MAKE MY POLICY

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A Project Submitted in Partial Fulfillment of the Requirements for the Degree of Bachelor of Science in Computer Science & Engineering

DEPARTMENT OF COMPUTER SCIENCE AND ENGINEERING STAMFORD UNIVERSITYBANGLADESH

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APPROVAL

The Project Report "Make My Policy" submitted by Syed Monjurul Islam ID: CSE 04906419, Shumiya Khanom ID: CSE 04906426, to the Department of Computer Science, Stamford University Bangladesh, has been accepted as satisfactory for the partial fulfillment of the requirements for the degree of Bachelor of Computer Science and Engineering and approved as to its style and contents.

Board of examiners

- 1. (Supervisor)
- 2. (Academic Advisor)

DECLARATION

We, hereby, declare that the work presented in this Project is the outcome of the investigation performed by us under the supervision of Maliha mahbub, Lecturer, Department of Computer Science and engineering, Stamford University Bangladesh. We also declare that no part of this project and thereof has been or is being submitted elsewhere for the award of any degree or Diploma.

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Supervisor			
	(Name of the student 2)		

Candidates

ABSTRACT

The world day by day the by contribution of internet. Now we are using internet in every steps of our life. In a world internet is the main weapon to communicate with the outer world. Like others our country is going to enter IT world gradually. For this reason it's very necessary to connect with internet. We have to meet new online feature that making out life easier. Our educational system should have to convert in computer application. In that case I think "Make My Policy" is a very innovative idea by which user select their appropriate insurance. In our country not much available in this website: in our country this kind of websites are not available. People can learn about insurances at their home using this website. It will save money and valuable time. In this work, we have done a huge research on internet and we visited many kind of insurance. On there we collect those kinds of information which user want. So we are trying to develop a "Make my policy" for our country that contain all kind of insurance and essential informative document.

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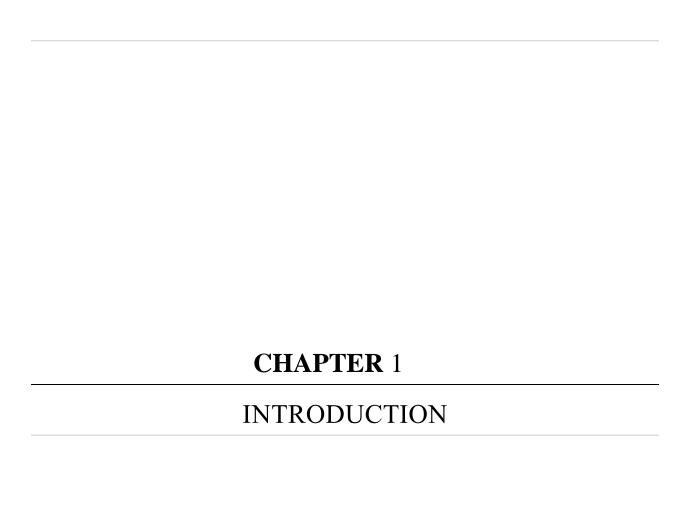
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1.1 INTRODUCTION:

Everyone is exposed to various risks. Future is very uncertain, but there is way to protect one's family and make one's children's future safe. Life Insurance companies help us to ensure that our family's future is not just secure but also prosperous. Life Insurance is particularly important if you are the sole breadwinner for your family. The loss of you and your income could devastate your family. Life insurance will ensure that if anything happens to you, your loved ones will be able to manage financially. This study titled "Study of Consumers Perception about Life Insurance Policies" enables the Life Insurance Companies to understand how consumer's perception differs from person to person. How a consumer selects, organizes and interprets the service quality and the product quality of different Life Insurance Policies, offered by various Life Insurance Companies.

Insurance is a tool by which fatalities of a small number are compensated out of funds (premium payment) collected from plenteous. Insurance companies pay back for financial losses arising out of occurrence of insured events e.g. in personal accident policy death due to accident, in fire policy the insured events are fire and other allied perils like riot and strike, explosion etc. hence insurance safeguard against uncertainties. It provides financial recompense for losses suffered due to incident of unanticipated events, insured with in policy of insurance. Moreover, through a number of acts of parliament, specific types of insurance are legally enforced in our country e.g. third party insurance under motor vehicles Act, public liability insurance for handlers of hazardous substances under environment protection Act. Etc.

1.2WHAT IS INSURANCE

It is a commonly acknowledged phenomenon that there are countless risks in every sphere of life for property, there are fire risk; for shipment of goods. There are perils of sea; for human life there are risk of death or disability; and so on .the chances of occurrences of the events causing losses are quite uncertain because these may or may not take place. Therefore, with this view in mind, people facing common risks come together and make their small contribution to the common fund. While it may not be possible to tell in advance, which person will suffer the losses, it is possible to work out how many persons on an average out of the group, may suffer losses. When risk occurs, the loss is made good out of the common fund .in this way each and every one shares the risk .in fact they share the loss by payment of premium, which is calculated on the likelihood of loss .in olden time, the contribution make the above-stated notion of insurance

1.3 SCOPE OF THE PROBLEM:

Insurance concern is only for a target client base. They often have to go through all options or take opinions of peers for finding insurance. If a website can provide them at least minimum idea of what they are looking for and the policies that match their need, they can further research those options. This has never been done before in Bangladesh but other countries have them. In our country this kind of websites are not available. People can learn about insurances at their home using this website. It will save money and valuable time. Our project has a great environment to interact between user and agent. A user can consult with our agent for any kind of information 24/7. Our agents are friendly, cordial and dedicated to serve our clients. An user can contact with our insurance agent via online messaging. Our agents are determined to suggest a better insurance for an individual client.

