TITLE PAGE

WEB BASED APPLICATION FOR INSURANCE SERVICES CASE STUDY OF THE INSURANCE COMPANY

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APPROVAL PAGE

The project on "WEB BASED APPLICATION FOR INSURANCE SERVICES" has been read and approved in partial fulfilment of requirement for the award of Bachelor of Science Degree (B.Sc.) in the department of Computer Science and Information Technology, faculty of Natural Sciences, Caritas University, Amorji-Nike, Enugu State.

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CERTIFICATION

This is to certify that this research project "WEB BASED APPLICATION FOR INSURANCE SERVICES" was done by ESEDEBE, FIDELIA OGECHUKWU, Department of computer science and information technology with Registration Number **CST/2009/333.**

ESEDEBE FIDELIA OGECHUKWU **.....** **.....**

Signature **Date**

DEDICATION

This project work is dedicated to the Almighty God for his loving kindness towards me and also to my parents for their unending support and encouragement

ACKNOWLEDGEMENT

In the completion of this work, I cannot fail to appreciate the efforts of people. Who with their collective efforts, financially, morally and otherwise made this work a success.

I, therefore start by appreciating the Almighty God for his faithfulness and inspiration throughout the course of this work. I remain forever thankful to him.

My thanks equally go to my supervisor and HOD, Dr: Nwaeze for his unending advice and supervision and also to all my lecturers.

My special thanks goes to my parents, Engr and Mrs Esedebe and my siblings Emeka and Obianuju, Esedebe for their love, and support both financially and morally.

And to my friends, Chioma, Desmond, Chika, Happiness, my roommates, Chinenye, Milecent and Claire and finally Mr Tony their prayers and support, May God bless you all.

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ABSTRACT

The present system of the insurance companies is characterized by the manual method as a result serious threat has been posed to the operation of the service and too much workload on the staffs. The manual method involves the marketing staffs moving from one location to the other to meet up with the requirement of their broker and also the files and data of their broker are stored in cabinet which are easily destroyed by rodents. With regards to this method the insurance computer application for insurance company would be developed this would have the ability to remotely connect insurance brokers in any location for them to carry out their insurance services and also their data would be stored in a secured database. In the software design, to achieve this task I intend to use the Microsoft visual studio platform and Microsoft access 2007 as the database to store the information.

CHAPTER ONE

1.0 INTRODUCTION

Insurance is an important area of the business service industry. The U.S insurance industry is one of the largest revenue generators and is the fifth industry sector in the centre. The project is based on implementing a web-based application for insurance services that shows the rates offered by different insurance agencies. The main types of insurance dealt in this project are home insurance, auto insurance, farm insurance, and health insurance. Depending upon the user information, real time quotes are generated from different companies. This project is intended to provide and manage a good customer relationship.

1.1 BACKGROUND

This insurance company is a company that offers insurances policy either by selling directly to an individual or through another source such as an employee's benefit plan. An insurance company is usually comprised of multiple insurance agents. An insurance company can specialize in one type of insurance, such as life insurance, health insurance, auto insurance or offer multiple types of insurance. Encompass into the insurance policies is the insurance service which the insurance company decided to specialize in offering the public.

Insurance is the equitable transfer of the risk of a loss, from one entity to another in exchange for payment. It is a form of risk management primarily used to hedge against the risk of a contingent, uncertain loss.

An insurer, or insurance carrier, is a company selling the insurance, the insured, or policy holder, is the person or entity buying the insurance policy. The amount to be charged for a certain amount of insurance coverage is called the PREMIUM. Risk

management, the practice of appraising and controlling risk, has evolved as a discrete yield of study and practice.

The transaction involves the insured assuming a guaranteed and known relatively promise to compensate (indemnify) the insured in case of a financial (personal) loss. The insured reviews a contract called the insurance policy, which detects the conditions and circumstances under which the insured will be financially compensated.

Insurance involves posting funds from many entities (known as exposures) to pay for the losses that some may incur. The insured entities are therefore protected from risk for a fee; with the fee being dependent upon the frequency and severity of event occurring. In order to be insurable, the risk insured against must meet certain characteristics in order to be in insurable risk. Insurance is a commercial enterprise and a major part of the financial services industry, but individual entities can also self – insure through saving money for possible future losses.

In some sense, we say that insurance appears simultaneously with the appearance of human society. We know of two types of economics in human societies. Natural or non – momentary economics (using barter and trade with no centralized or standardized set of financial instruments) and more modern monetary economics (with markets, currency, financial instruments and so on). The former is more primitive and the insurance in such economics entails agreements of mutual aid. If one family is house is destroyed the neighbours are committed to help rebuild. Often informal or formally intrinsic to local religious customs, this type of insurance has survived to the present day in some countries where a modern money economy with its financial instruments is not widespread.

1.2 OBJECTIVE OF STUDY

The study is carried out to fulfil the following objectives.

- To ensure effective insurance service communication around the globe from a remote location using the web application.
- To promote growth and financial stability of insurance companies and effectively enable policy holders monitor their service around the globe.
- To professionalize insurance services and develop insurance consciousness among the general populace.
- To establish a sound national insurance market; and also add speed to their data processing and retrieving.

1.3 JUSTIFICATION

The justification for the work is a follows to

- To allow for effective insurance service monitoring by policy holders over the web without office visitation.
- To do away with the traditional method of using papers as from to fill insurance of policy holder this could easily be misplaced.
- To contribute to the enormous change in information technology.

1.4 STATEMENT OF PROBLEM

To design web based application for insurance service.

Web based application for insurance services has been acknowledged as the fourth site technology that could foster communication of insurance service very quickly and efficiently reaching people around the world irrespective of the location.

1.5 SCOPE OF THE STUDY

The scope of the project corers the development of the web application typically involving the logical programming which is capable of providing insurance policy holders the easy access to any kind of service provided by their insurance company from a remote location. Also certain update and customer suggestion would be implemented. Method of data collection, system design and implementation and all other necessary materials under close supervision has been put together to ensure the success of the work.

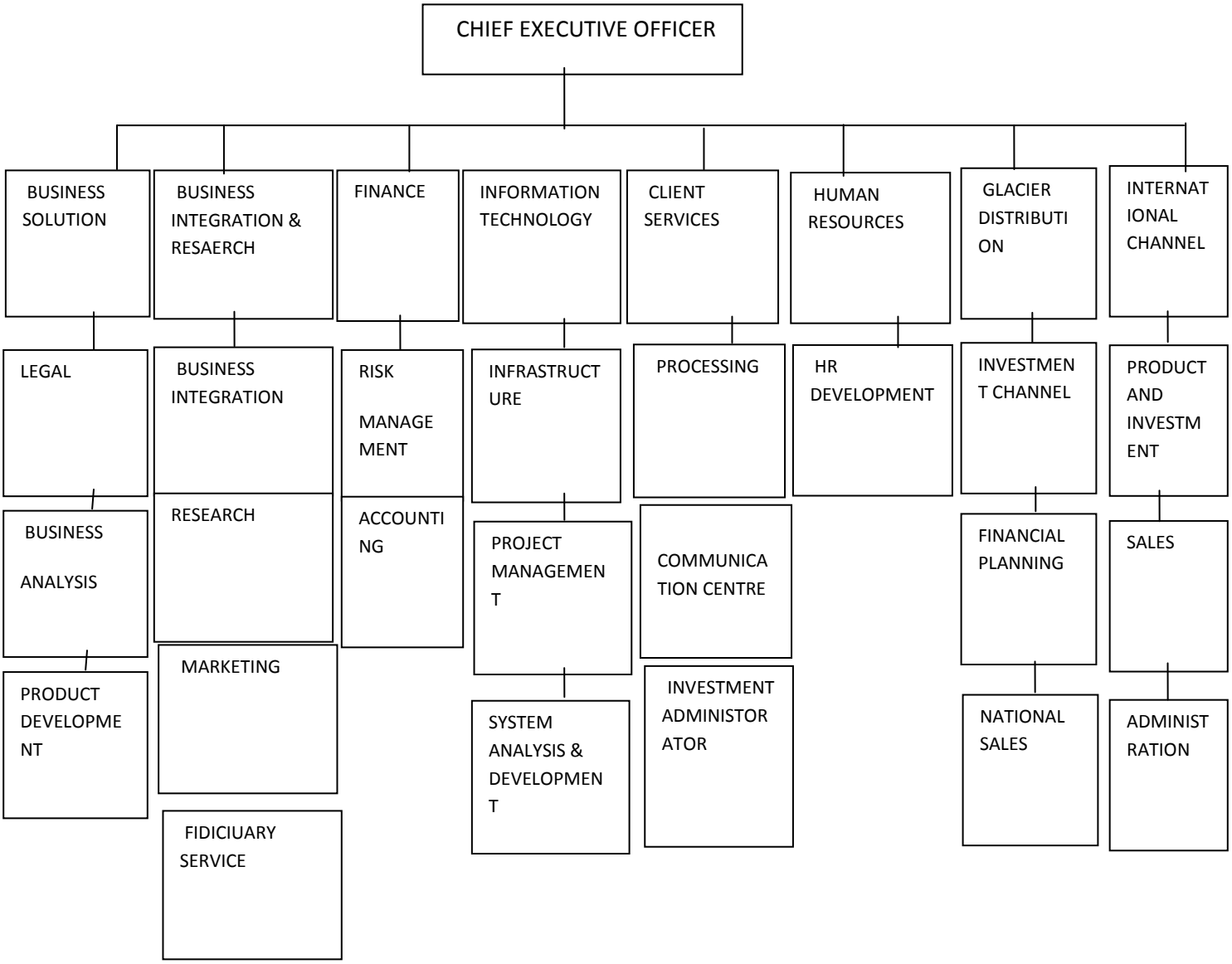
1.6 SIGNIFICANCE OF THE STUDY

In the modern world, with all the complexities involved in developing an expert system that will certify user's needs. Management requires well structured and versatile web application that would meet user's needs at all point irrespective of the location provides the resource such as internet facility is available to ensure remote access.

