

## SE31520 Assignment: Car Insurance System

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## Introduction

The assignment task was to implement the prototype system which would allow a customer to request a price for the car insurance. We were required to write two applications: the first one is so-called "underwriter" application which represents insurance company and the second one is broker application which would usually collect the quotes from the different insurance companies. For this assignment, however, the task was slightly simplified and broker needed to collect the quote from one insurance underwriter only.

I have developed "broker" and "underwriter" applications using different technologies: for the first one PHP was used and ROR was utilized to develop the second one. Broker application communicates with the underwriter using HTTP protocol and does it in a RESTful way. It is a great example of the interoperability, when applications can communicate despite the fact that they are written in different programming languages and are running on the different platforms. In the following I will describe the designs of the broker and underwriter systems, the testing strategy that was used, followed by the self evaluation section and the conclusions I have come up with.

## Architecture of the underwriter

The "underwriter" application has been developed using Ruby on Rails and designed as a RESTful web service; it uses JSON for the representation of the content and data exchange. HTTP has been used for the communication and supports all the usual HTTP methods like GET, PUT, PATCH, POST, DELETE for the resource creation, deletion etc. In the beginning I tried to implement XML support for the representation exchange but faced some issues which I couldn't overcome. The further research conducted on the data formats like XML, JSON, YAML gave me the reasons to believe that JSON would be the best choice since it is lightweight, human-readable and it easy to implement JSON support on the broker side.

Figure 1 shows the database design used to store the data about the customers. "Users" table holds the customer's information like name, surname, DOB etc. "Vehicles" table provides us with information about the car: the registration number, the mileage, the car value. It is linked to the main users table by the user\_id field and has one-to-one relationship. Since there may be a few incidents that would result in a claim I decided to store them in the separate "driver\_history" table; this table is linked to the customer with the user\_id field and holds the information about the incident's date, the value claimed etc. It has one-to-many relationship with the user's table. "Addresses" table contains

the information about the user's address: the street name, the postcode, the country etc.; it has one-to-one relationship since each user can only have one address registered in the system. "Quotations" table holds the quotes for each user and is linked to the user's table by user\_id field.

