

Insurance Broker Management System

Akshit Goel¹

¹B.Tech. Student, Department of Information Technology, Maharaja Agrasen Institute of Technology, Rohini, Delhi-110086, India

Abstract: *This paper suggested the plan of this web site is an online micro insurance Analysis and information management system that provides easy access of information regarding the people and resources of insurance. This site is not a static site but with wonderful dynamic facilities like search tools for insurance awareness articles, guidelines, illustrations through images for visitors. This site also provides several dynamic features.*

Keywords: Dbms, User_Type, Text fields, Shellscripting

1. Introduction

Insurance management system is a web application which is developed for tracking the details of the insurance policy, customer details and company details. This web site is an online insurance Analysis and information management system that provides easy access of information regarding the people and resources of insurance. User can view their own personal details when login into the Policy Holder module. This project is useful for any kind of insurance company to manage the insurance details, to sanction the insurance for customer, process the insurance policy details and all kind of insurance process through online. The Insurance management system is a complete solution for organizations, which need to manage insurance for their vehicles, equipment, buildings, and other resources.

The previous system is the manual system. The manual system is prone to error. It is time consuming. It is difficult to search for a data. Most of the insurance organizations are not having any existing fully computerized system. It is very difficult for a person to produce the report. There are chances of or changing the scheme report and do malpractice. They are managing the information in the form of Excel spread sheets. This system involves a lot of manual entries with the applications to perform the desired task. Every organization has its own data structure of maintaining the records. Usage of papers in the payment process leads to less efficiency, less accuracy and less productivity. Due to lack of centralized data structure, it is very difficult to merge the data to analyze the statistics. Due to the manual system the commission of the agents involved in it is increasing.

2. Literature Review

Palm insurance is a policy renewal/addition agent which for a newly registered user who wishes to access any kind of policy makes any addition or view details regarding his registered information or details regarding any policy renewal. A literature review analyses was conducted to examine mortality among people with mental retardation and related developmental disabilities living in India and determine how research findings relate to or assist in policy development. Two questions were considered: What do the differences between earlier and more recent research mean to policy development? What does the research literature indicate about other aspects of mortality that relate to policy development? Five major limitations of mortality research as a useful tool to policy development were discussed.

Recommendations were made to identify what policymakers need to do to develop an oversight mechanism and type of research needed to assist policymakers in providing appropriate services and supports to this population.

2.1 Types of modules

- Admin module:** This module allows only registered members to log in and manage the users and article.
- Registered users module:** This module allows to know the premium details of the users and product details.
- Public user's module:** This module generates reports giving information about the insurance and static information.

2.2 Types of Risks

Personal risk

People are their own greatest asset. Financial loss will almost always accompany the loss of one's health or life.

Property risk

People will incur a financial loss when owned property is destroyed or damaged.

Liability risk

When people's action result in injury or damage to others, the law generally provides that they be held financially responsible.

Insurance Policies

In Today's world, an insurance policy can be purchased directly from a company, from an insurance agent of a company, or from an insurance broker who advises you on your appropriate coverage and shops on your behalf among a choice of recommended providers. Property and casualty (P&C) or general insurance involves all types of insurance other than life and health insurance. It includes:

Automobile insurance

Automobile insurance premiums represent more than fifty percent (50%) of all property and casualty premiums in Canada. All vehicles by law have to be insured for third party liability at a minimum. Most drivers also insure

themselves against damage to their vehicle or loss to theft or fire. In B.C., Saskatchewan and Manitoba automobile insurance is government owned and administered through broker agencies. Private automotive insurance companies operate in the balance of India.

Property insurance

Personal and business properties represent the second largest source of premiums to insurers. Home owners with mortgages are legally required to insure their property against loss or injury to others. Most owners also protect their belongings, both in and out of the house, with additional contents insurance. Personal property insurance refers to insurance policies provided for property having a personal or non-business use. Types of personal property policies include:

- Tenant’s insurance;
- Homeowner’s insurance;
- Mobile home insurance;
- Condominium unit owner insurance;
- Secondary dwelling insurance;
- Seasonal dwelling insurance.

Business Insurance

Commercial property insurance refers to insurance policies provided for property having a business use. In addition to providing coverage for loss, damage and liability issues, on both the premises and contents, business owners buy protection for the indirect loss of business costs associated with having to suspend operations while recovering from an incident.

Liability insurance

Liability insurance provides protection when the policy holder is financially responsible for injury or damage they cause to others. Premiums from liability insurance represent the third major source of income to insurers.

[3]Implementation of/in application

What is MYSQL

MySQL is a freely available open source Relational Database Management System (RDBMS) that uses Structured Query Language (SQL).

SQL is the most popular language for adding, accessing and managing content in a database. It is most noted for its quick processing, proven reliability, ease and flexibility of use. MySQL is an essential part of almost every open source PHP application. Good examples for PHP & MySQL-based scripts are WordPress, Joomla, Magento and Drupal.

