

# *Project report*



**NITK SURATHKAL**

**Insurance Company**

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## **Contents:**

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**AIM:** Create a Insurance Company database management system through a front end , perform smart query on database with multiple functionality

### **DETAILS:**

The project contains following components:

Database : A Backend database running on mysqli .It contains the tables used to store datas and retrieve information.

Frontend : A html frontend using php to link to the database, tables and various components like images,docs will be accessed through a front end html page which is linked through database.

Mobile application : A mobile application developed on Java platform which can also access our database to perform various queries and retrieve information.

### **Synopsis :**

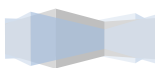
Database is acceses by using phpmyadmin. We are using mysqli for project.

**Apache HTTP Server** is used to host our website. It's a web server software .

**PHP : Hypertext Preprocessor** is a widely used, general-purpose [scripting language](#) that is designed for [web development](#) to produce [dynamic web pages](#) . It is used in our project to produce all contents.

### **Phone Application details.**

- This application runs on J2ME(java to micro edition) platform of java.
- This feature is used by the customers to have an update on their current policy status.
- Customer needs to have a account with the company to access his policy updates and detais.
- He is asked to authenticate himself first by enetering his user id and password, and only then is he allowed to gain access to the critical information.
- Customer can access his account information irrespective of the cell phone he or she owns.
- There are two phase in overall running of this application.
- One login phase
- Second the utilization phase.



## **Software Platform:**

### **PHP Application**

**WAMP**(windows, apache, mysql, php) package whose principal components of the are: [Apache](#), [MySQL](#). It runs on Windows Operating system. WAMP build this application.

Includes :

- Apache 2.2.11
- MySQL 5.1.36
- PHP 5.3.0

External classes used

Class.PHPmailer

Class.HTMLpurifier

.....

**phpMyAdmin** is an [open source](#) tool written in [PHP](#) intended to handle the administration of [MySQL](#) over the World Wide Web. It can perform various tasks such as creating, modifying or deleting [databases](#), [tables](#), [fields](#) or [rows](#); executing [SQL](#) statements; or managing users and permissions.

### **Web designing**

- **HTML : Hyper Text Markup Language** .It uses markup tags which is used to describe web pages.
- **CSS : Cascading Style Sheets**.Styles define **how to display** HTML elements.Styles are normally stored in **Style Sheets**
- Hand made template designe for body, menus, sidebars, header and footers.
- Spry Ajax framework : To create dropdown menus , and other website features.
- Adobe Dreamviewer CS5 was used for application workspace.

### **Phone Application**

- Netbeans 6.8 was used to develop the insurance phone application.
- This application runs on J2ME(java to micro edition) platform of java.
- This feature is used by the customers to have an update on their current policy status.
- This application will run on phones with following requirements



- Phone should contain a JVM.
- It should have an inter access via a GPRS, EDGE OR 3G with appropriate access point settings.
- It should support CLDC 1.0 and MIDP 2.0.
- Customer needs to have a account with the company to access his policy updates and details.
- He is asked to authenticate himself first by enetering his user id and password, and only then is he allowed to gain access to the critical information.
- Customer can access his account information irrespective of the cell phone he or she owns.

### **Basic Configuration**

Mysqli : engine=innodb : to let update and deletion possible

Username : root

Password : " "



## **Introduction:**

Our main motto of our were :

- To create a minimalist design for our webpage.
- To create a user friendly interface with no clutter , and inessential on the main interface.
- Easy navigational menu.
- To make our project as application rich as possible.
- To maintain our project connectivity through various modes – like handheld device app.
- Easy and self-descriptive pages.

There are three sets of users: Officers , Agents and Customers. Each of them have following functionality.

### **Officier**

- Admin Is the top level user of the organization.
- He has complete access to the database and all the customer and agent records.
- He can create new customer and provide them their appropriate customer ID.
- He can create new agent by specify and provide them their appropriate agent ID.
- He has a right to create new policies.
  - Here is has two path to choose from.
  - One by selecting the agent an then appropriately filling out the form for that agent.
  - Another way is the select the customer from the list and then filling out the form for that customer by precisely assigning a agent to his.
  - Both ways work perfectly the symmetric and are identical in end result action.