The survival and continuous growth relies on the management of the insurance service application. The success of a web application for particular organization such as the insurance company service is not primarily determined by technical or layout qualities. But by what? Information system.

Because of high visibility and comparability of web site, technical and layout qualities can be adopted very soon by competitors. Thus, a sustainable competitive advantage can hardly be achieved through those qualities. In contrast, a decisive success factor of a web presence is seen in the link between business and marketing strategy of insurance service on the one hand and web strategy on the other (Lederer et al. 1997). A wed strategy embedded in and aligned with an overall marketing strategy can hardly be imitated on the short run.

ORGANIZATIONAL STRUCTURE



DEFINITION OF TERMS/VARIABLE USED

INSURANCE: A promise of compensation for specific potential future losses in exchange for a periodic payment. Insurance is designed to protect human lives.

POLICY: rule that guide certain operation.

SERVICE: A type of economic activity that is intangible is not stored and does not result in ownership. A service is consumed at the point of sale.

COMPANY: A voluntary association formed and organized to carry on a business. Types of companies include sole proprietorship, partnership, limited.

APPLICATION: Computer based software used to perform certain functions.

WEB BASE: Access only from the internet

MODERN: new age with different approach of doing things

STRATEGY: Method applied in doing certain work

QUALITIES: great features of certain entity that differentiate others.

ORGANIZATION: A cooperative society with equal motive and goal.

REMOTE LOCATION: Anywhere around with access to internet

ACCESS: Authorization to gain entrance.

CHAPTER TWO

2.0 LITERATURE REVIEW

According to Richard (2009) at the Simpson magazine New York, the web based application can be also described as an aspect of electronic commerce. Electronic commerce (EC) comprises new ways of doing business with customer, suppliers and other business partners that is, rendering the required service through web based application. EC is enabled by information and communication technology, in particular, the World Wide Web (in short, the web). While of numerous organisations have started to use the web as an interface to clients and business partners, many have been disappointed by lower than expected response rates and higher than expected costs. One reason for non-profitable web based EC applications is that they do not reflect the strategies precondition of EC, this lack maybe due to deficits in the process of developing an EC-strategy for their web application. Furthermore, there is a void of instruments and tools to support this process. In other to fill this void, this paper proposes two basic frameworks.

For planning a web based EC application, the application of these frameworks is illustrated by the example of a medium sized insurance company. Based on experiences drawn from the case study, the framework will be evaluated. This institute of information systems and an insurance company called Landwirtscafthicher Versicherungsverein Minister (LVM). The LVM is a medium-sized company, well established in the German insurance market. It employs about 2000 employees, and has about 2.8 million customers. The annual revenue is DEM 3.4 billion. The project started in the end of 1997. At this time, LVM had already a web presence. The design and concept, however, had mainly been done by an

external advertising company that was also in charge of the maintenance of the application.

The first web activities were mainly motivated by the interest for the new medium "World Wide Web" and the concern not to be left behind by technology leaders. This first initiative reflected more "me-too" approach than a convincing strategy rationale. As a consequence success fell far from expectations. Besides the problem, the L.V.M did not pursue a convincing web-strategy, there were problems in making full use of the web. The service provider for the LVM was experienced with the web, and was not fully aware of the profound differences between traditional media and the web (kassaye 1997). The most striking difference is that the web is an interactive medium in contrast to print media, broadcasting; television that enables; only one-way distribution of information. Other difference concerns the integration of the web strategy into the overall marketing and communication strategy. White, for example, a co-operate design is a necessity from a marketing communications point of view, it has been discussed controversially, whether the web presence, which often pursues a slightly different strategy than the traditional media, should follow the same principles and regulations. As a response to these problems, the LVM decided to develop a new, more convincing web strategy. Furthermore, LVM put the provision of the web services into the hands of another provider. According to the latest research web application existence for insurance service but this application do not provide for this policy holders clear analysis of what this insurance service is all about.

This has prompt many policy holders to visit the insurance companies involved, thereby leaving their place of work and other activities to clarify on the policy services. An efficient WEB application for this service would solve this stress of visiting offices of insurance companies for any kind of clarification on an

insurance service as a result of this efficient service would be rendered to the public.

According to Landre (2000) in the service of insurance, he stated that insurance companies may be classified into two groups

- Life insurance companies, which sell life insurance annuities and pensions.
- Non-life, general, or properly (casualty insurance companies) which sell other types of insurance.

General insurance companies can be further divided into these sub-categories;

- Standard lines
- Excess lines.

According to Martins .C. (2009), in a research book title insurance and the economy, he stated that "as competition intensifies, insurance companies face the growing challenge of attracting and retaining new generation of customers and employees". To compete effectively, they must continually work to improve customer experience by delivering new products and services with speed, and by recruiting and training agents, brokers and customers service representatives (CSRs) who understand these products so they can more easily sell and service them. They must also help customers make clear decisions about their insurance choices by presenting these options in a simple, easy-to-understand format.

2.1 INSURANCE SOFTWARE SOLUTIONS, POLICY MANAGEMENT

Apart from the challenges of deregulation, consolidation and convergence of financial services worldwide, Radix has oozed out an innovative system of insurance software solutions provider to the clients of multi angels , providing insurance business management at a feasible cost features according to the relevant functionalities. The online insurance management system software solution is fully automated and integrated policy processing system for both personal and commercial insurance carriers. It is a scalable, reliable, and cost-effective solution for carrying out all business-crucial insurance processing functions. They are leading insurance software solutions provider for all segments of the insurance management system software solutions helps to solve long-standing time-to-market challenges. Our web based insurance management system expertise and solution can dramatically lessen the cost of policy ownership services.

2.2 WEB APPLICATION AND INSURANCE SERVICES

According to Lamba .N. (2009) in information and Web explains that the A web application is an application that is accessed by users over a network such as the internet or an intranet. The term may also mean a computer software application that is coded in browser-supported programming language (such as java script, combined with a browser-rendered marking language like HTML) and reliant on a common web browser to render the application executable.

Web applications are popular due to ubiquity of web browser, and the convenience of using web browser as a client, sometimes called THIN CLIENT. The ability to update and maintain web applications without distributing and installing software on potentially thousands of client computers is a key reason for their popularity, as

in the inherent support for cross-platform compatibility. Common web applications include web mainly online retail sales, online auctions, Wikis and many other functions.

An emerging strategy for application software companies is to provide web access to software previously distributed as local applications. Depending on the type of application, it may require the development of an entirely different browser-based interface, or merely adapting an existing application to use different presentation technology. These programs allow the user to pay monthly or yearly fee for use of a software application without having to install it on a local hard drive. A company which follows this strategy is known as an application service provider (ASP), and ASPs are currently receiving attention in the industry.

Security breaches on these kinds of applications are a major concern because it can involve both enterprise information and print customer data. Protecting these assets is an important part of any web application and there are some key operational areas that must be included in the development process. This includes the processes for authentication, authorization, asset handling, input, and logging and auditing. Building security into the applications from the beginning can be more effective and less disruptive in the long run.

2.3 BRIEF HISTORY ON WEB APPLICATION

In earlier computing models, e.g. in client-server, the load for the application was shared between code on the server and code installed on each client locally. In other words, an application had its own client program which served as its user interface and had to be separately installed on each user's personal computer, an

upgrade to the client side code installed on each user work station, adding to the support cost and decreasing productivity.

In contrast, the advanced of telecommunication and computerization has recently enabled large companies to use information system to transit technical and economical information among numerous computer system at differently geographical location. More technically advanced technology are expected soon in the automation of telecommunication and the linkage of computers by data transmission that will enhance the possibilities of system integration such as programmable automation of computer integrated manufacturing, unfortunately according to AUTHORD (2000) in 1985 only 5.7% of the total number of computers in the world was located in the developing countries.

To do so require the provision of up to date information that is accurate and timely information are very important in every organization if not properly adhere to when data are being gathered a typical system (Insurance Management) cannot survive without good management information system (MIS).

2.4 MANAGEMENT INFORMATION SYSTEM

Management Information Systems are typically computer based that are used within an organization the concept of management. Information is a complex variable. The automated exam scheduling time is a concept which involves management information system several scientists gave their view about (MIS) and they include MURDICK (1971) simplified MIS by saying “there is probably no much challenging and diversifying subject than management theory, system theory, and computer science. Stock exchange management system web semantics

learning, insurance services system is a typical information processing system or organizational information system on customer's services.

World net describe an information system as a system consisting of network of all communication channel used within an organization and include software and hardware.

It may also be defined as "a system that collects and processes data and provides it to all managers at different level that is used for decision making, planning, program implementation and control.

The aim of web application for insurance services is improving the quality and accuracy of information to provided to all involve as well as assisting the management and policy holders in compiling and reporting information. The information system has common data set on insurance services and different platform interaction for each service provided.

2.5 BASIC LEGAL REQUIREMENT OF INSURANCE COMPANIES

When a company insures an individual entity, there are basic legal requirements. Several commonly cited legal principles of insurance include.

1. Indemnity: the insurance company indemnifies, or compensates, the insured in the case losses only up the insured's interest.
2. Insurable Interest: the insured typically must directly suffer from the loss. Insurable interest must exist whether properly insurance or insurance on a person involved.
3. Utmost Good Faith: the insured and the insurer are bound by good faith, bond of honesty and fairness. Material facts must be defined.

