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## Auto Insurance Using Full Stack

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### ABSTRACT

Our aim is to make Customers buy online insurance with confidence. Our project "Auto Insurance Web Application" aims to solve the problems of customers related to policy handling and easy way to find information about motor related policies in a very precise and point to point manner. Our research reveals that around the globe there are significant variations in customer's attitude and behavior because of the diverse economic, demographic, competitive and regulatory environments; there are some underlying themes that are remarkably consistent. We aim to focus on the customer's needs and give a hundred percent to the customers. In this application, customers don't need to read the lengthy description , terms and conditions which is time consuming and difficult to interpret.

This is an exciting and challenging time for insurers as customer's behavior is changing rapidly. Technology, and in particular the growth of online and social media, is driving a fundamental shift in customer's expectation in terms of how products are marketed, processed, priced, sold and serviced, and how companies are perceived. The existing system of Insurance has lengthy procedures for getting vehicle insurance. Also it contained a chain of middle men which created a gap between customers and service providers.

Popularly known as motor insurance, it provides cover for loss or damage to any type of vehicle like a car, any two-wheeler or commercial vehicles. This insurance helps prevent monetary harms due to accidents causing damage to the vehicles. This paper also explains why we are using technologies like HTML, CSS, JS for frontend and JAVA for backend and platform used is Eclipse.

### KEYWORDS

Full Stack Web Development , Auto Insurance, Policy.

### INTRODUCTION

What is Auto Insurance?

Auto insurance (also known as car insurance, motor insurance or vehicle insurance) is insurance for cars, trucks, motorcycles and other road vehicles. It's essential use is to give monetary security against actual harm or substantial injury coming about because of car accidents and against the risk that could likewise emerge from episodes in a vehicle. Vehicle protection may furthermore offer monetary insurance against robbery of the vehicle, and against harm to the vehicle supported from occasions other than car accidents, for example, keying, climate

or cataclysmic events, and harm by slamming with fixed objects. The specific terms of vehicle insurance vary with legal regulations from region to region.

The Benefits of Auto Insurance:

As per Motor Vehicle Act, in a Third Party insurance, No claim bonus is compulsory and you must purchase one insurance whether you are buying a new or a used vehicle. You might buy an extensive cover too. The former type of insurance protects you against financial and legal liabilities towards a third party.

Car insurance benefits.

#### 1. Damage or loss to insured vehicle

In case your vehicle is harmed because of a mishap, fire, or self start, you are secured. Furthermore, if the car suffers losses due to theft, strikes, riots, or terrorism, your insurance policy covers these. One more advantage of vehicle protection is that it covers misfortune or harm while on the way by rail, inland streams, air, street, or lift.

#### 2. Personal accident cover

One more benefit of vehicle protection is that it offers individual mishap cover for a predetermined sum. Individual Accident cover gives insurance against super durable absolute incapacity or Death because of a mishap. Furthermore, this cover can be taken for other passengers on an unnamed basis (maximum as per the vehicle's seating capacity) for a predetermined amount under the car insurance policy provided.

#### 3. Large network of garages

Vehicle Insurance keeps an enormous organization of carports across the nation. This ensures you receive cashless services in all these locations, in case of any urgent need. This feature makes it convenient to avail the repairing services in case of any damage caused to your vehicle.

#### 4. Third party liabilities

Assuming your vehicle is associated with a mishap that outcomes in harm or misfortune to the property of any outsiders, it is covered under the vehicle protection. Moreover, on the off chance that you face any legitimate liabilities in the event of any real injury or passing of an outsider, your vehicle protection safeguards you against the equivalent. One of the huge advantages of having vehicle protection is the no case reward (NCB). Customers are eligible for this benefit for every claim-free year. This might be accessible as a rebate on the instalment, which makes vehicle protection much more reasonable.

The existing system of Insurance has a lengthy procedure of getting auto insurance. Likewise it might contain a chain of middle men. If we have any desire to purchase a life coverage strategy, we might choose different ways. Either we should contact the bank, or we should contact an agent. If we go to the bank then the first problem is where to enquire and how long is the procedure? And if we get a perfect place then this will become a very lengthy process as there are so many faults in this procedure. Then, although we bought the policy then the bank is not going to provide us service. We have to do everything. In that condition for our betterment, we have to do all the work by ourselves only. In the event that we call a specialist, regardless of whether the specialist is IRDA certified? This is a major issue.

