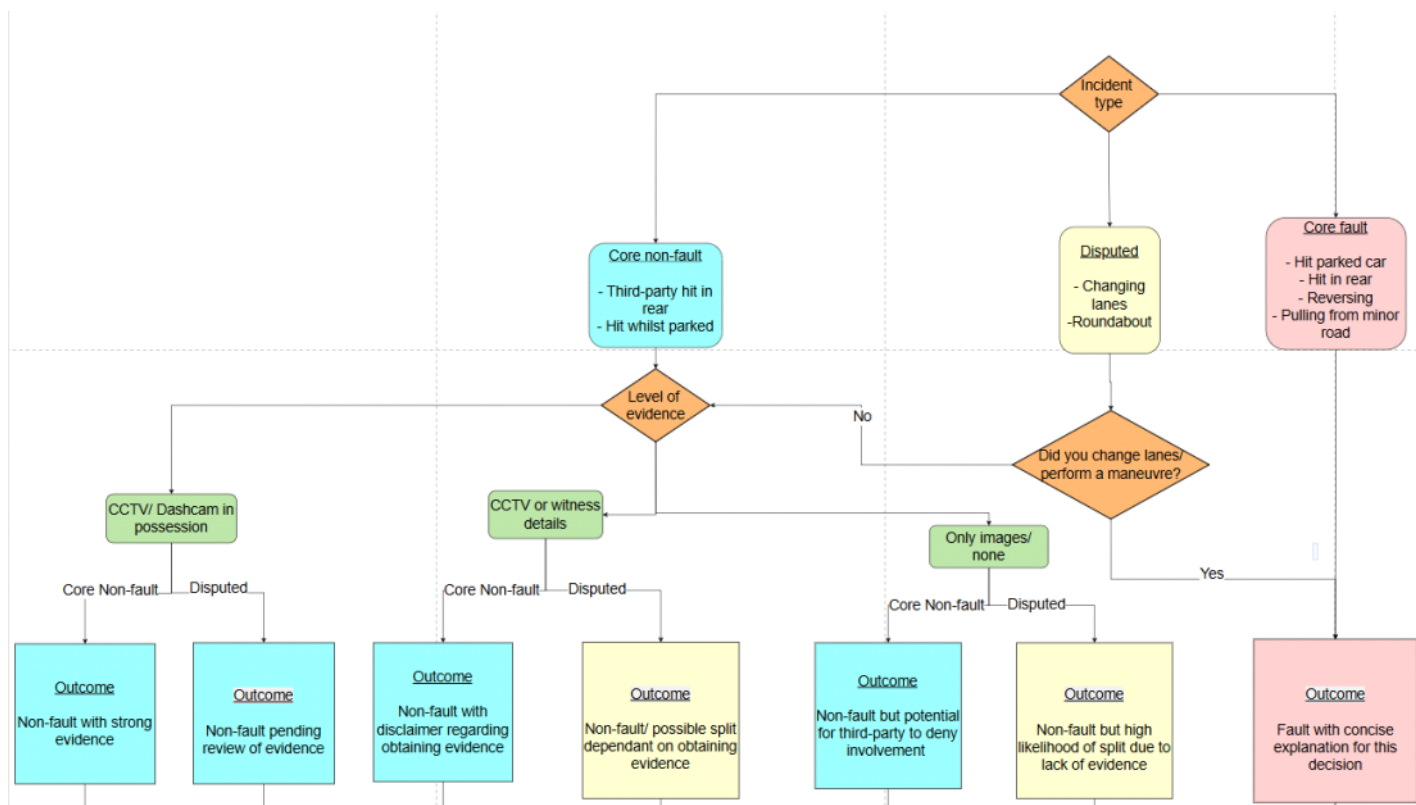


Fig. 3 First part of logic flowchart, outlining the relationship between incident type and level of evidence when deciding liability