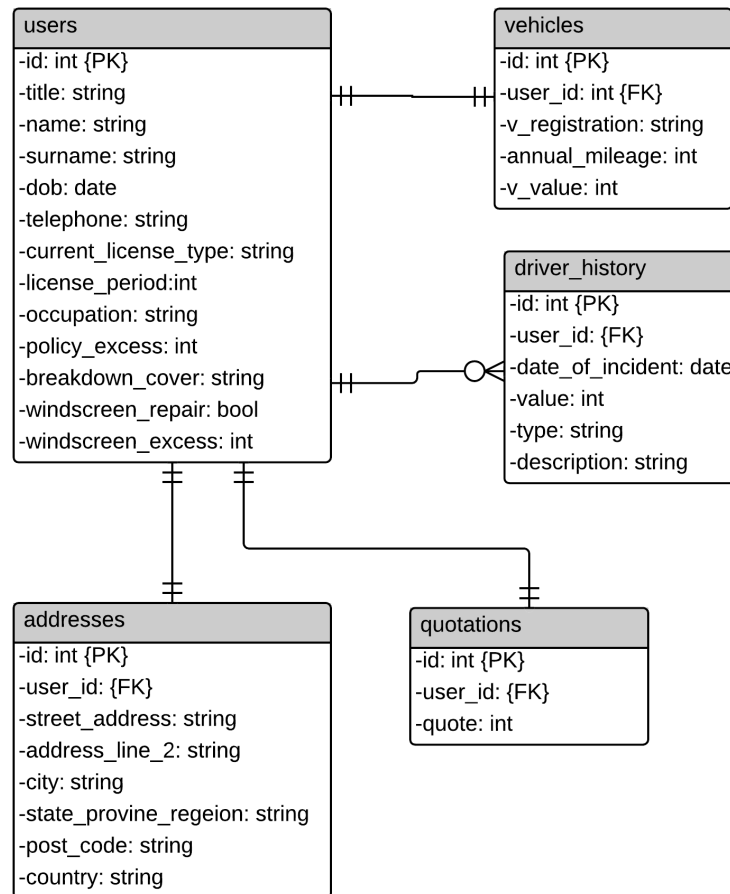


Figure 1: Database Design

On the figure 2 there is a class diagram of the underwriter application. The idea is to use it as a business-to-business application; instead of generating HTML pages the interaction is done using the data formatted in JSON and is expected to be used by automated clients. There is nothing under the "view" in class diagram since it only responds to the data encoded in JSON format (HTML support was left for the debugging purpose to see what is held in the database, but it would be removed in production mode). To get a quote broker submits PUT request to the `/users/new.json` address with the user data, then users controller handles this request and sends back the ID assigned to the newly created user encoded as JSON. I used the ID field in "Users" table as the unique reference number for the later quote retrieval. ID fields are handled by the rails and are guaranteed to be unique across all the users: it is one of the useful ways to identify a user in the future when the quote needs to be redisplayed. Quote premium is generated by the users controller at the new user creation time and is random number in a range from the 1000 to the 5000.