This website uses the latest technologies and a strong database to ensure the privacy of the user's credentials

#### A. HTML

HTML is a markup language which is used to describe web documents by creating attractive web pages with the help of styling, and which looks apt in a nice format on a web browser.

#### B. CSS

Means "Cascading Style Sheet" Cascading templates are utilized to organize the design of Web pages. They can be utilized to characterize text styles, table sizes, and other aspects of Web pages that previously could only be defined in a page's HTML. The main aim is to put the structure of the page and the designing and styling of the page separately.

#### C. JavaScript

JavaScript is a widely used programming language which was developed to build interactive web pages. It is used to build web/mobile apps, real-time networking apps, command line tools and games .

#### D. JAVA

Java is a commonly used object-oriented programming language for web development, especially on the server-side. Development with Java allows us to create dynamic web pages where users can interact with the interface directly.

#### E. MySQL

MySQL is a Relational database management system which provides an UI for us to access and interact with the database. It is great for both small and large applications. It is extremely quick, dependable, and simple to utilize.

### LITERATURE REVIEW

Motor insurance is one of the largest non-life insurance policies in the world. This is on the grounds that it is legally commanded in many regions in the world. All motor vehicles are required to be registered with the road transport authorities and insured for Third Party Liability. The fundamental reason is that the engine vehicle could either cause injury or to a subject of harm, and subsequently require protection. Motor insurance originated in the U.K. where the main engine insurance contract was introduced into England in 1894 with cover outsider liabilities.

In 1899 this policy was extended to cover accidental damage similar to what is known as comprehensive policy. In 1903, the first company to transact motor insurance was Car & General Insurance Corporation. After World War 1, there was an impressive expansion in engine vehicles in all the nations and an expansion in street mishaps. This position warranted compulsory Third Party Liability insurance in England through Road Traffic Act, 1930 & 1934 which were subsequently consolidated by Road Traffic Act, 1960. In India, the Motor Vehicles Act was passed in 1939 and in 1946 the outsider protection was presented mandatorily.

The need for compulsory motor insurance was obvious. There has been a phenomenal rise in motor accidents in the last 4-5 years. Quite a bit of these are owing to an unexpected ascent in the number of vehicles. Each vehicle previously being driven on streets must be obligatorily guaranteed. The collision protection strategy addresses a consolidated inclusion of the vehicles including extras, loss or harm to the property or life, and the outsider cover.

The Motor Vehicle Act, 1939 introduced compulsory insurance to take care of those who get injured in an accident. The protection for own vehicle damage isn't compulsory. In India, the Tariffs Advisory Committee controls this business. The current arrangement of the protection business is as per the following. It works on the following track- Self service, Take service through agents, Take service online which means there are only three ways to access the insurance and the whole industry works on only these three tiers.

The problem which comes in front of us is that the entire industry is not centralized. This makes customers unreliable. The future scope is- Developed to be used by all the people. Keeps the capability to centralize all the motor related insurance. In earlier Insurance sites, customers can find policies but terms and conditions and information are too lengthy which is very time consuming but in our site we have summarized the basic information and terms and conditions which provides ease to customers.

## **PROPOSED METHODOLOGY**

As we have done study related to the insurance industry, we have come to the conclusion that this industry lacks the time saving and easy to understand factors related to policies and the precise terms and conditions that the people are demanding for. The main idea behind implementing this project was to bring all auto insurance companies under one roof. And for the users they can come and buy insurance by signing up and logging in. All this is managed by an admin who can activate, deactivate policies and help the companies, users in any issue regarding access to the website which includes forgotten password issues also.