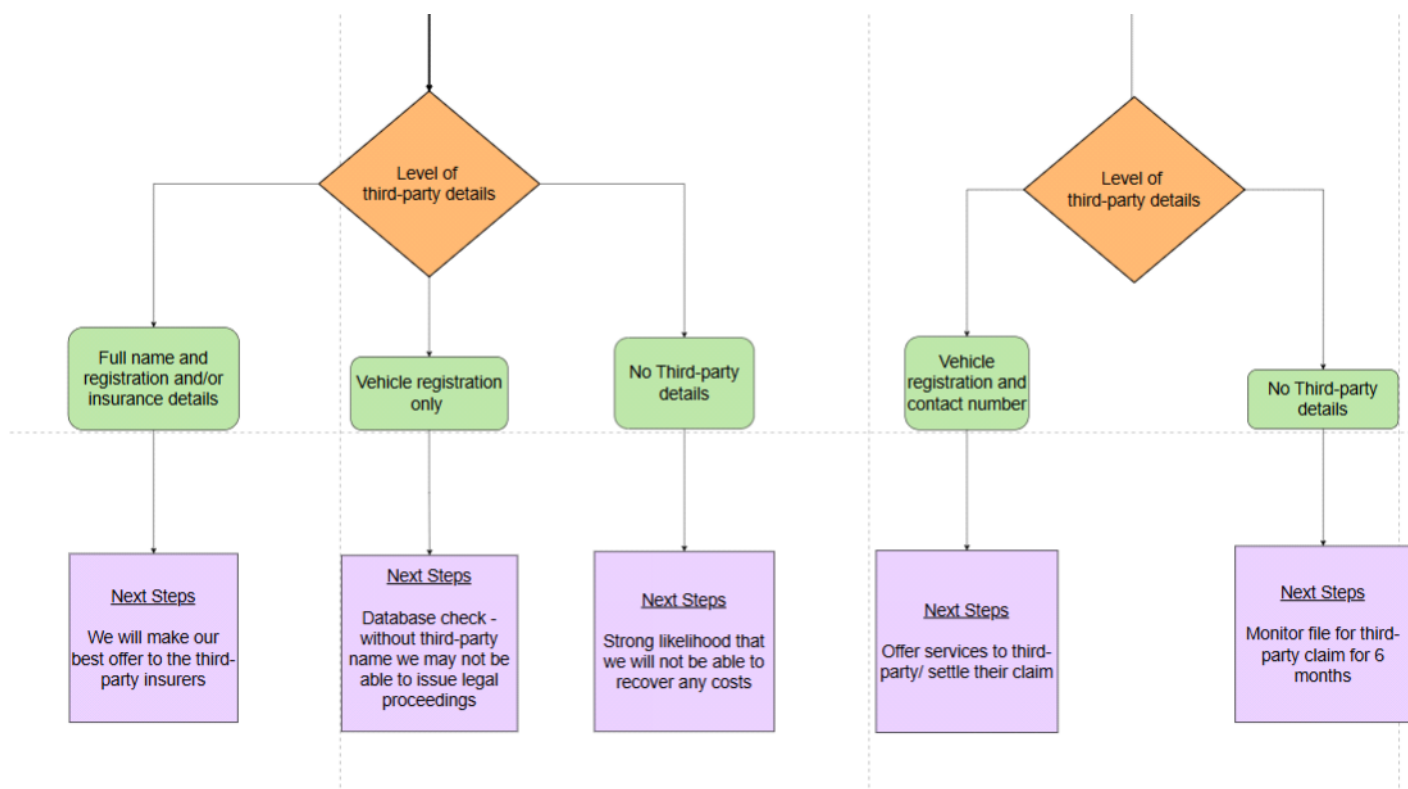


Fig. 4 Second part of logic flowchart, describing the likely next steps depending on the level of third-party details (the left branch for non-fault and disputed cases, the right branch for fault cases)

Q.3 Initial Implementation

19 May 2026 14:29

In the initial stages of designing the programme, Tkinter was used as one of the stock libraries made by the official Python team. However, upon working with this software it became apparent that the elements were too blocky and visually unappealing (Fig. 5). In addition to this, the length and complexity of the code required to create this basic layout (Fig. 6) was significant and improving the visual appeal would require much more additional code, conflicting with the short timeline for this project.