1.4 Motivation:

In our daily life we need Insurance like asset insurance, car insurance and health insurance etc. But surprisingly people have very sparse knowledge about the insurance offers and policies available to them. They often make their decision based on internet search or peer opinions. But these can only vaguely help them rather than giving the proper guideline and that's where our website can help.

Often we end up signing up for wrong insurance policies for us which end up doing us more bad than good. Our website "Make My Policy" aims at helping the people who need to choose their insurance. We have included several questions based on different scenarios and possible needs of clients. By choosing the scenario and answering the survey/ queries, our website will present you the approximate policy options you can choose from. You can even compare said options for pros and cons. If you face any problem you can contact with insurance agent.

Helping you to find the correct insurance policy for suited to you needs is all "Make My Policy" is all about. Although this type of services are available in other countries, in our knowledge there is no such helping websites in Bangladesh is available till now. That is what motivated us to take this innovative step in the first place and we hope this would flourish further.

1.5 Functional Requirements:

New Features available for Dot net based framework code igniter V 2.2.0. If you are unfamiliar with programming concepts and code igniter, see the user guide of code Igniter. This framework follows the MVC patterns. MVC means Model, controller, and view. This controls the model & the view. It is very popular & well-known framework of dot net. It is based on C#.

1.6 Tools:

We are trying to develop web based software by using this framework in our backend:

- Bootstrap, a layout and theming framework that provides responsive design and theming capabilities.
- Using Mysql for the database, Mysql is a universal database management tool that can be used with any relational database to perform administrative tasks such as importing/exporting data, generating test data, reverse engineering an existing database, comparing schema and data between databases or simplify running SQL queries.

1.7 Project outline:

To develop this web page, there is a sequence of step to follow.

- 1. Requirement analysis
- 2. Data collection
- 3. Planning
- 4. Organizing
- 5. Implementation
- 6. Testing
- 7. Maintenance

1.7.1 Requirement analysis:

Our project requirements are:

- Insurance uses are not fully informed: Insurance is a very useful in our daily life. It helps us to get financial support for several activities. There are different types of insurances like home insurance, health insurance, asset insurance, business insurance. In our country, people don't know much about the uses of insurance. Our aim is to make people to know about the usefulness of insurance.
- In our country not much available in this website: in our country this kind of websites are not available. People can learn about insurances at their home using this website. It will save money and valuable time.
- Online help insurance not much in trend: In online help insurance, there are some agents to help people finding their appropriate insurance. In this system a user will be provided with some questions. Analyzing the answers our website will inform them about their best insurance. A user will able to contact our agent for any information in online. So it is more efficient. But online help insurance are not much in trend.

Requirements analysis can be a long and tiring process during which many delicate psychological skills are involved. Large systems may confront analysts with hundreds or thousands of system requirements. New systems change the environment and relationships between people, so it is important to identify all the stakeholders, take into account all their needs and ensure they understand the implications of the new systems. Analysts can employ several techniques to elicit the requirements from the customer. These may include the development of scenarios (represented as user stories in agile methods), the identification of use cases, the use of workplace observation or ethnography holding interviews, or focus groups (more aptly named in this context as requirements workshops, or requirements review sessions) and creating requirements lists. Prototyping may be used to develop an example system that can be demonstrated to stakeholders. Where necessary, the analyst will employ a combination of these methods to establish the exact requirements of the stakeholders, so that a system that meets the business needs is produced. Requirements quality can be improved through these and other methods

1.7.2 Data Collection:

Data collection is the process of gathering and measuring information on targeted variables in an established systematic fashion, which then enables one to answer relevant questions and evaluate outcomes. The data collection component of research is common to all fields of study including physical and social sciences humanities and business It help scientists and analysts to collect the main points as gathered information. While methods vary by discipline, the emphasis on ensuring accurate and honest collection remains the same. The goal for all data collection is to capture quality evidence that then translates to rich data analysis and allows the building of a convincing and credible answer to questions that have been posed. Regardless of the field of study or preference for defining data (quantitative or qualitative), accurate data collection is essential to maintaining the integrity of research. Both the selection of appropriate data collection instruments (existing, modified, or newly developed) and clearly delineated instructions for their correct use reduce the likelihood of errors occurring.

A formal data collection process is necessary as it ensures that the data gathered are both defined and accurate and that subsequent decisions based on arguments embodied in the findings are valid. The process provides both a baseline from which to measure and in certain cases a target on what to improve.

In our website, we have done a huge research on internet and we visited many kind of insurance requirements to finalize our survey. We collected those kinds of information which users have to answer to find their insurance. We store all the data which is provided by a user and our designed algorithm finds the option matched to the answers. For instance, let's assume a user wants to select a health insurance for him/her. He/she would have to go through following questions:

Example:

- 1) Marital Status?
 - a) Single b) Married c) Other
- 2) Residential Situation?
 - a) Apartment b) Rental c) Supported
- 3) Age?
- a) 20-28
- b) 29-34
- c) 35-42
- d) 43-50

4) Income Range?
a) 25000-35000
b) 36000-48000
c) 49000-60000
d) 62000-75000
5) Type of health care needed?
a) Chronic b) 10 years or more c) 2 years or more
6) How many doctors you want you want include new plan?
a) 2-4 b) 5-7 c) 8 above
7) How many hospitals should be needed?
a) 2-4 b) 5-7
8) Previously treated surgery?
a) Yes b) No
9) Single Health care or family health care?
a) Single b) Family
10) Monthly premium rate?
a) 5%-10% b) 10%-15% c) 15%-20%

If you will submit this survey, you will find one out of the four ranges- High, Medium, Medium-Low, . Then you will suit for particular options like Delta life insurance, Met-life Alico, Reliance Insurance ltd, Standard Insurance ltd etc.

