Tech Championship Program 2025

Bringing Insurance to Rural India Through Voice, Local Languages and Simple Guidance

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Please review the details on slide number 3 to understand the evaluation parameters. Slides 4 and 5 are mandatory and must be filled out with relevant information. If you have additional information about your idea or solution, feel free to add 1-2 extra slides.

Idea Description:
Provide details about your understanding, thought, or conceptualization of the idea.

Tool/Coding Language/Platform/Application to be Used & How:
Detail the tools, platforms, coding languages, or applications that will be utilized for developing the solution and explain how they will be employed.

Recommended or Best Possible Solution:
Describe the action or process for solving the problem or propose a solution that is suitable for addressing the issue effectively.

Solution Implementation Plan:
Outline the implementation plan, detailing the strategic steps to achieve the shared goal or objective. This plan should encompass strategy, process, and action, covering all aspects of the idea from scope to budget and beyond.

Potential Benefits:
Identify the positive outcomes or advantages that the solution will produce, highlighting the beneficial results or effects it will yield.

Important Note for Students: Please ensure that your idea submission addresses each evaluation parameter, as this will assist the jury in accurately assessing or evaluating your submission.

Evaluation Parameters: The information provided on this slide is intended to guide you in preparing your submission accordingly.

Sr. No.	Evaluation Parameters
1	**Ease of Use/User Experience (UX):** The importance of an intuitive and user-friendly interface is a recurring theme across various applications. (Example: User Experience, Usability and Accessibility, etc.)
2	**Security and Privacy:** Ensuring robust data protection and compliance with relevant regulations. (Example: Data Protection, Safety and Security, Data Privacy and Security, etc.)
3	**Integration and Compatibility:** The ability to integrate with other systems, devices, and platforms. (Example: System Integration, Multi-Platform Compatibility, Device Compatibility, etc.)
4	**Engagement and Interactivity:** Incorporating elements that engage users and make the experience interactive. (Example: Gamification Elements, User Engagement, Social Connectivity, etc.)
5	**Accuracy and Relevance:** Ensuring the information provided is accurate, current, and contextually relevant to problem statement.

<u>Important Note for Students</u>: Please ensure that your idea submission addresses each evaluation parameter, as this will assist the jury in accurately assessing or evaluating your submission.

Problem Statement: *[Please specify the problem statement you have selected for submission.]*

Idea Description:

InsureGuide is a multilingual Virtual Insurance Agent designed to bridge the gap in insurance awareness and accessibility across rural India. The platform functions as an intuitive guide, breaking down complex financial jargon into simple, local language to educate users. While offering standard health and life options, the core focus remains on agricultural stability, specifically protecting crops, livestock, and farm equipment. Through interactive surveys, the system assesses individual needs to recommend relevant policies, offering step-by-step assistance for documentation, purchasing, renewals, and claims. To enhance utility, the platform incorporates a Village Insurance Risk Map for regional insights and a feature to connect users with verified human agents, ensuring personal support is always available alongside digital convenience.

Tool/Coding Language/Platform/Application to be used & How?:

Frontend (Technologies used to build the user interface and client-side functionality)	Backend (Server-side technologies that manage data and business logic)	Database (Systems used to store and retrieve data efficiently and securely)	DevOps (Practices and tools for automating software deployment and infrastructure management)	Testing (Tools and methods to ensure software quality and performance)	Security (Measures to protect software and data from unauthorized access and breaches)	Collaboration (Tools that facilitate teamwork, project tracking, and communication)
React.js, React Native, Javascript	Node.js, Express.js, Mongoose ODM	MongoDB	GitHub, Vercel	Postman	OTP login, encrypted data	GitHub, GMeet

Recommended or Best Possible Solution(s):

The best solution is to build a multilingual Virtual Insurance Agent that simplifies insurance for rural users through a chat-based, easy-to-understand Interface. The system collects basic user details, analyzes their needs, and recommends suitable insurance types such as health, crop, livestock, or life Insurance. It also provides step-by-step guidance for purchasing, required documents, and claim or renewal support. A separate Facilitator Dashboard helps village volunteers onboard multiple users and track their progress, ensuring wider community impact and accessibility.