To prevent further delays and reduce the complexity required in the code, Flet was used as an alternative GUI library in Python. As seen in Fig. 7, within a short period of time a visually pleasing GUI was created with the added benefit of a responsive design and cross-platform capabilities, in line with the project requirements PR-01 and PR-04 [10]. The layout consists of a linear series of dropdown menus (FR-04 and PR-02), as well as matching the Admiral branding colours (PR-03). As can also be seen in Fig. 8, this approach used much more concise and readable code, improving maintainability and allowing greater scope for adding later improvements.



Fig. 5 Initial GUI design using Tkinter

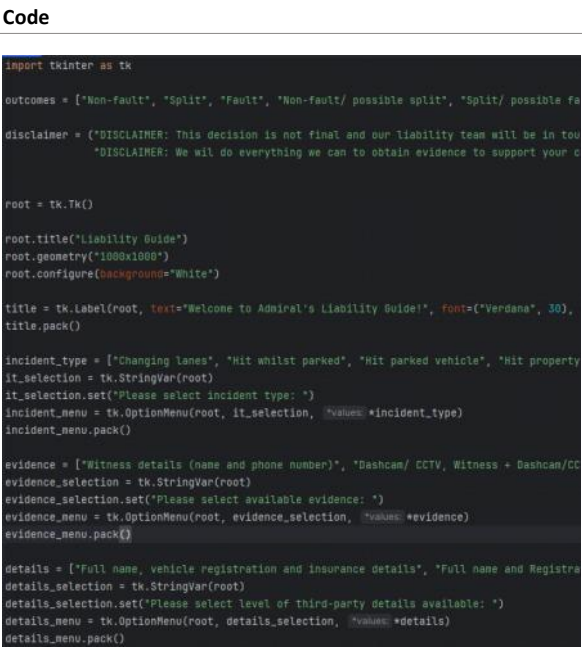


Fig. 6 Initial Python code using Tkinter

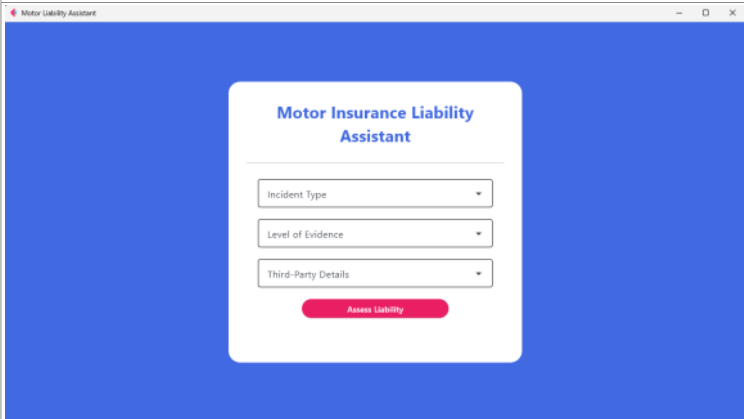


Fig. 7 Revised GUI design using Flet



Fig. 8 Revised Python code using Flet

References

19 May 2026 12:53

- [1] "innovation." Cambridge Dictionary. Accessed: May 19 2026. [Online]. Available: <https://dictionary.cambridge.org/dictionary/english/innovation>
- [2] D. Pink, A Whole New Mind: Why Right-Brainers Will Rule the Future. New York: Riverhead Books, 2005.
- [3] K. Schwab, The Fourth Industrial Revolution. Geneva: World Economic Forum, 2016.
- [4] A. Strange, R. Ashford, S. Tailor, and A. Reed, "Consumer harm in the insurance claims process," Which?, Jul. 23, 2024. [Online]. Available: <https://www.which.co.uk/policy-and-insight/article/consumer-harm-in-the-insurance-claims-process-adkwv4h42JVt>. [Accessed: Jul. 7, 2026].
- [5] "UK Highway Code 2025 – Free PDF, Audiobook & Practice." highwaycodeuk. Accessed: Jun 9 2026. [Online]. Available: <https://www.highwaycodeuk.co.uk/>
- [6] Python Software Foundation, "Python 3 Documentation," [Online]. Available: <https://docs.python.org/3/>. [Accessed: 01-Jul-2026]
- [7] A. Stockwell, "UX Foundations: Research," LinkedIn Learning, Feb. 24, 2023. [Online]. Available: <https://www.linkedin.com/learning/ux-foundations-research-19417883>. [Accessed: 02-Jun-2026].
- [8] World Wide Web Consortium (W3C), "Web Content Accessibility Guidelines (WCAG) 2.0," W3C Recommendation, Dec. 11, 2008. [Online]. Available: <https://www.w3.org/TR/WCAG20/>. [Accessed: 01-Jul-2026]