### **Agent**

- See his list of customers.
- View details of each customer along with the current policies which is hold under that respective agent.
- Can see the details of policies of his customers along with the renewal date and past payment records.
- Has a right to dispatch policy create by the admin by setting the next premium and its renewal date.
- Has a right to update the policy status of each customers policy.
  - Pending
  - Paid
  - Scrap
- Has a right to extend a policy which has been paid by the customer and extend it to next specified premium date along with new premium.
- Has check the claims made by his customer s on their policies.



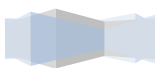
- Agent has the right to part claims made by customer; he can either dispatch it with appropriate amount or can discard it.
- Agent has a unique application of sending intimation mails to his customers depending on their upcoming renewal dates.
- An appropriate mail is send to the customer ID along with all the policy details his premium and renewal date.

## **Customer**

- Has a right to check all his policies which gives a detailed explanation about his past history.
- He can also see the agent under whom the policy was taken along with his details.
- Customer is provided with agent contact details and permissible personal details, so that the contact is agent at time of need.
- He is provided with a detailed view of the policy he select with exhaustive explanation and user friendly appropriate display.
- Customer has a privilege to claim on any of his policy which he has taken under the company.
- Customer is required to select his current available policies from the list of dropdown.
- Now depending on the type on policy he own the application forwards him to appropriate registration page.
- Here he is required to fill in the details of the claim along with his incurred damage amount.
- His form filled by customer is cross verified by the agent and it is upto the his agent to decide what to do next.
- Customer can also see his list of claims in an orderly manner so that he is updated about is current status for the claims he has made.
- Even at this point the customer can see full description on the agent details and corresponding policy number.

## **Session management**

- There are three kinds of user
  - Admin
  - Agent
  - Customer
- For each type of user sessions are maintained in the server application.
- It stores the id and the name of the respective user.
- This session corresponding to each user is secure and difficult to be tampered to learned users.
- Passwords are stored in a hashed manner in the database so that it is not visible to any level of users who have access to the database
- This password hashing technique used is sh1 which is a 40bit encryption and is a one way hashing algorithm i.e it can never be backtracked.



## Phone Application details.

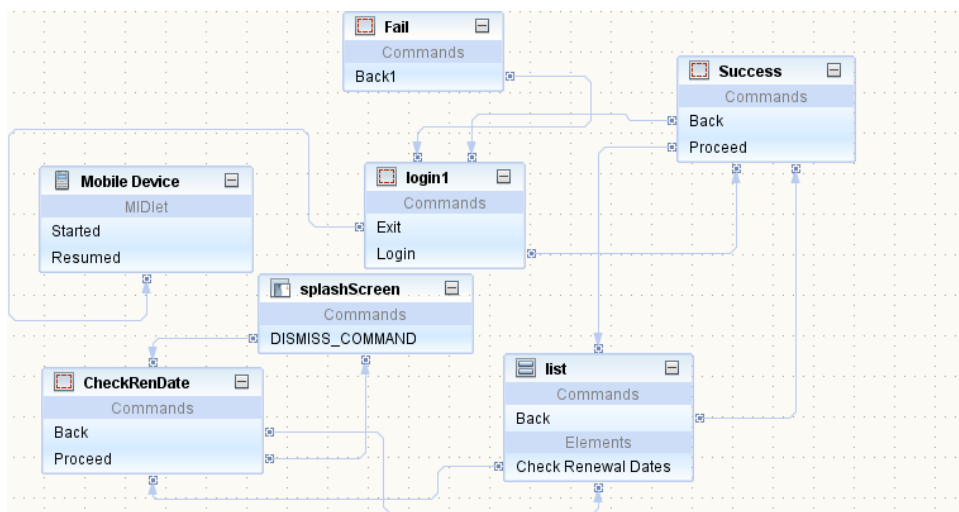
- There are two phase in overall running of this application.
- One login phase
- Second the utilization phase.