Solution Implementation Plan:

Requirement Analysis: Identify rural user needs and key insurance types; map survey questions to recommendation rules.
Design & Prototype: Create UI screens for chatbot, survey, recommendations, and facilitator dashboard; define backend API structure.
Development (MVP): Build frontend with React, backend APIs using Node/Express, and set up MongoDB; implement a rule-based recommendation engine.
Facilitator Module: Include multi-user onboarding, villager lists, status tracking, and a basic analytics dashboard.
Testing: Conduct UI testing, chatbot flow testing, and API validation for performance and usability.
Deployment: Host the app on Vercel/Render for accessibility on rural mobile devices.
Enhancements: Introduce multiple languages, voice support, reminders (SMS/WhatsApp), and improve AI-based recommendations.
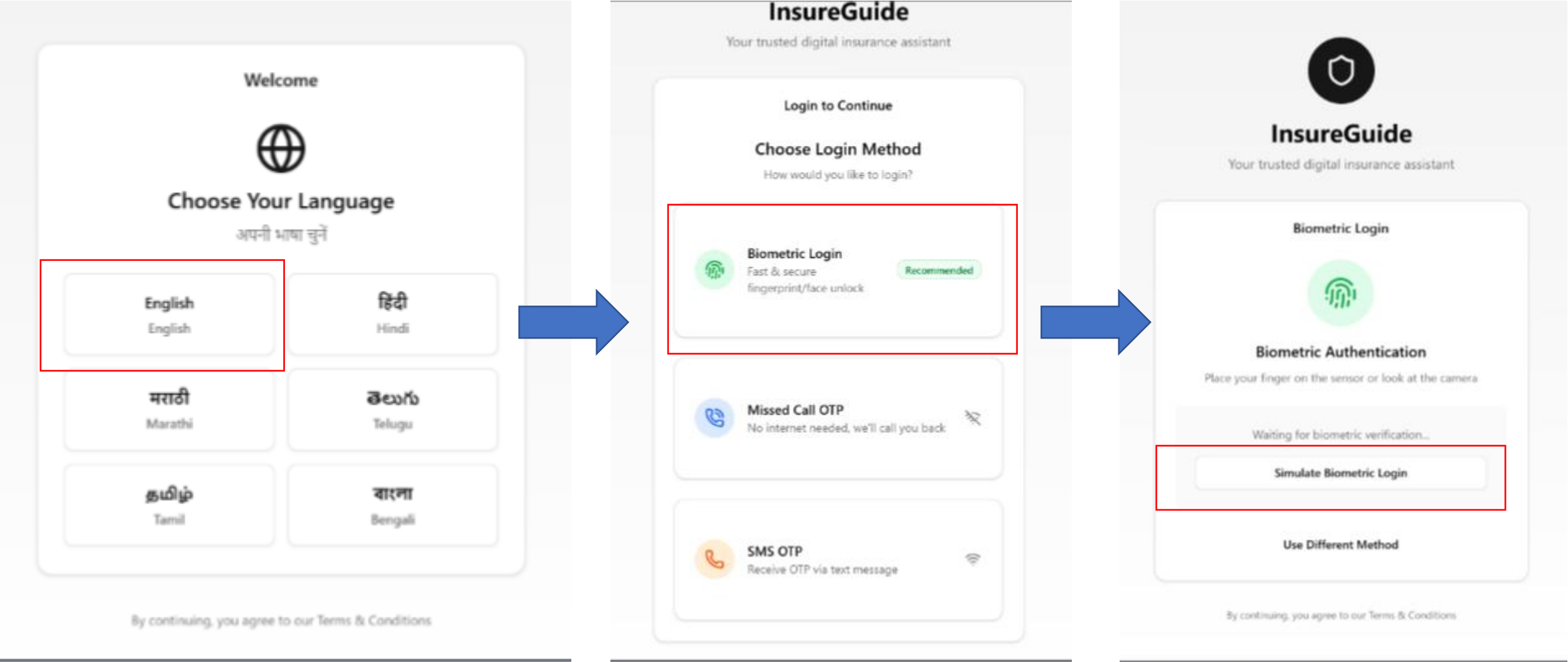
Potential Benefits:

- **Recommends agricultural insurance based on several risk factors that can affect the yield.**
- **Improves insurance awareness by explaining complex terms in simple, local languages.**
- **Provides personalized insurance recommendations, helping rural users choose the right plan for their needs.**
- **Guides users through documents, purchase steps, and claims, reducing confusion and dependency on agents.**
- **Strengthens financial security for rural families by promoting health, crop, livestock, and life insurance coverage.**
- **Facilitator dashboard increases community reach, enabling volunteers to onboard and support many villagers efficiently.**

Family Mode

Select Profile

Who is using the app?

RK	**Ramesh Kumar** Self	Last used
SK	**Savita Kumar** Wife	
RK	**Raj Kumar** Son	

👥 Add New Family Member

Offline Mode Active: You can use the app for 7 days without

🛡 **InsureGuide**   ● Online 📶   English ▾

▶ **What is Insurance?**   ✕
बीमा क्या है? (30 seconds)
Watch this short video to understand how insurance protects you and your family

हिंदी Subtitles   Auto-play   30 sec

💬 **Real Stories from Your Community**

RP	**Ramesh Patil** Greenfield Village	★★★★★

✓ Successfully Claimed

₹50,000

for Crop Loss

"InsureGuide helped me understand my policy and claim easily. Highly recommended!"

SD	**Savita Devi** Riverside Village	★★★★★

✓ Successfully Claimed

"InsureGuide helped me understand my policy and claim easily. Highly recommended!"

📞 **Can't Read? We're Here to Help!**   📞 Call: 1800-XXX-XXXX
पढ़ नहीं सकते? कोई बात नहीं! हमें कॉल करे
Get voice guidance in your language - No internet needed

What would you like to do?

○ Start Insurance Guide

📞 Talk to Agent Now (Emergency)

🗺 Village Risk Map   📄 File a Claim

Why Trust InsureGuide?

✓	🛡	📶
1,247+ Users In your region	**Verified Agents** Government approved	**Works Offline** 7-day access

📄 FAQ   ❓ Help   👤 Facilitator Login

Scroll

Left Screen

Virtual Agent *Connected*

🔊   ⊕ English

Namaste! I'm your insurance helper. I can speak in your language and help you understand insurance.

🔊 Listen to audio

You can talk to me by pressing the microphone button, or choose from the options below. What would you like to do?

🔊 Listen to audio

What would you like to do?

| 📋 **Answer 5 Questions** | 💡 **See Your Plans** | 📍 **Is My Area Safe?** |
| 📞 **Call Expert Now** | 📄 **Upload Policy Photo** | ⏮ **Get Money Back** |

ⓘ I Don't Understand   💬 Send to WhatsApp

🎤 **Press to Speak (Voice Input)**

Or type your message...   ➤

Voice available in multiple languages • Auto-play responses

Right Screen

← Question 1 of 5   0 answered   💾 Save

What is your main occupation?   ⑦

🔊 Listen to Question   ☑ Auto-play questions

🌽 Farmer	😊 Daily Wage Worker
🏪 Shopkeeper	🐄 Livestock Owner
💼 Other	

🔒 **Private View:** This risk data is visible only to you. Your village name is not shared publicly.

Greenfield Village | 📍 **My Location**

Last updated: 1/5/2024 • Report if incorrect

Greenfield Village MEDIUM RISK

📍

Greenfield Village

🟢 Low Risk 🟡 Medium Risk 🔴 High Risk

User selects 'Is My Area Safe?'