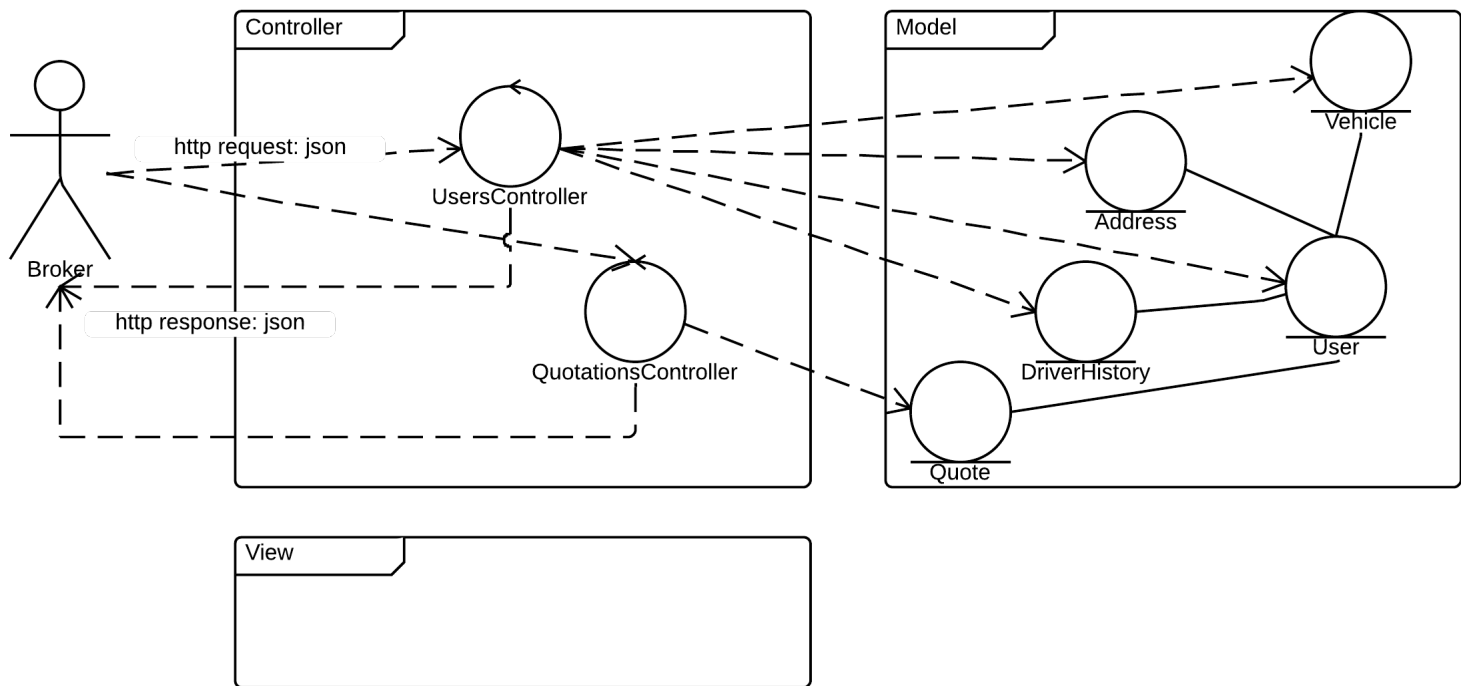


Figure 2: Class Diagram

## Architecture of the RESTful broker

The broker application was written as a web based application with the PHP support. It also uses cURL command line tool; it seems to be the only way to send JSON encoded data to the specific URL in the PHP. cURL is produced by the cURL computer software project and allows data to be transferred using various protocols [1]. My server side scripting experience is limited to the use of SSI in HTML web pages. The fact that PHP is considered to be one of the most popular languages used for the server side coding [2] gave me the reasons to believe that it was worth to try to use it. I had no experience in writing PHP code; this assignment was a great opportunity to make the first steps and learn to use it. The online tutorials have helped me to understand the basic concepts and start implementing my broker application.

The broker web application provides the opportunity for the potential customer to request a quote premium from the underwriter application (use case diagram is presented on the figure 3). The customers interact with the broker only via HTTPS and the HTML formatted documents are transmitted to them. On the web page itself a customer needs to fill in and submit a form; on the next page a user is presented with the cost of the car insurance. This quote can be saved for the later retrieval; a customer is presented with the unique number which can be used to retrieve it. It also provides a customer with the link for a web page where the unique number can be entered and the quote will be redisplayed. The forms used on my web site were generated by the online form generator tool and modified accordingly to suite