### Login phase

- The user login in handled by making a request to the url [http://localhost/ins\\_website/cust.php](http://localhost/ins_website/cust.php)
- Here the username and password and provided as a post action to the page.
- If the user is valid the php application redirects him to the home page which signifies that the login has been successful.
- Otherwise If he is directed to the same page then to login has been unsuccessful.
- Login is handled to our php application.
- This illustrates a perfect example to issuing post action in java application to a remote php application.







































































### Utilization phase

- Here the user is provided with a set of utilities that he can issue on the account.
- These as of now includes
  - Checking for policy renewal date.
  - And its corresponding premium.
- In this case the user is required to enter the policy number on submitting this the policy number is forwarded to a servlet running on the server at [http://localhost:8084/policy\\_erv?polycyno=](http://localhost:8084/policy_erv?polycyno=)
- This servlet retrieves this via a get request.

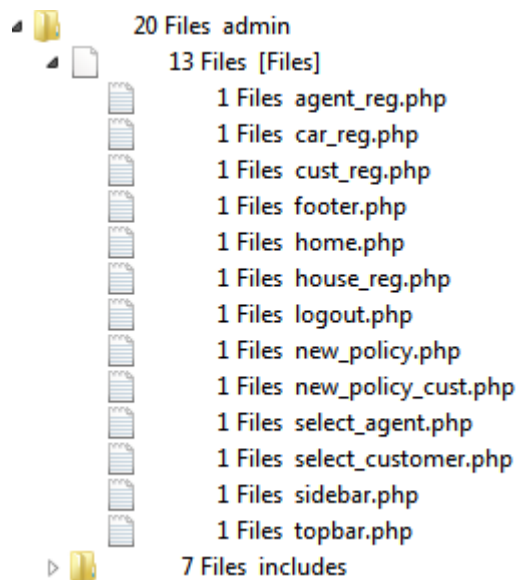




## Screenshots:

	Table ▾	Action	Records <sup>1</sup>	Type	Collation	Size	Overhead
<input type="checkbox"/>	accident_details	    	3	InnoDB	utf8_general_ci	144.0 KiB	-
<input type="checkbox"/>	address	    	0	InnoDB	utf8_general_ci	16.0 KiB	-
<input type="checkbox"/>	admin	    	3	InnoDB	utf8_general_ci	16.0 KiB	-
<input type="checkbox"/>	agent	    	5	InnoDB	utf8_general_ci	16.0 KiB	-
<input type="checkbox"/>	car	    	6	InnoDB	utf8_general_ci	32.0 KiB	-
<input type="checkbox"/>	claim	    	3	InnoDB	utf8_general_ci	32.0 KiB	-
<input type="checkbox"/>	contacts	    	0	InnoDB	latin1_swedish_ci	32.0 KiB	-
<input type="checkbox"/>	customer	    	5	InnoDB	utf8_general_ci	16.0 KiB	-
<input type="checkbox"/>	house	    	6	InnoDB	utf8_general_ci	48.0 KiB	-
<input type="checkbox"/>	house_claim	    	1	InnoDB	utf8_general_ci	48.0 KiB	-
<input type="checkbox"/>	image	    	0	MyISAM	latin1_swedish_ci	1.0 KiB	-
<input type="checkbox"/>	payment	    	3	InnoDB	utf8_general_ci	64.0 KiB	-
<input type="checkbox"/>	policy	    	14	InnoDB	utf8_general_ci	128.0 KiB	-
<input type="checkbox"/>	policy_type	    	3	InnoDB	utf8_general_ci	16.0 KiB	-
	14 table(s)	Sum	52	MyISAM	latin1_swedish_ci	609.0 KiB	0 B

