

VEHICLE INSURANCE

➤ Introduction

A Two-Wheeler Insurance policy is one that helps you to cover financial expenses against any unfired Two-wheeler vehicle insurance is a type of coverage that pays for expenses incurred by the insured individual due to accidents or damage involving their motorcycle or scooter.

- It functions by pooling the risk of expenses among many individuals, which reduces the financial burden on any single person.
- Two-wheeler insurance can cover a variety of expenses, including damage to the vehicle, third-party liability, personal accident cover, and theft.
- It offers financial protection against high costs, which can arise unexpectedly due to accidents, theft, natural disasters, or other unforeseen events.
- Two-wheeler insurance policies may also provide coverage for additional services such as roadside assistance, towing, and repair services.
- Having two-wheeler insurance promotes access to timely repairs and maintenance, improves vehicle safety, and reduces the likelihood of financial hardship caused by accidents or damage.
- Furthermore, two-wheeler insurance can offer additional benefits such as coverage for accessories, zero depreciation cover, and protection against legal liabilities, depending on the policy.
- By securing two-wheeler insurance, individuals can maintain their vehicle's condition, manage expenses effectively, and ensure access to quality services when needed.

Key Components of Two-Wheeler Vehicle Insurance Policies

- **Coverage Limits:** Two-wheeler insurance policies often have coverage limits, which specify the maximum amount the insurer will pay for certain expenses or repairs within a given period. These limits vary depending on the type of coverage and the policy terms.
- **Deductibles:** Two-wheeler insurance policies may have deductibles. This is the amount the insured individual must pay out-of-pocket before the insurance coverage starts to pay for expenses. Higher deductibles usually correspond to lower monthly premiums.
- **Policy Term:** Two-wheeler insurance policies also have a policy term, typically spanning one year. At the end of the term, individuals have the option to renew their policy. Renewal may involve reassessment of premiums, coverage limits, and other policy terms.