4. Contribution: insurers which have similar obligations to the insured contribute in the indemnification, according to some method.
5. Subrogation: the insurance company acquires legal rights to pursue recoveries on behalf of the insured; for example, the insurer may sue those liable for the insured's loss.
6. Causa proxima or (proximate cause): the cause of loss (the peril) must be covered under the insuring agreement of the policy, and the dominant cause must not be excluded.
7. Mitigation: in case of any loss or casualty, the asset owner must attempt to keep loss to minimum, as if the asset was not insured.

2.6 EFFECTS OF INSURANCE SERVICE IN THE SOCIETY

Insurance service can have effects on the society through the way that it changes who bears the cost of the losses and damage. On one hand it can increase fund, on the other, it can help societies and individuals prepare for catastrophes and mitigate the effects of catastrophes on both households and societies.

Insurance can influence the probability of losses through moral hazard, insurance fraud, and preventive steps by the insurance company. Insurance scholars have typically used morale hazard to refer to the increase loss due to unintentional, carelessness and moral hazard to refer to increased risk due to intentional carelessness of difference. Insurers attempt to address carelessness through inspections, policy provisions requiring certain types of maintenance, and possible discounts for loss mitigation. While in theory insurers could encourage investment in loss reduction, some commentators have argued that in practice insurers had historically not aggressively pursued loss control measures-particularly to prevent

disaster losses such as hurricanes-because of concerns over rate reductions and legal battles. However, since about 1996, insurers began o take a more active role in the loss mitigation, such as through building codes

CHAPTER THREE

3.0 RESEARCH METHODOLOGY AND ANALYSIS OF THE DESIGN SYSTEM

3.1 THE RESEARCH METHODOLOGY

Methodology (SSADM)

The success of web application is not primarily determined by technical or layout qualities. Because of high visibility and compatibility of web application, technical and layout qualities can be adopted very soon by competitors. Thus a sustainable competitive advantage can hardly be achieved through those qualities. In contrast, a decisive success factor of a web presence is seen in the link between business and marketing strategy on the one hand and web strategy on the other hand. A web embedded in and aligned with an overall marketing strategy can hardly be imitated on the short run.

The use of structural system analysis and design methodology is adopted on means for carrying the research methodology. In using the SSADM a very important factor considered is the method of data collection.

3.2 METHOD OF DATA COLLECTION

Having achieved the software requirements, the next step was to source for information relative to the subject. This process of information gathering was achieved through so many sources including:

3.3 FEASIBILITY STUDY

The process of carrying out survey to ascertain the possibility for the implementation of the technology as a result through investigation needs to be done in order to obtain an accurate result during the feasibility study factors such as;

- Service level of the technology
- Total number of usage of technology
- The average increase of users of the technology
- Future modification of the technology

Service Level of the Technology

The web application is expected to provide insurance policy holders service such as;

This software provides the types of insurance services which includes

- Life insurance
- Medical insurance
- Motor insurance
- Home insurance
- Travel insurance

Total Number of Usage of the Technology

The total number of usage of the web applications depends on the number of customer which each company has; example.

INSURANCE	YEAR	TOTAL NUMBER POLICY HOLDERS
IGI COMPANY NIGERIA	2011 – 2013	1,567,483
MENDSON USA	2011 – 2013	56,767,324
REVOLD USA	2011 – 2013	7,345,765

AVERAGE INCREASE OF USERS ANNUALY

For insurance company, there is always an increase in their customers due to the benefit attached. The average increase of policy holders in every insurance company is estimated to be 90,000 though as there is increase, certain policy holder might redraw from the company has been part of them.

Future Modification of the Technology

As time runs out, different technology continue to evolve and human taste changes so the web base application would modify certain of its features to meet up with human taste, if necessary the whole and entire system would be changed. Other necessary method of data collection includes;

- File downloads from internet
- Newspaper, journals and articles
- Other publications concerning companies
- Personal observation.

3.4 ANALYSIS OF THE SYSTEM DESIGN

The insurance industry is just going through a process of fundamental change. A first trend in the market saturation while the fifties market growth was nearly 15% of a year it was only just 3% in. With diminishing demand pull, the traditional markets have become more and more customer dominated. In the past, strong relationships bound customers to their insurance companies. But customers have become more sensitive to price for better products any longer.

A second trend is force competition. This trend is partly stimulated from market saturation and customer power. The insurance natural reaction to sinking profits in a shrinking market is increased competition within the industry. Other important factors stimulating competition is that supplier from other lines of business enter the insurance market. First, there are banks and companies offering financial services.

The necessary reactions to the trends stated above that can be seen as success factors in the actual situation of the insurance industry are:

- A shift from product orientation to customer orientation
- Market segmentation (e.g. house vs. Industry)
- Development of new individualised product
- More emphasises on financial services and financial market functions
- Drawing to foreign market
- Cost reduction

The web can help address these success factors. Information can be tailored to customers' needs; if necessary even a segment of - one - marketing is possible. The web is the new distribution channel by supporting all phases of Electronic

Commerce (EC) from contacting to contracting. Web applications can offer powerful software that helps to tailor products or products bundle. Next, the web is global medium that enables insurers to enter new markets all over the world in a simple efficient way. And finally, as every information system, web system can reduce costs too, for example, by facilitating administration process.

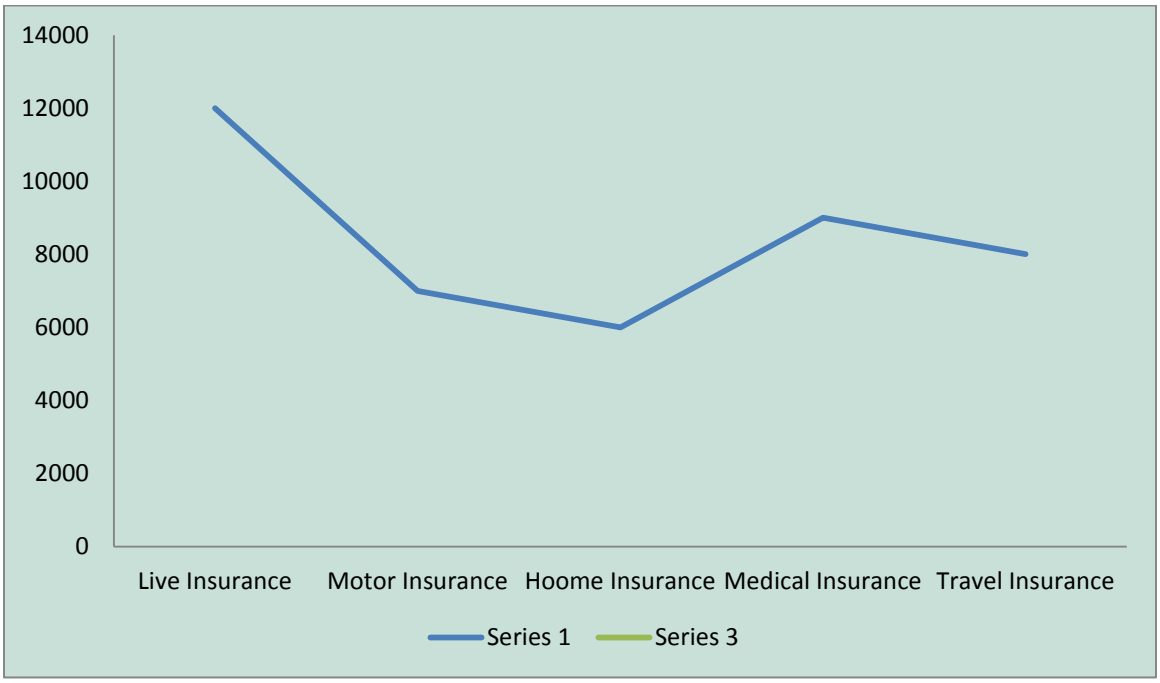
3.5 TYPICAL EXAMPLE OF A SCENARIO WHERE USING THE WEB APPLICATION CAN BE BENEFIT TO INSURANCE SERVICE

Challenge: Your customer just had a minor automobile accident in which his car collide with a small truck on the freeway, damaging both vehicles. You need to help him quickly, start the claims process and get his car repaired.

Solution: Using a web – based application that enables you consolidate the customer's insurance information from multiple systems in one place, you can view his policy and claims history, examine coverage information and photos form the incident and quickly provide information about coverage as well as impact of the accident on future premiums. You can also identify auto body repair shops and car rentals companies close to your customer's location and give him directions to these facilities using maps embedded in this web based application. And you can do all these quickly no matter where you are, when he contacts you for help. In your office from desktop computer, in your home from a laptop, or on the road from your cell phone or other mobile device.

Benefits: Using web applications, insurance companies can develop rich internet applications that transform the customer experience. Because these applications can be accessed any time anywhere from any device, agents can provide

immediate, top level assistance to their customers no matter where they happened to be when they receive the cell.