1.7.3 Planning:

Planning is the most important part to start developing website. So, to developing the insurance company web site we should know some information about insurance. Website structure is based on your products and services, the unique messages you wish to share with your visitors, and your audience (customer) and purpose. This step in content planning (back to IA) will guide you to create viable structure.

At first if you enter our website you should be sign up here. Then you should be logged in and at least in their hubs on some question. Then user get their best insurance and chat with insurance agent.

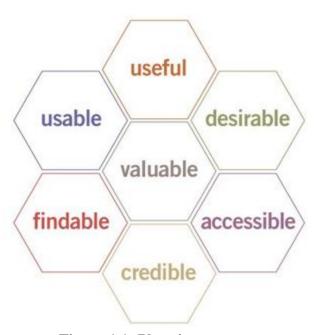


Figure 1.1: Planning

1.7.4 Organizing:

In order to organize web pages into a usable and valuable structure targeting your customers, some research is needed. Understanding your audience is critical. You need to know what motivates your potential customers. You must understand their behaviors as well as their needs.

Next, build logical user flows with your customers in mind. Consider the path you want them to take when they land on your pages, using these tips:

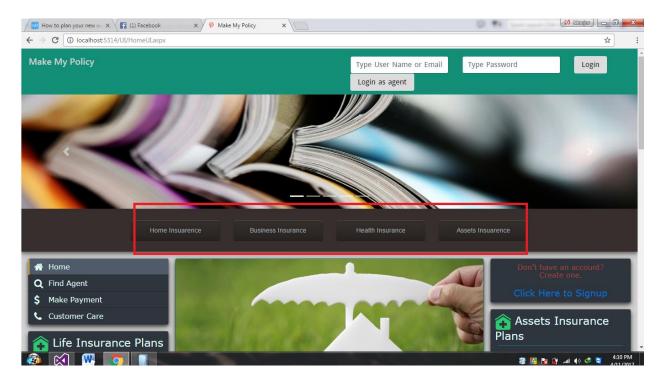


Figure 1.2: Home page

- 1)Ensure your website structure coincides with your products, services, audience and purpose
- 2) Optimize your structure (SEO) to align with search data; what specific keywords are your customers entering in search engines
- 3) Organize your pages based on audience' needs and usability
- 4) Place yourselves in the position of your customers when they visit your site; what are they looking for and how will they get there
- 5) Plan your website structure around content rather than writing content to fit structure

Use clear and consistent naming conventions for navigation, pages, and headings

1.7.5. Implementation:

The system is implemented using Prototyping Model. We create table by code first approach and back in Mysql. The forms to take input and to perform a number of operations were designed.

The basic idea here is that instead of freezing the requirements before a design or coding can proceed, a throwaway prototype is built to understand the requirements. This prototype is developed based on the currently known requirements. By using this prototype, the client can get an "actual feel" of the system, since the interactions with prototype can enable the client to better understand the requirements of the desired system. Prototyping is an attractive idea for complicated and large system for which there is no normal process or existing system to help determining the requirements. The prototypes are usually not complete systems and many of the details are not built in the prototype. The goal is provide a system with overall functionality.

1.7.5.1 Advantages of Prototype model:

- Users are actively involved in the development
- Since in this methodology a working model of the system is provided, the users get a better understanding of the system being developed.
- Errors can be detected much earlier.
- Quicker user feedback is available leading to better solutions.
- Missing functionality can be identified easily.
- Confusing or difficult functions can be identified Requirements validation, Quick implementation of, incomplete, but functional, application.

1.7.5.2 Disadvantages of Prototype model:

 Leads to implementing and then repairing way of building syste system as scope of the system may expand beyond originia.

1.7.5.3 When to use Prototype model:

- Prototype model should be used when the desired system needs to have a lot of interaction with the end users.
- Typically, online systems, web interfaces have a very high amount of interaction with end users, are best suited for Prototype model. It might take a while for a system to be built that allows case of use and needs minimal training for the end user.
- Prototyping ensures that the end users constantly work with the system and provide a feedback which is incorporated in the prototype to result in a useable system. They are excellent for designing good human computer interface systems.

Since our website fulfilled all of the above requirements, we decided to go with prototyping model. For our website we have used other similar models as prototype options such as- is elect insurance [3], insurance.com [4], insurance Finder[5] etc. Based on what we have found on these websites, we designed our website suited for the target cliental of our country.

1.7.5.4 Post Implementations:

After the system was implemented the system was put into operational use. At that time we identified a number of problems in using the system. Then we modified the design and the code to solve those problems. We also added the bonus option for the clients to contact the insurance agents and comparing the options they are given as a result of survey so that they have a better idea of what they want.

1.7.6 Testing:

For testing or observing our website, we have tested the website with some students of our university. The results are shown below:

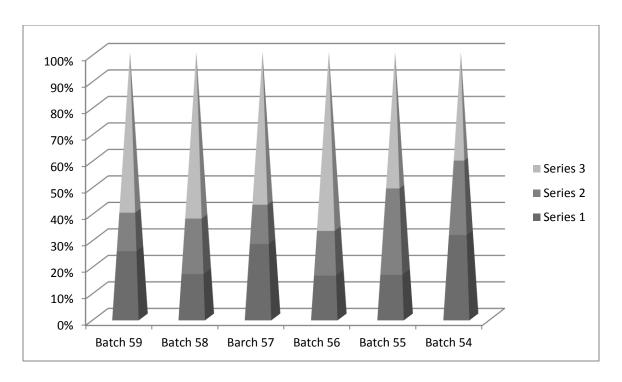


Figure 1.3: Data chart

We have tested this website in several batches. Here in the graph we have shown six batch students evaluations.