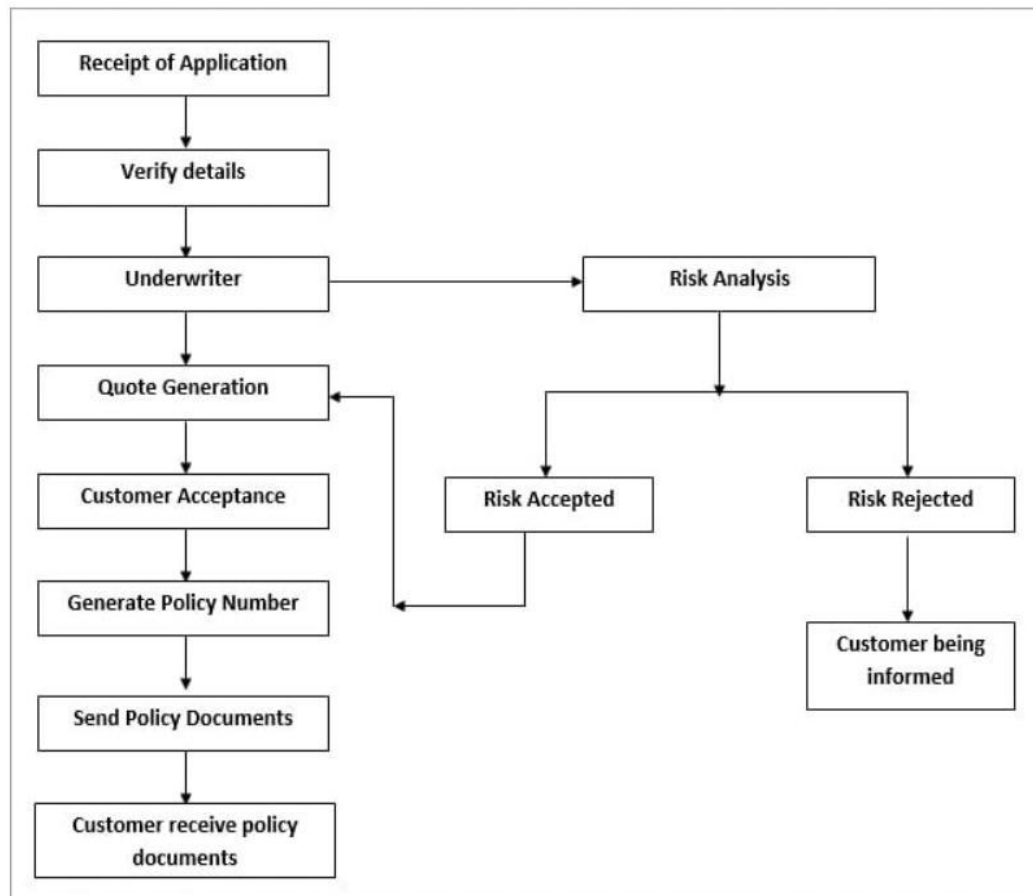
Two-Wheeler Insurance Types

- **Individual Two-Wheeler Insurance:** Individual two-wheeler insurance policies are purchased by individuals directly from insurance companies or through insurance marketplaces. These policies provide coverage for a single vehicle and may offer

various levels of benefits, deductibles, and premiums based on the individual's needs and preferences.

- **Comprehensive Two-Wheeler Insurance:** Comprehensive two-wheeler insurance policies cover both third-party liabilities and own-damage to the insured vehicle. These policies typically provide extensive coverage, including damage due to accidents, theft, natural disasters, and man-made calamities. Comprehensive insurance offers convenience by consolidating various types of coverage into one plan and may include benefits such as personal accident cover and protection for accessories.

➤ **Flow Chart**



➤ **Pre-Requisitions**

- **IDE's:**
Visual Studio Code (VSC) and Xampp Server (My SQL)
- **TECHNOLOGIES:**
Node JS, React JS, Java, Spring Boot and MySQL

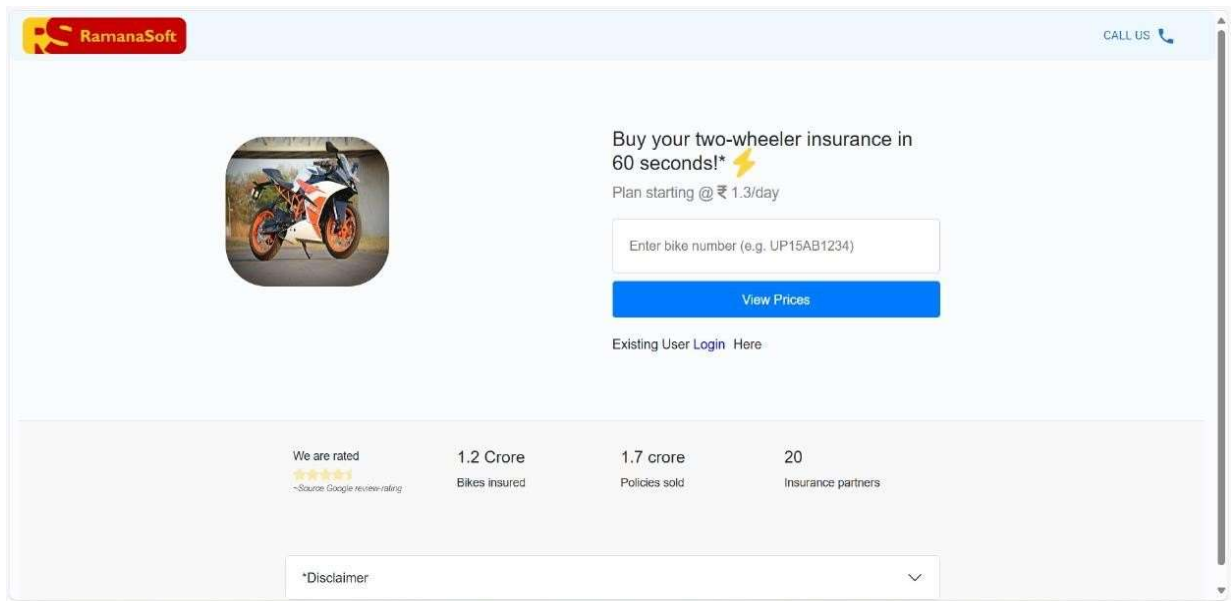
➤ **Modules**

- **Customer Module**
This module is working.
- **Admin Module**
Currently, this module is Disabled.