CHAPTER FOUR

4.0 SYSTEM DESIGN AND IMPLEMENTATION

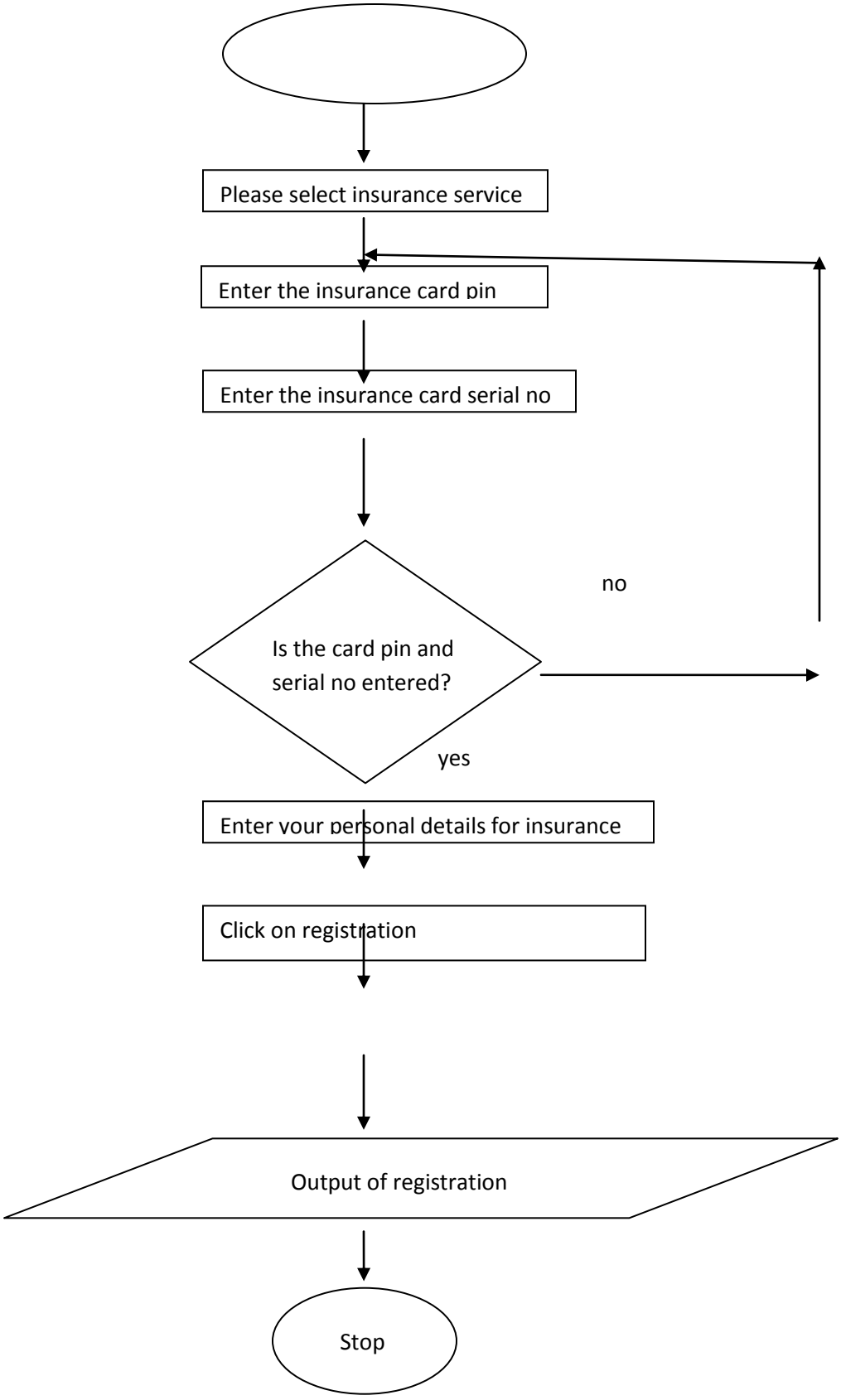
4.1 SYSTEM DESIGN

System design is the process of defining the architecture, components, modules, interface, and data for a system to satisfy specified requirement. this could also be seeing as the application of systems theory, to product development. Before the development of a software its very necessary to consider certain factors such

- Purpose of the software
- Cost of maintenances
- Customer needs

Easy adaptability to conditions and modification of the existing feature

The system flow chart


Please select insurance service
Enter the insurance card pin
Enter the insurance card serial no
Is the card pin and serial no entered?
no
yes
Enter your personal details for insurance
Click on registration
Output of registration
Stop

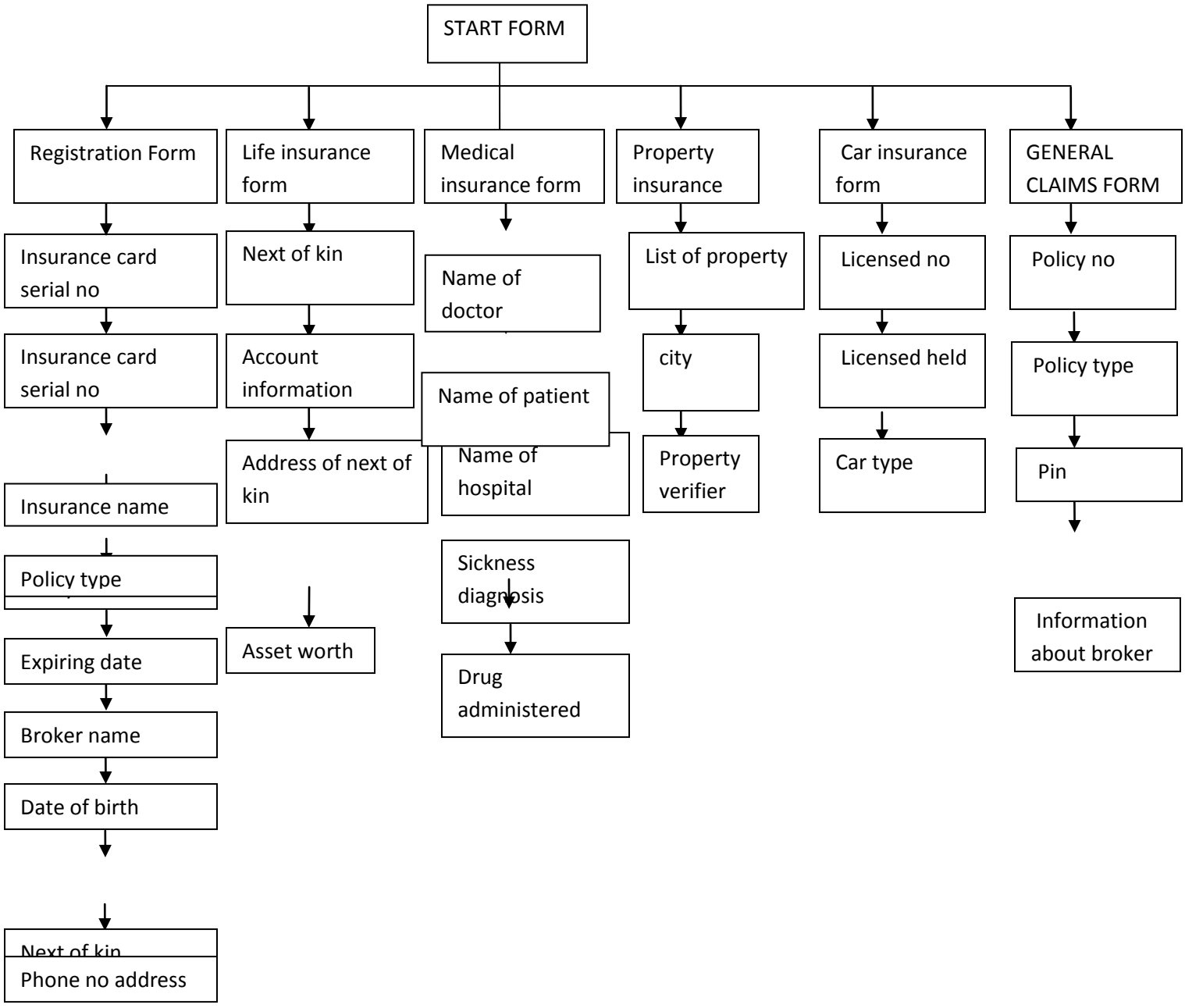
General flow chart for insurance service process

In the flow chart diagram above a pictorial representation of the step by step approach of registration process is represented as such individuals who are using this insurance service application who have follow procedure to be enable to achieve the registration process which is a very important process for the service because it allows them get record of their policy broker and store it in their database for reference purposes.

4.2 PROCEDURE DIAGRAM OF USERS

This help describe the various stages involve and the several features found this give a basic description of the sequence of movement of the software operation and help unfolds the relationship that exist between features in a specific form. This begins with the first form (start form).During this process there exist relationship between each forms and this relationship can be achieved by an event driving known as click. There exists a one to much relationship.

Procedure chart



Start form

From the procedure diagram above the start page is the parent node that tend to interconnect other information together. Information found in the start page include

- Registration button
- Life insurance button
- Medical insurance button
- Property insurance button
- Car insurance button
- General claims button

All this button are referred to as object that create a unique interaction using a specific event which can be click or double click depending on the operation users want to carry out.

The registration button tend to communicate to users the form for registration the life insurance button link users to form for life insurance, medical insurance button link users to the form for medical insurance as implemented by this project the event that drives the object is the click, users need to click on the button to achieve the view of any operation name denoted by the text of the button.

When users click on this button without having registered initially a security form is display prompting the users to verify its registration status, if users is able to verify that the users is simply connected to the form he wants to perform the operation with, else the users is prompted to register first before he can use this service.

REGISTRATION FORM

The object for linking to this form is the button named registration button. This form is a prerequisite form for all brokers to achieve their operation. Because it is this form that help the insurance service keep track of their insurance brokers operation. In this features such as

Insurance card serial no:

- Card pin
- Insurance name
- Policy no
- Policy type
- Name of broker
- Date of birth
- Expiring date

Etc all this information are necessary during the registration process.