Batch59: In the batch59 20% students evaluated it as series1 or moderate. 35% students evaluated it as series 2 or Good. And the remaining students evaluated it as series 3 or excellent.

Batch58: In the batch58 10% students evaluated it as moderate. 20% students evaluated it as good. And the remaining students evaluated it as excellent.

Batch57: In the batch57 25% students evaluated it as moderate. 15% students evaluated it as good. And the remaining students evaluated it as excellent.

Batch56: In the batch56 10% students evaluated it as moderate. 20% students evaluated it as good. And the remaining students evaluated it as excellent.

Batch55: In the batch55 10% students evaluated it as series 1. 40% students evaluated it as series 2. And the remaining students evaluated it as series 3.

Batch54: In the batch54 27% students evaluated it as series 1. 13% students evaluated it as series 2. And the remaining students evaluated it as series 3.

1.7.7 Maintenance:

For maintaining this website, we have a skilled team who are dedicated to their work. Our customers will be served 24/7 with any query and service with a cordial manner. We have individual team for individual task. We provide a strong security to ensure the privacy of customer's data and personal information. Our online customer service is available for all-time.

Chapter 2

Project Overview & Project Planning

2.1 Project Overview:

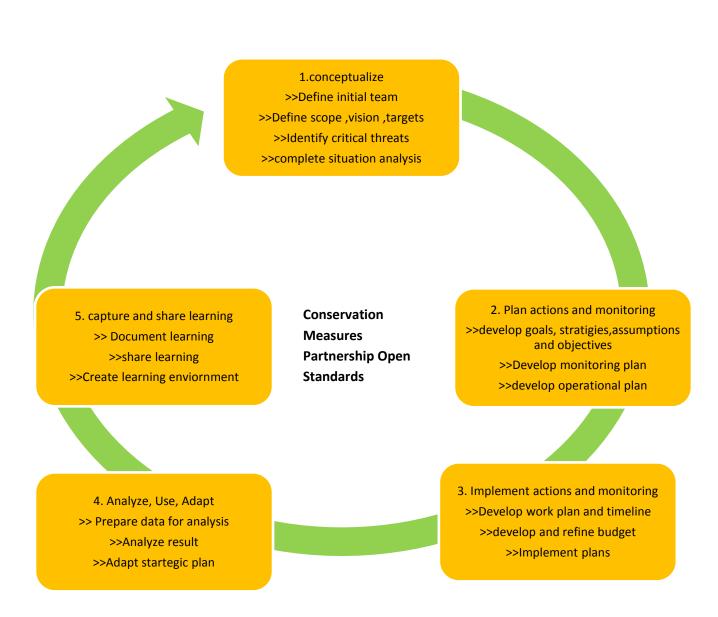


Figure 2.1: Project Analysis

2.2 Project Requirements:

- 1. Windows pc
- 2. Visual studio
- 3. SQL

Server 2012

- 4. IIS server
- 5. .net framework 4.5
- 6. Browser

2.2.1 Language:

- 7. C#
- 8. Html
- 9. CSS
- 10. JavaScript
- 11. Jquery

2.3 Available features:

- Insurance requirements information
- User necessities
- User information management
- User-Agent interaction

2.3.1: Insurance requirement function:

It must be emphasized that the foregoing is only a "sample" of basic insurance requirements. There may be unique exposures or issues for a particular project that might dictate additional coverage and/or different limits. The reader should consult with their insurance agent/broker and other risk advisors to determine what additional requirement maybe needed. The important thing to remember is that the owner or general contractor has the primary exposure if there is bodily injury or property damage growing out of the construction activities. By communicating upfront what your minimum insurance requirements are, it will allow the trade and subcontractors time to secure and price the needed insurance. Ability to obtain the insurance may become a competitive factor in evaluating bids from various trade or subcontractors. The insurance requested of others is intended to defend and indemnify you for claims and losses caused by others. It is a risk management tool to, in part, backup the indemnification obligation to you. Protecting yourself from unexpected insurable losses will provide stability to your financial balance sheet and enhance your attractiveness to a surety.

2.3.2: User necessities:

When disaster strikes, it's best to be prepared. Nobody can predict the future but smart people plan ahead for it. The unwise see buying insurance as an unnecessary expense but others realize its true value. Having insurance is prudent because it allows people to have a contingency plan. The truth is tragedies happen. Nobody is immune. Don't be unprepared. Invest in insurance.

Not having insurance is a terrible gamble. For the lucky, nothing happens. They never get pulled over by the police or have to pay out of pocket for an accident. Not many people are that lucky though. Not having insurance has many real consequences. You can get in trouble with the law and have to pay fines. But that is just the beginning. Not having insurance also leaves you and your family vulnerable. Many people have lost everything by not being properly prepared for emergencies. Fortunately, these tragedies can be avoided or at least mitigated. When unexpected disasters occur, insurance saves people.

Insurance is used to pay for damages or medical bills. It is a life saver because sometimes expenses can be quite costly. Suppose a heavy storm or tornado did a number to your home, you would be able to pay Hustad Companies Inc to get it back in order for you. People who have current polices pay a reduced or eliminated rate. This way they can get replacements to their home or pay for medical treatment.

