1. **(i)** I recently started using Microsoft Excel more since COVID-19 pandemic for educational purposes required by my summer course ADMS2500. **(ii)** Microsoft Excel is under the Spreadsheets category because its major function is used to create grids of text, numbers and formulas specifying calculations. That is extremely valuable for many businesses which they can use succinctly for objective analysis. **(iii)** MetLife insurance employees could use Microsoft Excel as a cheaper alternative for expensive CRM software. A simpler and quicker version of CRM can be downloaded by the templates available online. Employees involved with their customers can gather and store personalized information like plans and budgets of a consumer that they can access to at any given time or grant access for colleagues as well. It increases customer intimacy.
2. **(i)** While setting up the MetLife Wall, database administrators of MetLife would organize and store data and ensure that it is secure from unwelcomed intruders and available to users when required. They organize data in relational manner, later instead for the MongoDB in MetLife Wall to present the records in a single documented timeline collection rather than tables. With database administrators working closely together with other IT professionals, they implemented the wall while checking in with server maintenance of the wall ensuring the integrity of the admin database. **(ii)** Other than the MetLife Wall being in use, MetLife is using 2 other applications (internal & external). They planned to use internal line to store resumes for recruiting purposes for easy comprehension. Including an external line, deploying a MetLife app for customers to upload whatever required documentation. Application programmers in MetLife would assist in that area because they would be designing a specific and unique coding that caters to MetLife systems. **(iii)** MetLife would not be up and running if System Analysts from MetLife did not analyze the previous system designs and figure out they need to implement a new system (MetLife Wall project) to be running more efficiently without manually using 40 screens to find one customer’s background for too long. So, MetLife’s system analysts turned towards MongoDB using a database approach.
3. **(i)** by introducing OLTPS (online TPS or CPOS), MetLife’s CRM sends out digital products to MetLife consumers, at purchase of insurance products/services, customers could optionally bring up the details of the transaction item on their screens overseeing insurance issuance or current status. This enables B2C because the consumers are given the ability to view their potential purchases virtually provided by MetLife. **(ii)** by using a DSS that aid MetLife knowledge worker to detect frauds and eligibility of the claim filed by consumer. For instance, in healthcare insurance, consumers tend to file claims that do not fit requirements, and while processing it, slows down optimum services. A DSS which looks back on the historical data, can reduce insurance fraud. **(iii)** by utilizing an insurance underwriting (the evaluation and analysis of risks and assets imposed by the consumers being insured) expert system. With this kind of support, increased speed of quota submissions and risk assessments accelerate reviews and productivity for the employees because it helps them forecast the right chargeable premium.
4. When an insurance auditor (premium auditor) wants to appraise the Insurance companies like MetLife, they require business documents of whether is paying their premiums, policies, taxes, and payrolls accordingly for their employees. To carry on the inspection, the premium auditor would contact the departments (HRM, MKT & MIS) in charge to retrieve files for data analysis to produce an evaluation statement.
5. **(i)** Due to the covid-19 outbreak. MetLife needs their products/services to get the business going yet provide the consumers what they need. They can gain this competitive edge over competitors by reducing operations costs like commission on sales of the brokers and instead taking the excess of savings towards the consumers’ plans. **(ii)** Increase distribution channels by implementing a multi-brand strategy. Offering at premium price for consumers with inexpensive needs, but for low cost hunting consumers, they can lean towards other businesses that are selling MetLife’s brands and services. Since they are starting to use MongoDB, they can use the external line to keep up to date with the multi-brands. **(iii)** Updating policies of their insurance plans by adding more features to them. For example, increasing coverage of financial relief such as waiving hospital fees, or the abrupt dismissal of the customer’s job in the covid-19 pandemic. **(iv)** Self-service customer service could be implemented to increases operational efficiency. With the given circumstances of the virus, customers would be filing claims back to back increasing the line of customers waiting. With the implementation of a self-service system of uploading relevant evidence and a chat-bot covering the requirements 24/7, operation costs as well as time consumption will be decreased increasing customer satisfaction. **(v)** MetLife could invest in customer-employee supporting technology that focuses on creating a one to one personalized yet inclusive environment between insurer and customer. For instance, implementing front office integration to effectively use the customer data and segmentation. Doing so will give an idea for the customer the employee is responsible for. Customers will also realize that the company knows their job well and increase trust.
6. **(i)–** a) The employees at stake would be me and the other adjuster I worked with that provided me the account details. Regarding myself, I will completely be honest and acknowledge the fact that I ended up using someone else’s account to complete my share of work under instructions. b) Regarding the second party (adjuster), since I am meeting up with the supervisor, I would meet the person before 9am and suggest to do the same and inform what happened throughout the claiming process as it is their job to inform to their supervisor what happened out and request for his suggestions to deal with this issue. If the adjuster does not, that is the choice they took then. **(ii)** a) I would be consulting to the supervisor regarding the ethical issue at hand. If supervisor asked, “Why did I quietly follow along?” I would tell the supervisor that I was asked to do so, and I did not want to question the current work frame as I was in another branch. Besides, 2 adjusters were sick, I did not want to slow down the workflow. I assumed it was normal here. b) Then possibly could be asked regarding my professional relationship with the adjuster “What are your intentions for the adjuster’s outcome?” I would say that I contacted the adjuster and informed him of my plans. I just want the adjuster to explain their side too and how they could fix it. **(iii)** a) This is not an ice-breaking conversation; thus, I would review the whole scenario. I cannot practice with my colleagues because there is risk of being reported on before I have my chance to confess, thus I would contact my advisor instead and go through the possible scenarios. b) I would approach my supervisor on a one to one basis with confidence and in a non-defensive manner without placing the blame on others, expressing the ethical situation calmly as planned and appease for a less reprimand.
7. **(i) Driver ID would be the primary key because it is a unique attribute.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Driver ID (DL)** | **Vehicle ID (VIN)** | **Daily Mileage (km)** | **Purpose** | **Primary Driver** |
| 907111985 | 1A2323ERK9J987009 | 200 | Business | Yes |
| 102938475 | 4B536JFHKKN809331 | 3 | Leisure | Yes |
| 564738291 | 5SM13H54QSR498236 | 2 | Leisure | No |

