

ABSTRACT

The present invention provides techniques for assisting an effective insurance. In particular, it discloses an analysis and processing method for whether the hardware of a smart device is exchanged. The analysis and processing method at least includes the steps: S100: the client App collects the device uptime from the device system; S200: the client App collects the device location information from the GPS unit on the device; S300: the client App collects the connection information of the device based on the device's Bluetooth and WiFi data; S400: the client App collects the smart device's battery power level at the first and the second timestamp, then calculate the battery capacity of the device; S500: the client App collects the device hardware models and serial numbers through the device system API; S600: the client App sends the data information collected in step S100 to step S500 to the server; S700: the server completes the evaluation of the uniqueness and identity of the device and its components, and access the probability that the components were replaced; S800: the server sends the recommended results to the client App, and guides the customer to provide additional information; S900: when providing hardware repair and replacement services, verify whether the hardware and the components have been replaced. The method of the invention realizes the risk assessment of whether the user has changed the hardware of the smart devices, thus enables the development of insurance products for the devices.

[Figure 1]