my needs. PHP is used to get the data from the forms and later on when building JSON objects containing customer data. With the help of cURL the broker application can use the standard HTTP methods to communicate with the underwrite application. To get a quotation the broker performs the PUT request to the `/users/new.json` address and receives ID number assigned to that user in the database. The broker then uses the ID received to retrieve the quotation from the underwriter using GET request and displays it to the user.

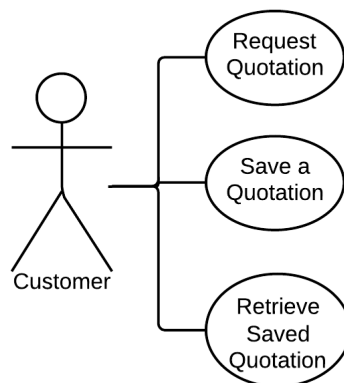


Figure 3: Use Case Diagram

## Test strategy

Screencast is provided on the CD; it is shown there that the broker and underwriter applications successfully communicate with each other. On the figures 4, 5, 6, 7 and 8 you can see screen shots taken while testing application. There are no unit tests implemented apart from those generated by Rails.

The screenshot shows a web browser window with the title 'Vehicle Insurance'. The address bar shows 'https://192.168.1.20/broker/'. The page has a blue navigation bar with 'Home' and 'Retrieve Quotation' links. The main content area is titled 'Vehicle Insurance' and says 'Please enter details to get quotation.' Below this is a form titled 'About You' with the following fields:

- Title: A dropdown menu with 'Mr' selected.
- Name/Surname: Two text input fields. The first contains 'Edgar' and the second contains 'Ivanov'.
- Email: A text input field containing 'edi@aber.ac.uk'.
- Date of birth: Three text input fields for MM, DD, and YYYY. MM contains '12', DD contains '3', and YYYY contains '2013'.
- Telephone Number: A text input field containing '07531142136'.
- Address: A text input field containing 'Mazoji 7-21'.