2.3.3: User information management:

In our project, we manage users information carefully. We store all the data which is provided by an user. The user information includes some question like marital status, Age, salary etc. we have a skilled IT officials to ensure the privacy of user information. Analyzing all the information provided by an user we suggest him/her a better policy.

2.3.4: User-agent interaction:

Our project has a great environment to interact between user and agent. An user can consult with our agent for any kind of information 24/7. Our agents are friendly, cordial and dedicated to serve our clients. A user can contact with our insurance agent via online messaging. Our agent are determined to suggest a better insurance for an individual client.

2.4: Deliverables:

The main feature of our project, it is short time Deliverable.

Deliverable is a term used in project management to describe a tangible or intangible product or service produced as a result of the project that is intended to be delivered to a customer (either internal or external). A project deliverable may contain a number of documents and physical things.

A deliverable is an input/output term that refers specifically to the unique and individual products, elements, results or items that are produced for delivery at the conclusion of a specific project component, or at the conclusion of the project as a whole. Deliverables can come in a number of different variations. Deliverables can be in the form of a written report, which can be extremely lengthy and can encompass extensive amounts of information and data. Deliverables can also be much shorter.

In some cases, the end deliverable may be a short report, a slide presentation, a poster, a short blurb, or even a slogan. In these cases, the deliverable may actually be very short, and rather than

containing all information gathered over the course of a project, may contain a succinct message that is meant to represent the sum total of the information without actually presenting it directly.

Deliverables towards the end of a project life are typically referred to as external deliverables, and these typically require the review and/or approval of the customer or financially responsible party. See also, product, service, and result.

2.5Technical management & Control:

The technical development manager will provide technical expertise to the project in areas such as programming, testing, quality control, implementation and the post implementation review. The technical development manager will negotiate and liaise with stakeholders about costing, planning, budgeting, designing and resourcing the technical aspects of the project.

Often technical management is performed by the ship owning company but not always. Technical management is sometimes performed by separate companies.

2.6 Schedule:

In project management, a schedule is a listing of a project's milestones, activities, and deliverables, usually with intended start and finish dates. A schedule is commonly used in the project planning and project portfolio management parts of project management. Elements on a schedule may be closely related to the work breakdown structure (WBS) terminal elements, the statement of work or a control data requirements list.

2.7 Quality Plan:

A **quality plan** is a document, or several documents, that together specify quality standards, practices, resources, specifications, and the sequence of activities relevant to a particular product, service, project, or contract.

Task/Time	1 month	3 month	5month	6 month	8 month
Design studying & planning					
Build site content					
Emulate the design using HTML,CSS & Dot net					
Develop functionality					
QA and QC					

Table 2.1: Working time schedule

Chapter 3

System Analysis and Design

3.1: ER-Diagram:

In software engineering, an entity-relationship model (ER model) is a data model for describing the data or information aspects of a business domain or its process requirements, in an abstract way that lends itself to ultimately being implemented in a database such as a relational database. The main components of ER models are entities (things) and the relationships that can exist among them, and databases.

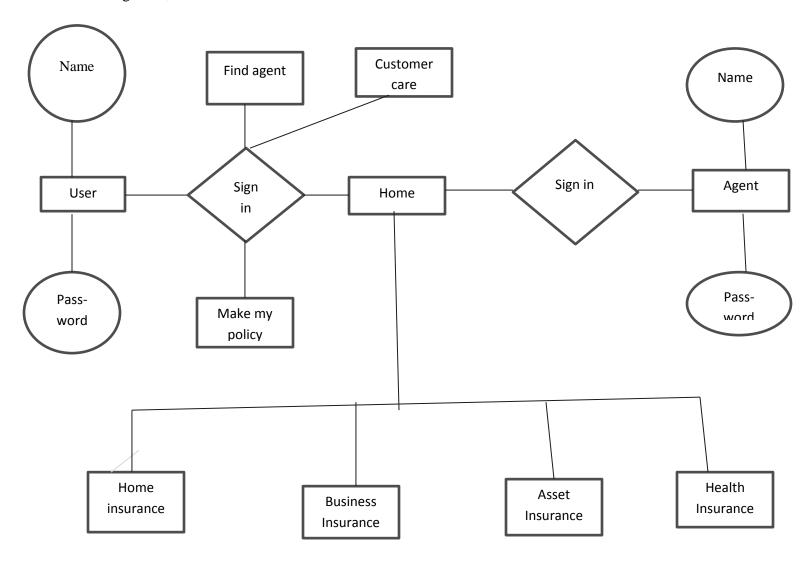


Figure 3.1: ER DIAGRAM

Here is the ER diagram of signup page :