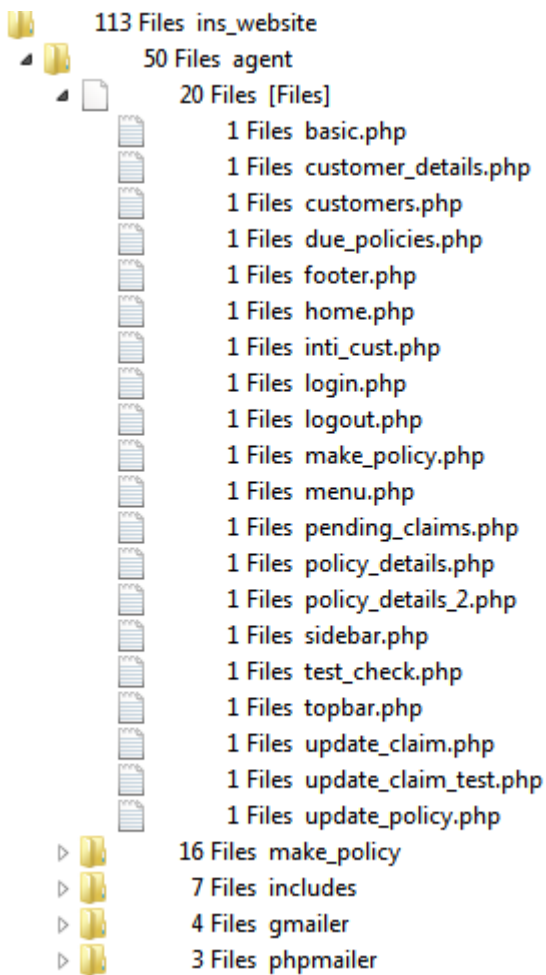
The main database containing various tables.



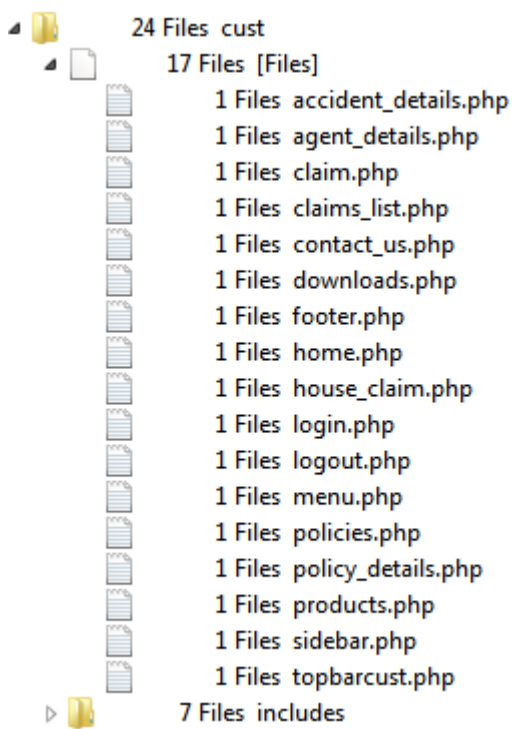
The Officier tree directory containing various php pages :

