CLAIMS

1. A method for evaluating a risk of fraudulent claim for a hardware component in a smart device, wherein the method comprises the following steps:

Collecting the smart device's uptime from the smart device's API for determining when the smart device was turned on or restarted;

Acquiring the smart device's location information from a GPS unit for determining the degree of fraud risk of the current location;

Obtaining the location of the smart device from Bluetooth and/or WiFi data for determining the degree of fraud risk of the current location;

Calculating a current battery capacity of the smart device through a power of the smart device at a first timestamp and a power of the smart device at a second time stamp for determining whether a battery is original;

Obtaining the smart device's model and unique identifier data through the smart device's API;

Sending the data information collected in the above steps to a server; and

Evaluating the possibility that the hardware component of the smart device is exchanged based on the received data information, by the server.

2. The method according to claim 1, wherein the step of evaluating the possibility that the hardware component in the smart device is exchanged based on the received data information, by the server, comprises:

Evaluating whether the smart device has been shut down or restarted recently through the smart device's uptime captured from the smart device's API;

Based on the smart device's location information and the smart device user's registration information, completing the assessment of whether the smart device is in a high-risk location for hardware component replacement;

Based on the information obtained from GPS, Bluetooth, and/or WiFi connection information, determining the location of the smart device, and completing the assessment of whether the smart device is in a high-risk location for hardware component replacement;

Based on the battery capacity information, evaluating whether the battery capacity information is consistent with the smart device model and useful life; and

Based on the smart device's model and unique identifier data, evaluating whether the smart device is original.

3. The method according to claim 1 or 2, wherein the method further comprises the steps of:

Sending an evaluation result of the possibility that the hardware component of the smart device is exchanged to the smart device user by the server; and

Guiding the smart device user to perform the steps to purchase a smart device insurance product or make an insurance claim.

4. The method of claim 3, wherein the method further comprises the step of:

Providing hardware repair and replacement services, after verifying that the hardware component has not been replaced.