LIFE INSURANCE FORM

This form help specify the insurance of a person life and the next to achieve its wealth when the person is gone. This feature include

- Next of kin
- Address of next of kin
- Bank info
- Asset worth
- Medical insurance form

The medical insurance form is applicable to those who needs medical treatment and they are already insures under that policy. Since they are insured they could receive treatment and the information about the treatment received are entered in this form for further reference and feature include

- Name of doctor
- Name of patient
- Name of hospital
- Sickness diagnosis
- Treatment administered

PROPERTY INSURANCE FORM

This form helps insure property of individuals in case there is damage of property due to certain disaster an individual can recover those properties through this form. Features required to be filled:

- List of property
- Company verifier
- City located

CAR INSURANCE FORM

This form helps to insure the car owner of his car and for this to be done the car owner has to make some specification of the car and this include

- License no
- License type
- License date

- Car type

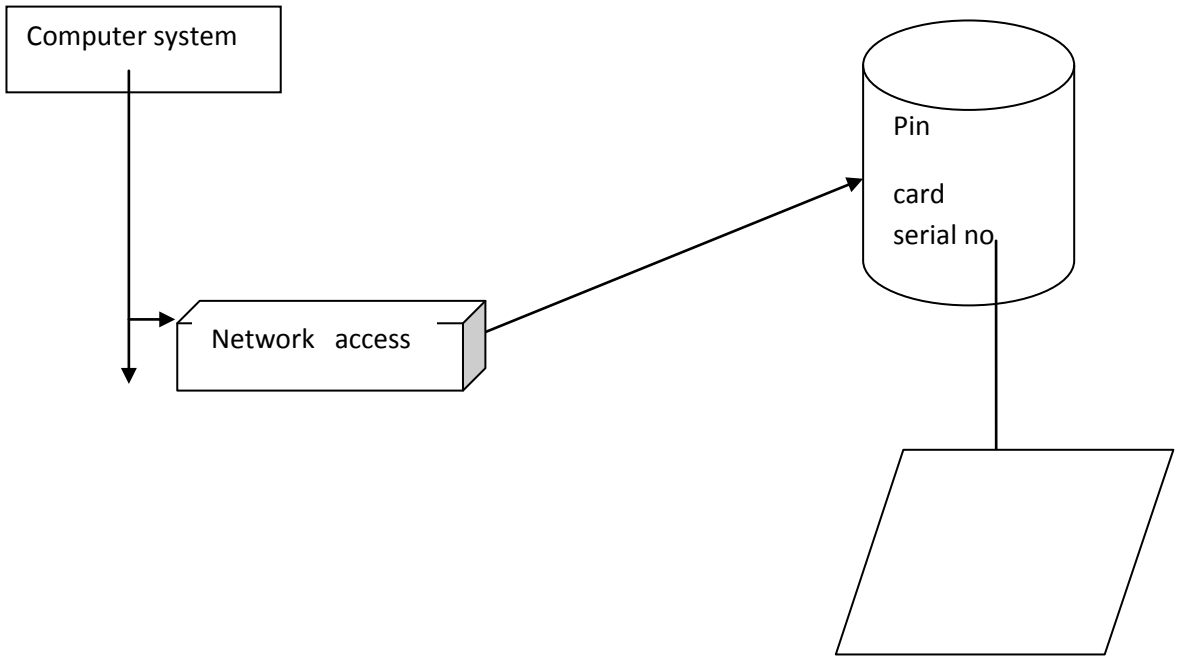
General claims and form

This is the form where the value of the customer insurance to the company is kept. If after the specific insurance expiring date a customer which to know his claims value he can simply use this form. Information that will be provided include

1. **Policy no**
2. **Policy type**
3. **Card pin**

Once this information are entered correctly by the insurance broker all the information of that broker including the registration process are displayed.

System architectural diagram



The architectural design simply models the interaction that occurs between user devices.

The computer system must have been installed and connect to the network. Before a broker would have been able to use this service he would have bought the insurance scratch card first this contains

Serial no

Pin which need to be scratched off

When he opens the application he is required to fill in the information of the scratch card serial no and pin this helps ensure security and allow only those who have bought the scratch card to register and carry out the process.

Network access

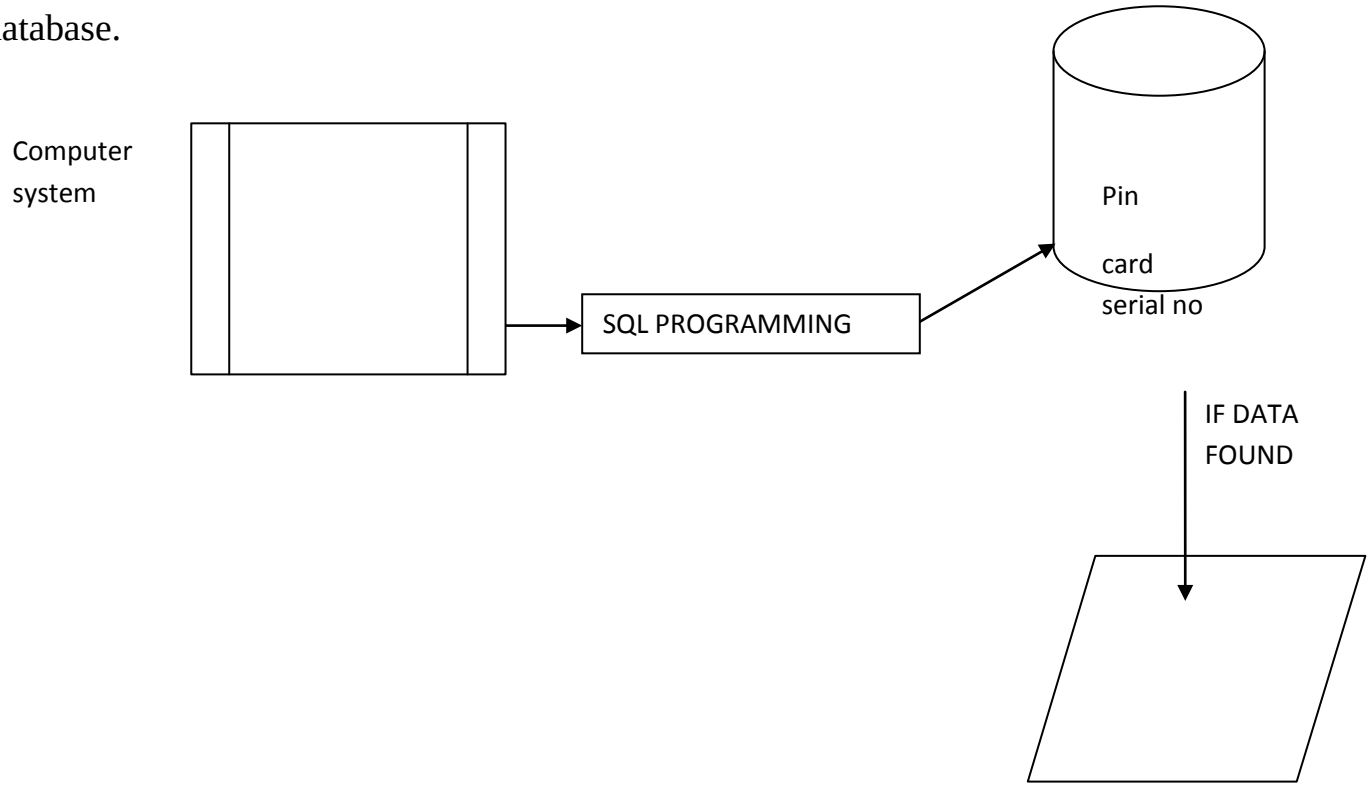
This helps establish a connection between the computer system and the database of the service. If there is no network connection users would not be able to access ad gain information from the database.

DATA BASE

For every information to be retrieved he information as to be stored in a database system which is a collection of related information the database helps store all the information of the insurance broker and their details. Security is also very important to all databases and the security used in this database is the admin pin and admin password.

4.3 SYSTEM IMPLEMENTATION

The system was implement using the visual studio plat form and the Microsoft access 2007 as the database .In trying to query and retrieve information the sql programming language was also used to query and receive information from the database.



The application consist of eight forms which are very interactive and users friendly form1to form8 and each have its specific feature as describe in the system analysis.

Software Requirement

Software is the set of programs written to achieve a specific task and the software requirement for this operation include

Windows operating system

Visual studio 2008 platform

Microsoft access

Hard requirement

Computer system

Hard disk size 40 GB and above

Processor speed of 1.6 GHz

Ram size of 512 mb and above

Network connection

DATA BASE TABLE FOR THE INSURANCE REGISTRATION

INDEX	OBJECT TYPE	DATA TYPE	LENGTH	OBJECT METHOD
BOKER NAME	TEXTBOX	CHAR	35	Getfocus_event
INSURANCE NAME	TEXTBOX	CHAR	40	Getfocus_event
POLICY NO	TEXTBOX	INT	9	Getfocus_event
POLICY TYPE	COMBOBOX	CHAR	30	Selectedindex_event
ADDRESS	TEXTBOX	CHAR	110	Getfocus_event
NEXT OF KIN	TEXTBOX	CHAR	29	Getfocus_event
EXPRING DATE	DATEPICKER	STRING	DD/MM/YY	Getfocus_event

Insurance card verification

name	**Object type**	**Object method**	**Char type**
Card serial no	textbox	Getfocus_event	Text mode
Card pin	textbox	Getfocus_event	Password mode

Life insurance

INDEX	OBJECT TYPE	DATA TYPE	LENGTH	OBJECT METHOD
Next of kin	TEXTBOX	CHAR	35	Getfocus_event
Address of next of kin	TEXTBOX	CHAR	40	Getfocus_event
Bank information	TEXTBOX	INT	9	Getfocus_event
Asset worth	TEXTBOX	CHAR	30	Getfocus_event

Medical insurance

INDEX	OBJECT TYPE	DATA TYPE	LENGTH	OBJECT METHOD
Name of DR	TEXTBOX	CHAR	35	Getfocus_event
Name of patient	TEXTBOX	CHAR	40	Getfocus_event
Sickness diagnosis	TEXTBOX	INT	9	Getfocus_event
treatment	TEXTBOX	CHAR	30	Getfocus_event

Property insurance database table

INDEX	OBJECT TYPE	DATA TYPE	LENGTH	OBJECT METHOD
List of property	TEXTBOX	CHAR	35	Getfocus_event
Zip code	TEXTBOX	CHAR	40	Getfocus_event
Company verifier	TEXTBOX	INT	9	Getfocus_event
Address of property	TEXTBOX	CHAR	30	Getfocus_event

