



Unit: Information Systems Analysis

Assignment title: VISOR INSURANCE

20 credit version

Winter 2022 – Winter 2023

Important notes

- Please refer to the *Assignment Presentation Requirements* for advice on how to set out your assignment. These can be found on the NCC Education website. Click on 'Policies & Advice' on the main menu and then click on 'Student Support'.
- You must read the NCC Education documents *What is Academic Misconduct? Guidance for Candidates* and *Avoiding Plagiarism and Collusion: Guidance for Candidates* and ensure that you acknowledge all the sources that you use in your work. These documents are available on the NCC Education website. Click on 'Policies & Advice' on the main menu and then click on 'Student Support'.
- You **must** complete the *Statement and Confirmation of Own Work*. The form is available on the NCC Education website. Click on 'Policies & Advice' on the main menu and then click on 'Student Support'.
- You must submit a paper copy and digital copy (on disk or similarly acceptable medium). Media containing viruses, or media that cannot be run directly, will result in a fail grade being awarded for this assessment.
- All electronic media will be checked for plagiarism.

Scenario

Company Overview

Visor Insurance is a UK company offering insurance to individuals and businesses. Established in the 1960s, it has a client base of over 4 million customers. It employs 1500 employees in offices across the UK. To individual customers, it offers general insurance products such as life, home and car insurance. For business customers, it covers business specific products such as employer's liability and public liability insurance. It receives thousands of contacts from customers daily, by phone, email, social media and instant messaging. These contacts are handled by Customer Service Advisors (CSAs) working in Visor Insurance's Manchester based call centre in open plan offices.

800 CSAs work in the call centre doing shifts that cover 7 days a week, from 9am – 9pm. They are split into teams of 20, each one headed by a line manager. Most of the CSAs take phone calls from customers, while others are responsible for dealing with customer email inquires/social media and instant messaging communication.

Customers can sign up for insurance via the website or through a phone call to a CSA. Customers are set up with an online account which they can access via Visor Insurance's website. Through this, they can view and edit their insurance products and account details.

Visor Insurance employs 440 Claims Representatives who are responsible for working with customers who have experienced losses and are submitting claims. Claims must be made either by phone to a number specifically for new claims, or through an online application form, which is accessible via the website.

Claims Representatives handling online submitted claims will open a claim and check first that the customer's policy is active. Claims submitted under an out-of-date policy will then be flagged. For all active policy claims, the Claims Representative will use software to help judge whether Visor Insurance is liable or not. They will then update the system to show if the claim is accepted or rejected and send the customer an email giving the decision. The next stage is to then calculate the payment.

They may need to carry out additional research and request advice from experts to help come up with an appropriate figure for a claim. Due to frequent interaction between the two groups, Claims Representatives work alongside the CSAs in the call center.

Also employed are 125 Insurance Underwriters whose role is to analyse the risks with insuring people and assets. Their main responsibility is to decide whether someone seeking coverage should be provided with that insurance. Visor Insurance's underwriters specialise in different areas of coverage, such as car or life insurance. They are based at the call centre but in a separate office.

Other staff include Human resources personnel who are responsible for payroll and employee record keeping, administrative staff, and IT team and accountants. They are all based within offices at the call centre.

All the call centre Line Managers report to the Call Center Manager, who in turn reports to the Managing Director. Visor Insurance has a Board of Directors to whom the Managing Director reports to at the annual meeting.

Current Information System

- A range of different Information Systems are used within Visor Insurance. The last overhaul of the system was in 2014, and it has been consistently maintained with regular updates, but problems have started appearing which are causing concern among the company's board of directors. In addition, the customer base has increased significantly over that time, and in turn, the number of employees, meaning that some software is not necessarily fit for purpose. There have also been significant Government changes in personal insurance legislation in the last year, hastening the need for a new and improved system.
- Within the call centre, a Claims Management Information System (CMIS) is used by the CSAs. This software also includes some Risk Management tools, which the Insurance Underwriters employ in their decision making. In addition, Call Centre Line Managers use employee monitoring software to keep track of their team members' activity.
- Microsoft Office software is used throughout the company for a range of different tasks. The Call Centre Manager and Managing Director have access to a Management System but due to an increase of the complexity of the business, it no longer adequately meets their needs.
- Some of the problems experienced by Visor Insurance, include a widely reported recent data breach, when passwords that customers used to log into their accounts were leaked. There have also been several instances where Visor Insurance has been reported by customers to the Information Commissioner concerning data protection issues where their data has been given out without following proper verification steps.
- Not all Claims Representatives or CSAs are immediately updating the CMIS after contact with a customer as it can be time-consuming. This has resulted in customer complaints adding to employee stress. In some cases, it has caused inaccuracies in the data held, loss of data and data not being updated.
- In addition, feedback from customers has indicated low-medium satisfaction with the usability of their online account section. Comments have included "*Difficult to find where to make changes*" and "*Easy to make mistakes as instructions are confusing*".