Scroll

Flood Risk

HIGH RISK

ⓘ Your area has flood risk because: Heavy rain in July-August monsoon season + village is near Ganga river (2 km away)

🕐 Last Event
August 2022

⚠ Families Affected
45

🛡 Had Insurance
30 families

Crop Loss History

MEDIUM RISK

ⓘ Crops damaged in last 3 years due to: Unseasonal rain (2023) + drought in summer (2022)

🕐 Last Event
June 2023

⚠ Families Affected
28

🛡 Had Insurance
12 families

Health Facilities

LOW RISK

ⓘ Good access to healthcare: Primary Health Center in village + District Hospital 15 km away

Best Plans For You

Based on your profile, we found these 3 plans that fit your needs

★ Recommended for

Family Health

Health Insurance

Pay: **₹350** per month

You Get: ₹3,00,000 if family member gets sick

💡 **Why This Plan is Good for You:**
You have 4 family members + worried about health costs

What You Get:
- ✓ All family members covered
- ✓ Hospital bills paid directly
- ✓ Free health checkups yearly

▶ **Watch 1-Minute Video**
See how this plan works in your language   [Watch]

[View Full Details]   [📞 Ask Agent]

User selects 'See Your Plans' →

User selects 'Call Expert Now' →

← **Connect With Agent**

ⓘ **Urgent Help Needed? Click Here**

For claim emergencies - Answered within 2 minutes

[Search by name or village...]

[All Types ▾]