Insurance Claims Database Table

name	**Object type**	**Object method**	**Char type**
Card serial no	textbox	Getfocus_event	Text mode
Card pin	textbox	Getfocus_event	Password mode
Policy no	textbox	Getfocus_event	Text mode

INDEX	OBJECT TYPE	DATA TYPE	LENGTH	OBJECT METHOD
BOKER NAME	TEXTBOX	CHAR	35	Getfocus_event
INSURANCE NAME	TEXTBOX	CHAR	40	Getfocus_event
POLICY NO	TEXTBOX	INT	9	Getfocus_event
POLICY TYPE	COMBOBOX	CHAR	30	Selectedindex_event
ADDRESS	TEXTBOX	CHAR	110	Getfocus_event
NEXT OF KIN	TEXTBOX	CHAR	29	Getfocus_event
EXPRING DATE	DATEPICKER	STRING	DD/MM/YY	Getfocus_event

4.4 ADVANTAGES OF THE SYSTEM

- Efficient from any remote location
- Easy storage and retrieval of information
- Claims are processed very fast and efficient
- Secured database

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 SUMMARY

The application program for insurance service was developed using the Microsoft visual studio plat form this platform is high level and platform independent. The forms in this application are very interactive and user's friendly assisting user to achieve specific purpose was their requirement a met. This application features can be modified this helps ensure that the software continues to exist and meet up with customers services. In insurance service the method which has been used is always the form method been supplied to customers in a manual method which the customers have to feel after sometime and summit to the insurance services and the information would be filed in the cabinet. With this new trend of information for the insurance service the information are stored in the database and users can have the opportunity of remotely carrying out the registration with the help of the insurance card pin which have been purchased.

The software ensures that only users that have purchased the insurance card would be allowed to register.

5.2 CONCLUSION

The application program for insurance service was developed though it was made under little consideration of database that is using the Microsoft access 2007.the software can be improved to run on a Microsoft sql server this is actually a very large database that could accommodate very large customers. 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 prune to the staffs as a result of constant marketing. With this broker from anywhere around the globe can view their insurance service information apply and fill the claims forms. Nothing taste good than solving your problem from distance rather than rushing down to a specific point for the problem to be solved. With this application user's insurance service 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.

5.3 RECOMMENDATION

As a result of the quality of service rendered by this software I want to make the following recommendation

- The insurance service application database should be modified to run on an SQL server database. This because the sql database have the ability to store large database and also run very efficiently over the internet.
- Banking sector: this application should also be used in the banking sector for their insurance services.
- Insurance companies: I mostly recommend that this software should be used by most insurance company because it increases the quality of their service and add value to their service and also save time and stress of both customers and staffs.

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Salvador Minguijon Perez "*EP 0700009Progressive Auto Insurance* "(U.S. Patent 5,797,134)

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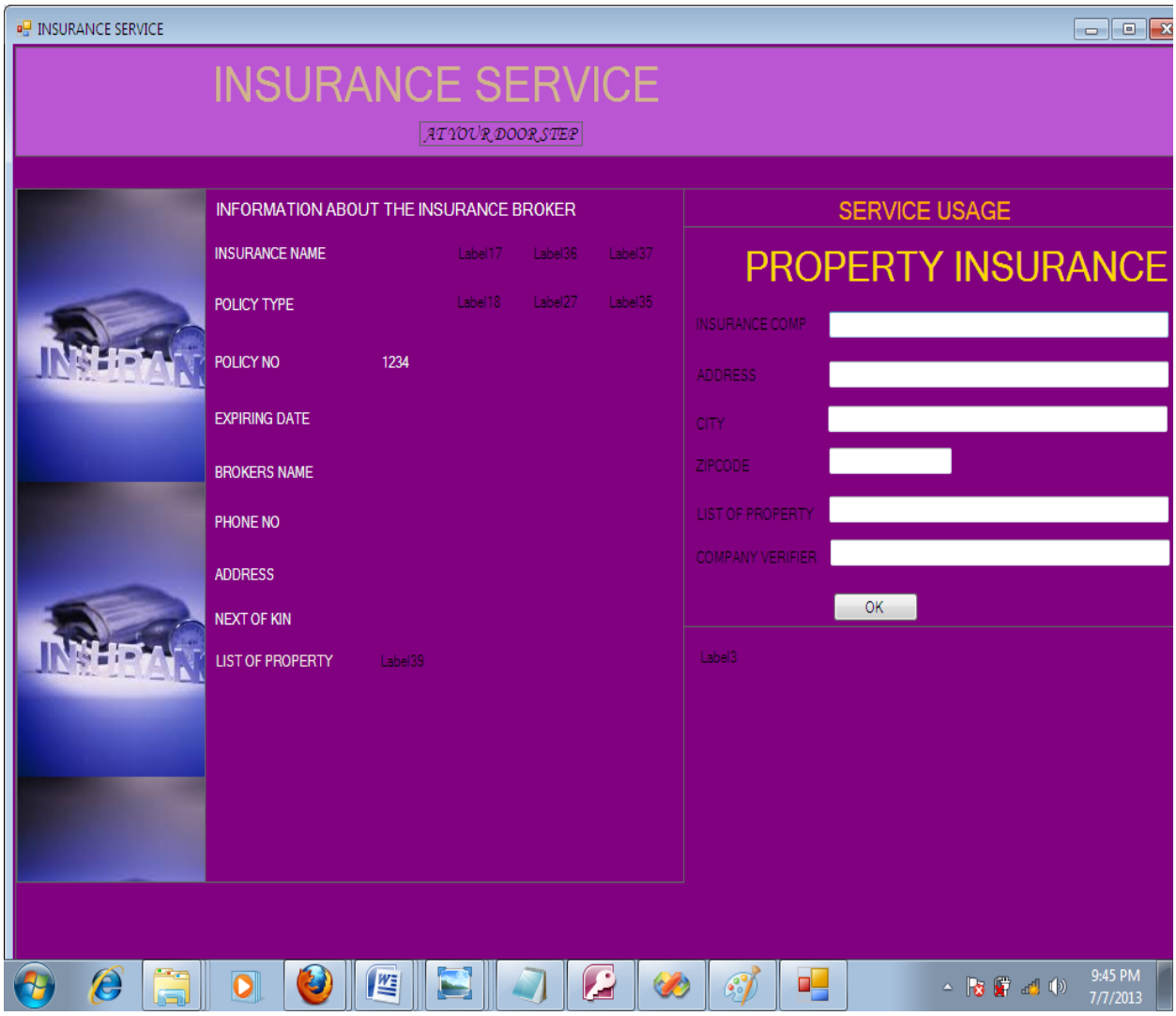
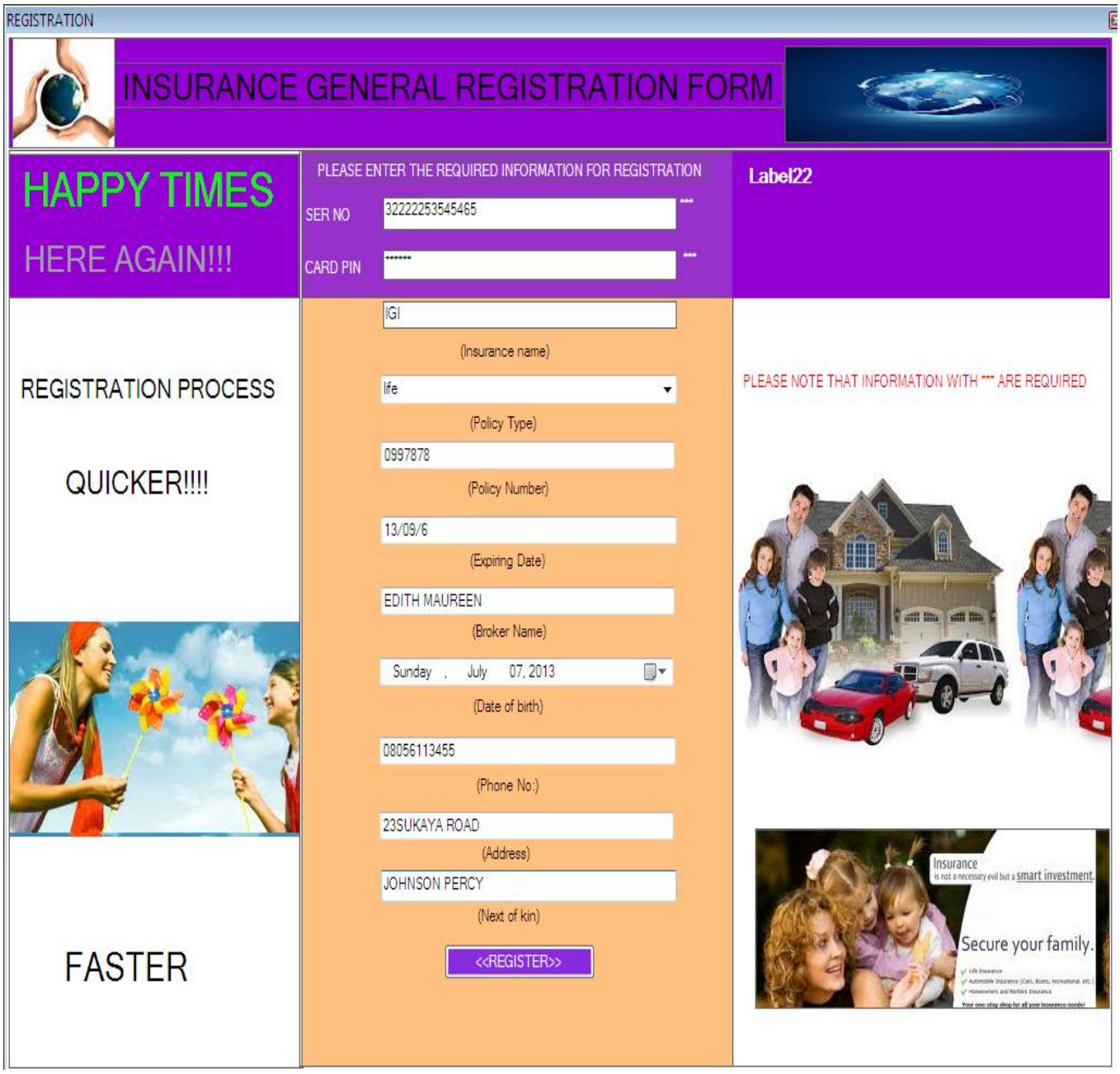
APPENDIX

