



286984 - Ruling on making software to determine who is at fault in traffic accidents and estimate the costs of repairs

the question

I work as a tech support agent for a company that makes auto body shop repair estimating software. This software is used by auto shops, independent appraisers, and insurance companies. I only help auto shop mechanics with troubleshooting their issue and not the insurance companies/appraisers. If they call I have to transfer them to another department that handles them. This software is used to make accurate estimates during the repair phase of vehicles. I'm concerned about two matters. The first one is am I making a halal earning because I do not deal directly with the insurance companies and the second one is, there's a tax settings area in the software that lets mechanics enter the tax percentages for their local geographic area so they are in line with what they have to pay and it makes sure the estimates are correct. I know taxation is haram but they must be paid and this setting just makes sure they add it to the cost in order to be accurate in how much the repairs will be/not to get in trouble for not paying taxes. I don't work in tax collection. Is this a haram occupation? I'm so worried because I know how serious unlawful earnings are. I believe this job is halal based off of previous questions I've seen on this site but I have a lot of waswasa and can't rest until I have a confirmation it is. It's very difficult to find a halal job in the US. As a mailman you have to carry haram material, grocery stores have unlawful food/beverages.. I'm overwhelmed

Detailed answer

Praise be to Allah.

Firstly:

There is nothing wrong with making software to estimate the costs of car repairs, even if the software will be used by insurance companies. Determining who is at fault in traffic accidents determines liability for loss of life and damage to property, and it is essential to figure out the cost



of repair to damage or of replacing the car. This is something to be decided by people of experience.

So there is nothing wrong with making software for that purpose.

The basic principle is that liability is borne by the one who is at fault. If the insurance company undertakes to pay what is required, then there is nothing wrong with the injured party accepting that.

Based on that:

This software helps to ensure that the injured party receives his due, and that has nothing to do with the insurance contract between the at-fault party and the insurance company, or whether the insurance contract is Islamically permissible or unlawful (haraam).

If the car repair will result in the payment of taxes, there is nothing wrong with including in the software a feature that allows the mechanic to enter the rate of tax, because if tax must be paid, it will be the at-the fault party who will pay it, because it is part of the cost of repair, which he must bear no matter how great it is.

Secondly:

If your work is as technical support in car maintenance to estimate the damage to cars only, then this is a permissible kind of work, and has nothing to do with insurance or taxes. So you should not pay any attention to waswasah or doubts regarding it.

And Allah knows best.