RK **Rajesh Kumar**   ⊘ Verified
Greenfield & nearby areas

Crop Insurance   Health Insurance

🌐 Speaks: **Hindi, Marathi, English**   ⭐ **4.8** · 145 families helped

🕐 Works: 9:00 AM - 6:00 PM   Available Now

🛡 **Verified by Government**   ▦ Scan ID
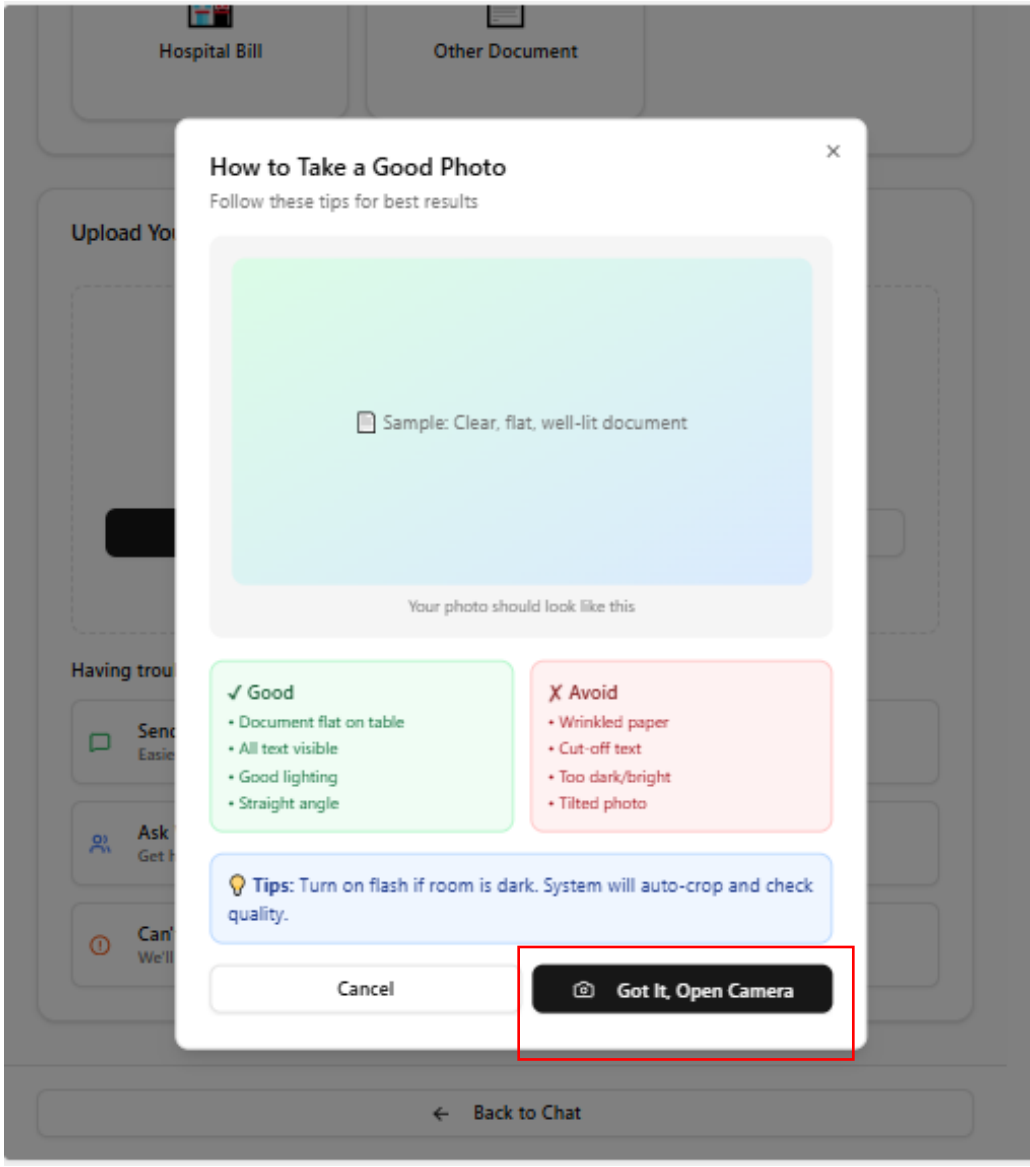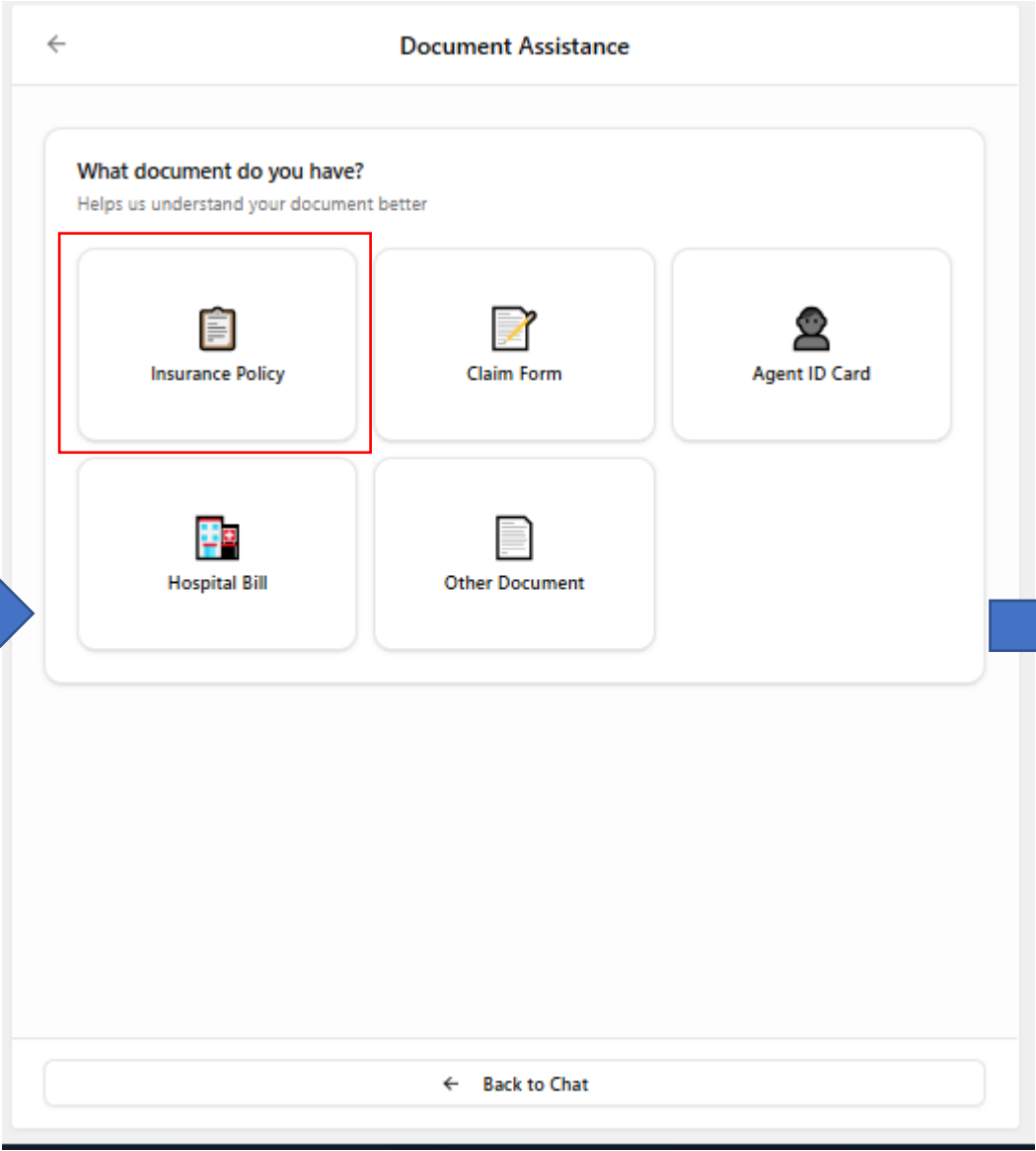IRDAI License: IRDAI/DB/2024/1234S