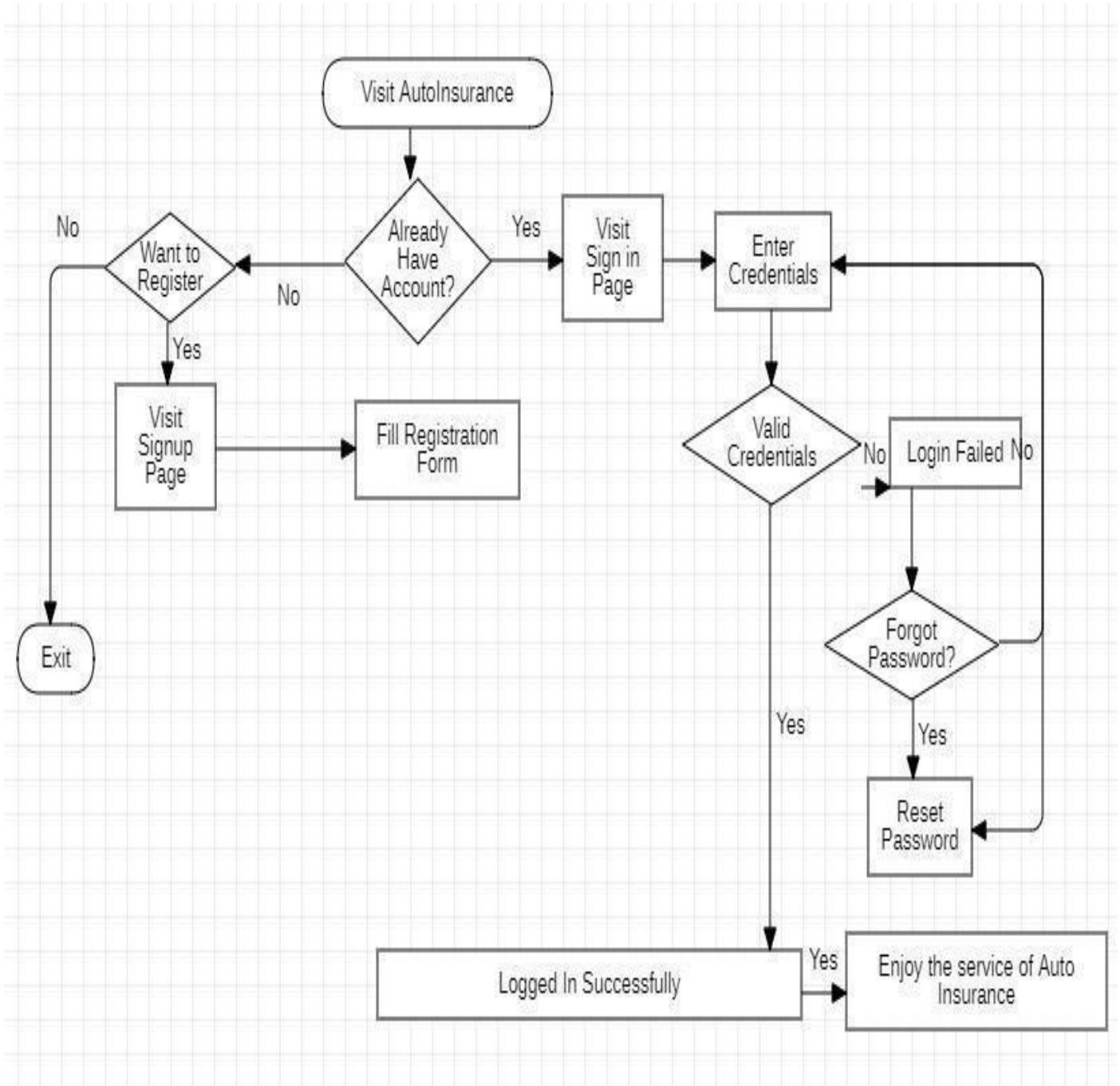
The first page of the website is the home page where the users can search desired car and bike policies.

From the home page anyone can see that there are different tabs for company, admin, users. There is also a feature for contact where anyone can give their feedback and contact website owners.