➤ Overview of the Project

1. Bike Entry Page

This page features a prominently displayed "View Prices" button, directing new users to the registration page where they can enter their details. It includes a concise introduction to vehicle insurance and its benefits, outlining how customers can gain from the coverage. Existing members can click on the "Login" button to be redirected to the login page.

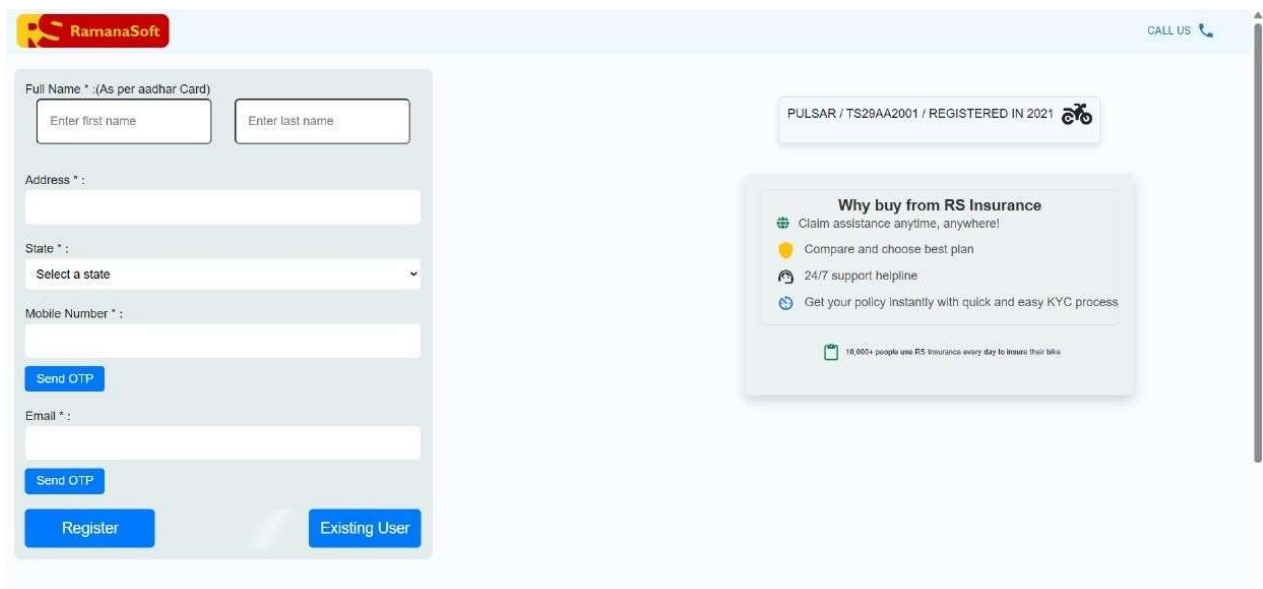


The screenshot displays the 'Bike Entry Page' for RamanaSoft. At the top left is the 'RamanaSoft' logo, and at the top right is a 'CALL US' button with a phone icon. The main content area features a motorcycle image on the left. To its right, the text reads: 'Buy your two-wheeler insurance in 60 seconds!* ⚡', 'Plan starting @ ₹ 1.3/day', and a text input field for 'Enter bike number (e.g. UP15AB1234)'. Below the input field is a prominent blue 'View Prices' button. Underneath the button is a link for 'Existing User Login Here'. The footer section contains four columns of information: 'We are rated' with a 5-star icon and 'Source: Google review rating'; '1.2 Crore Bikes insured'; '1.7 crore Policies sold'; and '20 Insurance partners'. At the bottom left is a '*Disclaimer' link with a dropdown arrow.

| Feature | Value |
|--------------------|--|
| We are rated | 5 stars (Source: Google review rating) |
| Bikes insured | 1.2 Crore |
| Policies sold | 1.7 crore |
| Insurance partners | 20 |

1.1 Registration Page

When the user clicks on the "View Prices" button, they are directed to the registration page where they need to enter their details. This page displays vehicle details fetched from the backend. The user must validate their mobile number and email for verification. Upon clicking the "Register" button, they are directed to the quotation page. Existing users should click on the "Existing user" button to be redirected to the login page.