**(ii)** The attributes I provided are components of a vehicle driver table. For automobile insurance plans, it is important for MetLife employees to acquire the attributes’ details to deem the possible coverage plans suitable for the customer. Using the DL as primary key could assist MetLife employees to check whether the customer has any history with them too. **(ii)** While checking the history of the specific DL, adjusters could be checking for liabilities depending on their usage and assets owned by that DL, and the adjuster would adjust accordingly in hands with the claims sent under it.

1. **(i)** MetLife could me using machine generated data from external sources like applications of AI or ML for claim handlings to be automated through telematics. For example, for automobile insurance applications, it could track the usage of automobile seamlessly of the individual consumer and compound the ever-growing big data without compromise. **(ii)** Insurance companies like MetLife must carry out risk assessments while maintaining customer base content. To cope with the increasing data flow, MetLife is using the MetLife wall (NoSQL system from MongoDB), which now settles issues more efficiently thus keeping the whole process optimized by the administrators and analysts for representatives/consumers to use. **(iii)** In addition to the wall, MetLife is using MongoDB for their implementations internal and external applications. They are now collecting various forms of data simultaneously, like consumers upload their images, documents and other content needed related to their insurance for future and current purposes. Variety of Big Data helps MetLife understand consumer behaviors too now.
2. **(i)** **WEB CAMERA**- Since in-person meetings are restricted, MetLife employees are resorting to FaceTime and Zoom. To ensure professionalism of work times, and effective communication, they need to see whoever is talking when presenting during the meeting. A web camera conveys real time images. **(ii)** **MOUSE** – if you are using a desktop, this input device could be used in remote meetings to direct cursor and make the computer take action such as starting the Zoom meeting as a host, or entering the meeting as a MetLife employee. **(iii)** **KEYBOARD** – is an essential input tool because, as a participant in the meeting, MetLife employees could have questions in mind. Without interrupting the speaker, they can send a private or public question in the meeting. A diverse tool that could also be used to take personal minutes while listening.

**REFERENCES**

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