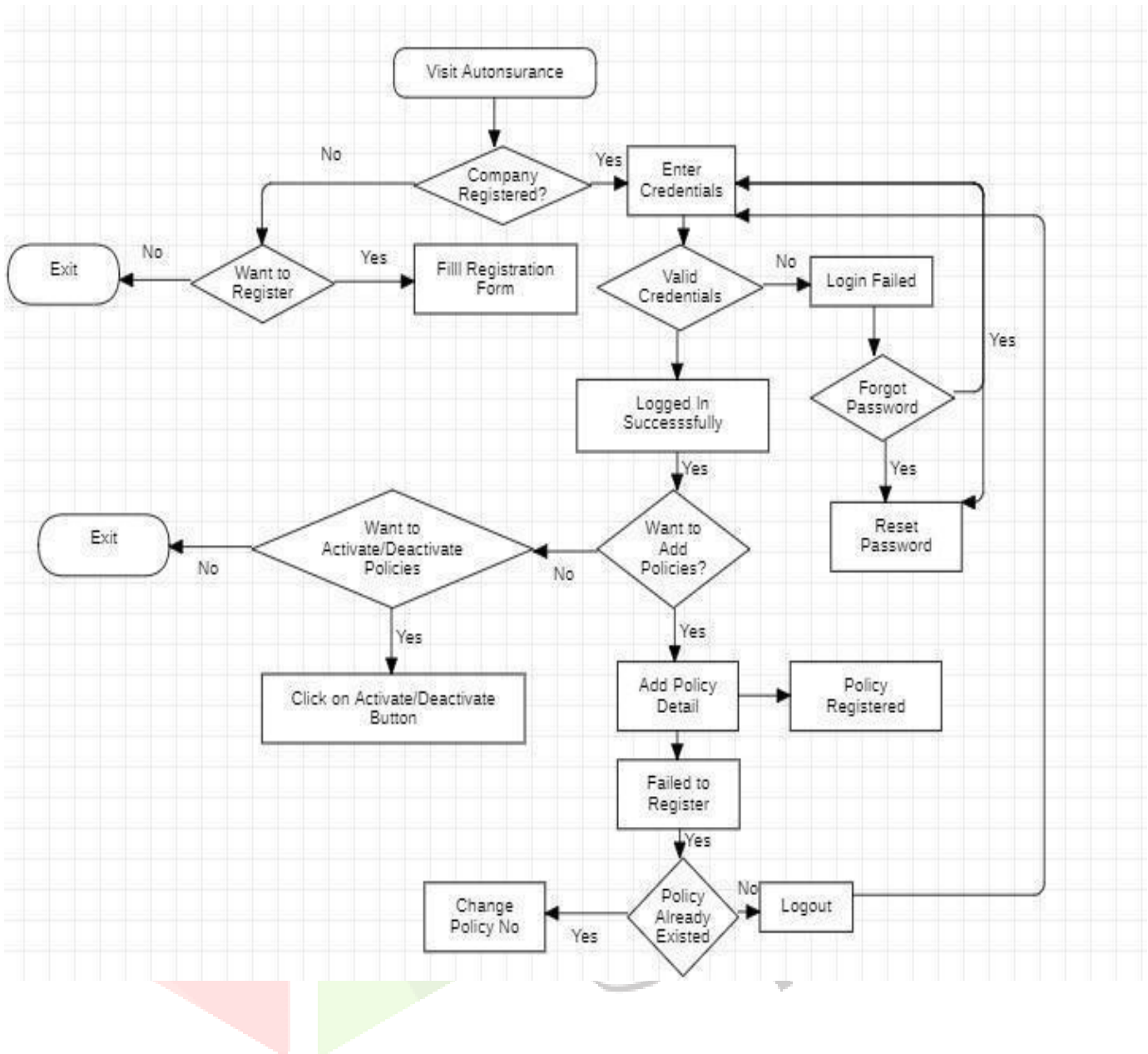
Firstly, when the admin logs in, the page shows all the policies that have been recently added by the various companies by which he can choose to activate or deactivate. Then there is a company page where the company can register themselves and login by creating an account where they can provide policies to the customers. Users can sign up themselves and login into their account. They can view various policies provided by the companies and buy them according to their needs and requirements.