The screenshot displays the registration interface for RamanaSoft. The header features the RamanaSoft logo on the left and a 'CALL US' button with a phone icon on the right. The main registration form is located on the left side and includes the following fields and buttons:

- Full Name * (As per aadhar Card):** Two input boxes for 'Enter first name' and 'Enter last name'.
- Address * :** A single-line text input box.
- State * :** A dropdown menu with 'Select a state' as the placeholder.
- Mobile Number * :** A single-line text input box.
- Send OTP:** A blue button located below the mobile number field.
- Email * :** A single-line text input box.
- Send OTP:** A blue button located below the email field.
- Register:** A blue button at the bottom left of the form.
- Existing User:** A blue button at the bottom right of the form.

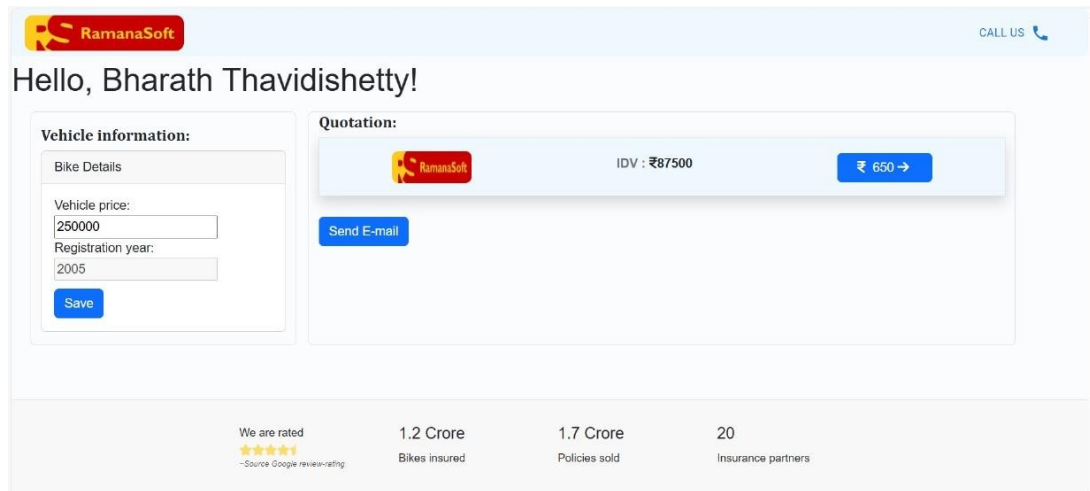
On the right side of the page, there is a vehicle information box showing 'PULSAR / TS29AA2001 / REGISTERED IN 2021' with a motorcycle icon. Below this is a section titled 'Why buy from RS Insurance' which lists the following benefits:

- Claim assistance anytime, anywhere!
- Compare and choose best plan
- 24/7 support helpline
- Get your policy instantly with quick and easy KYC process

At the bottom of this section, a green icon and text state: '10,000+ people use RS Insurance every day to insure their bike'.

2. Quotation Page

Upon submitting the registration page, the user is directed to the quotation page, displayed below. This page shows the user's name, as entered during registration, along with the policy details. The user enters their vehicle's cost price and the registration year, which is fetched from their profile page. When the save button is clicked, the Insured Declared Value (IDV) is calculated, and the annual premium amount is displayed. If the user clicks the "Amount" button, they are directed to the payment page. Clicking the "Send E-mail" button sends all vehicle quotation details to the user's email.