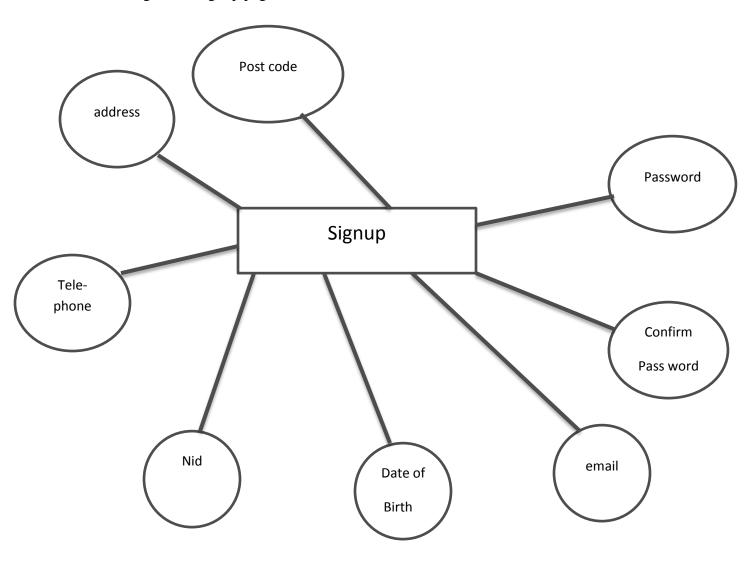


Figure 3.2: ER Diagram

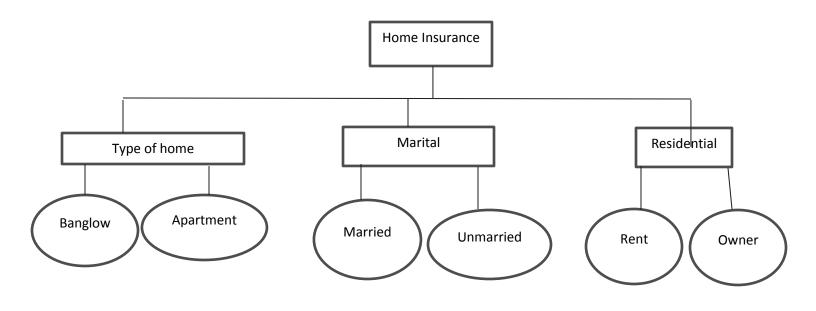


Figure no. 3.3: ER Diagram

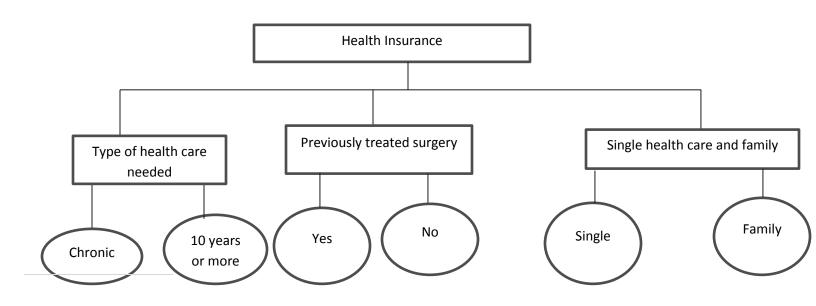


Figure 3.4: ER Diagram

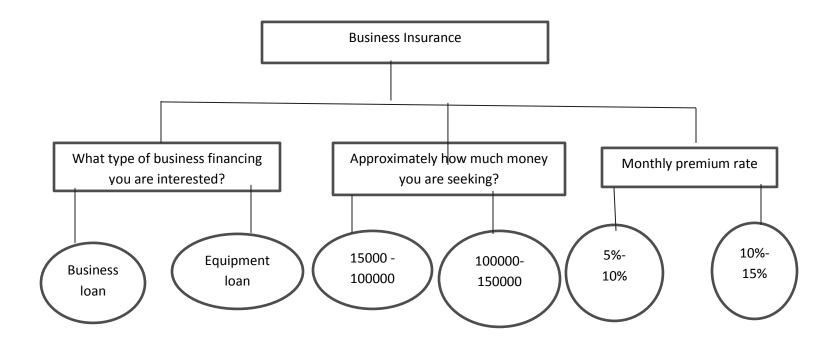


Figure 3.5: ER Diagram

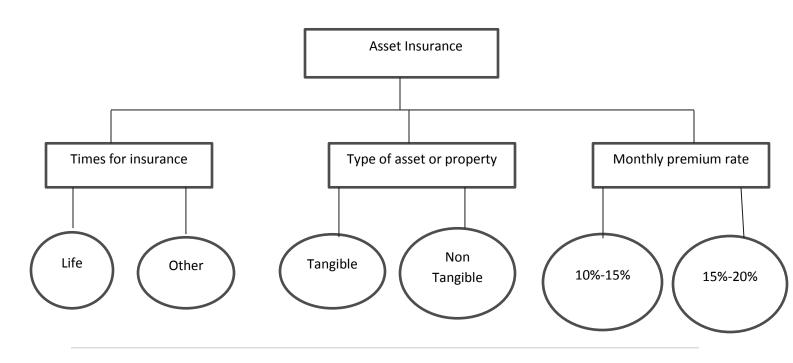


Figure 3.6: ER Diagram

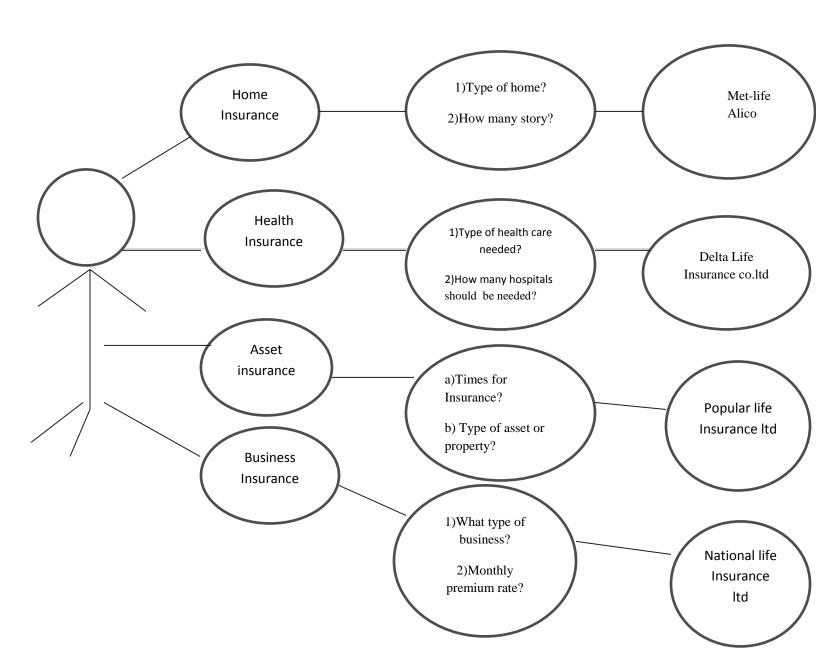


Figure 3.3: Use case diagram



User Interface

4.1: USER INTERFACE:

User interface or from design is the part, by which user can see the whole system. And use the system by their wish.