**FLOWCHARTS-**

**Basic Login Flowchart**



**Company Portal Flowchart**

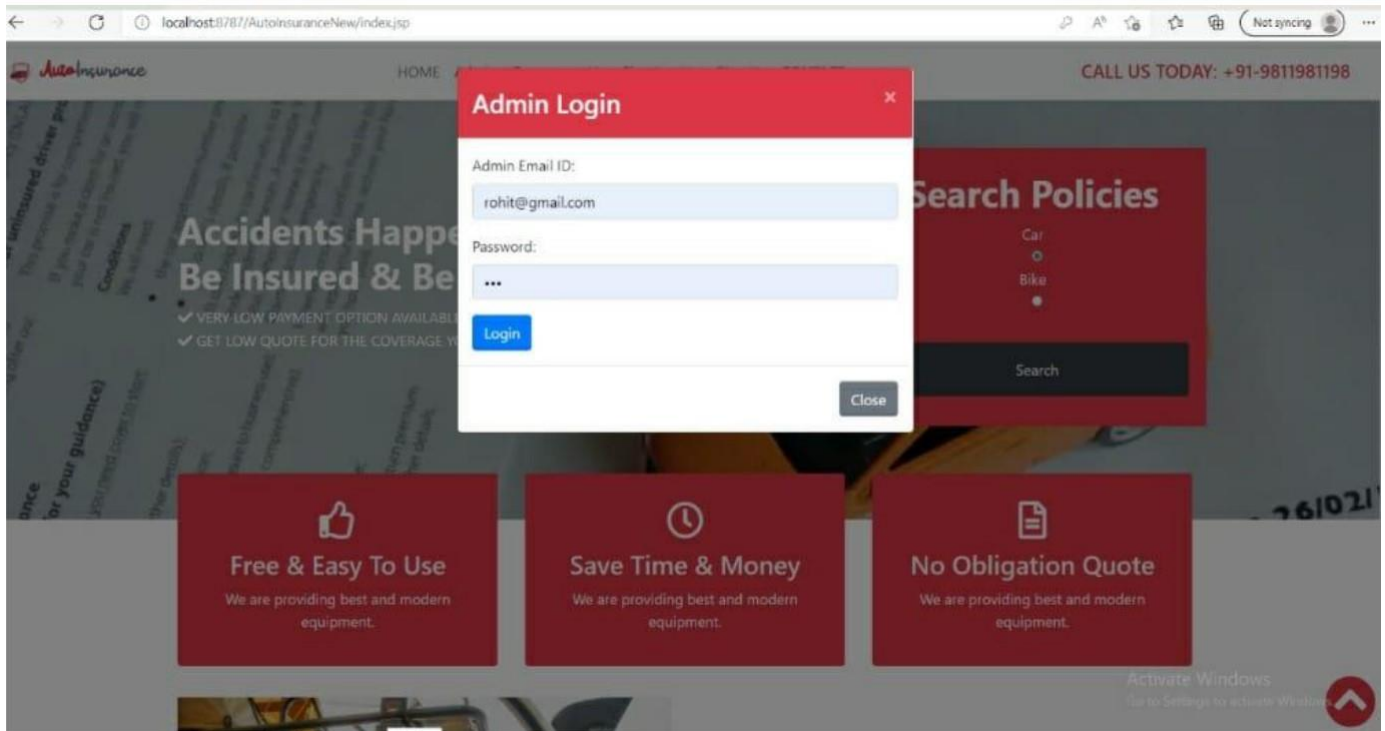
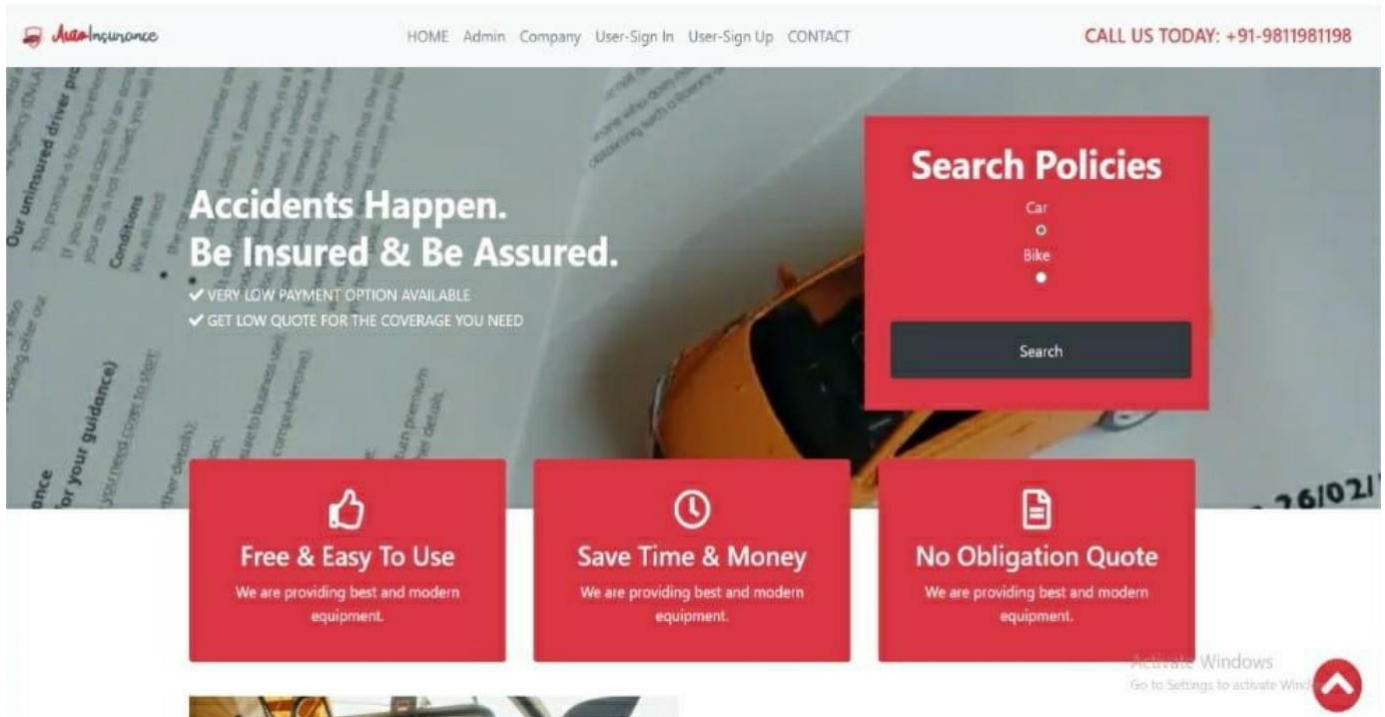