- [9] "tkinter — Python interface to Tcl/Tk." Python.org. Accessed: Jun 30 2026. [Online]. Available: <https://docs.python.org/3/library/tkinter.html>
- [10] Flet, "Flet: Build multi-platform apps in Python powered by Flutter," [Online]. Available: <https://flet.dev/>. [Accessed: 01-Jul-2026]
- [11] JGraph Ltd., "diagrams.net: Online diagram software and flowchart maker," [Online]. Available: <https://www.diagrams.net/>. [Accessed: 01-Jul-2026]
- [12] W. W. Royce, "Managing the development of large software systems," in Proc. IEEE WESCON, Los Angeles, CA, USA, Aug. 1970, pp. 1–9.
- [13] K. Schwaber and J. Sutherland, The Scrum Guide: The Definitive Guide to Scrum, Nov. 2020. [Online]. Available: <https://scrumguides.org/>. [Accessed: 02-Jul-2026]
- [14] D. J. Anderson, Kanban: Successful Evolutionary Change for Your Technology Business. Sequim, WA, USA: Blue Hole Press, 2010.

Appendix A: CPD Evidence

18 May 2026 22:16

UX Foundations: Research on LinkedIn Learning

Instructor



Amanda Stockwell
President of Stockwell Strategy

Related to this course

 Exercise Files · [Show all](#)

 Certificates · [Show all](#)

Course details

1h 37m · Beginner + Intermediate · Updated: 4/29/2024

4.7 ★★★★★ (1,347)

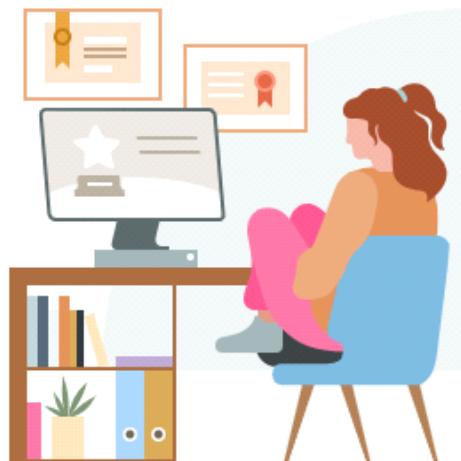
UX research helps a business by saving development or process costs, increasing customer happiness and loyalty, and uncovering opportunities to earn more. In this course, Amanda Stockwell shows you practical techniques to improve your UX research to better inform fast-moving projects. Get an overview of different types of research methodologies, usability tests, and conducting interviews. Review card sorts, eye tracking, multivariate testing, and desirability testing. Go over the best uses of expert reviews, surveys, diary studies, participatory design workshops, and personas. Learn how to choose the right research method for your goals, then dive into environmental considerations, such as in-house versus external, agile versus waterfall, and more. Find out how to plan and execute effective research, and then explore the best ways to analyze and present your findings.

Skills covered

User Experience (UX)

UX Research

Fig. A1 Course description



You answered 4 of 4 questions correctly.
You successfully completed all questions in this quiz.