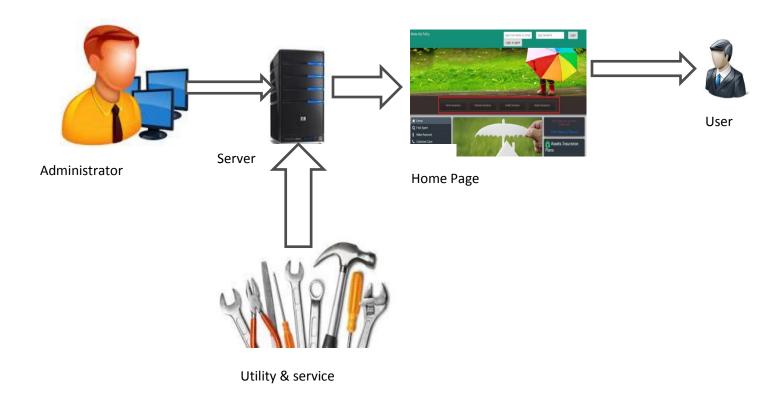


Figure 4.1: Client-server interactions

4.2: Home Page:

This is our home page. When a user will enter to our website, this page will appear.

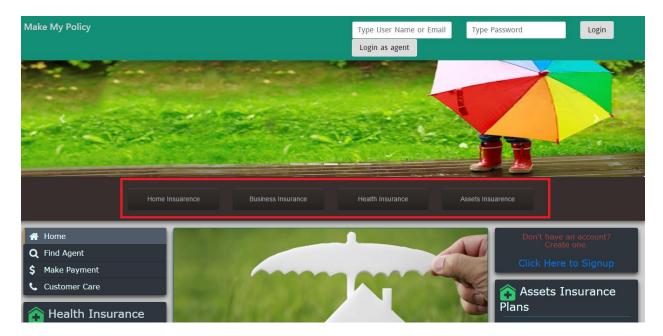


Figure 4.2: home page

4.3: Login Page:

A user needs to log in to access our website. So, this page has to field including user name and password

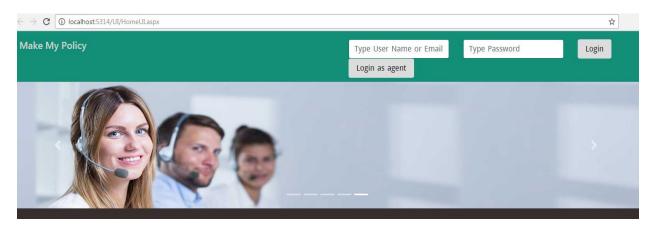


Figure 4.3: Login page

4.4: User login page:

After logged in, a user will able to use all functionalities.

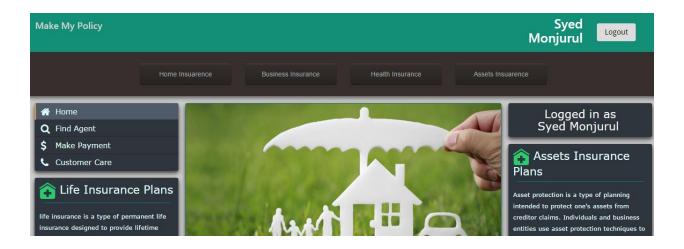


Figure 4.4: user logged in page

4.5: Home Insurance Page:

In this page, there will arrive some questions ,which helps our website to choose better insurance.



Figure 4.5: Home insurance page

4.6: Business Insurance Page:

If a user wants to know about available business insurance, this page will arrive.



Figure 4.6: Business Insurance page

4.7: Health Insurance Page

This page contains information about health insurance.



Figure 4.7: Health Insurance Page

4.8: Asset Insurance Page:

If any user choose asset insurance, this page will help him to find the best one.

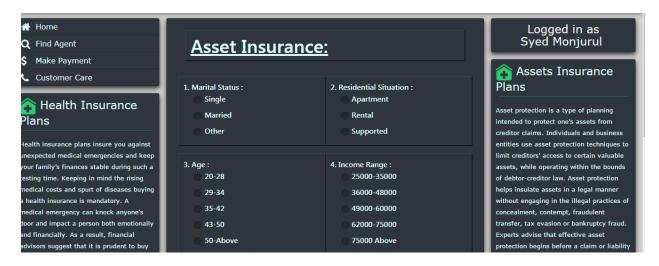


Figure 4.8: Asset insurance page

4.9: Find Agent Page:

This page will show available agents list. If any user faces any problem he/she can contact an agent.

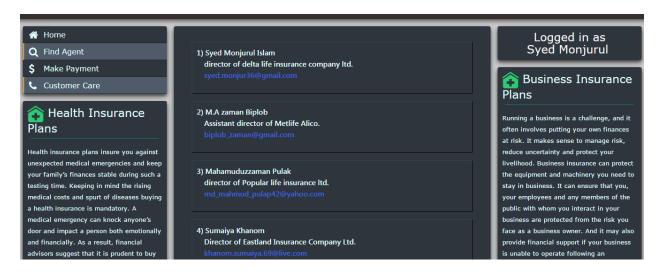


Figure 4.9: Find Agent Page

4.10: Directly contact Agent Question Page:

In this page ,some user information will be stored before online agent help for further investigation, if need.