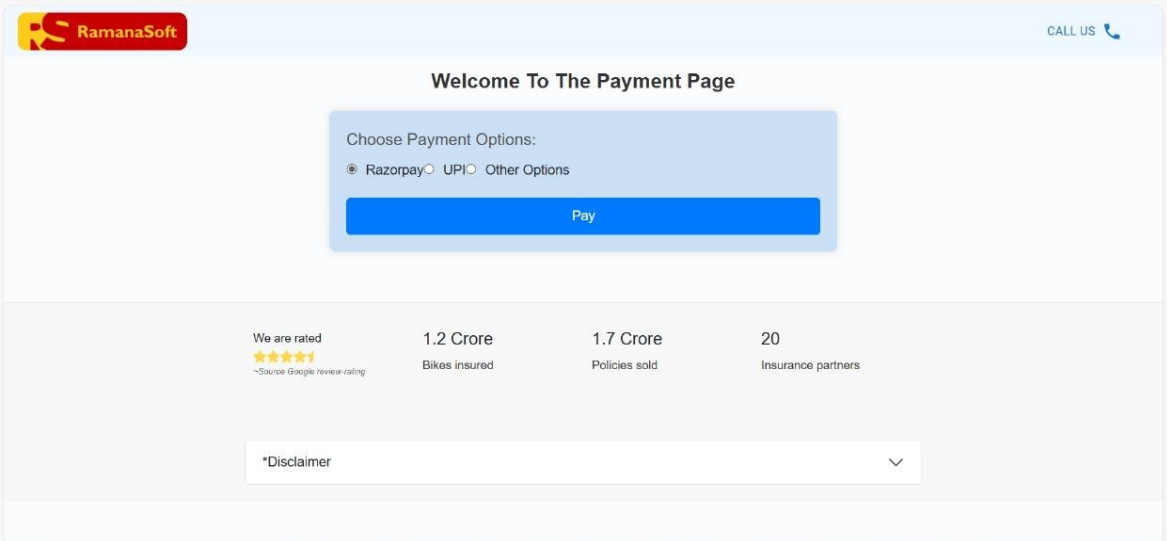
The screenshot shows the RamanaSoft Quotation Page. At the top, there is a header with the RamanaSoft logo and a "CALL US" button. Below the header, a greeting "Hello, Bharath Thavidishetty!" is displayed. The page is divided into two main sections: "Vehicle information:" and "Quotation:". The "Vehicle information:" section contains a "Bike Details" form with input fields for "Vehicle price:" (250000) and "Registration year:" (2005), and a "Save" button. The "Quotation:" section displays the calculated IDV as ₹87500 and the annual premium as ₹ 650, with a "Send E-mail" button. At the bottom, there is a footer with statistics: "We are rated 5 stars -Source Google review-rating", "1.2 Crore Bikes insured", "1.7 Crore Policies sold", and "20 Insurance partners".

Payment calculations for IDV value and Premium Amount

| Starting year | Ending year | IDV percent | Premium Amount |
|---------------|-------------|-------------|----------------|
| 2022 | 2024 | 60% | 900 |
| 2020 | 2021 | 55% | 850 |
| 2016 | 2019 | 50% | 800 |
| 2014 | 2015 | 45% | 750 |
| 2011 | 2013 | 40% | 700 |
| 1996 | 2010 | 35% | 650 |

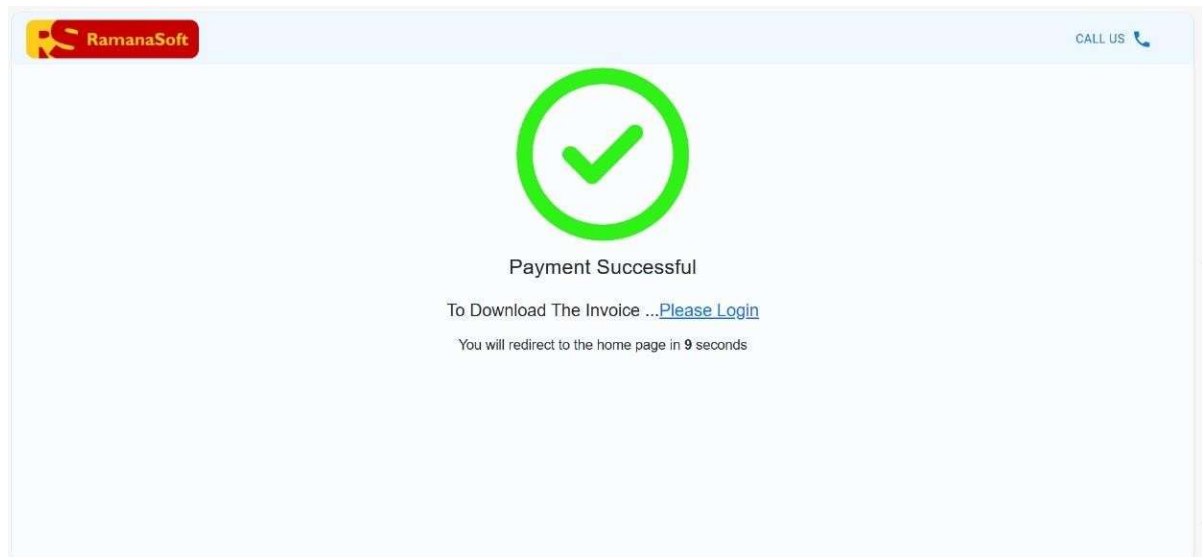
3. Payment Page

Upon clicking the "Amount" button, the user is directed to the payment page, as shown below. On this page, the user can complete their payment. After a successful transaction, a "Payment Successful" page will appear, as depicted below. The user can then click the "Login" button to be redirected to the login page, or the system will automatically redirect them after a set time.