Figure 4: Broker Home Page

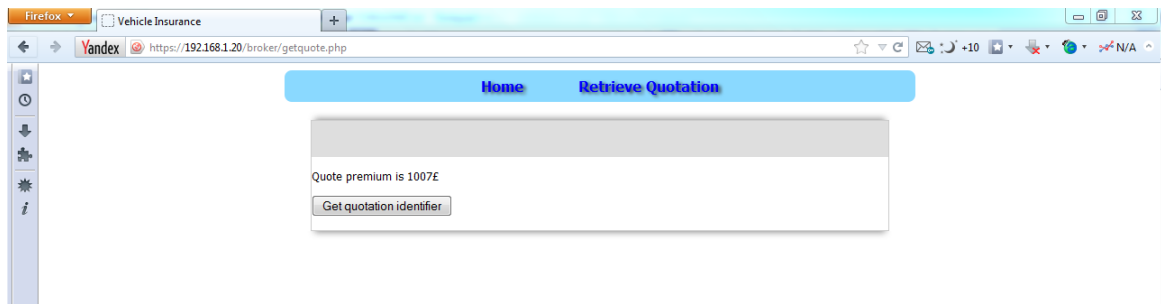


Figure 5: Quote premium displayed

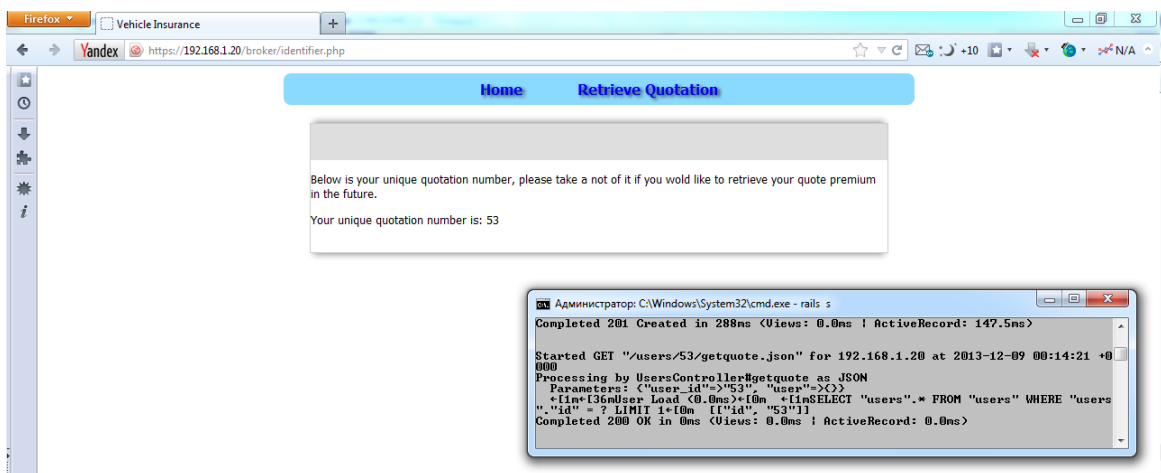


Figure 6: Quote Identifier

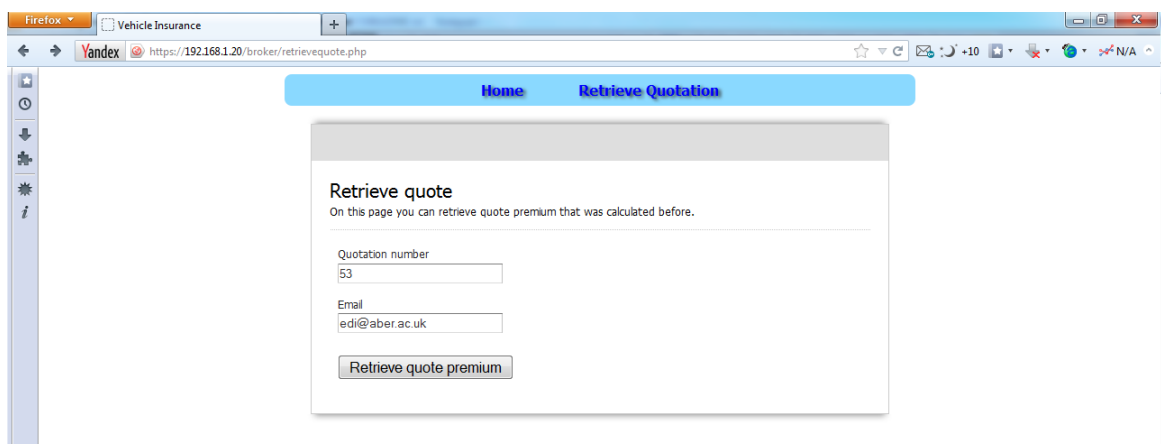


Figure 7: Page to retrieve quote premium

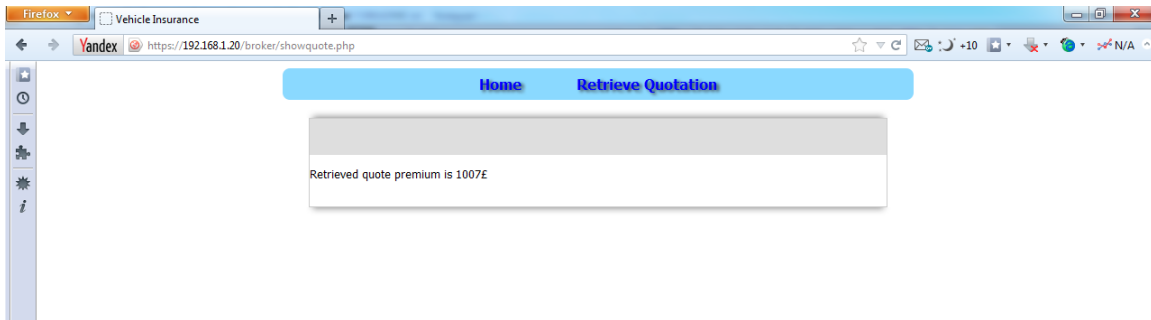


Figure 8: Retrieved quote premium

Table 1 presents results of carried testing.