[Review all answers](#)

[Continue watching](#)

Fig. A2 Quiz results for section 2

2. Choosing the Right Research Method			▼
✓	Setting research goals	3m 51s video	🔖
✓	<u>Qualitative vs. quantitative data</u>	2m 58s video	🔖
✓	Behavioral vs. attitudinal research	2m 11s video	🔖
✓	Moderated vs. unmoderated research	1m 31s video	🔖
✓	Chapter Quiz	4 questions	
3. Environmental Considerations			▼
✓	In-house vs. external	3m 6s video	🔖
✓	Agile vs. waterfall	3m 43s video	🔖
✓	Determining project or product stage	2m 18s video	🔖
✓	Chapter Quiz	3 questions	
4. Planning Effective Research			▼
✓	Determining the right participants	3m 16s video	🔖
✓	Finding and screening participants	3m 6s video	🔖

Fig. A3 Content progression

UX Foundations: Research

Course completed by
Jul 04, 2026 at 02:41PM UTC • 1 hour 37 minutes

Top skills covered

UX Research

User Experience (UX)



Shea Hanson, Head of Learning Content Strategy

Certificate ID: 029711bd3593b970d069960ca78f4bb00624950b6bd4aff2e8ed8e9cc9e63820



Fig. A4 Final certificate after course completion

Appendix B: Project Management Tools

04 July 2026 15:53

Jira

Spaces

Changemakers ...

Summary List Board Calendar Timeline Docs Forms +

Ask AI Search work AP Filter Group

☐	Work	Assignee	Reporter	Priority	Status	Resolution	Created	Updated	
☐	KAN-1 Logic Tree/ flow chart	Unassigned	AP Aled Phillips	Medium	DONE	Done	09 Jun 2026, 16:03	02 Jul 2026, 18:18	
☐	KAN-3 GUI Design	Unassigned	AP Aled Phillips	Medium	DONE	Done	09 Jun 2026, 16:05	02 Jul 2026, 18:18	
☐	KAN-4 Design Questionnaire	Unassigned	AP Aled Phillips	Medium	DONE	Done	09 Jun 2026, 16:06	02 Jul 2026, 18:18	
☐	KAN-5 Create Prototype	Unassigned	AP Aled Phillips	Medium	IN PROGRESS	Unresolved	09 Jun 2026, 16:06	02 Jul 2026, 18:19	
☐	KAN-6 Testing & Data Collection	Unassigned	AP Aled Phillips	Medium	TO DO	Unresolved	09 Jun 2026, 16:06	09 Jun 2026, 16:06	
☐	KAN-7 Evaluate Test Results	Unassigned	AP Aled Phillips	Medium	TO DO	Unresolved	09 Jun 2026, 16:07	09 Jun 2026, 16:07	
☐	KAN-8 Reflection & Reporting	Unassigned	AP Aled Phillips	Medium	TO DO	Unresolved	09 Jun 2026, 16:07	09 Jun 2026, 16:07	
☐	KAN-9 Ideation	Unassigned	AP Aled Phillips	Medium	DONE	Done	09 Jun 2026, 16:07	09 Jun 2026, 16:07	
☐	KAN-10 Aims & Objectives	Unassigned	AP Aled Phillips	Medium	DONE	Done	09 Jun 2026, 16:07	09 Jun 2026, 16:07	
☐	KAN-11 Outline: description & key sources	Unassigned	AP Aled Phillips	Medium	DONE	Done	09 Jun 2026, 16:08	09 Jun 2026, 16:08	
☐	KAN-12 Scope: timeline & resources	Unassigned	AP Aled Phillips	Medium	DONE	Done	09 Jun 2026, 16:08	09 Jun 2026, 16:08	
☐	KAN-13 Planning: Task schedule & Gantt Chart	Unassigned	AP Aled Phillips	Medium	DONE	Done	09 Jun 2026, 16:08	09 Jun 2026, 16:08	
☐	KAN-14 Risk Analysis	Unassigned	AP Aled Phillips	Medium	DONE	Done	09 Jun 2026, 16:08	09 Jun 2026, 16:08	

+ Create 13 of 13

Fig. B1 Evidence of the use of Jira for project management