The screenshot displays the 'Welcome To The Payment Page' interface. At the top left is the 'RamanaSoft' logo, and at the top right is a 'CALL US' button with a telephone icon. The main heading is 'Welcome To The Payment Page'. Below this, a light blue box contains the text 'Choose Payment Options:' followed by three radio button options: 'Razorpay' (selected), 'UPI', and 'Other Options'. A prominent blue 'Pay' button is positioned below these options. The bottom section of the page features four columns of statistics: 'We are rated' with a 5-star rating and a source note, '1.2 Crore Bikes insured', '1.7 Crore Policies sold', and '20 Insurance partners'. At the very bottom, there is a white box labeled '*Disclaimer' with a downward arrow icon.

| Stat | Value |
|--------------------|--|
| We are rated | ★★★★★ ~Source: Google review rating |
| Bikes insured | 1.2 Crore |
| Policies sold | 1.7 Crore |
| Insurance partners | 20 |



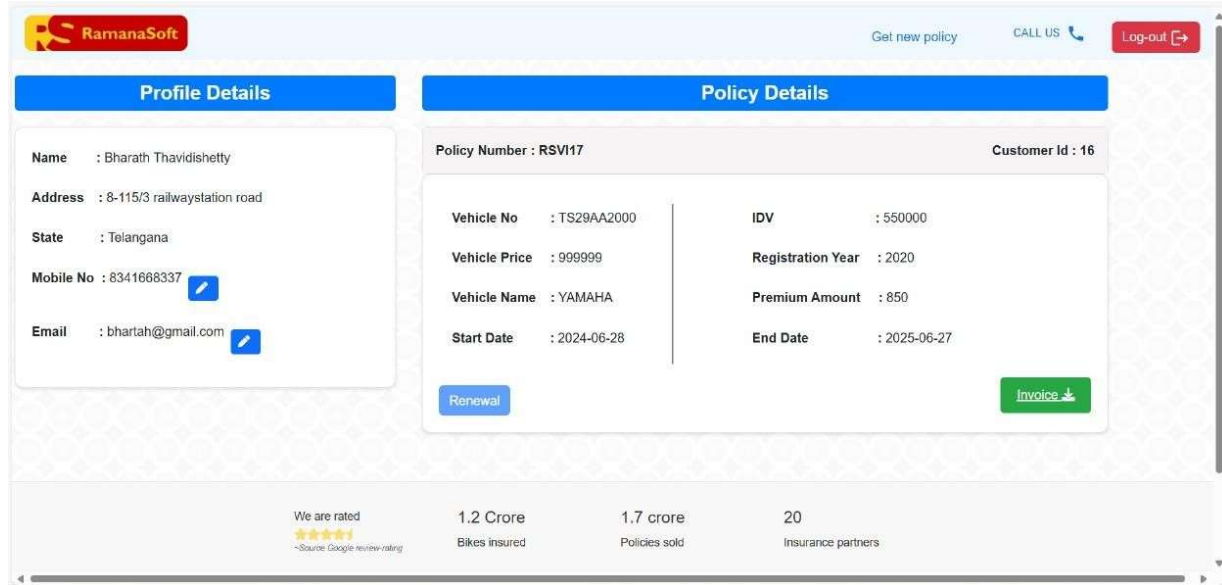
4. Login Page

After clicking the "Login" button, the user is directed to the login page, as shown below. The user must enter their mobile number, which will be verified via OTP. Upon successful verification, the user is redirected to the profile page.

A screenshot of a web application interface showing a login form. At the top left is the 'RamanaSoft' logo. At the top right is a 'CALL US' button with a telephone icon. In the center, there is a light gray box titled 'Login-Form'. Inside this box, the text 'Mobile Number:' is followed by a white input field. Below the input field is a blue button labeled 'Send OTP'.