One of the most important things about using MySQL is to have a MySQL specialized host. Here are some of the things SiteGround can offer:

- We have long experience in providing technical support for MySQL-based web sites. Thanks to it our servers are perfectly optimized to offer the best overall performance for most MySQL applications.

- We offer a lot of free MySQL tools including CMS systems, forums, galleries, blogs, shopping carts and more.
- We support MySQL 5 and we provide unlimited MySQL databases on all our hosting plans.

What is PHP: PHP is a server side scripting language. that is used to develop Static websites or Dynamic websites or Web applications. PHP stands for Hypertext Pre-processor, that earlier stood for Personal Home Pages. PHP scripts can only be interpreted on a server that has PHP installed.

The client computers accessing the PHP scripts require a web browser only.

Forms in PHP: The PHP superglobals \$_GET and \$_POST are used to collect form-data.

PHP - A Simple HTML Form

The example below displays a simple HTML form with two input fields and a submit button:

```
Example
<html>
<body>
<form action="welcome.php" method="post">
Name: <input type="text" name="name"><br>
E-mail: <input type="text" name="email"><br>
<input type="submit">
</form>
</body>
</html>
```

The validation rules for the form above are as follows:

Field	Validation Rules
Name	Required. + Must only contain letters and whitespace
E-mail	Required. + Must contain a valid email address (with @ and .)
Website	Optional. If present, it must contain a valid URL
Comment	Optional. Multi-line input field (textarea)
Gender	Required. Must select one

User Type Options:

Admin – view data + modify+ alter data fields/ sections/policies.

End User – view data only

Frames and forms used:

- Login frame: username and password textfields
- Usertype: Admin and New user

Admin: My profiles, my claim, download e-card, documents download, contact us , buy insurance.

Section A: Split Menu

Section A.1: Enrollment details, user login details through, policy no ,company name, employee id (search).

Section A.2: Employee dump details comprising-

- Policy number
- Employee code
- DOB
- Sum Insured

- Download E-card

Section A.3: Claim Dump

- Company name
- Policy number
- Search by user id
- Claim
- Claim type (hospital, reimbursement)
- Patient name
- Claim status
- Date

Section A.4: Claim panel

User can check the claim details which the user claims till now .

Section B

Section B.1: Policy Panel –



Figure 3.1: Home page of the website

3. Result

This insurance analysis states that the easy access and awareness of the policy regarding details clearly and can be able to justify the differences between the multiple insurance organizations and their policies. The customer will now get the benefits of services other than the policies which the customer issues .Due to this webpage the client will get rid of the incomplete details provided by the agent and also cut in the commission given to the agent by the customer as well as the organization.

4. Conclusion

An online insurance management system has been developed and the system was tested with sample data. The system results in regular timely preparations of required outputs. In comparison with manual system the benefits under a computer system are considerable in the saving of man power working hours and Effort. Provision for addition, updation and deletion of customers is there in the system which will be easy for the maintaining of record and for calculation of premium of each user policy and awareness of new policies which an insurance company newly introduces for the user. It is observed that proper filing system has been adopted for future reference. The entire project runs on windows environments. The system can be used to make

- Motor Insurance
- Travel Insurance
- Fire insurance
- Individual health
- Family health
- Home insurance
- Term life
- Professional insurance

Section B.2: Add policy panel

The page for addition of new policy (View/Edit/Webforms/Results)

- Name
- Email Id
- Phone no
- Message

better management described at appropriate time. The user gets amount and timely information system.

References

- [1] Customer contact mangement system, Paul Scott CameronJohn Charles NashRobert Christopher BloomerRobert Edward WollanMelinda Ann Ahler OlmsteadKelly Marie Kreutter <https://patents.google.com/patent/US5737726A/en>
- [2] Bjergo, Reed M., et al. "Method and system for providing administrative support." U.S. Patent No. 6,581,067. 17 Jun. 2003. <https://patents.google.com/patent/US6581067B1/en>
- [3] Sackler, Arthur F., and Marshall Levin. "Health insurance management system." U.S. Patent 5,235,507, issued August 10, 1993.
- [4] Strech, Kenneth Ray. "Insurance on demand transaction management system." U.S. Patent 7,395,219, issued July 1, 2008.
- [5] Smith, Tracy, Hailey Stefan, Claude Cloutier, and Celio Couto. "Insurance management system." U.S. Patent Application 10/352,268, filed July 29, 2004.
- [6] Cadigan, T., Mannacio, E., Allen, P., Desjardins, R., Hanson, D., Chisholm, G. and Grahn, M., GE FINANCIAL ASSURANCE HOLDING Inc, 2004. *Insurance information management system and method*. U.S. Patent Application 10/620,429.

- [7] Cummings Jr, D.D., CONNER WILLIAM C 4616
LAFAYETTE FT WORTH TX 76107 and Cummings
Desmond D, 1994. *All care health management system*.
U.S. Patent 5,301,105.