[📞 **Call Now (Free)**]   [💬 WhatsApp Chat]

[📅 Agent Will Call Me]   [🎤 Send Voice Note]

💬 WhatsApp messages auto-translate between your language and agent's language

Document Assistance

What document do you have?
Helps us understand your document better

📋 **Insurance Policy**	📝 **Claim Form**	🧑 **Agent ID Card**
🏥 **Hospital Bill**	📄 **Other Document**	

← Back to Chat

User selects 'Upload Policy Photo'

Hospital Bill   Other Document

Upload You...

How to Take a Good Photo
Follow these tips for best results

📄 Sample: Clear, flat, well-lit document

Your photo should look like this

Having trou...

✓ Good
• Document flat on table
• All text visible
• Good lighting
• Straight angle

✗ Avoid
• Wrinkled paper
• Cut-off text
• Too dark/bright
• Tilted photo

💡 **Tips:** Turn on flash if room is dark. System will auto-crop and check quality.

Cancel   📷 **Got It, Open Camera**

Send
Easie...

Ask
Get h...

Can'
We'll

← Back to Chat

🔊 Audio Explanation

▷ Press play to hear

◁ Replay 30s

Speed: 1x ⌄

💬 Send to WhatsApp   ⤓ Save Audio File

Simple Explanation
This is a Crop Insurance Policy that protects your wheat and rice crops from weather damage.

⊘ What's Covered

⊘ Covers flood and drought damage

⊘ Maximum coverage: ₹50,000 per acre

⊘ Valid for 1 year from date of sowing

You Pay:

₹200 per month (₹2,400 per year)

Scroll

⊘ What's Covered

⊘ Covers flood and drought damage

⊘ Maximum coverage: ₹50,000 per acre

⊘ Valid for 1 year from date of sowing

You Pay:

₹200 per month (₹2,400 per year)

ⓘ Important Rules

⚠ Must report damage within 72 hours

⚠ Photos of damaged crops required

⚠ Cannot claim for same damage twice

How to Claim

① Loss must be more than 33% of crop

② Government weather report needed

③ Claim paid within 30 days of approval

⚠ Important Dates

⚠ Next premium due: 15 Feb 2024

User selects 'Get Money Back'

Claim Assistance

Select Policy ⌄

1 Start a New Claim
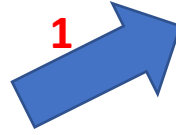Submit a new insurance claim with step-by-step guidance

2 Track Existing Claim
Check the status of your submitted claim

Talk to Agent   Back to Home

1 →

Claim Assistance

Select Policy ⌄

1 Required Documents

☐ Government-issued ID proof (Aadhaar/Voter ID)
☐ Policy document copy
☐ Medical bills and receipts (for health claims)
☐ Land records (for crop claims)
☐ Death certificate (for life insurance claims)

2 Upload Documents

⬆
Upload your documents
Click to browse or drag and drop

📷 Take Photo   ⬆ Choose File

Continue to Upload

2 →

Claim Assistance

Select Policy ⌄

Enter Your Claim ID
e.g., CLM2024001234

Track Claim

Thank You..!!