The accompanying key variables we will carry out in the proposed framework.

- The first and the basic step is to bring all insurance companies under one roof.
- The system will remove all the chain of middlemen from these existing insurance industries, thus cutting the overhead cost.
- Customer can login anytime to see details

## RESULT ANALYSIS

Here is a portion of the screen captures of the site.



The screenshot shows a web browser window with the URL `localhost:8787/AutoInsuranceWeb/Company.jsp`. The page header includes the 'Auto Insurance' logo, navigation links for 'HOME' and 'Company', and a contact number 'CALL US TODAY: +91-9079345929'. The main content area is divided into two columns. The left column, titled 'Company Login:', contains a form with fields for 'Company ID:' (pre-filled with 'sskk88712@gmail.com'), 'Company Email ID:' (with a placeholder 'Enter email id'), and 'Password:' (with a masked input '.....'). A blue 'Login' button is positioned below the password field. The right column, titled 'Company Registration:', contains a form with fields for 'Company Email ID:' (pre-filled with 'sskk88712@gmail.com'), 'Company Name:' (with a placeholder 'Enter Company Name'), 'Registration Number:' (with a placeholder 'Enter Registration Number'), 'Contact Number:' (with a placeholder 'Contact Number'), 'Company Logo:' (with a 'Choose File' button and the text 'No file chosen'), and 'Password:' (with a masked input '.....'). The browser's taskbar at the bottom shows the Windows search bar, application icons, and system tray information including '30°C Haze', '11:17', and '25-05-2022'.

The screenshot shows a web browser window with the URL `localhost:8787/AutoInsuranceWeb/contact.jsp`. The page header includes the 'Auto Insurance' logo, navigation links for 'HOME' and 'CONTACT', and a contact number 'CALL US TODAY: +91-9079345929'. The main content area features a large image of a man driving a car on the left. To the right of the image, contact information is listed: a location '503, Alpha 1 Commercial Belt, Greater Noida, UP (201306)', a phone number '9811XXXXXX, 9811XXXXXX', and an email 'xyz@abc.com'. Below this information is a heading 'FREE QUOTE! Fill the form please.' followed by four input fields labeled 'NAME', 'EMAIL', 'PHONE', and 'ZIP CODE'. A dark grey button labeled 'GET QUOTE' is located below the form fields. A red circular arrow icon is visible in the bottom right corner of the page content. The browser's taskbar at the bottom shows the Windows search bar, application icons, and system tray information including '30°C Haze', '11:17', and '25-05-2022'.



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## CONCLUSION

The application program for insurance service is developed using JAVA for backend and HTML, CSS, JS for frontend and SQL for database. This platform is high level and platform independent. The forms in this application are very interactive and user's friendly assisting users to achieve specific purposes was met. These application features can be modified to help ensure that the software continues to exist and meet up with customer services. By the implementation of this website, there shall be straightforwardness in the field of the insurance industry and will help in the centralization of the protection-taking contracts. The software developed has the ability to efficiently calculate the customer's claims after a specific expiring date. This program helps reduce the manual method and stress which is always pruned to the staff as a result of constant marketing. With this specialist from anyplace all over the planet can see their insurance service data, apply and fill the cases structures..

Nothing tastes better than solving your problem from a distance rather than rushing down to a specific point for the problem to be solved. With this application user's insurance services are stored very efficiently in a secured database. Trend of information improvement in the generation has improved the quality and services of human operation just as the case of this application for insurance services has reduce the mobility rate of human and improve their standard of database storage.