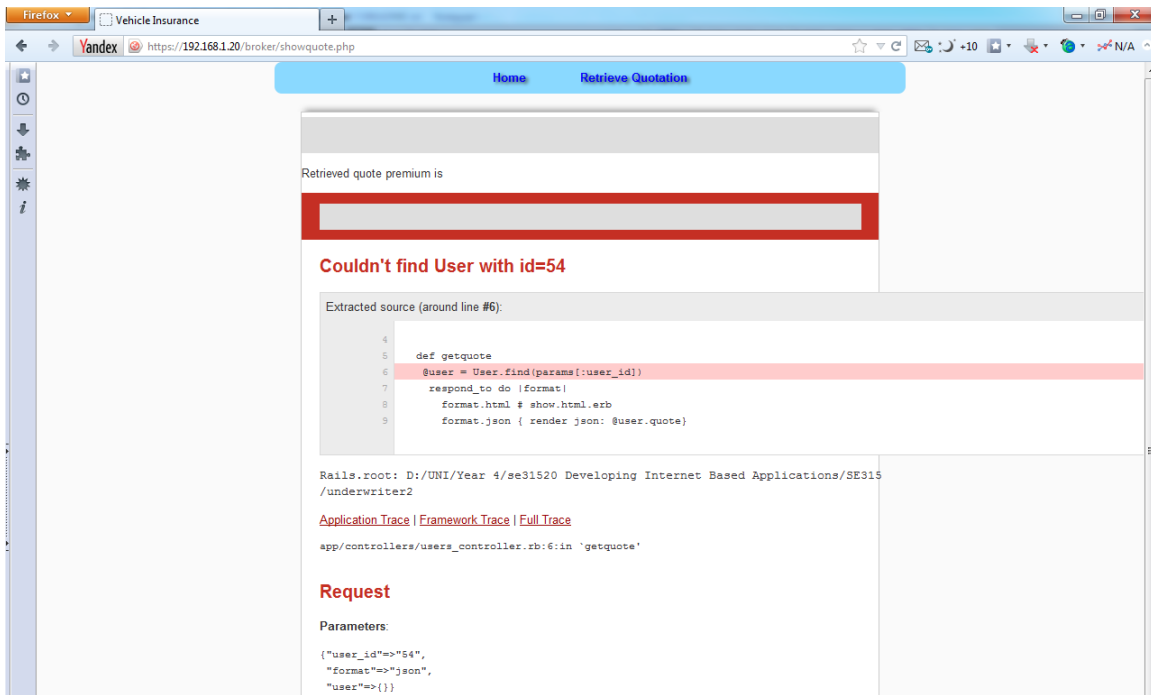


Figure 9: Error when retrieving quote for non-existent user



ID	Requirement	Description	Inputs	Expected outputs	Pass/Fail	Comments
1	FR1	Request a quotation	Standard user details are entered	Display page with quote premium	P	
2	FR2	Save a Quotation	"Get quote identifier" button is clicked	Display page with unique identifier	P	
3	FR3	Retrieve a Saved Quotation	Identifier and user email are entered	Redisplay page with quote premium	P	
4	Show error if car value is 0	When user enters 0 in the car value field, system should display an error	Car value = 0	Display message explaining that car value cannot be 0	F	System threats value as normal and returns quote premium
5	Show error if email address is not valid	If user has wrong characters in the email address field error should be displayed	email = edi#aber.ac.uk	Display message that email contains wrong characters	F	System doesn't have any validators to check if email is in a right form and returns quote premium
6	Show additional fields for each incident	Web site should generate additional form with fields for each incident	Number of incidents = 5	Additional form is shown to enter information about five incidents	F	This feature is not implemented in the system
7	Display message if quotation identifier is wrong	If user enters quotation identifier that doesn't exist in the database error message should be shown	Quotation number = 54	Display message that user quote for this user couldn't be found	F	No validation implemented, broker system displays response from the Rails, figure 9
8	Presence of information in all fields	Validates that user filled in all fields in the form	Submit blank form	Error message indicating that all fields form should be completed	F	Broker displays message returned by the underwriter, it is possible for technical person to understand what went wrong but ideal solution would handle such situation and display more user-friendly message

## Self-evaluation

Mark to be awarded 45-60. My resultant system, although not ideal, works. Underwriter side is built as a RESTful web service using ROR and can be communicated using standard HTTP methods with JSON objects used for the representational state transfer as required by the assignment. Broker application is represented by a web site and is accessible throughout Internet browsers, it supports HTTPS for the communication, meaning that data sent between customer and broker is secure.

It was difficult at the begging to understand how ROR works. Adding one line of code in one place would completely change application behaviour in the other. It took me some time to understand how to use routes.rb file and the fact that I should expose my methods to the world in the controller throughout this file as well. I lost over a few weeks time trying to figure out little things that make everything to work. I had problems when trying to use XML to make both applications to interact with each other, but later on found that scaffold generator generates code for CRUD operations that already has support for the JSON format. Initially I spent too much time trying to build support for the CRUD operations and database migration files by myself and completely forgot about Rails scaffold generator which did all the job for me. Although my class diagram in the "Architecture of the underwriter" section contains models for the addresses, vehicle information, quotes and driver history I didn't implement them in the resultant system. Instead all customer information is dumped in to the users table and managed by the users controller what is clearly not ideal solution. While doing this assignment I gained a lot of new knowledge, I understood how MVC pattern is applied and works in the reality, I started learning PHP and Ruby programming languages as well as Rails web application framework which allows to quickly start building your own website.

## Conclusion

In overall this assignment was interesting and very challenging, it required use and understanding of different technologies like web server software, use of HTTPS for secure communication, PHP and cURL for server side scripting, ROR for building RESTful web service, understanding of MVC patter, use of relational database management system. Towards the end of this assignment, when I started to understand how ROR works, what RESTful really means and how to interconnect two systems.

# Bibliography

- [1] cURL, 2013. cURL. [Online] Available at:<http://curl.haxx.se/>, [Accessed 7 December 2013].
- [2] W3Techs - World Wide Web Technology Surveys, 2013. Most popular server-side programming languages. [Online] Available at:<http://w3techs.com/>, [Accessed 7 December 2013].