5. Profile Page

After clicking "Verify OTP," the user is directed to the "Profile" page, as shown below. Here, the user can review all the information they have provided. If the user wishes to edit any information, they can click the "Edit" button to make changes.



The screenshot displays the 'Profile Page' of the RamanaSoft application. The page is divided into two main sections: 'Profile Details' and 'Policy Details'. The 'Profile Details' section on the left contains fields for Name, Address, State, Mobile No, and Email, each with an edit icon. The 'Policy Details' section on the right shows the Policy Number, Customer Id, and a table of vehicle information including Vehicle No, Vehicle Price, Vehicle Name, Start Date, IDV, Registration Year, Premium Amount, and End Date. At the bottom of the policy details, there are 'Renewal' and 'Invoice' buttons. The footer of the page includes a rating section and statistics about bikes insured, policies sold, and insurance partners.

| Profile Details | | Policy Details | |
|-----------------|-------------------------------|-------------------|--------------|
| Name | : Bharath Thavidishetty | Policy Number | : RSV117 |
| Address | : 8-115/3 railwaystation road | Customer Id | : 16 |
| State | : Telangana | Vehicle No | : TS29AA2000 |
| Mobile No | : 8341668337 | Vehicle Price | : 999999 |
| Email | : bhartah@gmail.com | Vehicle Name | : YAMAHA |
| | | Start Date | : 2024-06-28 |
| | | IDV | : 550000 |
| | | Registration Year | : 2020 |
| | | Premium Amount | : 850 |
| | | End Date | : 2025-06-27 |
| | | Renewal | Invoice |

We are rated ★★★★★
~Source: Google review-rating

| | | |
|---------------|---------------|--------------------|
| 1.2 Crore | 1.7 crore | 20 |
| Bikes insured | Policies sold | Insurance partners |

To renew the policy, the user should click the "**Renewal**" button, which redirects to the quotation page. This page will display the updated year, IDV price, and the annual amount that needs to be paid.

If the user clicks "**Get New Policy**", they are redirected to the bike entry page, where they can enter a new vehicle number based on their existing account. This action redirects to the Registration page, displaying the respective user details for the new vehicle by clicking submit button directs to the quotation page. Further, As user pays and logging in shows his/her new policy details.

RamanaSoft

CALL US

Get new policy

Log-out

Profile Details

Name : kumar.krishna

Address : madurai

State : Karnataka

Mobile No : 9999999999 [Edit](#)

Email : kumarkrishna@gmail.com [Edit](#)

Policy Details

Policy Number : RSV117Customer Id : 19

Vehicle No : AF37DT1229

Vehicle Price : 888888

Vehicle Name : HONDA-UNICORN

Start Date : 2024-07-08

IDV : 444444

Registration Year : 2018

Premium Amount : 800

End Date : 2025-07-07

[Renewal](#)[Invoice](#)

Policy Number : RSV118Customer Id : 19

Vehicle No : AF37AA2001

Vehicle Price : 666666

Vehicle Name : CLASSIC-350

Start Date : 2024-07-09

IDV : 266667

Registration Year : 2012

Premium Amount : 700

End Date : 2025-07-08

[Renewal](#)[Invoice](#)

By clicking the "Invoice Download" button in above screen shot page, the user can download below PDF file containing the history of all policy details to their local storage.



RS Insurance Pvt Ltd.

Company Details

Company Name: RS Insurance pvt ltd.
Agency No: 10012
Email : support@rsinsurance.com

Customer Details

CustomerID: 18
Mobile Number: 6666666666
Email: bhart6@gmail.com

Invoice

Dear **Bharath Thavidishetty**

PolicyID: RSVI19

| Vehicle Number | Registration Year | Market Value(IDV) | Premium Amount | Start Date | Due Date |
|----------------|-------------------|-------------------|----------------|------------|------------|
| TS29AA2004 | 2005 | 245000 | 650 | 2024-06-28 | 2025-06-27 |

Best Regards

RS Insurance pvt ltd
Madhapur, Hyderabad
India, 500081

Thank you for choosing RS Insurance. If you have any queries, feel free to contact us at support@ramanasoft.com or 1800-258-2465.

Place: Hyderabad

Date: 24/07/2024