Future Development

The Managing Director has discussed the need for a more integrated Information System (IIS) to help facilitate easier movement between employees in different departments and to use a more efficient approach ensuring that data is kept up to date and to improve communication across the company.

Visor Insurance also has plans to increase its market share of business insurance since it is more profitable than personal insurance. It would like to build it to approximately 40% of its customer base, currently it stands at 15%. To be able to effectively market the company, it's important that concerns over data protection and privacy are addressed with the implementation of the new system.

Ensure that you have read through the scenario several times before beginning these tasks. You should complete each task in its numerical order.

Task 1 Analysis - 25 Marks

Information gathering will be essential during the analysis stage, as will be documenting what roles different users play and their interest, participation, and influence in the new system.

- a) Explain the advantages and disadvantages of the FOUR (4) methods given in the table below, ensuring that you reference the scenario. You should use a similar table to present your findings.

On completion of the table, next write a short conclusion detailing which method(s) you would recommend and justify your choice(s) **(150 words)**

(15 marks)

Method	Advantages	Disadvantages
Interviews (Face-to-face)		
Observation		
Documentation Sampling		
Questionnaires (Paper and email)		

- b) Create a stakeholder matrix by identifying the stakeholders in the scenario and placing them in the correct section of the matrix

(10 marks)

Task 2 ETHICS - 10 Marks

The Managing Director of Visor Insurance has suggested that due to the number of users involved with the Information System, the people-oriented (system-design) methodology, ETHICS, may be appropriate for gathering requirements for the development of the new Information System.

Give FIVE (5) questions that you would ask the user group, **Customer Service Advisors**, to establish their overall job satisfaction. There must be ONE (1) question from each of the measurements (knowledge, psychological, task-structure, efficiency and ethical)

Write a **150 word** report explaining your reasons for your choice of questions.

Task 3 SWOT Analysis - 30 Marks

After considering the human factors, it's now necessary to gain an overview of the current situation of the business and to focus on the technical factors that may negatively impact Visor Insurance.

- a) Using the strategic framework of SWOT, analyse the scenario. Your analysis should be detailed.

(15 marks)

- b) Based on the SWOT analysis, identify what you consider to be the key **technical factors** found within the Weakness/Threat sections, and discuss potential recommendations for how each could be resolved (**300 words**).

(15 marks)

Task 4 User Requirements & Design - 25 Marks

Interfaces for the new systems should be designed following careful analysis of the users and tasks involved

- a) Write an analysis that identifies the characteristics **and** requirements of Visor Insurance's **Claims Representatives**. You must also include hierarchical task analysis for the Claims Representatives' handling of online submitted claims (**250 words**).

(10 marks)

- b) Design a new interface for the customer account profile page.

This will be the first page the customer sees after logging into their account. It should show an overview of their contact details, as well as an overview of the current policies they hold with Visor Insurance and the ability to view special offers.

It should be easy to view/edit each section. Additional information displayed will be the date of last login/current date and notification of any new messages that have been received.

Annotate the interface to demonstrate how you have taken interface design principles into account.

(15 marks)

Task 5 - 10 Marks

Using the Rolfe, G., Freshwater, D. and Jasper, M. (2001) model, critically review the learning that you have undertaken in order to complete this assignment.

Based upon your learning, your reflection should include a description; an analysis; and an action plan in order to bring about improvements in the future.

Submission requirements

- The report should be professionally presented, checked and proofed. Also, the report should be presented in a format and style appropriate for your intended audience. You must also include a list of references and avoid plagiarism throughout your work.
- Your answers to the tasks should be combined in a single word-processed report with an appropriate introduction. The report should be **1100 words** in length (excluding table, interface design and stakeholder matrix).
- Familiarise yourself with the NCC Education Academic Dishonesty and Plagiarism Policy and ensure that you acknowledge all the sources which you use in your work.
- All references and citations must use the Harvard Style.
- You must submit a paper copy and digital copy (on disk or similarly acceptable medium).

- Media containing viruses, or media which cannot be run directly, will result in a fail grade being awarded for this assignment.

Candidate checklist

Please use the following checklist to ensure that your work is ready for submission.

Have you read the NCC Education documents *What is Academic Misconduct?* ☐

Guidance for Candidates and Avoiding Plagiarism and Collusion: Guidance for Candidates and ensured that you have acknowledged all the sources that you have used in your work? ☐

Have you completed the *Statement and Confirmation of Own Work* form and attached it to your assignment? **You must do this.** ☐

Have you ensured that your work has not gone over or under the recommended word count by more than 10%? ☐

Have you ensured that your work does not contain viruses and can be run directly? ☐