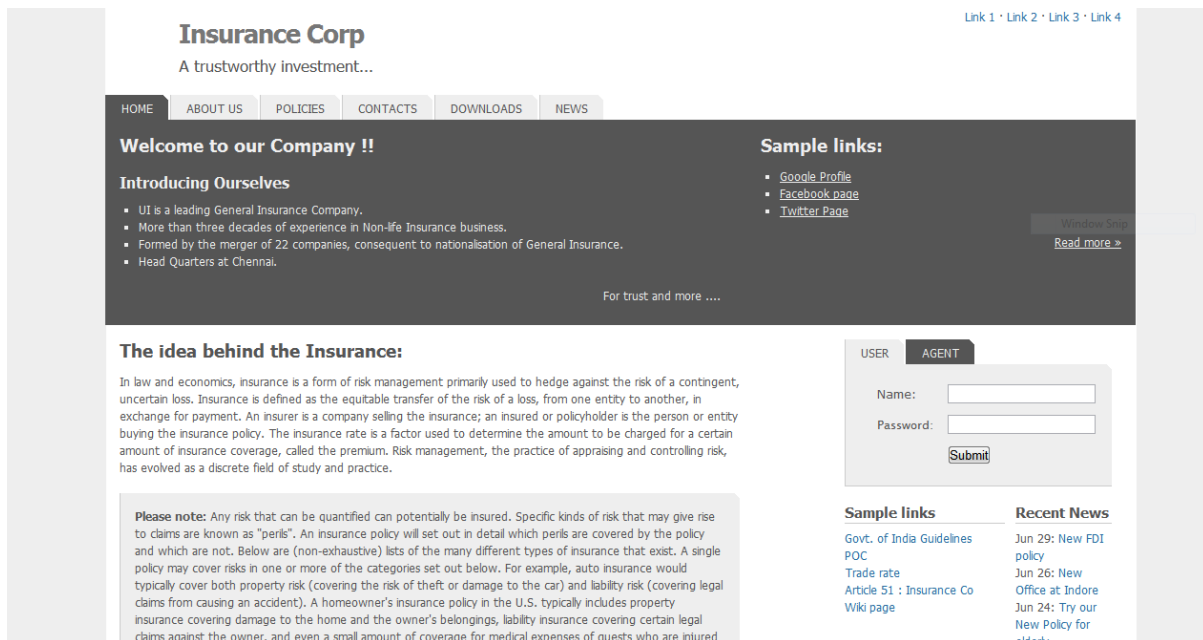
- Sidebar ,topbar is responsible for respective views
- Includes contain constans, connection ,functions file which is included in all the php pages for error checking and session management.





- Make\_policy subdirectory contains further fields of updating policies.
- Menu.php display top dropdown menu using Spry Ajax framework.





The basic home page containing : topbar , sidebar ( user registration) , the main body.

- Variant.css file contains the stylesheet for above page
- Toplinks i.e about us,policies,contacts,downloads can be clicked for access
- User as well as Agents can login through this window.Respective person has to select the option.



Contact us page displaying data fetched from the table 'contacts'

USER

AGENT

Name:

Password:

Submit

Login window with dual functionality, Admin login is by going to admin.php

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[Link 1](#) · [Link 2](#) · [Link 3](#) · [Link 4](#)

HOME

ABOUT US

POLICIES

CONTACTS

DOWNLOADS

NEWS


Claims

Claims and loss handling is the materialized utility of insurance; it is the actual "product" paid for. Claims may be filed by insureds directly with the insurer or through brokers or agents. The insurer may require that the claim be filed on its own proprietary forms, or may accept claims on a standard industry form such as those produced by ACORD. Insurance company claims departments employ a large number of claims adjusters supported by a staff of records management and data entry clerks. Incoming claims are classified based on severity and are assigned to adjusters whose settlement authority varies with their knowledge and experience. The adjuster undertakes an investigation of each claim, usually in close cooperation with the insured, determines if coverage is available under the terms of the insurance contract, and if so, the reasonable monetary value of the claim, and authorizes payment.

Sample links:

- [Google Profile](#)
- [Facebook page](#)
- [Twitter Page](#)

Read more »



Claim Form

USER

AGENT

Name:

Password:

Submit

Download page lets you download claim form on clicking the icon.

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[Link 1](#) · [Link 2](#) · [Link 3](#) · [Link 4](#)

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ABOUT US

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NEWS

In law and economics, insurance is a form of risk management primarily used to hedge against the risk of a contingent, uncertain loss. Insurance is defined as the equitable transfer of the risk of a loss, from one entity to another, in exchange for payment. An insurer is a company selling the insurance; an insured or policyholder is the person or entity buying the insurance policy. The insurance rate is a factor used to determine the amount to be charged for a certain amount of insurance coverage, called the premium. Risk management, the practice of appraising and controlling risk, has evolved as a discrete field of study and practice.

Sample links:

- [Google Profile](#)
- [Facebook page](#)
- [Twitter Page](#)

Read more »

Home

Policy

Claims

List of Claims

Logout

User Abrar S is Logged in

Customer 'Abrar S' is logged in.