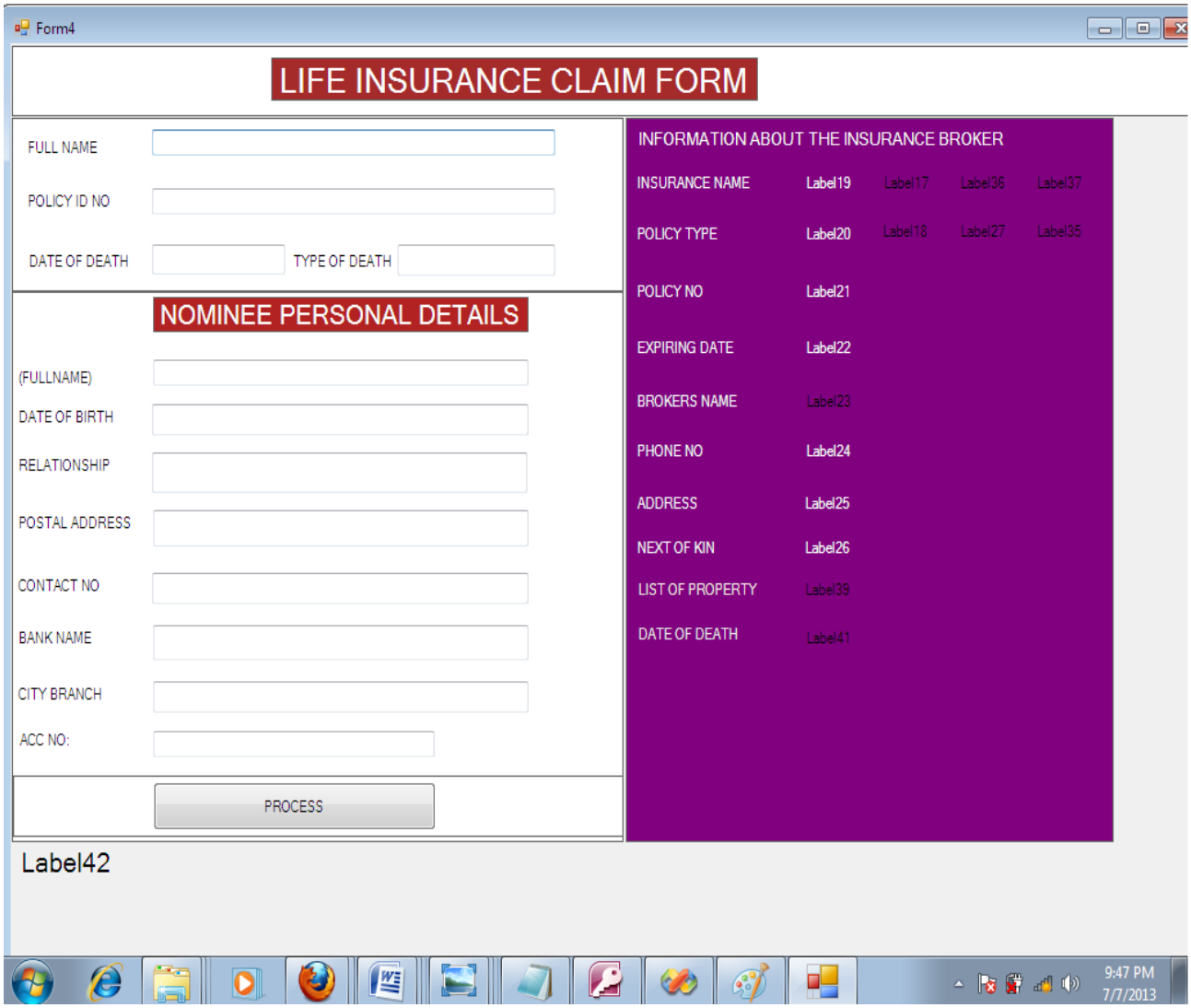
WELCOME FORM

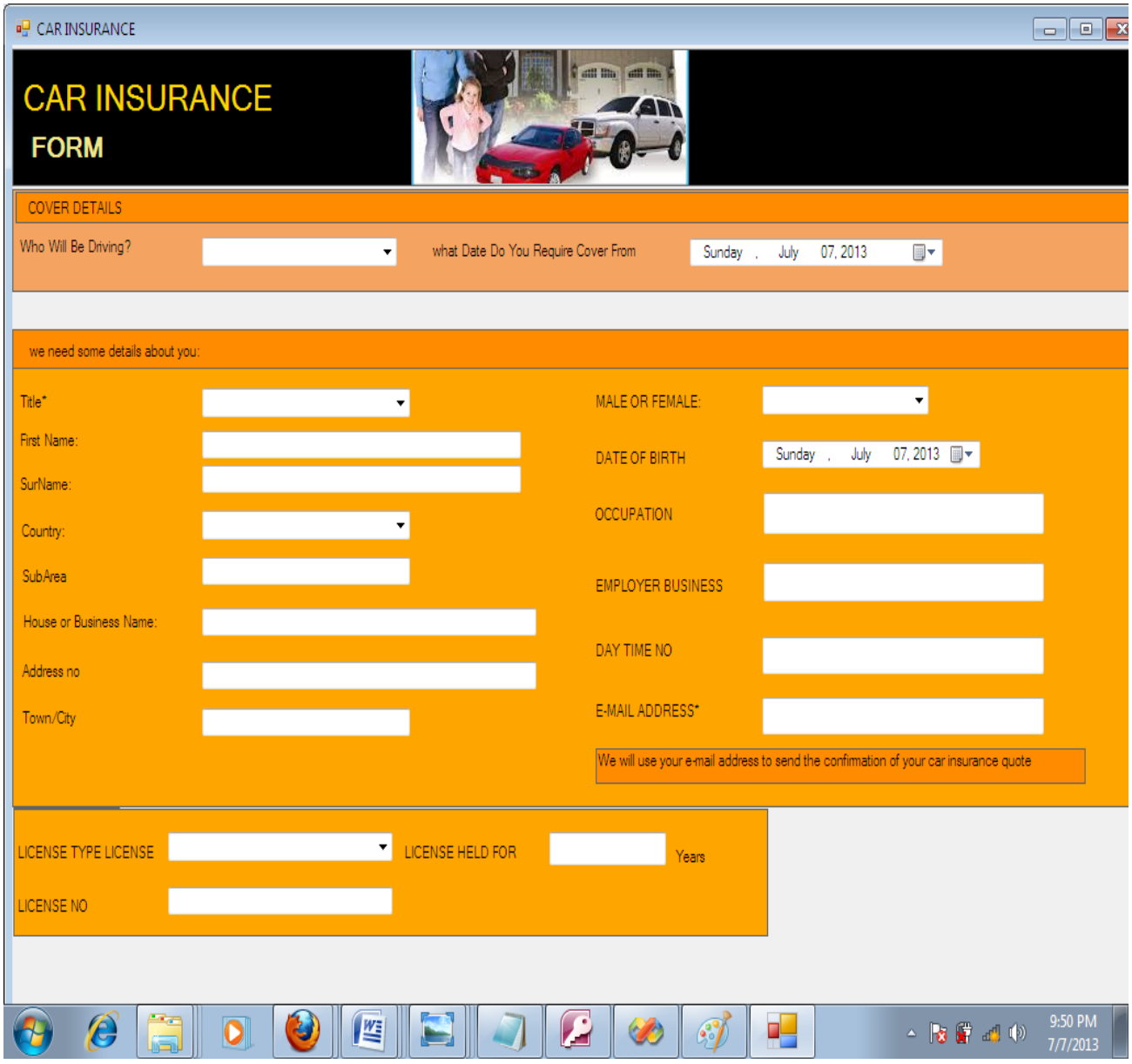
INSURANCE SERVICE



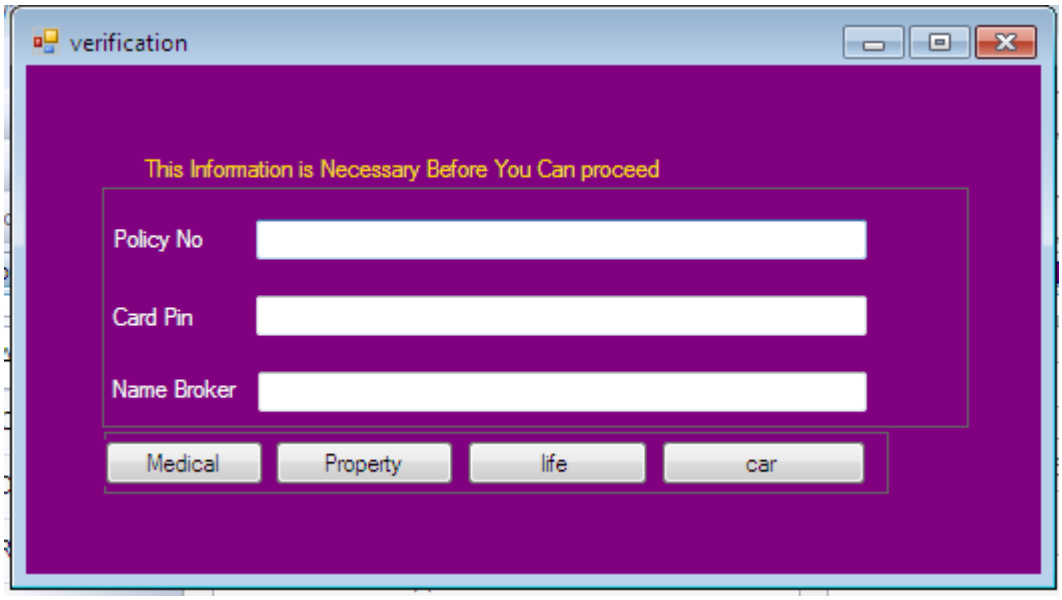
REGISTRATION FORM




Form4
LIFE INSURANCE CLAIM FORM
FULL NAME
POLICY ID NO
DATE OF DEATH
TYPE OF DEATH
NOMINEE PERSONAL DETAILS
(FULLNAME)
DATE OF BIRTH
RELATIONSHIP
POSTAL ADDRESS
CONTACT NO
BANK NAME
CITY BRANCH
ACC NO:
PROCESS
INFORMATION ABOUT THE INSURANCE BROKER
INSURANCE NAME
Label19
Label17
Label36
Label37
POLICY TYPE
Label20
Label18
Label27
Label35
POLICY NO
Label21
EXPIRING DATE
Label22
BROKERS NAME
Label23
PHONE NO
Label24
ADDRESS
Label25
NEXT OF KIN
Label26
LIST OF PROPERTY
Label39
DATE OF DEATH
Label41
Label42
9:47 PM
7/7/2013


CAR INSURANCE
CAR INSURANCE
FORM
COVER DETAILS
Who Will Be Driving?
what Date Do You Require Cover From
Sunday , July 07, 2013
we need some details about you:
Title*
First Name:
SurName:
Country:
SubArea
House or Business Name:
Address no
Town/City
MALE OR FEMALE:
DATE OF BIRTH
Sunday , July 07, 2013
OCCUPATION
EMPLOYER BUSINESS
DAY TIME NO
E-MAIL ADDRESS*
We will use your e-mail address to send the confirmation of your car insurance quote
LICENSE TYPE LICENSE
LICENSE HELD FOR
Years
LICENSE NO
9:50 PM
7/7/2013

VERIFICATION PROCESS



SOURCE CODE

```
<%@ Page Language="VB" AutoEventWireup="false" CodeFile="Default2.aspx.vb" Inherits="Default2" %>

<!DOCTYPE html PUBLIC "-//W3C//DTD XHTML 1.0 Transitional//EN" "http://www.w3.org/TR/xhtml1/DTD/xhtml1-transitional.dtd">

<html xmlns="http://www.w3.org/1999/xhtml">
<head runat="server">
    <title>Untitled Page</title>
    <style type="text/css">
        #form1
        {
            height: 20px;
            width: 634px;
        }
    </style>
</head>
<body>
    <form id="form1" runat="server">
```

```
        <b>REGISTRATION PROCESS</b><div>


        </div>
        </form>
    </body>
    </html>
```

VB CODE

```
Public Class Form1
    Public Function marqueeleft(ByVal text As String)
        Dim str1 As String = Text.Remove(0, 1)
        Dim str2 As String = Text(0)
        Return str1 & str2
    End Function
    Private Sub Label1_Click(ByVal sender As System.Object, ByVal e As
System.EventArgs) Handles Label1.Click

    End Sub

    Private Sub Timer1_Tick(ByVal sender As System.Object, ByVal e As
System.EventArgs) Handles Timer1.Tick
        If Button8.Text = "INSURANCE SERVICES" Then
            Button8.Text = "WELCOME !!!!!!!"
        Else
            Button8.Text = "INSURANCE SERVICES"
```

```
        End If
            End Sub

mports System.IO
Imports System.Data
Imports System.Data.OleDb
    Dim con As OleDbConnection
    Dim comm As OleDbCommand
    Dim rdr As OleDbDataReader
    Dim da As OleDbDataAdapter
    Dim query As String
    Dim i As Integer = 0
    Dim bind As New BindingSource
    Dim ds As New DataSet
    Dim counter As Integer = 1
    Dim SqlString As String
    Private Function reader(ByVal sql As String) As OleDbDataReader
        comm = New OleDbCommand(sql, con)
        reader = comm.ExecuteReader
            End Function

Private Sub Button1_Click(ByVal sender As System.Object, ByVal e As
System.EventArgs) Handles Button1.Click
        If TextBox1.Text = "" Or TextBox2.Text = "" Then
            Form6.Label17.Text = "missing information ***"& { 0 # string}
        Else
            Dim constr As String = ("Provider=Microsoft.ACE.OLEDB.12.0;Data
Source=c:\Users\user\Documents\oge2.accdb;Persist Security Info=False;")
```

```
        con = New OleDbConnection(constr)
        con.Open()
        Try
            query = "select *from oge2 where policyno='" & TextBox1.Text & "' and
pin='" & TextBox2.Text & "'"
            rdr = reader(query)
            If rdr.HasRows Then
                da = New OleDbDataAdapter(query, con)
                Dim ds As New DataSet
                da.Fill(ds, "oge2")
                con.Close()
                bind.DataSource = ds
                bind.DataMember = ds.Tables(0).ToString & _stringnull