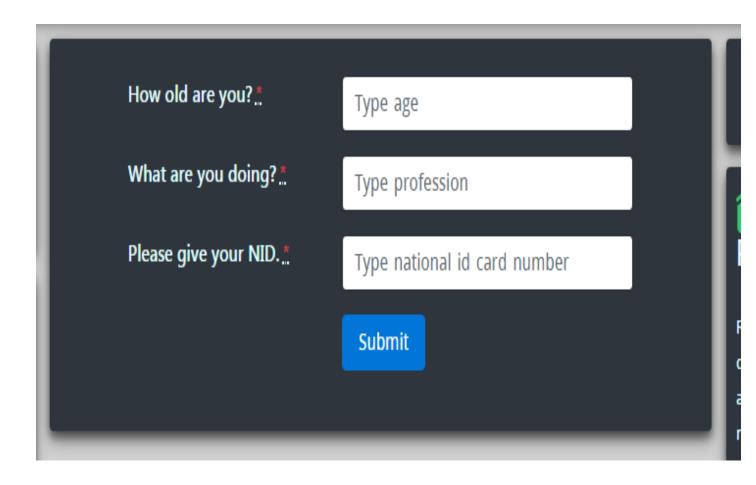


Figure 4.10: Directly contact agent question page

4.11: Contact with agent page:

This is a sample messaging, which shows interaction between user and agent.

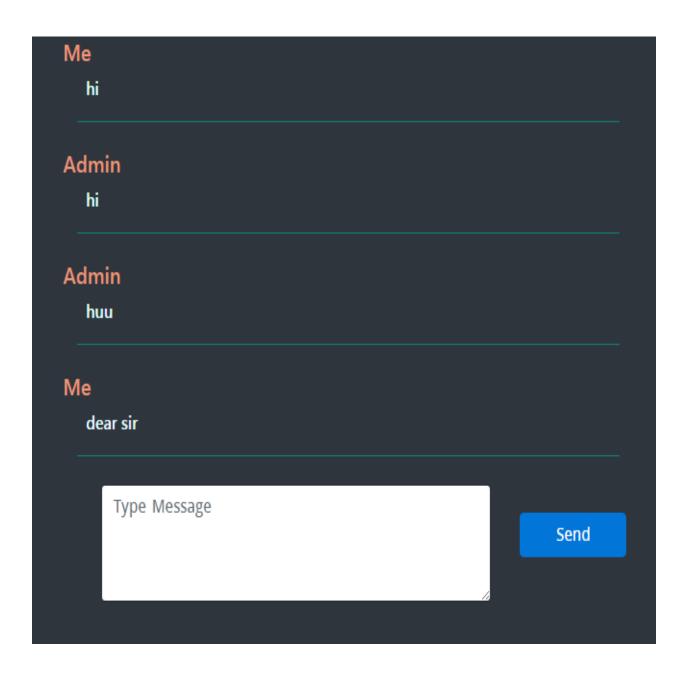


Figure 4.11: Contact with Agent Page

4.12: Customer Care Page:

A user can leave any feedback or comment for us here. It'll be visible to all.

	Contact with us: 042527 0882567 01706325976 01843199582
Leave a comment:	
Title <u>.</u>	Type Comment Title
Comment <u>*</u>	Type Comment
Submit	

Figure 4.12: Customer care page

4.13: FAQ page:

This is a sample FAQ page:

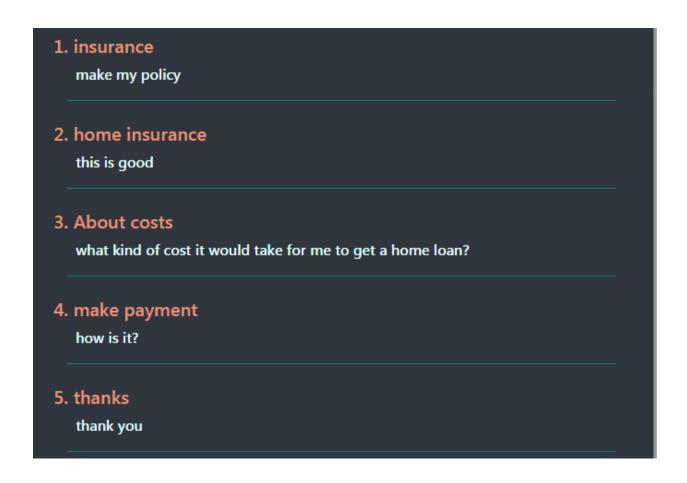


Figure 4.13: FAQ page

Chapter 5

Conclusion & Future Plan

5.1 Conclusion:

This website is a novel approach to help clients find out their suitable choices for insurance policies. Based on a number of selected questions, the users are quoted with their most suitable policy options as well as comparison between those choices. The clients can also interact with the insurance agents to further query about their choices. Briefly stated, "Make My Policy" could be an orientation for the users who are willing to take their first step to find an insurance for their valuable assets without having to go through all the hassle of looking through each individual options available.

5.2 Future Plan:

As this is a novel approach, we still have a long way to go to make a complete website that fulfills all the needs of the target users. For the further development, we have considered following steps:

- > To add more insurances
- > To add an option of calculating claims of the insurance
- > To add online payment option
- > To add a feature to create the user's network

Chapter-6

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