### List of Policies Taken:

Sr No	Agent Name	Policy Number	Policy Type	Coverage
1	Akash Rungta	ac452	Accident	1000
2	Akash Rungta	fr4567	Fire	20000

Rectangular Snip

Policies taken from 'policy' table .

contingent, uncertain loss. Insurance is defined as the equitable transfer of the risk of a loss, from one entity to another, in exchange for payment. An insurer is a company selling the insurance; an insured or policyholder is the person or entity buying the insurance policy. The insurance rate is a factor used to determine the amount to be charged for a certain amount of insurance coverage, called the premium. Risk management, the practice of appraising and controlling risk, has evolved as a discrete field of study and practice.

- [Google Profile](#)
- [Facebook page](#)
- [Twitter Page](#)

User **Abrar S** is Logged in

#### Please Enter The Accident Details:

FIR Number

Accident Date Month:  Day:  Year:

Claim amount

Description

- Home
- Agents ▶
- Policy ▶
- Claims
- List of Claims
- Logout

Form submission for claim by customer 'Abrar S'.

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[Link 1](#) · [Link 2](#) · [Link 3](#) · [Link 4](#)

[HOME](#) [ABOUT US](#) [POLICIES](#) [CONTACTS](#) [DOWNLOADS](#) [NEWS](#)

[Home](#) [Customers](#) ▶ [Policy](#) ▶ [Due Policies](#) [Pending Claims](#) [Logout](#)

Agent **Akash Rungta** is Logged in

#### List of your Customers

Sr No	Customer Name	Customer ID	No of Policies
1	Abrar S	abrars2002	4
2	Akhil Shah	akhilshah	1
3	Ayush kumar	ayush990	1

List of customers owned by Agent 'Akash Rungta' and there respective policies.

Home
Customers
Policy
Due Policies
Pending Claims
Logout

Agent **Akash Rungta** is Logged in

### List Of Policies with their Due Dates

Enter number of days

Sr No	Customer Name	Policy Number	Premium	Renewal Date	Days Remaining	Intimate
0	Abrar S	fr4567	2000	1993-02-18	-6483	<input type="checkbox"/>
1	Akhil Shah	xz840	1500	2010-06-14	-158	<input type="checkbox"/>
2	Abrar S	ac452	90	2010-11-20	1	<input type="checkbox"/>

Page to intimate customer with their due date for preium.

localhost/ins\_website/admin.php

Link 1
Link 2
Link 3
Link 4

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HOME
ABOUT US
POLICIES
CONTACTS
NEWS
PARTNERS

OFFICIER LOGIN:

USER

AGENT

Officier Name:

Password:

The officier login page 'localhost/admin.php'



Officer **admin** is Logged in

Name*	<input type="text"/>
Phone Number*	<input type="text"/>
Address*	<input type="text"/>
Date Of birth*	Month: <input type="text"/> Day: <input type="text"/> Year: <input type="text"/>
SSN*	<input type="text"/>
Driving Licence Number	<input type="text"/>
Eamil*	<input type="text"/>
Customer ID	<input type="text"/>

- Agent Registration
- Customer Registration
- New Policy (agent)
- New Policy (cust)
- Logout

Customer registration from by officer 'admin'

## Registration Form

Name*	<input type="text"/>
Phone Number*	<input type="text"/>
Address*	<input type="text"/>
Eamil*	<input type="text"/>
Agent ID	<input type="text"/>

Agent registration form by officer 'admin'



### Please Enter The Policy Details:

This policy will be added for the agent name ame with agent ID **ban2541**

Policy Number	<input type="text"/>
Type	others <input type="button" value="v"/>
Issue Date	Month: <input type="button" value="v"/> Day: <input type="button" value="v"/> Year: <input type="button" value="v"/>
Term price	<input type="text"/>
Deductable	<input type="text"/>
Coverage	<input type="text"/>
Customer ID	Select Customer <input type="button" value="v"/>
<input type="button" value="submit"/>	

- Agent Registration
- Customer Registration
- New Policy (agent)
- New Policy (cust)
- Logout

Policy registration by officer 'admin'

### Mobile app



Mobile app Login screen :

- Enter the customer id and password
- Successful login and failed login.