                Label19.Text = ds.Tables(0).Rows(i).Item(1)
                Form6.Label20.Text = ds.Tables(0).Rows(i).Item(2)
                Form6.Label21.Text = ds.Tables(0).Rows(i).Item(3)
                Form6.Label22.Text = ds.Tables(0).Rows(i).Item(4)
                Form6.Label23.Text = ds.Tables(0).Rows(i).Item(5)
                Form6.Label24.Text = ds.Tables(0).Rows(i).Item(7)
                Label25.Text = ds.Tables(0).Rows(i).Item(8)
                Label26.Text = ds.Tables(0).Rows(i).Item(9)
            Else
                Form6.Label17.Text = "account information not found"
            End If
        Catch ex As Exception

        End Try
```

```
    End If
End Sub

Private Sub Form7_Load(ByVal sender As System.Object, ByVal e As System.EventArgs) Handles MyBase.Load

End Sub

Private Sub Button2_Click(ByVal sender As System.Object, ByVal e As System.EventArgs) Handles Button2.Click
    If TextBox1.Text = "" Or TextBox2.Text = "" Then
        Form3.Label3.Text = "missing information ***"
    Else
        Dim constr As String = ("Provider=Microsoft.ACE.OLEDB.12.0;Data Source=c:\Users\user\Documents\oge2.accdb;Persist Security Info=False; & null0)
        con = New OleDbConnection(constr)
        con.Open()
        Try
            query = "select *from oge2 where policyno='" & TextBox1.Text & "' and pin='" & TextBox2.Text & "'"
            rdr = reader(query)
            If rdr.HasRows Then
                da = New OleDbDataAdapter(query, con)
                Dim ds As New DataSet
                da.Fill(ds, "oge2")
                con.Close()
                bind.DataSource = ds
```

```
            bind.DataMember = ds.Tables(0).ToString
            Form3.Label19.Text = ds.Tables(0).Rows(i).Item(1)
            Form3.Label20.Text = ds.Tables(0).Rows(i).Item(2)
            Form3.Label21.Text = ds.Tables(0).Rows(i).Item(3)
            Form3.Label22.Text = ds.Tables(0).Rows(i).Item(4)
            Form3.Label23.Text = ds.Tables(0).Rows(i).Item(5)
            Form3.Label24.Text = ds.Tables(0).Rows(i).Item(7)
            Form3.Label25.Text = ds.Tables(0).Rows(i).Item(8)
            Form3.Label26.Text = ds.Tables(0).Rows(i).Item(9)
            Form3.Visible = True
            Me.Hide()
        Else
            Form3.Label3.Text = "account information not found"
        End If
    Catch ex As Exception

    End Try
  End If
End Sub

Private Sub Button3_Click(ByVal sender As System.Object, ByVal e As System.EventArgs) Handles Button3.Click
    If TextBox1.Text = "" Or TextBox2.Text = "" Then
        Form4.Label42.Text = "missing information ***"
    Else
        Dim constr As String = ("Provider=Microsoft.ACE.OLEDB.12.0;Data Source=c:\Users\user\Documents\oge2.accdb;Persist Security Info=False;")
```

```
        con = New OleDbConnection(constr)
        con.Open()
        Try
            query = "select *from oge2 where policyno='" & TextBox1.Text & "' and
pin='" & TextBox2.Text & "'"
            rdr = reader(query)
            If rdr.HasRows Then
                da = New OleDbDataAdapter(query, con)
                Dim ds As New DataSet
                da.Fill(ds, "oge2")
                con.Close()
                bind.DataSource = ds
                bind.DataMember = ds.Tables(0).ToString
                Form4.Label19.Text = ds.Tables(0).Rows(i).Item(1)
                Form4.Label20.Text = ds.Tables(0).Rows(i).Item(2)
                Form4.Label21.Text = ds.Tables(0).Rows(i).Item(3)
                Form4.Label22.Text = ds.Tables(0).Rows(i).Item(4)
                Form4.Label23.Text = ds.Tables(0).Rows(i).Item(5)
                Form4.Label24.Text = ds.Tables(0).Rows(i).Item(7)
                Form4.Label25.Text = ds.Tables(0).Rows(i).Item(8)
                Form4.Label26.Text = ds.Tables(0).Rows(i).Item(9)
            Else
                Form4.Label42.Text = "account information not found"
            End If
        Catch ex As Exception

        End Try
    End If
      End Sub
```