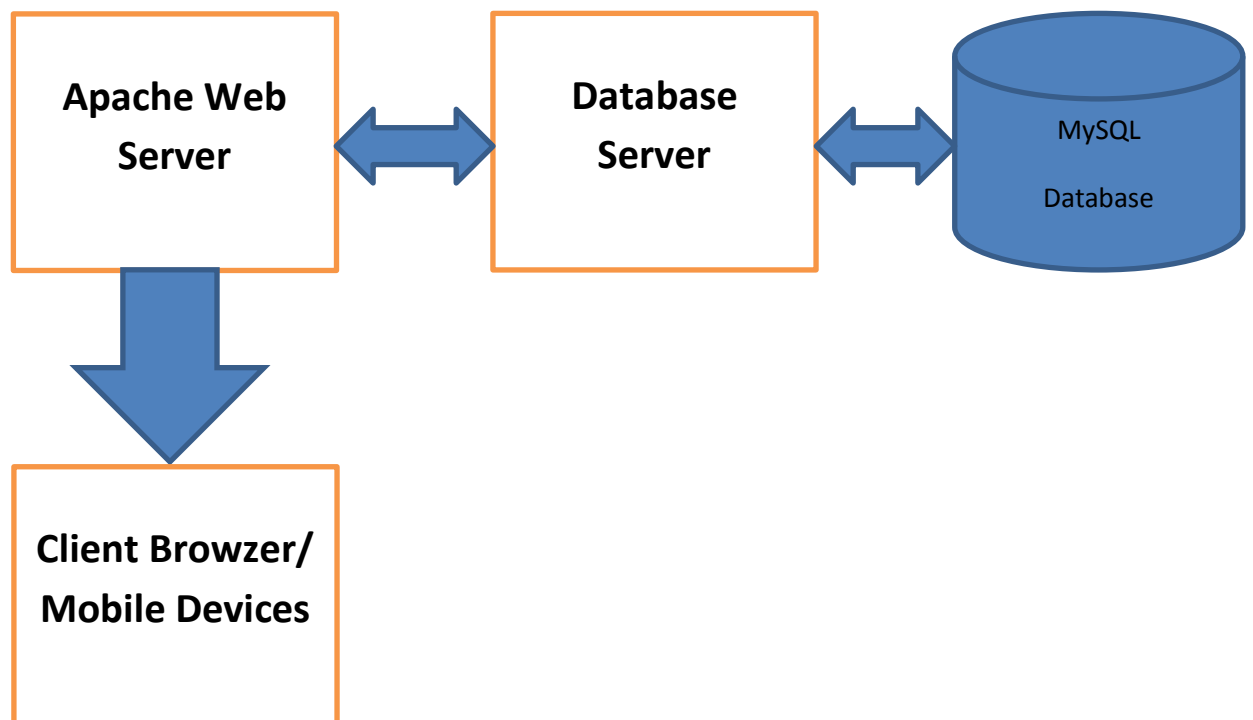


Optio to check renewal date belonging to customer.



## Notes

- This project is a 2 tire application.
- The database is stored in a remote computer (say 172.16.16.2) and any request made by the browser is made to the web server (say 172.16.16.1), which is running on apache.
- Now the web server fetches the data from the database server and responds to the client with appropriate HTTP response in context to its HTTP request.



## **Summary:**

- Project can be applicable for companies with various kind of users with different kind of access to databases.
- It offers wide functionality to both customers as well agents .
- Email integration i.e intimation to customers in case of updates and renewal of policy.
- A minimalist design for our webpage and a user friendly interface with no clutter , and inessential on the main interface.
- Easy navigational menu for assistance to customers.
- To make our project as application rich as possible.
- Our project connects through various modes – like handheld device app.
- Project provides various news updates by officers , and downloadable documents.

## **References:**

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- Php.in
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